

# **Lisle Savings Bank CRA Public File**

(Data was updated 4/1/2025, unless otherwise noted)

## **Lisle Savings Bank Branch Listing**

Home Office (full service): 1450 Maple Avenue  
Lisle, IL 60532                      Census Tract: 17043846004  
Tract Income Level: Middle

Branch Office (full service): 4720 Main Street  
Lisle, IL 60532                      Census Tract: 17043846003  
Tract Income Level: Upper

Limited-Service Office: 1700 Robin Lane  
(Brookdale Lisle)                      Lisle, IL 60532                      Census Tract: 17043846004  
Tract Income Level: Middle

Limited-Service Office: 1920 Maple Avenue  
(Villa St. Benedict)                      Lisle, IL 60532                      Census Tract: 17043846004  
Tract Income Level: Middle

Note: Only deposit products are offered at the two limited-service offices.

## **Hours of Operation (Effective 3/21/2025)**

### Lobby

Monday, Tuesday, Wednesday, Thursday                      9:00 a.m. to 5:00 p.m.  
Friday                      9:00 a.m. to 6:00 p.m.  
Saturday                      9:00 a.m. to 1:00 p.m.

### Maple Avenue Walk Up

Monday, Tuesday, Wednesday, Thursday                      8:00 a.m. to 9:00 a.m.  
and                      5:00 p.m. to 6:00 p.m.  
Friday                      8:00 a.m. to 9:00 a.m.  
Saturday                      8:00 a.m. to 9:00 a.m.

### Maple Avenue Drive Up

Monday through Thursday                      8:00 a.m. to 6:00 p.m.  
Friday                      8:00 a.m. to 6:00 p.m.  
Saturday                      8:00 a.m. to 1:00 p.m.

## **Lending Products**

Lisle Savings Bank offers the following loan products:

- Construction Loan
- Fixed-Rate Second Mortgage
- Home Equity Line of Credit

- Land Development Loan (*exception basis only*)
- Loan Modification Program
- LSB First Time Home Buyer & First Time Homeowner Lending Programs
- Non-Contingent Purchase Loan (Bridge Loan)
- Non-Residential/Investor Lines of Credit
- Non-Residential/Investor Loan
- Non-Residential Owner-Occupied Loan
- Purchase Mortgage
- Refinance Mortgage
- Vacant Land Loan

## **Deposit Products**

Lisle Savings Bank offers the following deposit products:

- E-Savings Account (Checking account required)
- EZ Business Checking Account
- Free Checking Account
- Gold 50 Checking Account
- Home Business Checking Account
- Insured Money Market Account
- Interest Checking Account
- IRA Statement Savings Account
- Premium Checking Account
- Small Saver's Account
- Statement Savings Account

Lisle Savings Bank offers Certificates of Deposit with terms of 6, 9, 12, 18, 24, 30, and 42 months and Jumbo Certificates with terms of 180 and 365 days. Individual Retirement Accounts are also offered for 6, 9, 12, 18, 24, 30, and 42 month terms. Contact us (630-852-3710) for details regarding any CD Specials.

## **Other Services**

- Account alerts via text and email
- Cashier's Checks
- Coin Counting (*free for all LSB customers; 5% charge on the total amount for non-customers*)
- Collection Items
- Direct Deposit - Routing Number 271972404
- DuPage County tax payments accepted
- Electronic Payments (EFT) through ATM/debit cards and ACH
- External Funds Transfer
- Free Bill Payment Services
- Free calculators and financial literacy courses on the Bank's website

- Free e-statements
- Free Online and Mobile Banking
- Internal funds transfer
- IntraFi® Network Deposits
- Medallion Signature Guarantees (*only available at Main Street branch; appointment required*)
- Mobile Wallet (product launched January 2024)
- Money Orders
- Notary Public
- NSF Sweep
- Safe Deposit Boxes (*Must have a deposit account with LSB; there is no insurance coverage provided on box contents by the Bank or the FDIC*)
- Savings Bond Redemption (*must be a customer for at least 12 months*)
- ScoreCard® Rewards through the LSB Mastercard® debit card
- Set up alerts and notifications for account balances, transfers, etc.
- Telephone Banking
- Telephone Transfers
- VISA Gift Cards (*cannot be purchased with a credit card*)
- Wire Transfers
- Zelle®

## **Deposit Operations Department Fees**

### General Services, per item:

Stop payment fee . . . . . \$ 32.00

### Checks and EFT debits returned for any reason per presentment:

If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft or fee per presentment. Fees for NSF or overdrafts created by check,

in-person withdrawal, other electronic means, or bank fees are shown on your monthly statement as:

- Paid Non Sufficient Funds Charge
- Returned Nonsufficient Funds Charge
- ACH Return Charge
- Paid ACH Non Suff Funds Charge
- Return Check NSF
- Return Check UCF

..... \$ 32.00

Preauthorized Overdraft transfer . . . . . \$ 5.00

Collection Item (general) . . . . . 1% of amount  
\$30 minimum

Money Market/Savings preauthorized transfers in excess of six per statement cycle . . . \$12.50 each

Fees for Money Market/Savings preauthorized transfers in excess of six per statement cycle are shown on your monthly statement as:

- Reg D Charge

Account closed within 30 days of opening . . . . . \$ 25.00

### Research Services and Copy Fees:

Account Research/Reconciliation per hour, minimum one hour . . . . . \$ 30.00

Garnishment, levy, court order, citation, subpoena, etc. . . . . \$100.00 plus Attorneys' Fees



## Deposit Services Department Fees

VISA Gift Card .....	\$ 2.95
Wire Transfers - per wire	
Incoming wire .....	\$ 5.00
Outgoing domestic wire .....	\$ 20.00
Outgoing foreign wire .....	\$ 45.00
General Services, per item:	
Notary Public	
Customer .....	<u>Complimentary</u>
Signature Guarantee	
Customer .....	<u>Complimentary</u>
Checks	
New checks and reorders, based on style and quantity .....	Variable*

\* Subtract check order cost from account register at time of order.

