

ROCKLAND
TRUST

BANK

Where Each Relationship Matters®

Community Reinvestment Act Public File

Last Updated: February 1, 2024

Table of Contents

Table of Contents.....	1
Public Comments & Response	2
2023 CRA Performance Evaluation.....	24
Branch Locations – Open and Closed Branches.....	88
Branch Locations - Geographies.....	89
Branch Locations - Hours.....	93
Products and Services.....	96
Assessment Area Geographies.....	239
Assessment Area Map.....	264
CRA Disclosure.....	268
HMDA Disclosure.....	412

Community Investment Proposal to Rockland Trust

June 28, 2021

Context: As our economy emerges from the pandemic induced recession, community reinvestment by the banking industry will be more important than ever. COVID-19 has both revealed and exacerbated long-standing the racial and economic inequities that the Community Reinvestment Act was designed to ameliorate so now is the right time for all banks to step up their CRA programs. We believe that the pending acquisition by Rockland Trust of East Boston Savings Bank creates an opportunity to do just that as the newly merged entity will have about \$20 billion in assets and this increased capacity should lead to increased impact for our communities.

MACDC, MAHA and some members of the Coalition for an Equitable Economy are reaching out to Rockland Trust now in the hopes that by working collaboratively we can help Rockland Trust develop a comprehensive strategy for meeting the needs of our communities and sustaining your Outstanding CRA ratings. We think other banks have offered some helpful models for how to do this. Earlier this year, Silicon Valley Bank announced an \$11 billion CRA program following its acquisition of Boston Private Bank. M&T Bank, which is acquiring Peoples United Bank, is currently working with NCRC and dozens of community organizations (including ours) to develop a comprehensive plan. Indeed, NCRC has done this with several banks around the country, including Santander.

We see this as an historic opportunity to structure this acquisition in a way that benefits investors, employees, customers and communities and sets a standard for other banks in the future. Toward that end, we are offering some *initial* ideas for what a comprehensive CRA program should include. In those instances where we have enough data and context, we suggest specific numerical goals. In other areas we make directional recommendations with the expectation that we can develop specific goals together. We offer these ideas in the spirit of beginning a conversation and we want to hear your ideas as well as those from other stakeholders with whom you may be engaging.

Affordable Mortgage Lending

Massachusetts has one of the highest racial homeownership gaps in the country which contributes to the dramatic wealth gap between white households and households of color across Greater Boston and the entire Commonwealth. Thankfully, the state has created tools to help mitigate this problem, including the ONE Mortgage program which is a public-private partnership that enables low- and moderate-income households to access the dream of homeownership. Rockland Trust has participated in the ONE Mortgage program in the past and we ask that you deepen and expand that participation as part of your post-merger CRA strategy. Unfortunately, following Rockland's acquisition of Blue Hills Bank there was less overall lending in the ONE Mortgage from the combined institution. Given the important and growing role Rockland Trust plays in the region we want to reverse this trend following the acquisition of East Boston Savings Bank. Specifically, we ask that you commit to making 875 loans over the next five years (125 in 2022, 150 in 2023, and 200 in each of the years 2024-2026). We also ask that as part of your commitment to the ONE

Mortgage Program, you participate in the ONE+ Mortgage program in Boston, in any other cities or towns that adopt the ONE+ Mortgage model, and for any other homebuyers to whom that option is available in the future. In addition, we ask that Rockland maintain in-house mortgage servicing capacity.

Affordable Housing Lending/Investments

Rockland Trust will have an obligation under Chapter 102 that requires that the acquiring bank loan the Massachusetts Housing Partnership (MHP) Fund an amount equal to 0.9 percent of the acquired company's assets in the state. In our call you indicated that this commitment would be about \$60 million. We request that Rockland engage proactively with MACDC as you negotiate the terms of this investment with MHP. By engaging with MACDC other affordable housing developers we can work collaboratively to ensure that the investments meet the needs of community-based development organizations by providing a further discount on the rate and a generous rate lock. We also ask that you engage with MACDC and others to develop specialized loan products that will be highly competitive in the market, accelerate affordable housing development and send a powerful signal that Rockland will be a major affordable housing lender throughout the region.

Small business

The Coalition for an Equitable Economy recently partnered with the Boston Foundation to publish the [Color of Capital: Increasing Capital Access for Entrepreneurs of Color in Massachusetts](#). The report documents persistent disparities in small business lending and investment and makes recommendations for how to close these gaps over the next decade. We think Rockland Trust can help close these capital gaps by taking several steps:

- Set specific goals for increasing SBA lending activity over the next five years, but we also want to make that those goals include goals for reaching entrepreneurs of color because the report documents that the SBA 7a program alone does not do the job (see Figure 8 in the report showing that black owned firms received less than half the number of 7(a) loans as their proportionate share). In that context, Rockland should increase the number of SBA 7a loans from approximately 12 per year currently to 50 per year and increase the total percentage of its small business loans made in low- and moderate-income census tracts by 50% over the next five years.
- Invest \$30 million in CDFIs to expand access to capital for businesses of color and lower income entrepreneurs (CDFIs are poised to receive millions of dollars in new state and federal equity investments, making this the perfect time for banks to step up their investments as well).
- Start collecting and reporting on the race, ethnicity and gender of your small business borrowers so we can work together to ensure equitable access to capital.
- Partner with other banks and investors to capitalize a program to help micro and small businesses purchase their properties either through increased commercial mortgage lending with favorable rates and underwriting conditions, and/or funding community land trust funds or real estate focused funds that support the acquisition of commercial real estate.

Equity Investments

We request that Rockland increase by 50% over five years its equity investing with programs such as the Federal and State Low Income Housing Tax Credit, the New Market Tax Credit, Historic Tax Credits and other programs that may evolve in the future. Further, when acting as an investor in Low Income Housing Tax Credit (LIHTC) projects, we request that Rockland pledge to not engage in any activity that seeks to or has the effect of undermining the exercise of a LIHTC right of first refusal/right of first option by a non-profit owner.

Credit Building and Financial Empowerment

We believe that banks can play a vital role in helping low- and moderate-income people build their credit history, raise their credit scores and enhance their financial security. We request that the bank offer low-cost checking accounts and actively promote them to eligible consumers, consider partnering with community-based organizations to offer a credit building loan product and consider partnering with CBOs on matched savings programs.

Bank Branch Closures

We were disappointed to read recently that the bank has already decided to close 18 branches as part of the merger process, including 36% of its city of Boston branches while only 8% of its branches outside of Boston. We request that you minimize the closure of bank branches across your footprint and to agree not to close any branches located in an LMI census tract. In cases, where proximity to an East Boston branch necessitates closure we believe the bank should seek out other LMI locations for branch expansion. We further request that you engage the Community Advisory Council and other stakeholders before making any final decisions to close particular branches that serve LMI communities and households.

Charitable Contributions

Given the combined assets of the merged bank, we ask that Rockland should significantly increase its charitable giving in Massachusetts, with a particular focus on small business technical assistance, financial coaching and capacity, homebuyer education and counseling and predevelopment and capacity building investments for nonprofit affordable housing developers. We request specific outreach and support for BIPOC led organizations and the use of BIPOC led organizations in the management of foundation/endowment investments. Given the size of the combined institution, we ask that Rockland make a major commitment in this area. We further request specific sub-goals in several areas, including:

- Technical assistance to small and micro businesses, with a focus on businesses of color;
- Homebuyer education, counseling and foreclosure prevention, with a focus on first generation homebuyers and homebuyers of color;
- Financial education and capacity building for unbanked and low-income households

- Use of the Community Investment Tax Credit which allows the bank to leverage its dollars with a 50% donation tax credit.

Human Resources and Procurement

We believe it is vital that the bank's board of directors and its employees, including senior management, reflect the rich diversity of our community. We urge the bank to share your EEOC data with the public and establish clear goals and transparent reporting regarding your team members with a specific focus on hiring, retaining, and promoting people from Black, Indigenous and People of Color communities as well as women and other underrepresented groups. We further ask that the bank establish specific goals and strategies to ensure that your procurement program provides opportunity to BIPOC and women owned businesses.

Community Leadership

We need Rockland Trust to exercise its voice and expertise advance economic opportunity, racial equity. We hope that Rockland Trust will empower employees to serve on the boards of community-based organizations and to get involved in statewide organizations such as the Massachusetts Community Banking Council.

Community Advisory Council

We ask that Rockland Trust establish a Community Advisory Council made up of community organizations that would meet 2-4 times per year to help Rockland Trust implement its Community Reinvestment program and so you are able to achieve the goals that you establish and adjust as needed over time. Such a Council could facilitate greater collaboration and open new opportunities for the bank. To ensure that the Council can do its work, we request that the bank provide an annual report in a mutually agreeable format that provides data on your activities and results.



ANDREA J. CAMPBELL
BOSTON CITY COUNCILOR
DISTRICT 4

July 21, 2021

Mr. Christopher Oddleifson
Chief Executive Officer
Rockland Trust Company
288 Union St.
Rockland, MA 02370

Dear Mr. Oddleifson,

As the Boston City Councilor for District 4, I urge you to partner with the City in the ONE+Boston Mortgage Program. This initiative is a critical component of Boston's strategy to make homeownership accessible to our residents, and thereby stabilize our families and communities. I have made increasing homeownership opportunities and shrinking the racial wealth gap a cornerstone of my housing advocacy, and this program is central to that goal.

I very much appreciate that Rockland Trust is a longtime participant in the ONE Mortgage Program – the foundation on which ONE+Boston is built. I encourage you to work with cities and towns, nonprofit organizations, and the Massachusetts Housing Partnership to redouble your efforts to increase the number of ONE Mortgage homebuyers you serve throughout the state at the same time you join the six lenders already offering ONE+Boston. Should the opportunity arise to expand ONE+Boston to additional Massachusetts communities, I hope you will offer it wherever you have a public sector partner.

Your acquisition of East Boston Savings Bank is an important time to deepen your commitment to Boston as many more of our residents become Rockland Trust customers. I hope you will offer the very best mortgage product to our aspiring first time homebuyers struggling in our high cost market.

Thirty years after its inception, ONE Mortgage has consistently had far and away the best track record of any mortgage when it comes to serving low- to moderate-income homebuyers and BIPOC households. In FY2020 80% of the homebuyers served in both



ANDREA J. CAMPBELL
BOSTON CITY COUNCILOR
DISTRICT 4

Boston and the Gateway cities were people of color. The median income was \$57,000. 80% of ONE+Boston homebuyers are also people of color. With home prices at record levels, we need these tools to achieve our goals of racial and economic equity.

I believe our city should invest heavily in ONE+Boston. I hope you will join us.

Sincerely,

Andrea J. Campbell
Boston City Councilor, District 4



MICHELLE WU
BOSTON CITY COUNCIL

July 13, 2021

Chris Oddleifson
Rockland Trust
101 Arch St #2020
Boston, MA 02110

Dear Mr. Oddleifson,

I'm writing to you to encourage Rockland Trust to dramatically increase its lending under the ONE Mortgage Program and join the ONE+Boston program to increase homeownership opportunities for Boston residents.

As you know, disparities in homeownership rates are one of the primary drivers of Boston's immense racial wealth gap. Throughout Boston's history, discriminatory practices like redlining and exclusionary zoning have resulted in disproportionately high rates of housing instability in communities of color and Black communities across our city. Throughout the course of this pandemic, we have also seen that the stability that homeownership offers is also foundational to public health and wellbeing: the difference in life expectancy in Back Bay is 30 years higher than it is in Roxbury, where COVID-19 infection rates have been among the highest in the city, and where a legacy of discrimination and disinvestment has resulted in housing instability, overcrowding, and displacement. Homeownership is the cornerstone of the fight for racial justice, economic and educational opportunity, and long-term stability—and Rockland Trust has the opportunity to be a leader in that fight.

I appreciate that Rockland Trust participates in the ONE Mortgage Program, which has supported thousands of first-time homebuyers to secure mortgages that are affordable and financially sustainable. Your acquisition of East Boston Savings Bank is an important time to deepen your commitment to Boston as many more of our residents become Rockland Trust customers. I hope you will offer the very best mortgage product to our aspiring first time homebuyers struggling in our high cost market.



MICHELLE WU
BOSTON CITY COUNCIL

The ONE+Boston program offers a higher level of affordability, and has a proven record of success in offering affordable credit to primarily Black and brown households, allowing them to put down roots in Boston, invest in their communities, and build equity to pass down to their children. In Fiscal Year 2020, 80% of ONE+Boston homebuyers were people of color. By joining the ONE+Boston program and recommitting to the ONE Mortgage program, Rockland Trust would send a powerful signal to Boston's entire banking sector that homeownership is central to racial and economic justice.

The City of Boston also needs to do its part, including by setting ambitious and concrete goals for new affordable homeownership units.. As City Councilor, I have pushed the Administration to take advantage of our City's AAA bond rating to lean in with our capital budget, including using green and social bonds to finance the construction of new affordable and energy-efficient homes.

But the City can't do this work without the support of our banking community. I encourage you to work with Massachusetts cities and towns, nonprofit organizations, and the Massachusetts Housing Partnership to redouble your efforts to increase the number of ONE Mortgage homebuyers you serve throughout the state at the same time you join the six lenders already offering ONE+Boston. Should the opportunity arise to expand ONE+Boston to additional Massachusetts communities, I hope you will offer it wherever you have a public sector partner.

With Rockland Trust's participation, the City and housing advocates could serve more than 250 homebuyers each year through the ONE+Boston program. I encourage you to take this important step, and I look forward to working in partnership with Rockland Trust to accelerate progress towards our shared goals of racial justice, public health, and connected communities.

Sincerely,

Michelle Wu
Boston City Councilor At-Large

John F. Barros
48 Virginia Street
Dorchester, MA 02125

July 26, 2021

Mr. Christopher Oddleifson
Chief Executive Officer
Rockland Trust Company
288 Union St.
Rockland, MA 02370

Dear Mr. Oddleifson,

As the former Chief of Economic Development for the City of Boston and candidate for Mayor, I urge you to partner with the City in the ONE+Boston Mortgage Program. This initiative is a critical component of Boston's strategy to make homeownership accessible to our residents, and thereby stabilize our families and communities. I have made increasing homeownership opportunities and shrinking the racial wealth gap a cornerstone of my campaign, and this program is central to that goal.

I appreciate that Rockland Trust is a longtime participant in the ONE Mortgage Program – the foundation on which ONE+Boston is built. I encourage you to work with cities and towns, nonprofit organizations, and the Massachusetts Housing Partnership to redouble your efforts to increase the number of ONE Mortgage homebuyers you serve. Should the opportunity arise to expand ONE+Boston to additional Massachusetts communities, I hope you will offer it wherever you have a public sector partner.

Your acquisition of East Boston Savings Bank is an important time to deepen your commitment to Boston as more of our residents become Rockland Trust customers. I hope you'll offer the best mortgage products to our aspiring first time homebuyers struggling in our high cost market.

Thirty years after its inception, ONE Mortgage has consistently had far and away the best track record of any mortgage when it comes to serving low- to moderate-income homebuyers and BIPOC households. In FY 2020, 80% of the homebuyers served in both Boston and the Gateway cities were people of color. The median income was \$57,000. 80% of ONE+Boston homebuyers are also people of color. With home prices at record levels, we need these tools to achieve our goals of racial and economic equity.