## Teller Services Fees

Checks and Money Orders:	
Cashier's Check (\$500.00 minimum)	
Reissuance fee for unclaimed property .....	\$ 25.00
Money Order .....	\$ 2.00
Coin Counting (Lobby hours only)	
Customer .....	<u>Complimentary</u>
Non-customer .....	5% of total

## Lisle Savings Bank Debit/ATM Card Fees

Transactions at a Lisle Savings Bank ATM .....	No Charge
Point of sale (POS) transactions .....	No Charge
An ATM Service Charge will be shown on your monthly statement for transactions (including inquiries and funds transfers) at non Lisle Savings Bank ATMs in excess of four per statement cycle, per transaction .....	\$ 1.00
Cirrus® transactions, per transaction .....	\$ 1.50
Replacement Debit/ATM Card .....	\$ 5.00

## Safe Deposit Box Fees

Annual Rental:	
3" x 5" x 21" .....	\$ 50.00
3" x 10" x 21" .....	\$ 75.00
5" x 10" x 21" .....	\$ 100.00
10" x 10" x 21" .....	\$ 150.00
Refundable key deposit .....	\$ 20.00
Safe Deposit Box Fees:	
Lost Key (loss of key deposit) .....	\$ 20.00
Box drilling .....	\$ 150.00
Box drilling storage fee per month .....	\$ 5.00
Box closed within 6 months of opening .....	\$ 25.00
Box inventory .....	\$ 15.00
Late payment .....	10% of annual rental

Safe Deposit Boxes are rented only to deposit or loan customers. No insurance coverage is provided on box contents by the FDIC or Lisle Savings Bank.

## Lending Fees

Annual HELOC Fee	\$0.00
Appraisal Fee	\$325.00 - \$600.00 (single family)
City Transfer Taxes	Dependent upon municipality
Credit Report	\$31.45 per borrower
Deed Recording Fee	\$71.00 - \$107.00 (dependent on county)
Desktop Review	\$150.00
Flood Certification	\$15.25
Lender's Title Policy	\$595.00 (Additionally, potential endorsement title fees total \$1,295.00)
Loan Modification Fees	\$600.00, flood certification fee of \$15.25, and discount points, 0.75% of the principal balance, which translates to a 0.125% reduction in interest rate.
Loan Payment returned for any reason	\$32.00
Miscellaneous Title Expenses	\$353.00 for purchases; \$328.00 for refinances
Mortgage Recording Fee	\$71.00 - \$107.00 (dependent on county)
Origination Fee	\$650.00 for fixed-rate first mortgages; \$325.00 for fixed-rate second mortgages
Owner's Title Insurance Policy	\$2,150.00 - \$3,775.00
Points (optional)	Percentage of loan amount
Prepayment Penalty	1% of highest balance if closed out within first year (LOCs only)
Purchase Closing Fee	\$1,850.00 - \$2,150.00 up to \$500,000.00. For insurance amounts over \$500,000, add \$50.00 for each \$50,000.00 increment.
Refinance Closing Fee	\$425.00 + \$300.00 Lender's Coverage
Release Recording Fee	\$71.00 - \$107.00 (dependent on county)
Subordination Fee	\$200.00
Trust Document Preparation Fee	\$150.00

Note: There are no differences in the costs of services among branches.

## Alternative Delivery Systems

- Non-Deposit Taking ATMs-Lisle Savings Bank currently has one at each full-service location
- Drive up (Maple Avenue)
- E-sign
- EZ Phone Banking **1 (866) GO LISLE (1-866-465-4753)**
- Internet Banking [www.lsb.bank](http://www.lsb.bank)
- Mobile Banking
- Mobile Deposit Capture
- After-hours night depository
- Online mortgage loan and deposit applications, including paying mortgage application fees online
  - Online deposit applications became available in October 2024
- Text Message Banking



- Surcharge-free ATMs via MoneyPass®
- Zelle®

## **HMDA Disclosure Reports**

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau’s website ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this website.

## **Credit Related Comments**

The Bank did not receive any comments in 2022, 2023, 2024 or 2025 YTD (as of 4/1/2025) from the public regarding the Bank’s performance in meeting the credit needs of the community.

## **Branch Openings/Closings**

There have been no branch offices opened or closed in 2022, 2023, 2024, or 2025 YTD (as of 4/1/2025).

## **Loan to Deposit Ratio**

(From Call Report – Report of Condition)

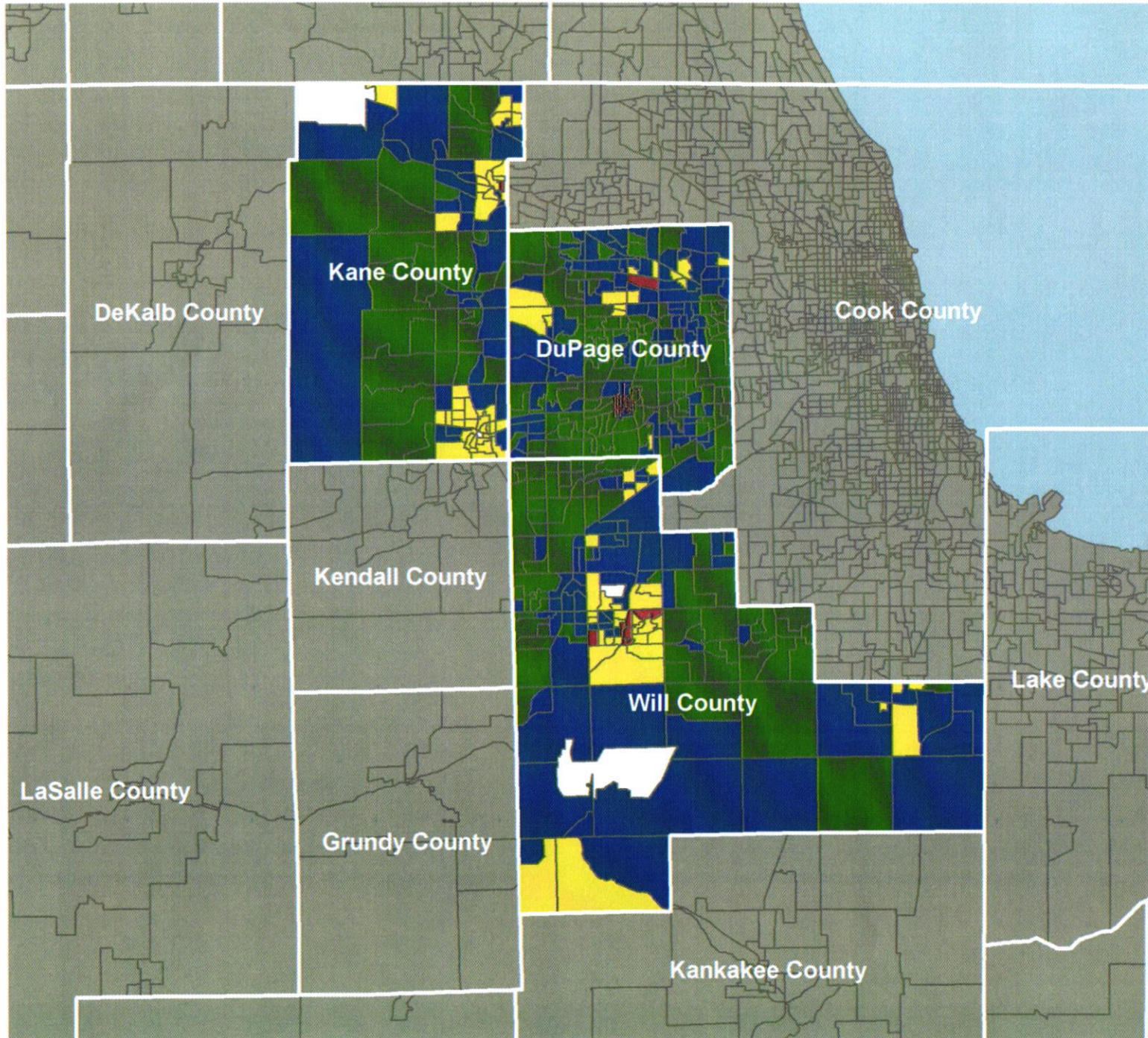
For calendar years 2022, 2023, and 2024 (as of 4/1/2025)

<b><u>Date</u></b>	<b><u>Net Loans</u></b>	<b><u>Deposits</u></b>	<b><u>Loan to Deposit Ratio</u></b>
03/31/22	276,113	437,051	63.18%
06/30/22	279,598	430,148	65.00%
09/30/22	279,145	419,003	66.62%
12/31/22	279,251	416,216	67.09%
03/31/23	275,046	413,000	66.60%
06/30/23	275,783	401,424	68.70%
09/30/23	275,539	390,745	70.52%
12/31/23	274,446	390,141	70.35%
03/31/24	273,294	388,899	70.27%
06/30/24	277,132	380,415	72.85%
09/30/24	275,257	375,931	73.22%
12/31/24	277,692	384,632	72.20%



# LISLE SAVINGS BANK - 2025 HMDA - ASSESSMENT AREA INCOME MAP

LSB Assessment Area\*



## Income Level

- NA
- Low
- Moderate
- Middle
- Upper

 Bank Branches



2024 FFIEC Census Report - Summary Census Income Information

State: 17 - ILLINOIS (IL)