In a Barros Administration, we will invest heavily in ONE+Boston. I hope you'll join us.

Sincerely,



John F. Barros

Rockland Trust Company Community Investment Proposal Response

Introduction

Rockland Trust Company is the bank Where Each Relationship Matters®. Our consistent success derives from the enduring, high-quality relationships we forge with all our stakeholders. We are deeply committed to the communities we serve, and our “Outstanding” Community Reinvestment Act (CRA) rating reflects our well-established track record of supporting the needs of the communities in which we live and work.

Rockland Trust values our relationships with the Massachusetts Association of Community Development Corporations (MACDC), the Massachusetts Affordable Housing Alliance (MAHA), NeighborWorks Housing Solutions, and the many other community-based organizations with which we are connected. We look forward to strengthening these partnerships in connection with the East Boston Savings Bank merger. We describe below our preliminary thoughts in response to the initial ideas set forth in your June 28, 2021, proposal. We look forward to discussing these thoughts with you when we meet, and to collaborating further with MACDC, MAHA, the Coalition for an Equitable Economy (CEE), and other community partners.

Affordable Mortgage Lending

The lack of affordable housing is one of the primary challenges faced by the Commonwealth of Massachusetts. Rockland Trust has demonstrated active leadership on housing issues, one indication of which is the service of Christopher Oddleifson, Rockland Trust’s Chief Executive Officer, on the Massachusetts Housing Partnership Fund (MHP) Board of Directors from 2007 to 2017.

Rockland Trust has also made consistent, tangible commitments to address the affordable housing crisis, including active participation in the ONE Mortgage loan program. For the last five years Rockland Trust has been a leading originator of ONE Mortgage loans:

- 2017: 58 ONE Mortgage loans totaling \$17.7 million
- 2018: 111 ONE Mortgage loans (combining Rockland Trust’s 67 loans totaling just over \$22 million and Blue Hills Bank’s 44 loans totaling \$14 million)
- 2019: 83 ONE Mortgage loans totaling \$28.5 million
- 2020: 85 ONE Mortgage loans totaling \$32.5 million, and
- 2021 year-to-date: 29 ONE Mortgage loans totaling \$12 million

In 2020 Rockland Trust was second only to Citizens Bank in making ONE Mortgage loans. From 2016 to 2019, we received [accolades](#) from MHP on both our volume of ONE Mortgage loans and our overall community commitment. A ONE Mortgage-eligible applicant who also qualifies for other affordable products we offer, including FHA loans, will always also be presented with a ONE Mortgage loan offer.

Our commitment to affordable homeownership is also demonstrated by comparing our home purchase mortgage origination rates in both low- to-moderate income (LMI) and majority-minority areas within Massachusetts to the aggregate origination rates of all other lenders originating loans in the state. During the past two years, our origination rates have exceeded the aggregate peer origination rates in both LMI and majority-minority areas within Massachusetts. The same is true when comparing our origination rates for strictly conventional lending, or for all lending (conventional, FHA, VA, and Rural Housing). The same is also true when narrowing the geographic basis from all of Massachusetts to the Boston MSA and Suffolk County.

We also support affordable homeownership through lower down payment mortgage loans. In the Massachusetts real estate market, where housing prices have skyrocketed in recent years, for many would-be first-time homebuyers, the accumulation of savings sufficient to meet the down payment requirements is a significant barrier. Notwithstanding that challenge, Rockland Trust's conventional home purchase origination rates exceed those of aggregate peer banks for the 95% Loan to Value (LTV) and 97% LTV and above categories. We are strongly committed to maintaining this momentum and supporting any prospective homebuyer in our footprint.

In addition, we are adding two more colleagues to the Rockland Trust team. Through the acquisition of East Boston Savings Bank, we are retaining an Affordable Home Loan Officer, and we are also in the process of finalizing an offer for a Residential CRA Manager, who will oversee all aspects of our home lending community outreach and education. The addition of these two colleagues will support the lending opportunities and efforts of a larger institution.

Rockland Trust views MHP and MAHA as key strategic partners in the fight to reduce the prevalent affordability gap in eastern Massachusetts. We have always aspired to be the partner who is there for those in our community, and offer education and support in several forms, from first-time homebuyer education, home ownership sustainability and maintaining home ownership in challenging times.

Rockland Trust is committed to supporting equitable home ownership throughout our footprint and we expect to increase our prior levels of ONE Mortgage loan origination in the years to come.

Affordable Lending Investments

MHP will establish the terms and conditions of our \$60 Million Chapter 102 obligation. We are open to recommendations and are willing to engage with MHP and MACDC regarding our future affordable lending investments and, in particular, how to deploy our new arrangements with MHP arising from the East Boston Savings Bank acquisition.

Small Business

Rockland Trust is committed to small business lending. In 2020 and 2021, we made \$1.2 billion of United States Small Business Administration Paycheck Protection Program (PPP) loans to

9,500 businesses, a portion of which were originated through our partnership with the Local Initiatives Support Corporation.

In 2019, 28% of our total small business loans were made to businesses in LMI communities. In 2020 and 2021, PPP loans had a significant impact on lending overall and distorted small business lending statistics.

To reinforce our support of small businesses, we are adding four additional business bankers, and have further plans to add resources to increase coverage in Saugus, Lynn, and other Metro North regions. Our goal will always be to continually increase small business loans in LMI census tracts and strive to achieve measured and thoughtful increases, providing current economic conditions remain stable.

We are committed to the SBA 7a loan program and assisting those in the community. We will continue to provide SBA 7a loans to those that might otherwise not have financing options available.

Rockland Trust has strong partnerships with Community Development Financial Institutions (CDFIs) throughout our footprint, including the South Eastern Economic Development Corporation (SEED), the Boston Community Loan Fund (BlueHub) where we have \$3 million invested, and Massachusetts Housing Investment Corporation where we've invested \$350,000. We are also very familiar with CDFIs and their needs through our prior participation in the federal New Markets Tax Credit program. We are willing to explore making additional commitments to CDFIs following the East Boston Savings Bank merger.

We acknowledge the importance of collecting and reporting on the race, ethnicity, and gender of our small business borrowers. We are limited by law and regulation in the type of borrower demographic information we're permitted to request and collect. Proposed regulations are expected shortly that will begin to allow for the limited collection of such information with the soon-to-be issued rulemakings and guidance by the Consumer Financial Protection Bureau to enact Section 1071 of the Dodd-Frank Act.

We well understand how the acquisition of owner-occupied real estate can be a crucial step in the evolution of a small business. We participate in the Brockton Venture Fund – providing a guidance line in partnership with NeighborWorks and several other financial institutions, which works to support small business growth in the greater Brockton area.

We are open to exploring additional ways to partner with other banks and investors to capitalize a program to help micro and small businesses purchase their properties either through increased commercial mortgage lending with favorable rates and underwriting conditions, and/or funding community land trust funds or real estate-focused funds that support the acquisition of commercial real estate.

Equity Investments

As a state-chartered bank, the nature and extent of the equity investments we make are circumscribed by law and regulation. Massachusetts law typically limits the amount of public welfare investments by banks to 5% of capital and surplus. In 2014, we petitioned, and were granted, regulatory approval to increase that limit to 10%. Our 10% threshold is currently \$139,025,700 and, as of June 30, 2021, our equity investments totaled \$131,849,318. We are in the process of working with the Division of Banks to increase this to 15%.

When acting as an investor in Low Income Housing Tax Credit (LIHTC) projects, Rockland Trust does not engage in any activity that seeks to, or has the effect of, undermining the exercise of a LIHTC right of first refusal/right of first option by a nonprofit owner, and we are committed to continuing this stance when dealing with LIHTC projects.

Credit Building and Financial Empowerment

Rockland Trust is dedicated to supporting all the communities it serves through the financial services and products it offers, volunteerism, and the philanthropy of Rockland Trust and its affiliated charitable foundation. In addition to our Free Checking and Free Savings offerings (which meet the requirements of the Massachusetts Basic Banking Program), Rockland Trust provides several programs to our communities to support financial education, and we are committed to helping our customers and community members develop a healthy relationship with money at any age.

We differentiate ourselves in this area by employing a Financial Education Officer whose main objective is to educate our customers and community members through original and innovative financial literacy programming that can support them throughout the many stages of their lives. Through engaging and entertaining programs for K-12 students, to educational podcasts for adult learners, to an online video series for senior citizens, we are committed to meeting the needs of our community members so that we can teach them about saving, sharing, spending and protecting their money.

Rockland Trust's Financial Literacy Officer works tirelessly to promote financial empowerment. In the first half of 2021, our elementary school-based education program, Ms. Money & the Coins, reached over 6,000 students in diverse communities throughout Metro Boston. During the pandemic, Rockland Trust launched a podcast, No Shame in this Money Game, which had 5,000 listeners through 13 episodes.

Rockland Trust has also created an internal Financial Education Community group, which consists of employees that are interested or involved in our financial education programming. The group meets quarterly to promote financial education, provide feedback and advocate for the educational needs of the communities we serve.

In addition, our Reading Makes Cent\$ program, which has been in existence for 13 years, aims to boost literacy and financial responsibility for students. Those entering grades 1 through 8 can

earn \$2.50 in a Rockland Trust Savings Makes Cent\$ account for each book they read (up to 10 books per summer) and track in the Rockland Trust Summer Reading Journal. This account has no minimum balance requirement or maintenance fee, and interest is paid on all balances.

Rockland Trust also participates in the Credit for Life (CFL) fairs and historically has helped to both run and fund these fairs at four schools:

- Boston College High School
- Notre Dame Academy
- Pembroke High School
- South Shore Vocational Technical High School

In 2020, we entered into an agreement to form the MA Financial Literacy Initiative (MFLI) with other area banks, to bring virtual CFL fairs to schools during remote/hybrid learning due to COVID-19. Together, MFLI brought 41 CFL fairs to more than 2,000 high school students this spring.

Rockland Trust has consistently demonstrated its ability to assess and meet the credit and banking service needs of all communities and residents within its CRA assessment area. Our 2020 CRA Evaluation found that Rockland Trust had good penetration among retail customers of different income levels and business customers of different sizes.

We will continue to apply our relationship-based outreach efforts to all residents and communities within our footprint and will deliver Rockland Trust's product and service offerings to them. We will continue to place significant focus on the needs of LMI individuals and geographies within our footprint following the merger.

We welcome any ideas on how we can improve our financial literacy programs and would look forward to collaborating with you and others to generate new ideas and solutions to serve our communities.

Bank Branch Closures

Rockland Trust's branch strategy considers many factors. All branch locations to be closed in connection with the merger are within approximately three miles of the nearest current Rockland Trust or East Boston Savings Bank location, however many of the branch locations to be closed are within one- to-two miles. Although the locations we are closing do not fit within our future plans, we are investigating whether any other financial institutions may be interested in opening a branch in the locations we are closing.

We have announced plans to close three branches in LMI census tracts:

- An East Boston Savings Bank branch in Allston, which will be consolidated into a Rockland Trust Allston branch in a similarly located LMI census tract

- An East Boston Savings Bank branch in Brighton, which will be consolidated into a Rockland Trust Brighton branch, which is also located in an LMI census tract
- An East Boston Savings Bank branch in Melrose which will be consolidated into two branches, (an existing Rockland Trust branch in Melrose which is 1.4 miles away and an existing East Boston Savings Bank branch in Medford which is 2.5 miles away) where we will be able to effectively meet the banking needs of the former East Boston Savings Bank Melrose branch customers.

Following the merger and the proposed closures, 30 of Rockland Trust’s 122 branch offices (24%) will be located in LMI census tracts.

Given the broad network of Rockland Trust branches that will persist, the availability of online and mobile banking, and the number of financial institutions in the cities and towns in which a closure is anticipated, we believe that customer inconvenience will be minimal.

Charitable Contributions

In 2020, Rockland Trust and its affiliated foundations contributed \$2.34 million to support local communities in the areas of affordable housing, community development, education, financial literacy, health and human services and youth programs.

In the first half of 2021, Rockland Trust and its affiliated foundations have distributed over \$1.2 Million to support nonprofits in our communities. Several of the grants have already been made this year in support of small business technical assistance, especially to businesses owned by individuals of color.

We anticipate that following the East Boston Savings Bank acquisition, the annual amount of charitable giving by our affiliated foundations will increase by about \$700,000 annually. Rockland Trust, and its affiliated foundations, are committed to the continued funding of and maintaining relationships with community organizations that were previously supported by East Boston Savings Bank.

As part of our commitment to racial equity, earlier this year our affiliated foundations launched a special grant initiative to support projects and activities to address systemic racism. Over \$200,000 was granted to 45 nonprofits in our footprint to conduct internal and/or external diversity, equity, and inclusion work. In 2022, the affiliated Foundations of Rockland Trust are planning another special grant making initiative to support capacity building of BIPOC-led nonprofits.

Rockland Trust is committed to providing homebuyer education, counseling, and foreclosure prevention, with a focus on first-time homebuyers and homebuyers of color. Since 2019, our residential mortgage sales team has hosted and presented at a total of 29 events, the vast majority in LMI communities and communities of color.

Our affiliated foundations are currently evaluating grant requests from LISC. Rockland Trust and/or its affiliated foundations would also like to discuss how to provide ongoing support to MACDC and MAHA.

We are actively recruiting for a new loan officer to focus on homebuyer education and counseling and look forward to increasing our outreach to first generation homebuyers and homebuyers of color.

Regarding Community Investment Tax Credits, we look forward to discussing your ideas in terms of how we can better support our communities.

Human Resources and Procurement

Rockland Trust is committed to creating a respectful and inclusive environment where everyone is given the chance to succeed. Rockland Trust's CEO has committed us to the CEO Action for Diversity + Inclusion.

Rockland Trust has been named one of the Boston Globe's Top Places to Work for 12 years running and has continued to be the top-rated Financial Institution in our category since 2015. Rockland Trust has also been recognized as a Best Place to Work for LGBTQ Equality, scoring 100% on the Human Rights Campaign's Corporate Equality Index since 2016.

In 2004, we created a Diversity and Inclusion Council, which works to ensure colleagues have an opportunity to be heard, valued and engaged. In order to amplify the voices of colleagues of diverse backgrounds, Rockland Trust offers three Employee Resource Groups (ERGs), Inclusion Network, Women of Action, and Pride Alliance. These voluntary, employee-led groups join together to provide opportunities for colleagues to get involved in making our workforce and communities more inclusive and equitable.

Our Diversity and Inclusion Council works with Executive Leaders to develop strategic priorities and works with our ERGs and business units to execute them. Earlier this year, we implemented Strategies and Tactics for Emerging Professionals (STEP), to assist with the development of professionals of color. We also partner with several organizations to support diverse recruitment efforts and provide development opportunities for professionals of color. By way of example, each year Rockland Trust invites colleagues to participate in The Partnership, which offers leadership development programs for racially and ethnically diverse professionals throughout the New England area.

We are continually working toward supporting inclusion and diversity. Our Facilities Department is currently working on an initiative to increase the diversity of our suppliers and in 2019, Rockland Trust was named a Winning "W" Company by 2020 Women on Boards, for achieving at least 20% of women on its corporate board. Our 14-member Board of Directors includes three women, one of whom is the chair, and three professionals of color.

Community Leadership

Rockland Trust actively empowers its employees to serve on boards and committees of community-based and statewide organizations. Below is a partial list of organizations that have Rockland Trust colleagues as Board members:

- Archdiocese of Fall River
- Boston Chinatown Neighborhood Center
- Boston Bar Foundation
- Cardinal Cushing Centers
- Community Economic Development Assistance Corporation
- Community Foundation of Nantucket
- Greater Worcester Community Foundation
- Island Housing Trust
- Judge Rotenberg Educational Center
- Martha's Vineyard Boys & Girls Club
- Merrimack Valley Food Bank
- Menino YMCA
- Metro Housing Boston
- Nantucket Dreamland Foundation
- Nantucket Land Council
- North Cottage Program
- Oak Square YMCA
- South Shore Conservatory
- South Shore Hospital
- Thompson Island Outward Bound
- Worcester Economic Recover Committee
- YMCA of Cape Cod

In 2022, Rockland Trust plans to offer our employees training on serving on non-profit boards and offer opportunities to match colleagues with organizations looking for board members.

Community Advisory Council

Our experience is that direct, ongoing consistent relationships with community organizations are more effective than Community Advisory Councils which meet intermittently. We would like to discuss the interest of MACDC, MAHA, CEE, and other organizations in having one or more Rockland Trust representatives who, in connection with their other responsibilities, have an ongoing responsibility to nurture, sustain, and grow the relationship between us.

VIA ELECTRONIC MAIL

November 23, 2021

Joe Kriesberg
President and Chief Executive Officer
Massachusetts Association of
Community Development Corporations

Re: Our Community Investment Discussions

Dear Joe:

Thank you for orchestrating the many discussions which my colleagues and I have had with you and others over the last several months.

Although we have shared decisions and actions along the way I write to summarize Rockland Trust's current intentions and describe the next steps we envision. As we anticipate and welcome an ongoing dialogue, this is not the final word but instead a summary of where things now stand and what we anticipate for 2022. Please feel free to circulate this information amongst those who participated in our discussions or as you otherwise see fit.

Affordable Mortgage Lending

Rockland Trust has worked closely over the years with the Massachusetts Housing Partnership (MHP) and been a leading originator of ONE Mortgage Loans. Rockland Trust intends to continue its active affordable mortgage leadership and:

- As discussed directly with MHP, we will adhere to One Mortgage program pricing guidelines;
- We have agreed to participate in MHP's ONE+ Mortgage program starting in December 2021; and,
- We will continue to offer other affordable mortgage products, including Fannie Mae's Home Ready and Freddie Mac's Home Possible loans as well as Federal Housing Administration and Veterans Administration loans.

We will strive to continually be among the top five Massachusetts ONE Mortgage producers.

We have welcomed back Karen Rebaza, who is the former Assistant Director of Homebuyer Services for the Boston Home Center, to our residential lending team. Karen, who serves on the Advisory board for the Massachusetts Affordable Housing Alliance (MAHA)'s STASH Program, will be responsible for first-time home buyer education, internal education, and strengthening our partnerships with MAHA and others.

In addition, we have added a residential community loan officer to our team who will partner with Karen to provide internal and external education.

We will engage in an ongoing dialogue with MHP and MAHA to understand market demands and work together to provide strategic and thoughtful affordable mortgage lending solutions.

VIA ELECTRONIC MAIL

Joe Kriesberg
President and Chief Executive Officer
Massachusetts Association of
Community Development Corporations
November 23, 2021
Page 2

Affordable Housing Lending / Equity Investments

We have entered into a new \$60 Million loan to MHP. We are open to recommendations and are willing to engage with MHP, representatives of the Massachusetts Association of Community Development Corporations (MACDC), and others about how to best deploy this new arrangement.

As a state chartered bank the nature and extent of the equity investments we make are circumscribed by Massachusetts law, which typically limits the amount of public welfare investments by banks to 5% of capital and surplus. In 2014 we petitioned and were granted regulatory approval to increase that limit to 10%. Our 10% threshold is currently \$139,025,700 and, as of June 30, 2021, our equity investments totaled \$131,849,318. We are seeking regulatory approval for an increase to 15%.

In 2022 Rockland Trust will make a \$75,000 commitment to a Community Investment Tax Credit program to make funding available to, and build and strengthen relationships with, qualifying Community Development Corporations CDCs).

Small Business

We are steadfastly committed to small business lending, and have a strong track record of making a significant amount of small business loans in low and moderate income (LMI) communities. We have been and remain a strong proponent of United States Small Business Administration (SBA) loan programs and will continue to focus on making SBA loans.

As we move into new territories we are expanding our sales teams to increase small business lending, with a goal of continually increasing small business lending in LMI communities.

We are introducing an online application system to make it easier for small businesses to apply for loans, and want to continue our dialogue with the Local Initiatives Support Corporation – Massachusetts (LISC), the Coalition for an Equitable Economy, the Foundation for Business Equity, Amplify Latinx, the Boston Impact Initiative (BII), and others about how we can continue to enhance our small business lending. Topics we would like to discuss include:

- Providing pre-investment Technical Assistance programs with, LISC, BII, and others;
- Potential equity capital solutions and flexible small business lending options tailored for start-ups, minority owned small businesses, and LMI community needs; and,
- Expanding our CDC and Community Development Financial Institution partnerships.

Credit Building and Financial Empowerment

We intend to expand our existing, innovative financial literacy programming by:

- Implementing a Financial Wellness Program that reaches financially vulnerable community members;
- Educating our customers and other potential fraud victims about how to keep their money and their information safe from fraud attempts;

VIA ELECTRONIC MAIL

Joe Kriesberg
President and Chief Executive Officer
Massachusetts Association of
Community Development Corporations
November 23, 2021
Page 3

- Partnering with and supporting area nonprofits that work to provide financial health and wellness programming; and, by
- Increasing the scale and scope of our already robust financial education programming to assist community members with having a healthy relationship with money, at any age.

Our next steps include:

- Providing training and resources to our employees so they can have the knowledge and skills required to assist with the financial education of our customers and others in the community; and,
- Partnering with community organizations to identify our most vulnerable community members and provide them with innovative and inclusive financial education programming.

Bank Branch Closures

Now that we have completed the acquisition of East Boston Savings Bank 30 of our 122 branch offices (24%) are located in LMI census tracts.

We have made unique arrangements with Harbor One Bank and Metro Credit Union, who will now operate, in total, eight former East Boston Savings Bank branches under their names and also offer jobs to the existing staff at those locations, to whom we have also paid severance.

Charitable Contributions

In 2022 Rockland Trust and/or affiliated charitable foundations intend to significantly increase our charitable giving. We and/or our affiliated foundations are now providing financial support to LISC. We would like to discuss providing future support to LISC, MACDC, MAHA, and similar organizations.

Human Resources and Procurement

We are committed to creating a respectful and inclusive environment where everyone is given the chance to succeed. Our CEO has committed us to the CEO Action for Diversity + Inclusion.

We have been very active in developing a Supplier Diversity program to enhance our vendor selection process. We have compiled data on our current spending and suppliers and in the near future we intend to expand the vendors we invite to bid to increase the diversity of our suppliers. We will continue to benchmark our supplier diversity, and would like to continue a dialogue and collaborate with interested parties on how to improve.

Community Leadership

In 2022 we will join the Massachusetts Community & Banking Council.

In 2022 we will also provide training to our colleagues to help them refine the skills needed to serve on local non-profit boards and offer opportunities to match colleagues with organizations looking for board members.

VIA ELECTRONIC MAIL

Joe Kriesberg
President and Chief Executive Officer
Massachusetts Association of
Community Development Corporations
November 23, 2021
Page 4

Conclusion

We are interviewing candidates to serve as our full-time Community Reinvestment Act Officer, a senior role that will coordinate and participate in this work and have responsibility for promoting continued progress in our community investment and engagement efforts.

Rockland Trust believes in continuous improvement, a process that never ends. We look forward to continuing our dialogue.

Best regards,



Edward H. Seksay

Community Reinvestment Act Related Complaints

Customer information is redacted in all complaints below.

CRA Area: Branch accessibility in low- or moderate-income area

Complaint: I have never worked with such a bank that does not have reasonable business hours for people who work before 8:30 am and after 5:00 pm. that is not customer service... to call the 800 number only for that number to be busy over and over again is again frustrating.. as soon as I can, I will change my bank .. East Boston Savings was a good bank and staff was courteous and pleasant... really shocked at this treatment of new customers and your mailings aren't any better..

Bank Response: Hi #redacted#, we are sorry to hear about your experience. Your relationship matters to us at Rockland Trust, and we strive to provide the best possible customer service. Would you mind sending us a direct message with your contact information so someone from our team can reach out directly to assist?

CRA Area: Branch accessibility in low- or moderate-income area

Complaint: "What is going on with your Bennington St East Boston location ?? Problem after problem with that location The drive thru atm is never open.. never..and the inside atm don't work.. I needed money last friday and could'nt get my money out all weekend.ruined my whole weekend..and another time i waited in line for the drive thru over a half hour as the teller and someone in there car had a long conversation about god knows what.just to get a roll of coins Only to have her tell me they don't have any.. I wish East Boston Savings was still there ..i have one more problem at that location i am going to pull my money out and deposit it with some other bank.. Nothing but problems since you took over.."

Bank Response: Customer did not want to be contacted. Bank personnel reviewed processes and ATM funding.

PUBLIC DISCLOSURE

August 21, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Rockland Trust Company
Certificate Number: 9712

288 Union Street
Rockland, Massachusetts 02370

Division of Banks
1000 Washington Street, 10th Floor
Boston, Massachusetts 02118

Federal Deposit Insurance Corporation
350 Fifth Avenue, Suite 1200
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the Division of Banks or the Federal Deposit Insurance Corporation concerning the safety and soundness of this financial institution.

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	3
DESCRIPTION OF ASSESSMENT AREAS.....	5
SCOPE OF EVALUATION.....	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	7
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....	22
BOSTON-WORCESTER-PROVIDENCE, MA-RI-NH-CT CSA – Full-Scope Review	22
NONMETROPOLITAN STATEWIDE AREA – Full Scope Review.....	39
APPENDICES	52
DIVISION OF BANKS FAIR LENDING POLICIES AND PROCEDURES.....	52
MINORITY APPLICATION FLOW	52
LARGE BANK PERFORMANCE CRITERIA	54
SCOPE OF EVALUATION	56
GLOSSARY	57

INSTITUTION RATING

INSTITUTION’S CRA RATING: This institution is rated **Outstanding**. An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Satisfactory**			
Needs to Improve			
Substantial Noncompliance			
<p><i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i></p> <p><i>**FDIC rules and regulations stipulate use of a “high satisfactory” and “low satisfactory” rating for the three tests. This jointly issued public evaluation uses the term “satisfactory” in lieu of “low satisfactory” for the Lending, Investment, and Service Test ratings, as the Division does not have a “low satisfactory” rating.</i></p>			

The Lending Test is rated Outstanding.

- Lending levels reflect excellent responsiveness to the assessment area credit needs.
- A substantial majority of home mortgage and small business loans are made in the assessment areas.
- The geographic distribution of home mortgage and small business loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The bank is a leader in making community development loans.

The Investment Test is rated Outstanding.

- The bank has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors.
- The bank exhibits excellent responsiveness to credit and community development needs.
- The bank makes significant use of innovative and/or complex investments to support community development initiatives.

The Service Test is rated High Satisfactory.

- Delivery systems are accessible to essentially all portions of the bank's assessment areas.
- To the extent changes have been made, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services (including where appropriate, business hours) do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

DESCRIPTION OF INSTITUTION

Background

Rockland Trust Company (RTC) is a state-chartered financial institution headquartered in Rockland, Massachusetts (MA). RTC is a wholly owned subsidiary of Independent Bank Corporation. The bank has 11 subsidiaries. Two of the bank's subsidiaries, including Rockland MHEF Fund LLC and RTC LIHTC Investments LLC, invest in Massachusetts-based low-income housing tax credit (LIHTC) projects.

The Federal Deposit Insurance Corporation (FDIC) and the Division of Banks (Division) last evaluated the bank on March 16, 2020 using the Federal Financial Institution Examination Council's (FFIEC) Interagency Large Institution Examination Procedures. The bank received an overall Outstanding rating, with a High Satisfactory rating for the Lending Test, an Outstanding rating for the Investment Test, and an Outstanding rating for the Service Test.

Operations

Including its main office, the bank operates 120 full-service branches, 2 limited-service branches, 1 mobile branch, 7 residential loan production offices (LPOs), and 21 commercial LPOs primarily serving eastern Massachusetts. Each full-service branch has an automated teller machine (ATM) and 19 branches have Interactive Teller Machines (ITMs). In addition, the bank maintains 20 stand-alone full-service ATMS.

In November 2021, RTC merged with East Boston Savings Bank (EBSB). EBSB was a \$6.4 billion commercial bank operating in eastern Massachusetts, primarily within Essex, Suffolk, and Middlesex Counties. The FDIC and Division evaluated EBSB's Community Reinvestment Act (CRA) performance as of December 7, 2020, using Large Institution Examination Procedures. EBSB received an overall Satisfactory rating.

As part of the merger, RTC acquired 42 EBSB full-service branches and one EBSB mobile branch. Immediately following the merger, RTC closed 16 EBSB and 2 RTC full-service branches. During the evaluation period, and unrelated to the merger, the bank opened four full-service branches in Shrewsbury, Westborough, and Worcester (2) and closed six full-service branches in the Seaport area of downtown Boston, Brookline, Chatham, Jamaica Plain, Medford, and Wellesley.

RTC is primarily a commercial bank, but offers a variety of commercial, home mortgage, and consumer lending products. Additionally, the bank offers government loan programs such as Federal Housing Administration (FHA) loans, MassHousing loans, Veterans Administration (VA) loans, and Small Business Administration (SBA) loans. In addition to standard personal and business deposit products, including consumer and business checking accounts, savings accounts, money market savings, and certificates of deposit, the bank provides alternative banking services including internet and mobile banking, ATMs, ITMs, and 24/7 telephone banking services. The bank also offers investment advisory and trust services for consumers, businesses, municipalities, and non-profit organizations.

Ability and Capacity

As of June 30, 2023, the bank had total assets of approximately \$19.4 billion and deposits of approximately \$15.4 billion. The bank's loans totaled approximately \$14.1 billion, representing 72.9 percent of total assets. Total assets increased approximately 61.9 percent since the previous evaluation. Growth is primarily attributed to the acquisition of EBSB.

Commercial loans, which include non-farm non-residential and commercial and industrial loans, account for the largest portion of the bank's portfolio at 49.3 percent. The second largest portion of the bank's portfolio is residential loans, consisting of one-to-four family loans and multifamily loans, at 38.6 percent. The following table illustrates the bank's loan portfolio distribution.

Loan Portfolio Distribution as of 06/30/2023		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	1,182,994	8.4
Secured by Farmland	3,133	0.0
Secured by 1-4 Family Residential Properties	4,002,967	28.3
Secured by Multifamily (5 or more) Residential Properties	1,454,727	10.3
Secured by Nonfarm Nonresidential Properties	5,359,411	37.9
Total Real Estate Loans	12,003,232	84.9
Commercial and Industrial Loans	1,610,655	11.4
Agricultural Production and Other Loans to Farmers	9,289	0.1
Consumer Loans	25,511	0.2
Obligations of State and Political Subdivisions in the U.S.	454,920	3.2
Other Loans	38,030	0.3
Lease Financing Receivables (net of unearned income)	4,851	0.0
Less: Unearned Income	0	0.0
Total Loans	14,146,488	100.0
<i>Source: Reports of Condition and Income Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial or legal impediments that would limit the bank's ability to help meet the credit or community development needs of its assessment areas.