County: 043 - DUPAGE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8400.00	Middle	\$92,622	\$109,800	8.93	81.64	\$75,625	\$89,641	\$73,558
17	043	8401.01	Middle	\$92,622	\$109,800	5.68	85.61	\$79,298	\$94,000	\$78,459
17	043	8401.02	Middle	\$92,622	\$109,800	8.55	96.21	\$89,115	\$105,639	\$77,222
17	043	8401.03	Middle	\$92,622	\$109,800	5.78	113.21	\$104,861	\$124,305	\$76,496
17	043	8401.04	Moderate	\$92,622	\$109,800	21.03	50.29	\$46,580	\$55,218	\$46,146
17	043	8402.01	Upper	\$92,622	\$109,800	2.47	130.86	\$121,210	\$143,684	\$112,432
17	043	8402.02	Middle	\$92,622	\$109,800	3.63	119.99	\$111,146	\$131,749	\$104,861
17	043	8403.03	Moderate	\$92,622	\$109,800	7.56	62.08	\$57,500	\$68,164	\$58,466
17	043	8403.04	Middle	\$92,622	\$109,800	3.94	107.19	\$99,286	\$117,695	\$83,750
17	043	8406.00	Upper	\$92,622	\$109,800	4.64	144.40	\$133,750	\$158,551	\$106,739
17	043	8407.03	Middle	\$92,622	\$109,800	13.11	86.44	\$80,068	\$94,911	\$61,636
17	043	8407.04	Middle	\$92,622	\$109,800	14.25	82.75	\$76,649	\$90,860	\$59,559
17	043	8407.05	Middle	\$92,622	\$109,800	3.49	115.09	\$106,607	\$126,369	\$103,125
17	043	8407.06	Middle	\$92,622	\$109,800	4.49	90.03	\$83,393	\$98,853	\$81,250
17	043	8408.01	Moderate	\$92,622	\$109,800	8.87	74.28	\$68,803	\$81,559	\$49,821
17	043	8408.02	Middle	\$92,622	\$109,800	6.16	104.62	\$96,902	\$114,873	\$77,594
17	043	8409.01	Middle	\$92,622	\$109,800	3.57	119.01	\$110,231	\$130,673	\$87,708
17	043	8409.04	Low	\$92,622	\$109,800	21.75	44.97	\$41,659	\$49,377	\$43,655
17	043	8409.06	Moderate	\$92,622	\$109,800	19.92	67.87	\$62,868	\$74,521	\$48,800
17	043	8409.07	Middle	\$92,622	\$109,800	17.73	107.06	\$99,167	\$117,552	\$57,120
17	043	8409.08	Middle	\$92,622	\$109,800	3.56	113.08	\$104,746	\$124,162	\$96,806
17	043	8409.10	Moderate	\$92,622	\$109,800	15.06	74.88	\$69,358	\$82,218	\$68,676
17	043	8409.11	Middle	\$92,622	\$109,800	7.91	97.09	\$89,934	\$106,605	\$87,928
17	043	8410.02	Upper	\$92,622	\$109,800	3.97	135.06	\$125,096	\$148,296	\$103,813
17	043	8410.03	Middle	\$92,622	\$109,800	3.18	96.64	\$89,519	\$106,111	\$75,353
17	043	8410.04	Upper	\$92,622	\$109,800	4.40	135.57	\$125,573	\$148,856	\$98,403
17	043	8411.02	Middle	\$92,622	\$109,800	13.30	97.13	\$89,966	\$106,649	\$72,936
17	043	8411.03	Middle	\$92,622	\$109,800	7.84	115.82	\$107,279	\$127,170	\$101,125
17	043	8411.04	Middle	\$92,622	\$109,800	2.05	110.51	\$102,357	\$121,340	\$92,059
17	043	8411.08	Middle	\$92,622	\$109,800	14.24	82.59	\$76,500	\$90,684	\$72,450
17	043	8411.09	Moderate	\$92,622	\$109,800	17.51	79.10	\$73,270	\$86,852	\$68,517
17	043	8411.10	Middle	\$92,622	\$109,800	2.65	108.25	\$100,269	\$118,859	\$86,941
17	043	8411.11	Middle	\$92,622	\$109,800	7.79	118.54	\$109,803	\$130,157	\$71,208
17	043	8411.12	Upper	\$92,622	\$109,800	2.28	151.82	\$140,625	\$166,698	\$120,913
17	043	8411.13	Middle	\$92,622	\$109,800	3.91	107.18	\$99,276	\$117,684	\$91,818
17	043	8411.14	Middle	\$92,622	\$109,800	6.49	111.59	\$103,359	\$122,526	\$96,496
17	043	8412.04	Middle	\$92,622	\$109,800	4.80	93.70	\$86,795	\$102,883	\$85,441
17	043	8412.05	Upper	\$92,622	\$109,800	7.91	120.78	\$111,875	\$132,616	\$95,089
17	043	8412.06	Middle	\$92,622	\$109,800	4.50	110.66	\$102,500	\$121,505	\$90,339
17	043	8412.07	Middle	\$92,622	\$109,800	4.63	86.14	\$79,792	\$94,582	\$81,083
17	043	8412.08	Moderate	\$92,622	\$109,800	11.25	75.87	\$70,275	\$83,305	\$67,257