DESCRIPTION OF ASSESSMENT AREAS

The CRA requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. RTC designated five contiguous assessment areas¹ all located within Massachusetts. Specifically, the bank delineated 10 full counties in the following Metropolitan Statistical Areas (MSAs), Metropolitan Divisions (MDs), and Non-MSAs as its assessment areas.

- Barnstable Town, MA MSA (Barnstable County)
- Boston-Cambridge-Newton, MA-NH MSA, which consists of:
 - Cambridge-Newton-Framingham, MA MD (Essex and Middlesex Counties)
 - Boston, MA MD (Norfolk, Plymouth, and Suffolk Counties)
- Providence-Warwick, RI-MA MSA (Bristol County)
- Worcester, MA-CT MSA (Worcester County)
- Massachusetts Non-MSA (Dukes and Nantucket Counties)

RTC has not changed these assessment area delineations since the prior evaluation. Please refer to the full-scope assessment area evaluations for details on assessment area's demographics.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation, dated March 16, 2020, to the current evaluation, dated August 21, 2023. Examiners used the FFIEC Interagency Large Institution Examination Procedures to evaluate RTC's CRA performance. These procedures include the Lending Test, Investment Test, and the Service Test (see Appendices for a complete description).

The bank is headquartered in and conducts a significant majority of lending and deposit activities throughout the MSA assessment areas, and the Non-MSA assessment area received a limited scope review at the previous evaluation; therefore, examiners conducted a full-scope review for each assessment area at the current evaluation. The Barnstable Town, MA MSA assessment area; Boston-Cambridge-Newton, MA-NH MSA assessment area; Providence-Warwick, RI-MA MSA assessment area; and Worcester, MA MSA assessment area, are located within the Boston-Worcester-Providence CSA. Examiners analyzed the bank's performance in each MSA assessment area separately and found that performance was consistent in each MSA. Therefore, examiners presented the bank's performance within these MSAs on a consolidated basis under the Boston-Worcester-Providence CSA.

Given the percentage of loans, deposits, and branches in each assessment area, examiners placed the greatest weight on the bank's performance in the Boston-Worcester-Providence CSA, and placed less weight on performance in the Non-MSA. The following table illustrates the distribution of

¹ This document refers to the five assessment areas collectively as the combined assessment area.

loans (home mortgage and small business loans), deposits, and branches across each assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches²	
	\$(000s)	%	\$(000s)	%	#	%
Boston-Worcester-Providence CSA	6,591,302	95.2	16,008,551	95.5	115	94.3
Non-MSA	331,891	4.8	760,396	4.5	7	5.7
Total	6,923,193	100.0	16,768,947	100.0	122	100.0

Source: Bank Data; FDIC Summary of Deposits (06/30/2022)

Activities Reviewed

Examiners determined that the bank’s major product lines are home mortgage and small business loans. This conclusion considered the bank’s business strategy and the number and dollar volume of originations during the evaluation period. The bank originated a minimal number of small farm loans during the evaluation period that would not yield a meaningful analysis. Therefore, although presented in the Assessment Area Concentration table; examiners did not analyze this loan type further, as it provided no material support for conclusions or ratings.

Examiners analyzed all home mortgage loans reported on the bank’s 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan Application Registers (LARs) to evaluate the bank’s performance. The bank reported 5,355 home mortgage loans totaling \$1.9 billion in 2020, 5,602 loans totaling \$2.2 billion in 2021, and 4,506 loans totaling \$1.7 billion in 2022. Aggregate data and 2015 American Community Survey (ACS) data provided a standard of comparison for home mortgage loans in 2020 and 2021. Examiners compared the bank’s performance in 2022 to aggregate data and 2020 United States (U.S.) Census data.

Examiners also analyzed all small business loans reported on the bank’s 2020, 2021, and 2022 CRA Loan Registers. The bank reported 7,318 small business loans totaling \$749.8 million in 2020, 5,071 loans totaling \$579.1 million in 2021, and 1,654 loans totaling \$332.3 million in 2022. Aggregate data and D&B demographic data provided a standard of comparison for small business loans in 2020 and 2021. Examiners compared the bank’s performance in 2022 to D&B demographic data only, as aggregate data for 2022 was not available as of the evaluation date.

For the Lending Test, examiners analyzed home mortgage and small business loans originated during 2020, 2021, and 2022. Although the Assessment Area Concentration table presents lending activity for all three years, examiners did not include 2020 data under the Geographic Distribution or Borrower Profile criteria, as examiners did not identify any trends between 2020 and 2021 that materially affect conclusions. Examiners reviewed the number and dollar volume of home mortgage and small business loans. In conducting the lending analysis, examiners weighed the

² Full-service and limited-service branches are included in the total branches reflected in the table. RTC’s mobile branch is not included in the total branches reflected in the table.

number of originations more heavily than the dollar volume, as the number of loans more reliably indicates the number of individuals and businesses served. The weighting assigned to each product line is discussed under the individual assessment area sections, as the weighting differed for each assessment area.

Examiners also reviewed retail products and services that benefit low- and moderate-income individuals or small businesses; delivery systems for providing retail-banking services, including branches and alternative delivery systems; and the impact of any branch openings and closings during the evaluation period. The evaluation considered community development loans, qualified investments, and community development services, as well as innovative and/or flexible lending practices from the prior evaluation date to the current evaluation date.

Examiners obtained demographic and economic information referenced in this evaluation from the 2015 ACS, 2020 U.S. Census data, D&B, Moody's Analytics, and the U.S. Bureau of Labor Statistics. Financial Data is based on the June 30, 2023 Report of Income and Condition (Call Report).

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Lending Test is rated Outstanding. Conclusions regarding the bank's overall performance are consistent with the conclusions for the Boston-Worcester-Providence CSA assessment areas. Performance in the Non-MSA assessment area was below the overall performance. The bank's performance in the Boston-Worcester-Providence CSA contributed the most weight to conclusions under each performance criteria in the Lending Test.

This section presents the bank's overall performance in the combined assessment area. Separate presentations for the individual assessment areas are included in later sections.

Lending Activity

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. In 2020, 2021, and 2022, RTC originated or purchased 15,463 home mortgage loans totaling approximately \$5.8 billion and 14,043 small business loans totaling approximately \$1.7 billion. Of this total, 14,886 home mortgage loans totaling approximately \$5.4 billion and 13,386 small business loans totaling approximately \$1.5 billion, were inside the assessment areas.

The Description of Assessment Area section under each individual assessment area discusses the bank's market share rankings for home mortgage and small business lending. Overall, RTC was among the top five percent of all home mortgage lenders in the combined assessment area in 2021 and 2022. RTC was the top ranked state-chartered institution in 2021 and the second highest state-chartered institution in 2022 for home mortgage lending. Eastern Bank, which had assets totaling approximately \$21.5 billion as of June 30, 2023, was the highest ranked state-chartered institution. For small business lending, RTC was among the top five percent of small business lenders in the

combined assessment area and was the second highest ranked state-chartered institution in 2020 and 2021. Eastern Bank was the highest ranked state-chartered institution.

Assessment Area Concentration

RTC made a substantial majority of loans inside the combined assessment area. The following table illustrates the loan distribution inside and outside the combined assessment area.

Lending Inside and Outside of the Assessment Area										
Assessment Area: Combined										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2020	5,213	97.3	142	2.7	5,355	1,773,495	95.5	83,018	4.5	1,856,513
2021	5,365	95.8	237	4.2	5,602	2,082,046	93.7	139,474	6.3	2,221,519
2022	4,308	95.6	198	4.4	4,506	1,543,878	88.6	199,000	11.4	1,742,878
Subtotal	14,886	96.3	577	3.7	15,463	5,399,419	92.8	421,491	7.2	5,820,910
Small Business										
2020	7,019	95.9	299	4.1	7,318	695,211	92.7	54,629	7.3	749,840
2021	4,854	95.7	217	4.3	5,071	529,252	91.4	49,874	8.6	579,126
2022	1,513	91.5	141	8.5	1,654	290,833	87.5	41,428	12.5	332,261
Subtotal	13,386	95.3	657	4.7	14,043	1,515,296	91.2	145,931	8.8	1,661,227
Small Farm										
2020	46	78.0	13	22.0	59	4,134	72.5	1,572	27.6	5,706
2021	69	94.5	4	5.5	73	4,144	98.2	77	1.8	4,221
2022	5	100.0	0	0.0	5	200	100.0	0	0.0	200
Subtotal	120	87.6	17	12.4	137	8,478	83.7	1,649	16.3	10,127
Total	28,392	95.8	1,251	4.2	29,643	6,923,193	92.4	569,071	7.6	7,492,264
<i>Source: Bank Data</i>										
<i>Due to rounding, totals may not equal 100.0%</i>										

Geographic Distribution

The geographic distribution of loans reflects good penetration. Performance was inconsistent across the assessment areas. Good performance in the more heavily weighted Boston-Worcester-Providence CSA assessment areas primarily supports this conclusion. Performance in the Non-MSA assessment area was adequate. The assessment area sections include detailed analyses and comparisons to demographic and aggregate data.

Borrower Profile

The distribution of borrowers reflects good penetration among retail customers of different income levels and business customers of different sizes. Performance was inconsistent across the

assessment areas. Good performance in the more heavily weighted Boston-Worcester-Providence CSA primarily supports this conclusion. Performance in the Non-MSA was adequate. The assessment area sections include detailed analyses and comparisons to demographic and aggregate data.

Innovative or Flexible Lending Practices

RTC uses flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 11,592 flexible loans totaling approximately \$1.7 billion that supported low- and moderate-income individuals and small businesses. Of these flexible loans, the bank extended approximately \$237.0 million through residential lending programs and approximately \$1.4 billion through small business lending programs.

The bank's flexible lending practices increased significantly since the prior evaluation period, during which time the bank originated 1,156 loans totaling approximately \$338.4 million. The increase in lending activity was primarily due the bank's participation in the SBA's Paycheck Protection Program (PPP), which was responsive to business needs during the COVID-19 pandemic. Excluding PPP loans, which were not available during the prior evaluation period, the bank originated 738 flexible loans totaling approximately \$306.7 million.

By number, RTC's flexible lending activity exceeds that of two similarly situated institutions and falls below one similarly situated institution. By dollar volume, RTC's lending is comparable to that of two similarly situated institutions and exceeds a third institution. The bank offers its flexible lending programs throughout all of the assessment areas. The following table summarizes the bank's flexible lending programs.

Innovative or Flexible Lending Programs										
Type of Program	2020		2021		2022		2023		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Fannie Mae (FNMA) Home Ready	25	7,118	25	7,388	4	1,168	3	1,045	57	16,719
Freddie Mac (FHLMC) Home Possible	10	2,895	15	4,711	2	547	1	359	28	8,512
Federal Housing Administration (FHA)	67	29,623	108	51,435	49	22,239	9	4,023	233	107,320
Massachusetts Housing Finance Agency (MHFA)	13	3,849	24	5,892	8	1,852	8	1,016	53	12,609
Mass Housing Partnership (MHP) One Mortgage Program	50	19,551	55	23,144	79	26,909	32	11,095	216	80,699
Veteran's Administration (VA)	6	2,477	17	6,544	4	1,931	1	179	28	11,131
Sub-Total Residential Loans	171	65,513	244	99,114	146	54,646	54	17,717	615	236,990
PPP Loans	6,717	939,136	4,137	432,683	0	0	0	0	10,854	1,371,819
SBA 7(a)	5	6,384	36	17,788	17	4,569	18	4,441	76	33,182
SBA 504	3	1,423	19	13,633	21	19,550	4	1,888	47	36,494
Sub-Total Commercial Loans	6,725	946,943	4,192	464,104	38	24,119	22	6,329	10,977	1,441,495
Totals	6,896	1,012,456	4,436	563,218	184	78,765	76	24,046	11,592	1,678,485
<i>Source: Bank Data</i>										

The following lists describe each of the bank's flexible loan programs.

Residential Lending Programs

- **FNMA Home Ready** – The Home Ready program offers flexible underwriting standards for low-income borrowers. The program offers a low down payment, flexible funding sources for down payment and closing costs, and affordable mortgage insurance.
- **FHLMC Home Possible** – The Home Possible program offers competitive pricing and low down payment requirements (as low as 3.0 percent), accepts flexible sources of down payments, and allows non-occupying borrowers as co-borrowers. This program helps low- and moderate-income borrowers attain homeownership.
- **FHA** - The FHA insures loans for fixed and adjustable rate products with down payments as low as 3.5 percent, low closing costs, and flexible credit standards.
- **MHFA Program** – The MHFA program offers fixed interest rates with flexible credit requirements, a deferred down payment, and closing cost assistance options for low- and moderate-income borrowers. Borrowers must meet income and loan limits.

- ***MHP One Mortgage Program*** – The ONE Mortgage Program offers low- and moderate-income first-time homebuyers a down payment as low as 3.0 percent, low fixed-rated financing, and no private mortgage insurance. Borrowers must meet income guidelines to qualify for reduced-rate financing.
- ***VA*** – The VA offers various flexible fixed and adjustable rate purchase loans and refinances with up to 100.0 percent financing for U.S. armed service veterans. VA loans offer other flexibilities and benefits such as low interest rates, limited closing costs, and no private mortgage insurance.

Small Business Lending Programs

- ***SBA PPP*** – The PPP, established by the Coronavirus Aid, Relief, and Economic Security Act, helped businesses keep their workforces employed during the COVID-19 pandemic. The PPP provided a direct incentive for small businesses to keep their workers on their payrolls.
- ***SBA 7(a) Loan Program*** – The SBA 7a program provides term loans up to \$5.0 million, with the SBA guaranteeing 85.0 percent for loans of \$150,000 or less, and 75.0 percent for loans greater than \$150,000. Small businesses that meet the SBA’s size eligibility standards benefit from long-term financing options, a fixed maturity, and no prepayment penalties. The SBA’s guaranty allows institutions to offer credit at more flexible terms than through conventional commercial financing. The SBA Express program, a type of 7a loan, offers a maximum loan amount of \$350,000, a maximum guarantee of 50.0 percent, and an accelerated turnaround time of 36 hours for SBA review.
- ***SBA 504 Certified Development Company Program*** – The SBA 504 Program is an economic development program offering small business financing focused on creating jobs and promoting job growth. Through this program, approved small businesses receive long-term, fixed-rate financing for major fixed assets while only needing to contribute 10.0 percent of their own funds. The bank offers these loans in partnership with certified development companies.

In addition to the flexible loan programs included in the previous table, the bank also offered payment relief to residential, business, and consumer loan customers in response to the COVID-19 pandemic. The bank made 605 mortgage and home equity deferments totaling \$191.2 million, 1,275 business deferments totaling \$1.3 billion, and 24 consumer deferments totaling \$398,898. These deferments benefited low- and moderate-income individuals and small businesses.