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8412.09	Upper	\$92,622	\$109,800	0.91	140.18	\$129,844	\$153,918	\$88,333
17	043	8412.10	Middle	\$92,622	\$109,800	14.65	93.05	\$86,189	\$102,169	\$74,306
17	043	8413.07	Upper	\$92,622	\$109,800	4.37	130.06	\$120,469	\$142,806	\$116,316
17	043	8413.08	Upper	\$92,622	\$109,800	0.96	164.56	\$152,422	\$180,687	\$133,818
17	043	8413.10	Upper	\$92,622	\$109,800	0.99	173.37	\$160,586	\$190,360	\$159,353
17	043	8413.12	Moderate	\$92,622	\$109,800	17.43	78.83	\$73,021	\$86,555	\$61,641
17	043	8413.13	Middle	\$92,622	\$109,800	4.66	93.12	\$86,250	\$102,246	\$78,990
17	043	8413.14	Upper	\$92,622	\$109,800	3.63	127.10	\$117,723	\$139,556	\$111,852
17	043	8413.15	Middle	\$92,622	\$109,800	5.58	90.98	\$84,271	\$99,896	\$78,750
17	043	8413.16	Upper	\$92,622	\$109,800	4.93	140.14	\$129,808	\$153,874	\$127,692
17	043	8413.18	Middle	\$92,622	\$109,800	1.18	115.69	\$107,159	\$127,028	\$105,453
17	043	8413.20	Middle	\$92,622	\$109,800	6.98	88.59	\$82,054	\$97,272	\$76,908
17	043	8413.21	Upper	\$92,622	\$109,800	2.61	131.38	\$121,688	\$144,255	\$117,155
17	043	8413.22	Middle	\$92,622	\$109,800	8.46	111.36	\$103,152	\$122,273	\$100,389
17	043	8413.23	Middle	\$92,622	\$109,800	12.04	119.69	\$110,863	\$131,420	\$97,273
17	043	8413.24	Upper	\$92,622	\$109,800	1.77	142.82	\$132,292	\$156,816	\$129,214
17	043	8413.25	Upper	\$92,622	\$109,800	2.76	120.60	\$111,705	\$132,419	\$107,009
17	043	8413.26	Upper	\$92,622	\$109,800	0.80	144.85	\$134,167	\$159,045	\$125,071
17	043	8413.27	Upper	\$92,622	\$109,800	0.46	147.38	\$136,512	\$161,823	\$132,384
17	043	8414.01	Middle	\$92,622	\$109,800	1.56	117.71	\$109,028	\$129,246	\$87,396
17	043	8414.03	Upper	\$92,622	\$109,800	1.82	144.28	\$133,636	\$158,419	\$122,716
17	043	8414.04	Upper	\$92,622	\$109,800	2.64	167.77	\$155,398	\$184,211	\$139,792
17	043	8415.01	Moderate	\$92,622	\$109,800	14.58	77.25	\$71,553	\$84,821	\$67,198
17	043	8415.03	Middle	\$92,622	\$109,800	7.36	94.57	\$87,598	\$103,838	\$86,339
17	043	8415.04	Moderate	\$92,622	\$109,800	10.78	77.53	\$71,818	\$85,128	\$63,643
17	043	8416.03	Middle	\$92,622	\$109,800	12.29	82.82	\$76,711	\$90,936	\$64,521
17	043	8416.04	Middle	\$92,622	\$109,800	6.58	100.25	\$92,860	\$110,075	\$93,695
17	043	8416.05	Middle	\$92,622	\$109,800	9.22	96.11	\$89,020	\$105,529	\$79,338
17	043	8416.06	Upper	\$92,622	\$109,800	5.01	138.85	\$128,611	\$152,457	\$102,692
17	043	8416.07	Middle	\$92,622	\$109,800	11.29	100.54	\$93,125	\$110,393	\$88,750
17	043	8417.04	Upper	\$92,622	\$109,800	3.81	145.92	\$135,156	\$160,220	\$129,292
17	043	8417.05	Middle	\$92,622	\$109,800	5.95	91.95	\$85,172	\$100,961	\$81,002
17	043	8417.06	Middle	\$92,622	\$109,800	7.59	84.84	\$78,586	\$93,154	\$70,139
17	043	8417.07	Moderate	\$92,622	\$109,800	10.52	61.50	\$56,964	\$67,527	\$87,375
17	043	8417.08	Moderate	\$92,622	\$109,800	22.60	70.91	\$65,685	\$77,859	\$44,420
17	043	8418.01	Upper	\$92,622	\$109,800	3.97	140.42	\$130,066	\$154,181	\$107,176
17	043	8418.02	Upper	\$92,622	\$109,800	2.08	152.74	\$141,471	\$167,709	\$129,900
17	043	8419.01	Upper	\$92,622	\$109,800	0.30	173.60	\$160,795	\$190,613	\$152,292
17	043	8419.02	Upper	\$92,622	\$109,800	11.62	137.56	\$127,419	\$151,041	\$111,597
17	043	8420.00	Upper	\$92,622	\$109,800	0.71	199.45	\$184,740	\$218,996	\$156,479
17	043	8421.00	Upper	\$92,622	\$109,800	2.19	217.42	\$201,379	\$238,727	\$128,399
17	043	8422.00	Upper	\$92,622	\$109,800	6.74	182.62	\$169,150	\$200,517	\$74,875
17	043	8423.00	Upper	\$92,622	\$109,800	1.81	210.81	\$195,260	\$231,469	\$178,977
17	043	8424.00	Middle	\$92,622	\$109,800	11.31	108.49	\$100,491	\$119,122	\$86,164
17	043	8425.00	Upper	\$92,622	\$109,800	3.07	176.25	\$163,250	\$193,523	\$116,250



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8426.01	Upper	\$92,622	\$109,800	0.72	173.68	\$160,870	\$190,701	\$143,487
17	043	8426.02	Upper	\$92,622	\$109,800	1.45	202.97	\$188,000	\$222,861	\$194,583
17	043	8426.03	Upper	\$92,622	\$109,800	4.04	120.11	\$111,250	\$131,881	\$96,250
17	043	8426.04	Upper	\$92,622	\$109,800	9.53	122.94	\$113,872	\$134,988	\$76,716
17	043	8426.05	Upper	\$92,622	\$109,800	4.36	141.76	\$131,310	\$155,652	\$101,618
17	043	8427.02	Upper	\$92,622	\$109,800	6.38	139.42	\$129,138	\$153,083	\$86,083
17	043	8427.03	Upper	\$92,622	\$109,800	1.03	159.92	\$148,125	\$175,592	\$130,333
17	043	8427.04	Middle	\$92,622	\$109,800	11.21	107.30	\$99,388	\$117,815	\$74,838
17	043	8427.06	Upper	\$92,622	\$109,800	1.39	151.04	\$139,900	\$165,842	\$115,022
17	043	8427.08	Upper	\$92,622	\$109,800	0.76	188.60	\$174,688	\$207,083	\$151,563
17	043	8427.09	Upper	\$92,622	\$109,800	1.23	121.38	\$112,426	\$133,275	\$103,542
17	043	8427.10	Middle	\$92,622	\$109,800	10.36	115.42	\$106,905	\$126,731	\$70,302
17	043	8427.11	Upper	\$92,622	\$109,800	2.79	165.54	\$153,333	\$181,763	\$146,719
17	043	8428.00	Upper	\$92,622	\$109,800	2.45	188.24	\$174,357	\$206,688	\$140,856
17	043	8429.00	Upper	\$92,622	\$109,800	2.06	226.92	\$210,181	\$249,158	\$137,755
17	043	8430.00	Upper	\$92,622	\$109,800	8.32	161.64	\$149,716	\$177,481	\$106,875
17	043	8431.00	Middle	\$92,622	\$109,800	12.04	84.67	\$78,429	\$92,968	\$55,156
17	043	8432.00	Middle	\$92,622	\$109,800	4.29	93.22	\$86,351	\$102,356	\$71,696
17	043	8433.01	Middle	\$92,622	\$109,800	5.30	82.68	\$76,587	\$90,783	\$80,023
17	043	8433.02	Middle	\$92,622	\$109,800	0.27	103.01	\$95,417	\$113,105	\$91,207
17	043	8434.00	Upper	\$92,622	\$109,800	5.79	132.14	\$122,391	\$145,090	\$107,958
17	043	8435.00	Upper	\$92,622	\$109,800	3.23	123.40	\$114,301	\$135,493	\$72,083
17	043	8436.01	Middle	\$92,622	\$109,800	14.57	88.59	\$82,059	\$97,272	\$78,551
17	043	8436.02	Middle	\$92,622	\$109,800	6.45	108.95	\$100,917	\$119,627	\$82,344
17	043	8437.00	Middle	\$92,622	\$109,800	4.77	113.71	\$105,321	\$124,854	\$95,167
17	043	8438.00	Middle	\$92,622	\$109,800	6.57	118.76	\$110,000	\$130,398	\$89,375
17	043	8439.00	Upper	\$92,622	\$109,800	2.67	216.42	\$200,455	\$237,629	\$150,682
17	043	8440.01	Upper	\$92,622	\$109,800	1.43	146.46	\$135,662	\$160,813	\$128,426
17	043	8440.02	Upper	\$92,622	\$109,800	2.64	237.85	\$220,303	\$261,159	\$192,500
17	043	8441.00	Upper	\$92,622	\$109,800	0.92	184.56	\$170,950	\$202,647	\$151,094
17	043	8442.01	Middle	\$92,622	\$109,800	3.30	109.23	\$101,176	\$119,935	\$92,271
17	043	8442.02	Upper	\$92,622	\$109,800	1.97	127.66	\$118,250	\$140,171	\$107,188
17	043	8443.04	Middle	\$92,622	\$109,800	6.47	116.83	\$108,214	\$128,279	\$92,765
17	043	8443.05	Middle	\$92,622	\$109,800	3.75	87.04	\$80,625	\$95,570	\$68,602
17	043	8443.06	Middle	\$92,622	\$109,800	10.23	95.93	\$88,860	\$105,331	\$62,225
17	043	8443.07	Middle	\$92,622	\$109,800	7.87	88.37	\$81,852	\$97,030	\$80,565
17	043	8443.08	Middle	\$92,622	\$109,800	13.15	93.57	\$86,667	\$102,740	\$59,625
17	043	8443.09	Upper	\$92,622	\$109,800	9.08	125.44	\$116,193	\$137,733	\$115,852
17	043	8443.10	Middle	\$92,622	\$109,800	10.55	93.20	\$86,328	\$102,334	\$85,417
17	043	8444.01	Upper	\$92,622	\$109,800	4.06	169.22	\$156,743	\$185,804	\$137,431
17	043	8444.02	Upper	\$92,622	\$109,800	6.02	148.86	\$137,885	\$163,448	\$101,250
17	043	8445.01	Middle	\$92,622	\$109,800	4.04	102.39	\$94,837	\$112,424	\$80,243
17	043	8445.02	Upper	\$92,622	\$109,800	10.21	153.28	\$141,976	\$168,301	\$88,906
17	043	8446.01	Upper	\$92,622	\$109,800	6.45	138.46	\$128,250	\$152,029	\$103,452
17	043	8446.02	Upper	\$92,622	\$109,800	4.28	125.51	\$116,250	\$137,810	\$79,458