Community Development Loans

RTC is a leader in making community development loans. The bank originated 153 community development loans totaling approximately \$682.5 million during the evaluation period, many of which directly addressed assessment area community development needs such as affordable housing, community services for low- and moderate-income individuals, and small business credit needs. Excellent community development lending institution-wide and in the Boston-Worcester-

Providence CSA assessment areas supports the overall conclusion. Bank performance in the Non-MSA was lower than the overall performance for this criterion. Overall, the bank’s community development loans were highly responsive to community development lending opportunities, especially within the Boston-Worcester-Providence CSA.

The total dollar volume of community development loans made during the evaluation period represents 4.1 percent of average total assets and 5.9 percent of average total loans since the prior evaluation, which is an increase compared to the prior evaluation period when the bank’s community development loans represented 3.2 percent of average total assets and 4.0 percent of average total loans. RTC’s performance exceeds that of two similarly situated institutions and is a significant increase from the prior evaluation period, during which the bank originated 37 loans totaling \$276.6 million. The bank’s community development lending increased at a rate that exceeded the bank’s asset growth since the previous evaluation period.

Examiners determined that the bank met the overall needs of the combined assessment area; therefore, examiners also considered community development loans made outside the combined assessment area, but within the broader statewide or regional area. Of the 153 community development loans, 148 totaling \$663.0 million directly benefitted the assessment areas, and 5 loans totaling \$19.5 million benefitted a broader statewide or regional area. The following tables illustrate the bank’s community development loans by year, purpose, and assessment area.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	14	26,057	7	31,025	4	39,079	16	42,562	41	138,723
2021	15	172,264	2	11,000	8	12,010	11	18,981	36	214,255
2022	19	85,910	5	47,412	9	14,163	21	89,258	54	236,743
YTD 2023	10	42,178	3	11,250	4	26,580	5	12,766	22	92,774
Total	58	326,409	17	100,687	25	91,832	53	163,567	153	682,495
<i>Source: Bank Data</i>										

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boston-Worcester-Providence CSA	56	315,684	17	100,687	20	80,017	51	159,247	144	655,635
Non-MSA	0	0	0	0	2	3,060	2	4,320	4	7,380
Statewide Activities	1	2,796	0	0	0	0	0	0	1	2,796
Regional Activities	1	7,929	0	0	3	8,755	0	0	4	16,684
Total	58	326,409	17	100,687	25	91,832	53	163,567	153	682,495
<i>Source: Bank Data</i>										

The following are examples of community development loans that benefited a broader statewide or regional area that includes the bank's assessment area:

- In 2020, the bank originated a \$5.4 million SBA 504 loan to finance the construction of a new manufacturing plant in Warren, Rhode Island. The SBA 504 loan program offers small business financing, while promoting business growth and job creation. The loan promoted economic development within a broader regional area.
- In 2022, RTC originated a \$74.0 million loan to finance the construction of a residential development in Portsmouth, New Hampshire. The development will consist of 252 units, of which 27 units (10.7 percent) will be affordable; therefore, the bank received community development credit for a pro rata share of approximately \$7.9 million.

INVESTMENT TEST

The Investment Test is rated Outstanding. The bank's overall performance was consistent with the conclusions for the Boston-Worcester-Providence CSA assessment areas. Performance in the Non-MSA assessment area was below overall performance. The bank's performance in the Boston-Worcester-Providence CSA contributed the most weight to overall conclusions under the Investment Test.

This section presents the bank's overall performance in the combined assessment area. Separate presentations for the individual assessment areas are included in later sections.

Investment and Grant Activity

RTC has an excellent level of qualified community development investments and grants, often in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, RTC and the RTC Charitable Foundation (Foundation) made 886 qualified investments and grants totaling approximately \$367.8 million. This level of qualified investments is comparable to that of other similarly situated institutions that also received Outstanding ratings. The bank's qualified investments increased at a rate that exceeded the bank's asset growth since the previous evaluation period. In total, the bank's current level of investments represent 2.2 percent of average total assets 16.8 percent of average total securities, which is an improvement compared to the prior evaluation period, when investments represented 1.5 percent of average total assets and 11.4 percent of average total securities. The following tables illustrate the bank's qualified investments by year, purpose, and assessment area.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	29	117,530	11	42,217	3	6,577	0	0	43	166,324
2020	9	56,953	3	14,576	0	0	0	0	12	71,529
2021	8	65,062	0	0	0	0	0	0	8	65,062
2022	3	26,982	1	10,871	0	0	2	7,856	6	45,709
YTD 2023	1	15,000	0	0	0	0	0	0	1	15,000
Subtotal	50	281,527	15	67,664	3	6,577	2	7,856	70	363,624
Qualified Grants & Donations	125	829	620	2,966	53	229	18	175	816	4,199
Total	175	282,356	635	70,630	56	6,806	20	8,031	886	367,823

Source: Bank Data

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Boston-Worcester-Providence CSA	160	267,725	597	70,453	45	6,755	18	8,026	820	352,959
Non-MSA	10	95	38	177	11	51	2	5	61	328
Statewide Activities	0	0	0	0	0	0	0	0	0	0
Regional Activities	5	14,536	0	0	0	0	0	0	5	14,536
Total	175	282,356	635	70,630	56	6,806	20	8,031	886	367,823

Source: Bank Data

Equity Investments

The bank has 70 qualified equity investments totaling approximately \$363.6 million. Of these, 27 totaling approximately \$197.3 million are new since the prior evaluation. The bank also maintains 43 prior period investments totaling \$166.3 million. The increase in equity investments is primarily a result of the bank's deliberate approach to seeking out LIHTCs and revenue bonds. Prior period investments include qualified investments maintained by RTC and those acquired through the merger with EBSB that maintained a book value as of the evaluation date. Please refer to the assessment area sections for more information about equity investments that benefitted individual assessment areas.

RTC's investments were responsive to assessment area needs; therefore, examiners considered investments outside of the assessment area that benefitted a broader regional area. Of the 70 qualified equity investments, 5 investments totaling approximately \$14.5 million benefitted a broader regional area. The following are examples of prior period investments that benefitted a broader regional area, including the bank's combined assessment area.

- ***Boston Capital Fund 38*** – The bank invested \$20.9 million in this LIHTC fund in 2014. The investment supports nationwide affordable housing projects, including properties in the broader regional area. The current book value is \$4.4 million.
- ***Stratford V*** – The bank invested \$3.5 million using LIHTCs. The investment supports nationwide affordable housing properties, including properties in the bank’s broader regional area. The investment’s current book value is \$606,648.

Grants and Donations

RTC and the Foundation provided 816 grants and donations totaling approximately \$4.2 million during the evaluation period. This is a significant increase compared to the 414 donations totaling approximately \$1.5 million provided during the prior evaluation period. The majority of the bank’s CRA qualified donations supported community service organizations that primarily benefit low- and moderate-income individuals. Please refer to the assessment area sections for more information about donations benefitting individual assessment areas.

Responsiveness to Credit and Community Development Needs

RTC exhibits excellent responsiveness to credit and community development needs. Community contacts identified affordable housing as a critical need in the bank’s assessment areas, and the bank more than doubled their investments and grants to affordable housing related initiatives since the prior evaluation period. Compared to the prior evaluation period, the bank increased its equity investments to affordable housing initiatives from approximately \$122.3 million to \$282.4 million. Overall, the bank’s equity investments helped contribute to the creation of more than 600 affordable housing units.

Community Development Initiatives

The bank makes significant use of innovative and/or complex investments to support community development initiatives. The bank’s diverse CRA investment portfolio consists of industrial revenue bonds, LIHTC investments, and community investment tax credits. Investments require the collaboration of multiple funding partners and sources, are competitive to obtain, and require technical expertise. The diversity of RTC’s CRA investment portfolio compares favorably to similarly situated institutions.

SERVICE TEST

The Service Test is rated High Satisfactory. The bank’s overall performance was consistent with its performance in the Boston-Worcester-Providence CSA assessment area. The bank’s performance was inconsistent in the Non-MSA assessment area, but examiners placed the greatest weight on its performance in the Boston-Worcester-Providence CSA assessment area.

This section presents the bank’s overall performance in the combined assessment area under each criterion. Separate presentations for the individual assessment areas are included in later sections.

Accessibility of Delivery Systems

RTC’s delivery systems are accessible to essentially all portions of the bank’s assessment areas. The bank maintains 120 full-service branches, 2 limited-service branches, and a mobile branch. All of the full-service branches have an ATM and 19 have an ITM. In addition, the bank maintains 20 stand-alone ATMs. The following table illustrates the distribution of branches, ATMs, and ITMs by tract income level.

Branch and ATM/ITM Distribution by Geography Income Level										
Tract Income Level	Census Tracts		Population		Branches³		ATMs		ITMs	
	#	%	#	%	#	%	#	%	#	%
Low	152	10.7	598,928	9.7	5	4.1	7	5.0	1	5.3
Moderate	268	18.8	1,166,700	18.8	20	16.4	24	17.1	2	10.5
Middle	519	36.5	2,340,413	37.7	62	50.8	69	49.3	11	57.9
Upper	432	30.4	2,032,658	32.8	34	27.9	39	27.9	5	26.3
NA	51	3.6	63,030	1.0	1	0.8	1	0.7	0	0
Total	1,422	100.0	6,201,729	100.0	122	100.0	140	100.0	19	100.0

Source: 2020 U.S. Census Data; Bank Data

As shown in the previous table, RTC’s branch and ATM distribution in low-income census tracts is lower than the demographic comparators; however, the branch and ATM distribution in moderate-income census tracts is comparable to the demographic comparators. Branch accessibility in low- and moderate-income areas improved since the prior evaluation period. Specifically, RTC’s branch presence in low-income tracts increased from 1 branch to 5 branches, and improved in moderate-income tracts from 14 to 20 branches.

In addition to branches located in low- and moderate-income census tracts, several of the bank’s branches that are located in middle- or upper-income census tracts are accessible to adjacent moderate-income census tracts, particularly in the Boston-Worcester-Providence CSA.

The 2021 FDIC Survey of Unbanked and Underbanked Households (2021 FDIC Survey) indicates that bank teller transactions remain prevalent among certain segments of the population, including lower-income households, less educated households, older households, and households in non-metropolitan areas. The bank’s branches in low- and moderate-income census tracts provide access to in-person banking transactions for individuals living in those areas. Through the bank’s 19 ITMs customers have additional access to banking services and can make transactions with the assistance of a virtual teller during extended hours past normal branch hours. One of the bank’s ITMs is located at a branch in a low-income census tract and two are located at branches in moderate-income census tracts.

In addition to its branches, ATMs, and ITMs, RTC offers various alternative delivery systems to expand access to retail banking services for all individuals, including low- and moderate-income individuals and families. For example, online and mobile banking platforms connect consumers

³ RTC’s mobile branch is not included in the total branches reflected in the table.

and businesses to their accounts 24 hours a day to perform various transactions. The bank's online functions include money transfers, bill pay, and online account opening. Through the mobile functions, personal and businesses customers can also deposit checks. Personal and business customers can also contact the bank's Customer Information Center by telephone, live chat, text message, or email. The bank also has 7 residential LPOs and 21 commercial LPOs. One residential LPO and 2 commercial LPOs are located in low-income census tracts. Three commercial LPOs are located in moderate-income tracts. These locations are available to meet with residential and business customers.

The bank provides additional access to banking services through a mobile branch. During the evaluation period, the bank used the mobile branch to augment existing branch facilities during renovations. For example, the mobile branch was parked outside of a branch in Martha's Vineyard during branch renovations. The bank also uses the mobile branch at community events, providing access to retail services for attendees.

RTC employs 144 individuals who speak at least one language other than English. These languages include Albanian, Cape Verdean, Chinese, Italian, Portuguese, and Spanish. Most employees who speak foreign languages work in branches that are in or accessible to low- and moderate-income census tracts. Additionally, employees are available to assist in other languages at the Customer Information Center and the LPOs. These language services are critical, as a large portion of low- and moderate-income individuals in the assessment areas have limited English Speaking abilities. According to the U.S. Census Bureau, approximately 82.0 percent of limited English speakers have annual incomes less than \$50,000 in Massachusetts. Having employees who speak various languages assists in enhancing accessibility to banking services for low- and moderate-income customers. It also promotes economic inclusion for non-English speaking individuals.

Please refer to the assessment area sections for specific information regarding the accessibility of delivery systems in each assessment area.

Changes in Branch Locations

To the extent changes have been made, RTC's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals.

Upon acquiring EBSB, RTC acquired 42 full-service branches and a mobile branch. Immediately following the merger, RTC closed 16 EBSB branches and 2 RTC branches. Of those 18 branches, 13 (including two that were in moderate-income census tracts) were sold to other financial institutions, which secured jobs, minimized disruption to the surrounding neighborhood, and ensured continued access to a financial institution branch. The other 5 branches (one of which was in a moderate-income census tract) were closed due to close proximity with existing RTC branches and consolidated into those branches.

In addition, during the evaluation period and unrelated to the merger, the bank opened four full-service branches in Shrewsbury, Westborough, and Worcester (2) and closed six full-service branches in the Seaport area of downtown Boston, Brookline, Chatham, Jamaica Plain, Medford,

and Wellesley. One branch was in a moderate-income census tract, but customers could access another RTC branch less than one mile away. Please refer to the individual assessment areas for specific information on branch changes and the impact on low- and moderate-income areas during the review period.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment areas, particularly low- and moderate-income geographies, or individuals. The bank offers all of its loan and deposit products at every branch location with no variation. With minor exceptions, branch hours are consistent at each location with weekday hours of 9:00 A.M. to 4:00 P.M. Monday through Wednesday, extended hours until 5:00 P.M. on Thursdays and 6:00 P.M. on Fridays; and 9:00 A.M. to 12:00 P.M. on Saturdays. In addition, 20 branches offer Sunday hours from 10:00 A.M. to 1:00 P.M. Of the 20 branches that offer Sunday hours, 4 are located in moderate-income census tracts in Brighton, Middleboro, Norwood, and Wareham. The bank's ITMs, three of which are in low-income (1), and moderate-income (2) census tracts, also offer extended hours from 7:00 A.M. to 6:00 P.M. Monday through Friday, 8:00 A.M. to 4:00 P.M. on Saturday, and 10:00 A.M. to 3:00 P.M. on Sunday.

The bank's Free Checking and Free Savings Accounts benefit low- and moderate-income and unbanked customers. According to the 2021 FDIC Survey, approximately 29.2 percent of unbanked households cited minimum balance requirements and high fees as the main reasons for not opening a bank account. The Free Checking Account has no minimum balance requirement or monthly maintenance fee, includes a RTC debit card, and provides access to online and mobile banking. The Free Savings Account has a low \$10 minimum balance to open. There is no monthly maintenance fee, no minimum balance requirement, and it offers an ATM card for convenient account access.

Also, as noted previously, the bank has 144 employees that speak a second language, and the majority of limited English speakers in Massachusetts are low-income individuals. In addition, during the evaluation period, the bank hired a CRA outreach coordinator to establish community relationships, identify needs throughout the assessment areas, and help connect consumers who may have limited access to banking with access to financial services. To support small businesses, RTC added four additional business bankers for coverage in Saugus, Lynn, and other regions, with the goal of increasing business banking in low- and moderate-income census tracts.

Please refer to the individual assessment area sections for more specific information, including minor variations in business hours.