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8447.01	Upper	\$92,622	\$109,800	4.60	135.87	\$125,852	\$149,185	\$91,188
17	043	8447.02	Upper	\$92,622	\$109,800	1.10	228.12	\$211,296	\$250,476	\$153,250
17	043	8448.01	Upper	\$92,622	\$109,800	1.91	164.54	\$152,404	\$180,665	\$126,484
17	043	8448.02	Upper	\$92,622	\$109,800	4.84	140.54	\$130,179	\$154,313	\$81,438
17	043	8449.01	Upper	\$92,622	\$109,800	8.84	167.92	\$155,536	\$184,376	\$101,713
17	043	8449.02	Upper	\$92,622	\$109,800	9.70	160.44	\$148,606	\$176,163	\$112,750
17	043	8450.00	Middle	\$92,622	\$109,800	16.91	111.19	\$102,994	\$122,087	\$83,628
17	043	8451.00	Upper	\$92,622	\$109,800	11.43	208.77	\$193,370	\$229,229	\$162,813
17	043	8452.00	Upper	\$92,622	\$109,800	1.22	269.91	\$250,001	\$296,361	\$213,264
17	043	8453.00	Upper	\$92,622	\$109,800	0.84	269.91	\$250,001	\$296,361	\$250,001
17	043	8454.01	Upper	\$92,622	\$109,800	4.27	244.38	\$226,354	\$268,329	\$147,467
17	043	8454.02	Upper	\$92,622	\$109,800	3.49	161.18	\$149,297	\$176,976	\$124,444
17	043	8455.02	Middle	\$92,622	\$109,800	3.44	106.99	\$99,100	\$117,475	\$76,806
17	043	8455.05	Middle	\$92,622	\$109,800	8.97	117.03	\$108,403	\$128,499	\$86,189
17	043	8455.06	Middle	\$92,622	\$109,800	13.43	98.15	\$90,913	\$107,769	\$51,392
17	043	8455.07	Upper	\$92,622	\$109,800	2.21	137.32	\$127,196	\$150,777	\$111,705
17	043	8455.08	Upper	\$92,622	\$109,800	7.33	121.76	\$112,782	\$133,692	\$80,682
17	043	8455.09	Upper	\$92,622	\$109,800	1.31	185.07	\$171,419	\$203,207	\$144,028
17	043	8455.10	Middle	\$92,622	\$109,800	3.73	118.05	\$109,348	\$129,619	\$69,480
17	043	8456.01	Upper	\$92,622	\$109,800	6.12	120.83	\$111,923	\$132,671	\$93,608
17	043	8456.02	Upper	\$92,622	\$109,800	4.05	131.04	\$121,375	\$143,882	\$89,036
17	043	8457.01	Upper	\$92,622	\$109,800	1.83	138.45	\$128,240	\$152,018	\$109,653
17	043	8457.02	Upper	\$92,622	\$109,800	4.07	162.08	\$150,125	\$177,964	\$138,060
17	043	8457.03	Middle	\$92,622	\$109,800	6.19	112.45	\$104,154	\$123,470	\$80,974
17	043	8457.04	Middle	\$92,622	\$109,800	5.66	93.66	\$86,750	\$102,839	\$63,944
17	043	8458.02	Middle	\$92,622	\$109,800	3.66	106.48	\$98,625	\$116,915	\$78,266
17	043	8458.03	Middle	\$92,622	\$109,800	16.67	82.55	\$76,466	\$90,640	\$69,367
17	043	8458.05	Upper	\$92,622	\$109,800	2.83	132.55	\$122,778	\$145,540	\$98,250
17	043	8458.07	Upper	\$92,622	\$109,800	4.47	144.49	\$133,830	\$158,650	\$101,576
17	043	8458.08	Upper	\$92,622	\$109,800	2.37	173.89	\$161,068	\$190,931	\$144,453
17	043	8458.09	Upper	\$92,622	\$109,800	2.64	125.16	\$115,933	\$137,426	\$106,923
17	043	8458.10	Middle	\$92,622	\$109,800	10.64	90.48	\$83,813	\$99,347	\$61,719
17	043	8458.11	Middle	\$92,622	\$109,800	11.85	95.81	\$88,750	\$105,199	\$84,177
17	043	8459.01	Upper	\$92,622	\$109,800	3.29	174.92	\$162,019	\$192,062	\$147,083
17	043	8459.02	Upper	\$92,622	\$109,800	3.00	184.78	\$171,154	\$202,888	\$119,306
17	043	8460.02	Upper	\$92,622	\$109,800	5.75	123.64	\$114,522	\$135,757	\$67,885
17	043	8460.03	Upper	\$92,622	\$109,800	5.12	134.68	\$124,750	\$147,879	\$78,605
17	043	8460.04	Middle	\$92,622	\$109,800	4.45	114.05	\$105,636	\$125,227	\$80,326
17	043	8461.02	Middle	\$92,622	\$109,800	11.03	115.00	\$106,523	\$126,270	\$75,409
17	043	8461.03	Upper	\$92,622	\$109,800	5.05	152.33	\$141,094	\$167,258	\$125,154
17	043	8461.04	Upper	\$92,622	\$109,800	7.56	155.61	\$144,135	\$170,860	\$130,263
17	043	8461.05	Upper	\$92,622	\$109,800	2.84	167.57	\$155,208	\$183,992	\$132,895
17	043	8461.06	Upper	\$92,622	\$109,800	2.84	159.61	\$147,843	\$175,252	\$120,313
17	043	8462.01	Upper	\$92,622	\$109,800	7.01	121.46	\$112,500	\$133,363	\$100,492
17	043	8462.02	Upper	\$92,622	\$109,800	2.99	152.66	\$141,397	\$167,621	\$130,000



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8462.03	Upper	\$92,622	\$109,800	1.43	158.42	\$146,736	\$173,945	\$137,056
17	043	8462.05	Upper	\$92,622	\$109,800	4.42	201.96	\$187,063	\$221,752	\$176,875
17	043	8462.06	Upper	\$92,622	\$109,800	3.54	140.24	\$129,894	\$153,984	\$120,100
17	043	8462.07	Upper	\$92,622	\$109,800	1.71	173.11	\$160,346	\$190,075	\$149,302
17	043	8462.08	Upper	\$92,622	\$109,800	1.00	191.77	\$177,625	\$210,563	\$150,833
17	043	8462.09	Upper	\$92,622	\$109,800	3.57	229.71	\$212,763	\$252,222	\$166,528
17	043	8463.04	Upper	\$92,622	\$109,800	0.67	162.36	\$150,382	\$178,271	\$127,583
17	043	8463.05	Upper	\$92,622	\$109,800	4.06	120.94	\$112,019	\$132,792	\$91,824
17	043	8463.07	Middle	\$92,622	\$109,800	7.16	111.90	\$103,646	\$122,866	\$72,235
17	043	8463.08	Middle	\$92,622	\$109,800	10.72	91.45	\$84,709	\$100,412	\$62,974
17	043	8463.10	Moderate	\$92,622	\$109,800	4.32	74.25	\$68,776	\$81,527	\$65,063
17	043	8463.11	Middle	\$92,622	\$109,800	5.08	110.14	\$102,014	\$120,934	\$88,472
17	043	8463.12	Middle	\$92,622	\$109,800	10.22	94.43	\$87,472	\$103,684	\$85,389
17	043	8463.13	Upper	\$92,622	\$109,800	2.35	145.56	\$134,821	\$159,825	\$123,235
17	043	8463.14	Upper	\$92,622	\$109,800	1.66	139.29	\$129,020	\$152,940	\$111,927
17	043	8463.15	Upper	\$92,622	\$109,800	1.72	132.55	\$122,778	\$145,540	\$109,167
17	043	8464.04	Middle	\$92,622	\$109,800	11.16	118.85	\$110,086	\$130,497	\$83,864
17	043	8464.05	Upper	\$92,622	\$109,800	6.85	197.21	\$182,661	\$216,537	\$108,698
17	043	8464.08	Upper	\$92,622	\$109,800	5.22	185.52	\$171,837	\$203,701	\$170,422
17	043	8464.09	Upper	\$92,622	\$109,800	2.91	164.58	\$152,440	\$180,709	\$147,917
17	043	8464.10	Upper	\$92,622	\$109,800	4.46	127.35	\$117,962	\$139,830	\$76,172
17	043	8464.11	Middle	\$92,622	\$109,800	4.12	116.03	\$107,476	\$127,401	\$102,417
17	043	8464.12	Middle	\$92,622	\$109,800	1.49	116.06	\$107,500	\$127,434	\$98,963
17	043	8464.13	Upper	\$92,622	\$109,800	2.38	143.28	\$132,714	\$157,321	\$88,500
17	043	8465.04	Upper	\$92,622	\$109,800	9.08	142.79	\$132,258	\$156,783	\$78,285
17	043	8465.07	Middle	\$92,622	\$109,800	8.63	111.05	\$102,857	\$121,933	\$92,406
17	043	8465.09	Middle	\$92,622	\$109,800	5.23	113.60	\$105,227	\$124,733	\$85,875
17	043	8465.10	Middle	\$92,622	\$109,800	7.57	113.56	\$105,187	\$124,689	\$85,744
17	043	8465.11	Middle	\$92,622	\$109,800	6.60	91.15	\$84,432	\$100,083	\$84,148
17	043	8465.13	Upper	\$92,622	\$109,800	17.96	166.26	\$154,000	\$182,553	\$133,468
17	043	8465.14	Upper	\$92,622	\$109,800	2.09	153.25	\$141,944	\$168,269	\$136,737
17	043	8465.15	Middle	\$92,622	\$109,800	15.05	105.63	\$97,841	\$115,982	\$78,313
17	043	8465.17	Middle	\$92,622	\$109,800	0.83	118.66	\$109,911	\$130,289	\$89,917
17	043	8465.18	Upper	\$92,622	\$109,800	0.78	193.36	\$179,097	\$212,309	\$167,740
17	043	8465.19	Upper	\$92,622	\$109,800	6.56	127.35	\$117,963	\$139,830	\$100,257
17	043	8465.21	Upper	\$92,622	\$109,800	0.76	195.14	\$180,746	\$214,264	\$154,712
17	043	8465.22	Upper	\$92,622	\$109,800	2.92	133.15	\$123,333	\$146,199	\$114,695
17	043	8465.23	Upper	\$92,622	\$109,800	3.61	166.80	\$154,500	\$183,146	\$146,291
17	043	8465.24	Upper	\$92,622	\$109,800	2.09	158.21	\$146,544	\$173,715	\$124,125
17	043	8466.03	Moderate	\$92,622	\$109,800	21.62	75.87	\$70,275	\$83,305	\$54,970
17	043	8466.04	Middle	\$92,622	\$109,800	5.29	94.29	\$87,342	\$103,530	\$77,000
17	043	8467.01	Middle	\$92,622	\$109,800	12.19	95.47	\$88,430	\$104,826	\$68,289
17	043	8467.02	Middle	\$92,622	\$109,800	15.41	82.32	\$76,250	\$90,387	\$72,917