Community Development Services

RTC is a leader in providing community development services. RTC's leadership in developing a financial literacy program and providing financial education to low- and moderate-income individuals, extent of involvement in community development services, and Board membership on qualified community development organizations supports this conclusion.

RTC officers and employees provided 7,686 hours (464 instances) of community development services to 196 organizations during the evaluation period. This is an increase over the prior evaluation period when the bank provided 341 instances of community development services.

The number of services provided by RTC was lower than similarly situated institutions that demonstrated outstanding performance under this criterion; however, the bank’s initiatives for financial education, advocacy, and support for the community support the conclusion and reflect RTC’s leadership in providing community development services throughout the assessment areas.

As shown in the following table, RTC’s level of community development service activity was lower in 2020 and 2021 due to the COVID-19 pandemic preventing many in-person volunteer activities; however, activity increased in 2022 and 2023 to date.

The following tables illustrate the bank’s hours of community services by year, purpose, and assessment area.

Community Development Services Assessment Area: Combined					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	77	426	169	60	732
2021	110	918	278	168	1,474
2022	142	1,965	478	427	3,012
YTD 2023	143	1,528	519	278	2,468
Total	472	4,837	1,444	933	7,686
<i>Source: Bank Data</i>					

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Boston-Worcester-Providence CSA	321	4,477	1041	910	6,749
Non-MSA	151	270	403	23	847
Statewide Activities	0	0	0	0	0
Regional Activities	0	90	0	0	90
Total	472	4,837	1,444	933	7,686
<i>Source: Bank Data</i>					

The following are notable examples of community development services provided throughout the combined assessment area and regionally.

- **Massachusetts Housing Partnership (MHP) and Community Economic Development Assistance Corporation (CEDAC)** – The MHP is a statewide non-profit affordable housing organization that works with the Governor of Massachusetts and the Department of Housing and Community Development to increase the supply of affordable housing in the

state. Services provided by MHP include credit for low- and moderate-income borrowers and affordable housing developers, as well as technical assistance and education. An RTC's regional manager serves on the Loan Committee of MHP. The manager also serves on the Board of the CEDAC, which provides project financing and technical expertise for community and non-profit organizations engaged in affordable housing and housing preservation. Further, the manager was a 2023 recipient of a Leadership Award for advocacy for economic development and affordable housing in the Greater Boston and Rhode Island lending regions. The manager provided approximately 100 hours of service through these organizations during the evaluation period, which supported affordable housing throughout the combined assessment area and the broader statewide area.

- **Southeastern Economic Development Corporation (SEED)** – This organization supports small businesses through financing and technical assistance. RTC's President continues to provide technical expertise serving on SEED's Board of Directors (Board), and an executive assistant provides technical expertise serving on the Loan Committee. These services support economic development throughout the combined assessment area and the broader regional area. Involvement with SEED is responsive to assessment area needs, as industry leaders have encouraged partnerships with organizations such as SEED. For instance, the bank's CRA Public File includes comments from local community organizations that highlight a need for expanded access to capital for small businesses.
- **Partnership for Financial Equity** – Formerly known as the Massachusetts Community & Banking Council, the Partnership for Financial Equity is a collaboration of financial industry professionals, community leaders, and government officials dedicated to closing racial wealth gaps and improving the financial futures of low- and moderate-income households. As of 2023, RTC's CRA Officer serves on the Board of this organization. This service supports community development services for low- and moderate-income individuals.

Financial Education

The bank has an extensive financial education program including financial literacy, first time homebuyer education, and small business technical assistance. During the evaluation period, the bank provided financial education to children, teenagers, and adults; first-time homebuyer education classes to low- and moderate-income individuals; and technical assistance to local community development organizations and small businesses.

The bank's financial education program reflects excellent responsiveness, as industry leaders and community contacts have identified a critical need for financial education and homebuyer education, particularly with a focus on first generation homebuyers and homebuyers of color. RTC's CRA Public File includes public comments from local community development corporations and community leaders highlighting the need for financial education for low- and moderate-income individuals.

Financial Literacy

- *Ms. Money & the Coins* – RTC developed the Ms. Money & the Coins curriculum to provide financial education to children, teenagers, and adults. The bank’s development of this program demonstrates leadership and is particularly responsive to community needs. During the evaluation period, the bank delivered the financial literacy program to 40 elementary schools in Massachusetts, 16 of which primarily serve low- and moderate-income students. The bank offers the curriculum in both English and Spanish. During the evaluation period, there were 58 Ms. Money and the Coins presentations to 8,085 attendees, 3,020 of which were low- or moderate-income.
- *Credit for Life* – RTC partnered with seven other financial institutions to create a Virtual Credit for Life Fair focused on money management for teenagers. Typically, the fairs are in-person events, but large in-person events were not possible during some of the evaluation period due to the COVID-19 pandemic. In response, RTC collaborated with other institutions to create a virtual fair, including an innovative financial literacy website to provide high school students with an interactive and educational experience. During the evaluation period, 650 low- and moderate-income students attended the Credit for Life Fairs.
- *Podcast* – For adults, RTC offers a podcast series on its website. The podcast focuses on financial topics such as preapprovals, credit management, and financial scams.

First-time Homebuyer Education

During the evaluation period, RTC provided 62 in-person and virtual first-time homebuyer education classes to 2,045 first-time homebuyers. Of this total, 301 first-time homebuyers were low- or moderate-income, 97 of which were first generation or homebuyers of color. The bank offered the first-time homebuyer sessions in collaboration with a variety of groups including Urban Edge, Neighborhood of Affordable Housing, Massachusetts Affordable Housing Alliance, Plymouth Redevelopment Authority, and Chelsea Development Corporation.

Small Business Technical Assistance

The bank supports small businesses through RTC’s “Small Business, Big Dreams” initiative, which provides funding, promotion, and technical assistance to startup businesses and entrepreneurs. Through this initiative, RTC business bankers provided technical assistance to small businesses by helping them create business plans and strategies. As a result of the business banking relationships, participants have been able to expand their businesses, fund operating expenses, and pursue additional financing opportunities with RTC. This initiative has helped provide small business owners, including minority-owned and women-owned small businesses owners, the resources needed for success. For example, in 2023, a first-generation business owner received technical assistance and funding for their business in a low-income area in Worcester; which allowed them to expand their operations.

Please refer to the individual assessment area sections for more information and examples of community development services provided during the review period.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed. Examiners did not identify any evidence of discriminatory or other illegal credit practices.

BOSTON-WORCESTER-PROVIDENCE, MA-RI-NH-CT CSA – Full-Scope Review

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BOSTON-WORCESTER-PROVIDENCE, MA-RI-NH-CT CSA

RTC maintains 115, or 94.3 percent, of its 122 branches in the four assessment areas located in the Boston-Worcester-Providence CSA. Of total loans and deposits, 99.2 percent of the bank's loans and 95.5 percent of the bank's deposits are located in the Boston-Worcester-Providence CSA assessment areas. The four assessment areas consist of the Barnstable Town, MA MSA assessment area; Boston-Cambridge-Newton, MA-NH MSA assessment area; Providence-Warwick, RI-MA MSA assessment area; and Worcester, MA-CT MSA assessment area. The four assessment areas are contiguous and encompass Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, and Worcester Counties in their entirety.

Economic and Demographic Data

The Boston-Worcester-Providence CSA assessment areas did not change since the prior evaluation; however, the total number of census tracts increased due to the updated 2020 U.S. Census data. According to 2015 ACS data, the Boston-Worcester-Providence CSA assessment areas encompassed 1,271 census tracts with the following income designations:

- 153 low-income tracts,
- 252 moderate-income tracts,
- 478 middle-income tracts,
- 365 upper-income tracts, and
- 23 census tracts with no income designation.

According to the 2020 U.S. Census, the Boston-Worcester-Providence CSA assessment areas encompass 1,410 census tracts, an increase of 139 census tracts. The 1,410 census tracts have the following income designations:

- 152 low-income tracts,
- 266 moderate-income tracts,
- 511 middle-income tracts,
- 432 upper-income tracts, and
- 49 census tracts with no income designation.

There are no underserved or distressed nonmetropolitan middle-income geographies within the assessment areas. During the evaluation period, there were two Federal Emergency Management Agency designated Major Disaster declarations that impacted the entire State of Massachusetts: DR-4496 MA in 2020 and DR-4651-MA in 2022. DR-4496 was related to the COVID-19 pandemic and was lifted in May 2023, and DR-4651 was related to a snowstorm and severe weather in January 2022. Examiners consider bank activities related to disaster recovery that revitalize or stabilize a designated disaster area for 36 months following the designated date. Furthermore, there are 102 Opportunity Zones throughout the assessment area. The Opportunity Zone Program provides incentives for investing in certain census tracts to encourage growth in low-income areas.

The following table illustrates select demographic characteristics of the Boston-Worcester-Providence CSA assessment areas.

Demographic Information of the Assessment Area						
Assessment Area: Boston-Worcester-Providence CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,410	10.8	18.9	36.2	30.6	3.5
Population by Geography	6,166,874	9.7	18.8	37.5	33.0	1.0
Housing Units by Geography	2,521,341	9.2	19.3	39.2	31.6	0.8
Owner-Occupied Units by Geography	1,436,012	3.3	14.5	42.6	39.1	0.4
Occupied Rental Units by Geography	874,697	18.9	26.5	32.1	21.0	1.5
Vacant Units by Geography	210,632	8.3	22.0	45.0	23.8	0.8
Businesses by Geography	639,382	7.2	15.5	35.9	40.1	1.2
Farms by Geography	13,037	3.3	13.7	42.1	40.5	0.4
Family Distribution by Income Level	1,466,563	22.7	16.4	19.9	41.0	0.0
Household Distribution by Income Level	2,310,709	26.3	14.6	16.7	42.4	0.0
Median Family Income MSA - 12700 Barnstable Town, MA MSA		\$99,410	Median Housing Value			\$473,173
Median Family Income MSA - 14454 Boston, MA		\$112,607	Median Gross Rent			\$1,475
Median Family Income MSA - 15764 Cambridge-Newton-Framingham, MA		\$121,481	Families Below Poverty Level			6.3%
Median Family Income MSA - 39300 Providence-Warwick, RI-MA MSA		\$89,555				
Median Family Income MSA - 49340 Worcester, MA-CT MSA		\$96,860				
<i>Source: 2020 U.S. Census and 2022 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing costs are relatively expensive in the assessment area. The median housing cost of \$473,173 is above the U.S. average of \$348,079 and the Massachusetts average of \$449,342.

According to 2022 D&B data, 639,382 non-farm businesses operate in the Boston-Worcester-Providence CSA assessment areas. The following reflects the gross annual revenues (GARs) for these businesses.

- 88.3 percent have \$1 million or less,
- 4.2 percent have more than \$1 million, and
- 7.5 percent have unknown revenues.

Service industries represent the largest portion of businesses at 37.3 percent; followed by non-classifiable establishments (22.0 percent); finance, insurance, and real estate (11.0 percent); and retail trade (10.2 percent). In addition, 62.2 percent of area businesses have four or fewer employees, and 91.5 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the median family income ranges in the assessment areas in 2021 and 2022.

Median Family Income Ranges				
Assessment Area: Boston-Worcester-Providence CSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Barnstable Town, MA MSA Median Family Income (12700)				
2021 (\$89,300)	<\$44,650	\$44,650 to <\$71,440	\$71,440 to <\$107,160	≥\$107,160
2022 (\$115,600)	<\$57,800	\$57,800 to <\$92,480	\$92,480 to <\$138,720	≥\$138,720
Boston, MA MD Median Family Income (14454)				
2021 (\$113,700)	<\$56,850	\$56,850 to <\$90,960	\$90,960 to <\$136,440	≥\$136,440
2022 (\$129,500)	<\$64,750	\$64,750 to <\$103,600	\$103,600 to <\$155,400	≥\$155,400
Cambridge-Newton-Framingham, MA MD Median Family Income (15764)				
2021 (\$120,200)	<\$60,100	\$60,100 to <\$96,160	\$96,160 to <\$144,240	≥\$144,240
2022 (\$138,700)	<\$69,350	\$69,350 to <\$110,960	\$110,960 to <\$166,440	≥\$166,440
Providence-Warwick, RI-MA MSA Median Family Income (39300)				
2021 (\$87,500)	<\$43,750	\$43,750 to <\$70,000	\$70,000 to <\$105,000	≥\$105,000
2022 (\$99,600)	<\$49,800	\$49,800 to <\$79,680	\$79,680 to <\$119,520	≥\$119,520
Worcester, MA-CT MSA Median Family Income (49340)				
2021 (\$96,700)	<\$48,350	\$48,350 to <\$77,360	\$77,360 to <\$116,040	≥\$116,040
2022 (\$107,900)	<\$53,950	\$53,950 to <\$86,320	\$86,320 to <\$129,480	≥\$129,480
<i>Source: FFIEC</i>				

According to the U.S. Bureau of Labor Statistics (BLS), unemployment rates increased significantly during the COVID-19 pandemic. In 2020 and 2021, the majority of the counties in the assessment area experienced unemployment rates that exceeded the state and national rate. In 2022, assessment area unemployment rates were in-line with the state and national rate, except in Barnstable and Bristol Counties where unemployment continued to exceed the state and the national average. The

table below illustrates the average annual unemployment rates in each county within the Boston-Worcester-Providence CSA assessment areas, statewide, and nationally.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Barnstable County	10.7	6.5	4.7
Bristol County	10.8	6.3	4.6
Essex County	10.3	6.1	3.9
Middlesex County	7.7	4.5	3.1
Norfolk County	8.8	5.0	3.3
Plymouth County	9.9	5.9	4.0
Suffolk County	10.3	5.7	3.6
Worcester County	9.2	5.7	3.9
Massachusetts	9.4	5.5	3.8
National Average	8.1	5.4	3.6

Source: Bureau of Labor Statistics

Competition

The Boston-Worcester-Providence CSA assessment areas are highly competitive for financial services, including home mortgage and small business lending. According to FDIC Deposit Market Share data as of June 30, 2022, 116 financial institutions operate 1,700 offices in the assessment areas. Of these, RTC ranked 8th with a 2.9 percent deposit market share. The top three institutions, State Street Bank and Trust Company, Bank of America N.A., and Citizens Bank, N.A. collectively accounted for 59.9 percent of the market share.

The bank faces a high level of competition for home mortgage loans from national banks, non-depository mortgage lenders, credit unions, and other state-chartered community banks. In 2021, 704 lenders reported 370,563 residential mortgage loans within the Boston-Worcester-Providence CSA assessment areas. RTC ranked 18th, with 1.4 percent of the market share and was the highest ranked state-chartered community bank. The financial institutions that ranked ahead of RTC were large national banks and mortgage companies. In 2022, 697 lenders reported 179,917 residential loans. RTC ranked 8th, with 2.3 percent of the market share. Only one state-chartered community bank ranked higher than RTC. Eastern Bank ranked 4th with a market share of 2.6 percent.

There is also a high level of competition for small business loans from national banks, regional banks, and other state-chartered community banks. In 2021, 266 lenders reported 191,200 small business loans within the Boston-Worcester-Providence CSA assessment areas. American Express had the greatest market share, followed by Bank of America, N.A., JPMorgan Chase Bank, N.A., and Citizens Bank, N.A., collectively capturing 45.7 percent of the market share. RTC ranked 10th, with 2.4 percent of the market share. Only one state-chartered community bank ranked higher than RTC. Eastern Bank ranked 7th with a market share of 3.5 percent.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows available credit and community development opportunities. Examiners reviewed two recent community contacts with organizations in the assessment areas.

First, examiners reviewed a recent community contact with a community development corporation that primarily serves Lowell, Massachusetts. The contact identified affordable housing as the primary need within its service area and throughout Massachusetts. The contact highlighted that incomes levels in Lowell are lower than most Middlesex County communities, and that local wages are not sufficient considering local market rate rents. The contact also indicated that there is significant demand for affordable housing, but a limited number of affordable units. Further, increased construction costs have made the development of new affordable housing units more difficult. In addition, the contact identified a variety of community service needs for low- and moderate-income families, and noted that the organization opened of a food pantry. Although the organization expected to provide food to less than 100 families, the food pantry currently serves 550 families, indicating significant need for these types of services. These needs increased after many federal and state benefits addressing food insecurity during the COVID-19 pandemic discontinued.

In addition to needs for affordable housing and community services, the contact also noted that there are significant revitalization and economic development needs in Lowell, and that Lowell has struggled to attract residents. The contact referred to blighted areas in Lowell's downtown and misconceptions about its safety as reasons for Lowell's difficulty in attracting residents. Further, the contact noted that local small businesses require technical assistance and support to take advantage of available grants and credit and grow to more sustainable revenues. She also referenced the lack of English proficiency as a challenge for many local business owners.

In terms of credit needs, the contact identified a need for innovative and affordable homeownership programs including home purchase loan programs with financial literacy components, low down payments, and closing cost assistance. The contact indicated that small businesses need micro loans and technical support to document creditworthiness. Finally, the contact noted a need for product offerings that will help individuals build and repair credit histories. The contact indicated that local financial institutions are engaged with the organization and serving the community.

Examiners also reviewed a recent community contact with a representative of an economic development corporation serving southern Massachusetts. The contact identified a need for low-cost checking accounts with no minimum deposit and no credit score requirement for low-income individuals. Additionally, the contact that there is a need for small business financing in the area. The effects of the COVID-19 pandemic combined with current inflationary forces have made it difficult for small local businesses to compete with larger chain stores. The contact also advocated for more small business loans and fewer program grants, as working capital helps to support the day-to-day operations of the business.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that affordable housing represents a primary community development need in the Boston-Worcester-Providence CSA assessment areas. Credit needs include home mortgage products accessible to low- and moderate-income borrowers and small business financing, including working capital loans, for small businesses. There is also a need for institutions to finance the construction of affordable housing units to meet high demand. Examiners also identified a secondary need for lending to and providing advice to small businesses, financing revitalization projects in assessment area cities, and funding community services to the area's population (39.1 percent) of low- and moderate-income families. Lastly, low-cost deposit accounts with no credit score requirements are a need for low- and moderate-income individuals.

Through most of the evaluation period, pandemic relief through community development programs remained as a need for residents and businesses. Financial institutions had many opportunities to provide grants to community development organizations that provide affordable housing and community services to low- and moderate-income individuals who have been negatively impacted by the COVID-19 pandemic. Finally, economic development opportunities existed in the form of flexible lending programs, grants, and financial education for small business owners.

CONCLUSIONS ON PERFORMANCE CRITERIA IN BOSTON-WORCESTER-PROVIDENCE CSA

LENDING TEST

RTC demonstrated excellent performance under the Lending Test in the Boston-Worcester-Providence CSA assessment areas. The bank's excellent Lending Activity and Community Development Lending performance primarily supports this conclusion. Examiners placed slightly greater weight on home mortgage lending than small business lending in this assessment area due to the higher volume during the evaluation period.

Lending Activity

The bank's lending levels reflect excellent responsiveness to assessment area credit needs. In 2020, 2021, and 2022, RTC originated or purchased 14,447 home mortgage loans totaling approximately \$5.1 billion and 12,799 small business loans totaling approximately \$1.4 billion inside the Boston-Worcester-Providence CSA assessment areas. Home mortgage lending volume decreased from 2021 to 2022. The decline in home mortgage lending did not negatively affect bank performance under this criteria. HMDA aggregate data shows that the entire market had significantly less lending in 2022 compared to 2021. Additionally, small business lending declined from 2021 to 2022. A large portion of the bank's 2021 small business lending included loans offered through the PPP, which the SBA discontinued in May 2021 as the economic impact of the Covid-19 pandemic dissipated; therefore, this decline did not negatively impact performance.

As mentioned in the Competition section, RTC was the highest or second highest ranked state chartered institution in home mortgage lending. Similarly, for small business lending, RTC was the second highest ranked state chartered institution, outperformed only by Eastern Bank.

Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the Boston-Worcester-Providence CSA assessment areas. The bank’s good performance of home mortgage and adequate performance in small business lending support this conclusion. Examiners focused on the percentage of loans in low- and moderate-income census tracts by number.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects good penetration throughout the assessment areas. Although RTC’s performance in low- and moderate-income tracts was below aggregate and demographics in 2021, performance improved in 2022, exceeding demographics and was closer to aggregate. Market share reports for 2021 and 2022, showed RTC as the 2nd highest ranked state-chartered community bank for lending in both low- and moderate-income geographies, outperformed only by Eastern Bank. The bank’s positive trend in lending in low- and moderate-income tracts in 2022 and market share rankings support the conclusion.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Boston-Worcester-Providence CSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	3.3	4.2	137	2.6	52,864	2.7
2022	3.3	4.6	145	3.5	99,137	6.8
Moderate						
2021	14.1	14.5	704	13.5	362,546	18.2
2022	14.5	15.7	614	14.7	247,725	17.0
Middle						
2021	44.6	42.7	2,356	45.1	718,026	36.1
2022	42.6	41.4	1,807	43.2	510,902	35.1
Upper						
2021	37.9	38.5	2,020	38.7	851,201	42.8
2022	39.1	37.8	1,596	38.2	591,654	40.7
Not Available						
2021	0.1	0.1	4	0.1	2,247	0.1
2022	0.4	0.5	17	0.4	5,786	0.4
Totals						
2021	100.0	100.0	5,221	100.0	1,986,884	100.0
2022	100.0	100.0	4,179	100.0	1,455,203	100.0
<i>Source: 2015 ACS and 2020 U.S. Census; Bank Data, 2021, & 2022 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. In 2021, lending in low-income census tracts was below aggregate and demographics. RTC ranked 18th out of 266 small business lenders and ranked 3rd among state-chartered community banks in low-income census tracts. In 2022, lending decreased by number of loans and remained below demographics.

In moderate-income census tracts, the bank’s 2021 lending was below aggregate and demographics. RTC ranked 14th out of 266 lenders and ranked 2nd among community banks in moderate-income census tracts. Top ranked institutions including American Express, N.A., Bank of America, N.A., and JP Morgan Chase Bank, N.A. originated 38.2 percent of all small business loans within the moderate-income census tracts. In 2022, performance exceeded demographics.

Geographic Distribution of Small Business Loans						
Assessment Area: Boston-Worcester-Providence CSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	7.8	7.8	189	4.1	23,611	4.7
2022	7.2	-	67	4.6	14,446	5.1
Moderate						
2021	15.2	16.0	615	13.2	65,262	12.9
2022	15.5	-	233	15.9	45,970	16.2
Middle						
2021	37.2	38.6	2,318	49.9	255,284	50.4
2022	35.9	-	647	44.0	108,870	38.5
Upper						
2021	39.2	-	1,515	32.6	161,942	31.9
2022	40.1		518	35.3	112,150	39.6
Not Available						
2021	0.6	0.5	11	0.2	854	0.2
2022	1.2	-	4	0.3	1,622	0.6
Totals						
2021	100.0	100.0	4,648	100.0	506,953	100.0
2022	100.0	100.0	1,469	100.0	283,058	100.0
<i>Source: 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects good penetration among individuals of different incomes and businesses of different sizes. The bank’s good performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of home

mortgage loans to low- and moderate-income individuals and the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects good penetration among individuals of different income levels, including low- and moderate-income borrowers. As shown in the following table, lending to low-income borrowers exceeded aggregate in 2021 and 2022. The bank’s lending was below the percentage of low-income families in 2021 and 2022. A low-income family in the Boston-Worcester-Providence CSA assessment areas, earning less than \$69,350, may have difficulty qualifying for a mortgage under conventional underwriting standards, especially considering the median housing value of \$473,173. Additionally, 6.3 percent of families in the assessment areas are below the poverty level. These factors help explain the disparity between lending to low-income families and the percentage of low-income families.

RTC’s lending to moderate-income borrowers exceeded demographics and aggregate in in both years. Overall, the bank’s performance in comparison to aggregate supports good performance to low- and moderate-income individuals.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Boston-Worcester-Providence CSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	23.3	5.2	296	5.7	52,030	2.6
2022	22.7	7.1	320	7.7	50,528	3.5
Moderate						
2021	16.4	17.6	993	19.0	231,469	11.7
2022	16.4	19.1	856	20.5	177,838	12.2
Middle						
2021	19.5	22.6	1,235	23.7	336,119	16.9
2022	19.9	22.9	1,029	24.6	272,372	18.7
Upper						
2021	40.8	40.4	2,321	44.5	834,053	42.0
2022	41.0	38.2	1,685	40.3	597,873	41.1
Not Available						
2021	0.0	14.3	376	7.2	533,213	26.8
2022	0.0	12.7	289	6.9	356,592	24.5
Totals						
2021	100.0	100.0	5,221	100.0	1,986,884	100.0
2022	100.0	100.0	4,179	100.0	1,455,203	100.0
<i>Source: 2015 ACS and 2020 U.S. Census; Bank Data, 2021, & 2022 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1.0 million or less. As shown in the following table, RTC’s performance was well below aggregate data in 2021; however, the bank originated a large number of loans in 2021 where GAR information was not available. PPP loans comprised a significant portion of these loans since PPP applicants were not required to provide revenue information. The large number of small business loans in the “Revenue Not Available” category distorts the results. Only 1,272 (27.4 percent) of the bank’s small business loans in 2021 included revenue information. Of the 1,272 small business loans with revenue information, RTC originated 51.7 percent to businesses with GARs of \$1.0 million or less, which exceeds 2021 aggregate performance and is consistent with the bank’s performance in 2022. Furthermore, market share reports for 2021 indicate that RTC was the 2nd highest ranked state-chartered community bank lending to businesses with GARs of \$1.0 million or less, outperformed only by Eastern Bank.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Boston-Worcester-Providence CSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	87.1	42.7	657	14.1	82,903	16.4
2022	88.3	-	725	49.4	94,148	33.3
>\$1,000,000						
2021	4.8	-	615	13.2	170,198	33.6
2022	4.2	-	627	42.7	171,517	60.6
Revenue Not Available						
2021	8.1	-	3,376	72.6	253,852	50.1
2022	7.5	-	117	8.0	17,393	6.1
Totals						
2021	100.0	100.0	4,648	100.0	506,953	100.0
2022	100.0	-	1,469	100.0	283,058	100.0
<i>Source: 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%</i>						

As borrower revenue data is unavailable for PPP loans, examiners also evaluated PPP loans using loan size as a proxy. A majority of PPP loans originated in 2021 had loan sizes less than \$100,000. Furthermore, 93.2 percent of PPP loans had loan sizes below \$250,000. The high percentage of relatively small loan amounts supports that the bank helped to serve the needs of small businesses in the assessment areas. Refer to the following table for details.

Distribution of PPP Loans By Loan Size (2021)				
Assessment Area: Boston-Worcester-Providence CSA				
Loan Size	#	%	\$(000s)	%
< \$100,000	2,721	80.8	75,487	30.6
\$100,000 - \$249,999	418	12.4	67,059	27.2
\$250,000 - \$1,000,000	230	6.8	103,993	42.2
Total	3,369	100.0	246,539	100.0
<i>Source: 1/1/2021 – 12/31/2021 Bank Data</i>				
<i>Due to rounding, totals may not equal 100.0</i>				

Community Development Loans

RTC is a leader in making community development loans in the Boston-Worcester-Providence CSA assessment areas. During the evaluation period, the bank originated 144 loans totaling approximately \$655.6 million in the assessment areas. This level of activity is a significant increase from the prior evaluation period, during which the bank originated 37 loans totaling \$276.6 million. The following table illustrates the bank’s community development loans in the Boston-Worcester-Providence CSA assessment areas by community development purpose and year.

Community Development Lending										
Assessment Area: Boston-Worcester-Providence CSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	14	26,057	7	31,025	2	31,549	15	41,162	38	129,793
2021	15	172,264	2	11,000	5	7,725	11	18,981	33	209,970
2022	17	75,185	5	47,412	9	14,163	21	89,258	52	226,018
YTD 2023	10	42,178	3	11,250	4	26,580	4	9,846	21	89,854
Total	56	315,684	17	100,687	20	80,017	51	159,247	144	655,635
<i>Source: Bank Data</i>										

The following are examples of community development loans the bank originated during the evaluation period.

- In 2020, RTC originated a \$13.6 million loan to finance the development of a new manufacturing facility for a local business. The facility is located in a low-income census tract and a designated Opportunity Zone in Worcester. The new facility supported economic development with the creation of 50 new low- and moderate-income jobs.
- In 2021, RTC originated a \$61.0 million loan to finance the acquisition and rehabilitation of an existing 283-unit affordable housing complex located in Salem. Of the 283 units, 226 or 80.0 percent, are affordable for families with incomes below 60.0 percent of the median family income.

INVESTMENT TEST

RTC demonstrated excellent performance under the Investment Test in the Boston-Worcester-Providence CSA assessment area. The bank’s excellent performance in the Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria supports this conclusion.

Investment and Grant Activity

The bank has an excellent level of qualified community development investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors. During the evaluation period, the bank made 820 qualified investments totaling approximately \$353.0 million, of which 65 totaling \$349.1 million were equity and security investments.

Qualified Investments Assessment Area: Boston-Worcester-Providence CSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	24	102,994	11	42,217	3	6,577	0	0	38	151,788
2020	9	56,953	3	14,576	0	0	0	0	12	71,529
2021	8	65,062	0	0	0	0	0	0	8	65,062
2022	3	26,982	1	10,871	0	0	2	7,856	6	45,709
YTD 2023	1	15,000	0	0	0	0	0	0	1	15,000
Subtotal	45	266,991	15	67,664	3	6,577	2	7,856	65	349,088
Qualified Grants & Donations	115	734	582	2,789	42	178	16	170	755	3,871
Total	160	267,725	597	70,453	45	6,755	18	8,026	820	352,959

Source: Bank Data

Below are notable examples of the bank’s current and prior period equity investments.

Current Period Investments

- ***Boston Financial Northeast Fund/Salem Heights*** – In 2021, RTC purchased \$10.0 million in LIHTCs to provide tax credit equity to help fund the acquisition and renovations of 281 affordable housing units in Salem. RTC led the financing on this project. This funding was also in collaboration with other participating institutions.
- ***RBC Community Investment Fund/120 Washington 4 LLC*** – In 2022, RTC purchased \$13.0 million in LIHTCs. The tax-credit equity was used to construct over 60 units of affordable rental housing in Worcester. RTC’s involvement was part of a larger revitalization project to create a mixed-use complex containing commercial and residential space in a moderate-income area of Worcester. Under this project, RTC made two additional investments in the form of revenue bonds totaling \$7.8 million to support revitalization and stabilization efforts.

- **NEF 2023** – In 2023, the bank purchased \$15.0 million in LIHTCs. The tax credit equity was used to support the creation of 42 affordable housing units in Bourne. All units are affordable to households earning less than 60 percent of the area median income, with 16 units further restricted for households earning less than 30 percent of the area median income, and in some cases, transitioning from homelessness.

Prior Period Equity Investments

- **Somerville Community Corporation** – RTC maintains three tax-exempt bonds totaling \$18.0 million. The bonds were purchased on behalf of a non-profit organization that promotes and preserves affordable housing. Bond proceeds were used to preserve 69 affordable housing units in Somerville.
- **Talbot Commons** – RTC maintains a \$3.1 million tax-exempt bond for the purchase and renovation of an affordable multi-family housing facility in Dorchester’s Codman Square. The project also utilized funding from LIHTCs which provided additional funding sources for the project. The collaborative project secured 40 units of affordable housing in the Codman Square neighborhood.
- **Malden Housing Authority** – RTC maintains an \$8.8 million tax-exempt bond. Bond proceeds meet an affordable housing purpose and were used to renovate and improve Malden Housing Authority buildings and housing units.

RTC and its Foundation made 755 donations totaling approximately \$3.9 million within the Boston-Worcester-Providence CSA, with a majority of donations supporting community service organizations that serve low- and moderate-income individuals. Below are notable examples of CRA-qualified donations.

- **Jamaica Plain Neighborhood Development Corporation (JPNDC)** – Throughout the evaluation period, the Foundation donated \$25,000 to the JPND. These donations contributed to the building of the Center for Equity and Prosperity in Jamaica Plain. With the expansion and renovation of JPND’s facilities, this organization will expand and improve its ability to help low- and moderate-income families with community services such as financial education, affordable childcare, affordable housing assistance, career workshops, and crisis support. The Foundation’s contribution supports community development services for low and moderate-income individuals.
- **Old Colony YMCA** – During the evaluation period, the Foundation granted a total of \$100,000 to the Old Colony YMCA in support of its capital campaign to renovate the Youth Division building located in Brockton. The construction of the Youth Division building allows the YMCA to expand its programming to accommodate additional social services, affordable childcare, and after-school programming. The Old Colony YMCA is located in a low-income geography, and 90 percent of those served are low-income youth. The Foundation’s contribution supports community services for low- and moderate-income individuals.

- ***Father Bill's & Mainspring*** - During the evaluation period, the Foundation donated \$50,000 as part of a \$100,000 commitment to help fund the construction of a new Housing Resource Center in Quincy. The center will provide emergency shelter for homeless individuals and 30 permanent supportive housing units. Additional services will include childcare services, substance abuse treatment, educational opportunities, and a variety of additional community services for low-income families and individuals.

Responsiveness to Credit and Community Development Needs

RTC exhibits excellent responsiveness to credit and community development needs in the Boston-Worcester-Providence CSA. The bank’s investment in the Massachusetts’s Community Investment Tax Credit (CITC) program is responsive to low- and moderate-income individuals in the assessment areas. Through the Department of Housing and Community Development, the CITC enables local residents and stakeholders to work with community development corporations and partner with non-profit, public, and private entities to improve economic opportunities for low- and moderate-income households and other residents across Massachusetts. In 2022, RTC invested \$150,000 in the CITC to benefit 13 community development organizations that operate in the Boston-Worcester-Providence CSA. All organizations work to improve economic opportunities for low- and moderate-income individuals. Additionally, the substantial majority of the bank’s investment activity supports affordable housing initiatives, which is a primary need identified by the community contact.

Community Development Initiatives

The bank makes significant use of innovative and/or complex investments to support community development initiatives. The 120 Washington LLC project included both LIHTCs and revenue bonds, which is an innovative way to invest in community development in areas with significant needs. Additionally, the bank proactively pursued several other LIHTC investments, which involve greater complexity and require expertise. Lastly, investment in the CITC program is a new initiative for RTC and is an example of an investment that requires collaboration among multiple partners.

SERVICE TEST

RTC demonstrated good performance under the Service Test in the Boston-Worcester-Providence CSA assessment areas. The bank’s good performance in the Accessibility of Delivery Systems, Changes in Branch Locations, and Reasonableness of Hours and Services and excellent performance in Community Development Services criteria primarily support this conclusion. The following sections discuss the bank’s performance under each criterion.

Accessibility of Delivery Systems

The bank’s delivery systems are accessible to essentially all portions of the assessment area. RTC operates 115, or 94.2 percent, of its branches throughout the Boston-Worcester-Providence CSA assessment areas. The following table shows RTC’s branch, ATM, and ITM distribution by census

tract income level along with the population distribution by census tract income level as a comparator.

Branch and ATM Distribution by Geography Income Level										
Assessment Area: Boston-Worcester-Providence CSA										
Tract Income Level	Census Tracts		Population		Branches		ATMs		ITMs	
	#	%	#	%	#	%	#	%	#	%
Low	152	10.8	598,928	9.7	5	4.3	7	5.3	1	5.3
Moderate	266	18.9	1,161,361	18.8	19	16.5	23	17.3	2	10.5
Middle	511	36.2	2,310,897	37.5	56	48.7	63	47.4	11	57.9
Upper	432	30.6	2,032,658	33.0	34	29.6	39	29.3	5	26.3
NA	49	3.5	63,030	1.0	1	0.9	1	0.8	0	0
Total	1,410	100.0	6,166,874	100.0	115	100.0	133	100.0	19	100.0

Source: 2020 ACS Data; Bank Data

As shown in the previous table, branch and ATM distribution is below the percentage of low- and moderate-income census tracts as well as the percentage of the population residing in the low- and moderate-income geographies. However, the bank operates several branches that are located outside of but accessible to low- and moderate-income geographies. Many of the bank’s branches are in municipalities with significant portions of low- and moderate-income census tracts. Boston has among the highest concentrations of the assessment area’s low- and moderate-income tracts, and RTC has 17 locations throughout Boston. For example, the bank operates three branches in low-income (2) and moderate-income (1) census tracts in East Boston that are accessible to additional low- and moderate-income census tracts. The bank’s Dorchester Codman Square branch is also located in a moderate-income tract and accessible to the adjacent low-income (2) and moderate-income (3) census tracts. Residents of low- and moderate-income census tracts throughout Boston can access RTC’s Boston branches by public transportation (bus, subway and commuter rail).

There are also other areas, to the north and south of Boston, that contain high concentrations of low- and moderate-income tracts where the bank maintains a branch presence including Brockton, Quincy, Lynn, Revere, Saugus, Somerville. Several of the bank’s branches that are located in middle- or upper-income census tracts in these areas are accessible to adjacent moderate-income census tracts. For example branches in middle-income tracts in Brockton, Peabody, Saugus, Quincy, and Weymouth are adjacent to low- and moderate-income tracts. Please see the overall evaluation for further detail.

Changes in Branch Locations

To the extent that changes have been made, the institution’s opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals. During the evaluation period, the bank opened branches in Shrewsbury, Westborough, and Worcester (2). The Shrewsbury branch is in an upper-income tract, the Westborough branch is in a middle-income tract, and the Worcester branches are located in a middle-income tract and a low-income tract. During the

evaluation period, the bank closed branches in the Seaport area of Boston, Brookline, Jamaica Plain, Chatham, Medford, and Wellesley. The Seaport, Brookline, Jamaica Plain, and Wellesley branches were in upper-income tracts, the Chatham branch was in a middle-income tract, and the Medford branch was located in a moderate-income tract. While the bank closed a branch in a moderate-income census tract in Medford (April 2021), customers had access to another branch in Somerville less than one mile away. In November 2021, RTC acquired an EBSB branch in Medford that is located within one mile of the closed branch.

Further, as a result of the merger with EBSB, RTC closed 16 EBSB and 2 RTC branches in the assessment area. Of the 18 branches, 13 were acquired by other financial institutions and the remaining 5 were consolidated into existing branches within a 1-mile radius. Three of the closed branches were located in moderate-income census tracts in Allston, Brighton, and Melrose; however, the Brighton and Melrose branches were sold to other financial institutions. Further, RTC maintained other branches within a 1-mile radius of each of the closed branch locations.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies, or individuals in the assessment area. No material differences exist among products or services offered within branches.

Branch hours are generally consistent across branches, ranging from 9:00 A.M. to 4:00 P.M. Monday through Wednesday; 9:00 A.M. to 5:00 P.M. on Thursday; and 9:00 A.M. to 6:00 P.M. on Friday. Most branches have limited Saturday hours from 9:00 A.M. to 1:00 P.M. and 20 have limited Sunday hours from 10:00 A.M. to 1:00 P.M. All but one of the 24 branches located in low- and moderate-income census tracts have Saturday hours, while four (Brighton, Middleboro, Norwood, Wareham) have Sunday hours.

Community Development Services

RTC is a leader in providing community development services in the Boston-Worcester-Providence CSA assessment areas. The majority of all service activity occurred in these assessment areas, which is in line with the significant percentage of branches as well as lending and deposit activity in the assessment areas. Bank employees provide technical support and financial expertise by serving on boards and other committees of community development organizations, as well as providing extensive financial literacy and education to low- and moderate-income individuals. This involvement demonstrates the bank's leadership and responsiveness to community needs.

The following table reflects the hours of community services provided during the evaluation period by year and purpose.

Community Development Services					
Assessment Area: Boston-Worcester-Providence CSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	5	404	79	60	548
2021	82	888	158	168	1,296
2022	127	1,854	366	425	2,772
YTD 2023	107	1,331	438	257	2,133
Total	321	4,477	1,041	910	6,749
<i>Source: Bank Data</i>					

Performance in 2020 and 2021 lagged 2022 and year-to-date 2023 in part due to the COVID-19 pandemic. The bank demonstrated responsiveness to the needs of the community by increasing the level of services provided in 2022 and 2023 year-to-date and by hiring a full-time CRA officer to identify community needs, establish connections with community groups, and monitor the bank’s community development activities.

The following are notable examples of community development services in the assessment area.

- ***Community Economic Development Assistance Corporation (CEDAC)*** – CEDAC is a public-private community development financial institution that provides project financing and technical expertise for community and non-profit organizations engaged in affordable housing and housing preservation. A Senior Vice President serves on CEDAC’s Board of Directors as Treasurer and contributed approximately 60 hours during the evaluation period. This individual’s participation on the CEDAC Board supports affordable housing efforts in the assessment areas.
- ***Housing Assistance Corporation (HAC)*** – HAC serves more than 190,000 low- and moderate-income households on Cape Cod, Nantucket, and Martha’s Vineyard with homelessness prevention and housing stabilization. A Commercial Vice President serves on HAC’s Board and participates in the Upper Cape Cod Affordable Housing Peer Group, supporting affordable housing efforts.
- ***Entrepreneurship for All*** – The organization helps create employment in economically-challenged cities through entrepreneurship in small businesses. Entrepreneurship for All offers programs focused on business training, mentorship, and provides connections to professional networks. Programs for small businesses are available to both English and Spanish speaking clients. The bank’s Commercial Loan Officer served over 60 hours as a mentor in the Worcester area during the evaluation period. The participation supports an economic development purpose.

NONMETROPOLITAN STATEWIDE AREA – Full Scope Review

DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE NON-MSA ASSESSMENT AREA

RTC maintains 7, or 5.7 percent, of its 122 branches in the Non-MSA assessment area. The Non-MSA assessment area represents 0.8 percent of the total number of census tracts, 4.8 percent of the bank’s loans, and 4.5 percent of the bank’s deposits. This assessment area consists of Dukes and Nantucket Counties in their entirety. These counties include the islands of Nantucket, Martha Vineyard, and several other small islands off the coast of Massachusetts.

Economic and Demographic Data

The Non-MSA assessment area did not change since the prior evaluation, however the number of census tracts increased due to the updated 2020 U.S. Census data. According to 2015 ACS data, the Non-MSA assessment area encompassed 11 census tracts with the following income designations:

- 0 low-income tracts,
- 1 moderate-income tract,
- 6 middle-income tracts,
- 2 upper-income tracts, and
- 2 census tracts with no income designation.

According to the 2020 U.S. Census, the Non-MSA assessment area encompasses 12 census tracts, an increase of 1 census tract. The 12 census tracts have the following income designations:

- 0 low-income tracts,
- 2 moderate-income tracts,
- 8 middle-income tracts,
- 0 upper-income tracts, and
- 2 census tracts with no income designation.

There are five underserved nonmetropolitan middle-income geographies in Nantucket County. There were two Federal Emergency Management Agency designated Major Disaster declarations that impacted the entire State of Massachusetts: DR-4496 MA in 2020 and DR-4651-MA in 2022. DR-4496 was related to the COVID-19 pandemic and was lifted in May 2023, and DR-4651 was related to a snowstorm and severe weather in January 2022. Examiners consider bank activities related to disaster recovery that revitalize or stabilize a designated disaster area for 36 months following the designated date.

The following table illustrates select demographic characteristics of the Non-MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	16.7	66.7	0.0	16.7
Population by Geography	34,855	0.0	15.3	84.7	0.0	0.0
Housing Units by Geography	30,528	0.0	15.0	85.0	0.0	0.0
Owner-Occupied Units by Geography	7,553	0.0	18.1	81.9	0.0	0.0
Occupied Rental Units by Geography	3,043	0.0	25.0	75.0	0.0	0.0
Vacant Units by Geography	19,932	0.0	12.2	87.8	0.0	0.0
Businesses by Geography	7,225	0.0	15.2	84.8	0.0	0.0
Farms by Geography	287	0.0	14.6	85.4	0.0	0.0
Family Distribution by Income Level	6,648	21.6	16.8	24.4	37.1	0.0
Household Distribution by Income Level	10,596	22.1	18.9	16.5	42.5	0.0
Median Family Income Non-MSAs - MA		\$107,833	Median Housing Value			\$1,032,948
			Median Gross Rent			\$1,642
			Families Below Poverty Level			2.2%
<i>Source: 2020 U.S. Census and 2022 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Housing demographics in the Non-MSA assessment area differ from the overall assessment area due to the islands seasonal tourism. Of the 30,528 housing units, 65.3 percent are vacant and 10.0 percent are occupied rental units. There is a significant volume of secondary and rental homes in the area. In addition, housing costs are extremely expensive in the assessment area. The median housing cost of \$1,032,948 is well above the U.S. average of \$348,079 and the Massachusetts average of \$449,342.

According to 2022 D&B data 7,225 non-farm businesses operate in the Non-MSA assessment area. The following reflects the GARs for these businesses.

- 88.8 percent have \$1 million or less,
- 4.3 percent have more than \$1 million, and
- 6.8 percent have unknown revenues.

Service industries represent the largest portion of businesses at 29.1 percent; followed by non-classifiable establishments (22.2 percent); retail trade (13.7 percent); and construction (13.2 percent). In addition, 61.7 percent of area businesses have four or fewer employees, and 93.1 percent operate from a single location.

Examiners use the FFIEC-updated median family income levels to analyze home mortgage loans under the Borrower Profile criterion. The following table illustrates the median family income ranges in the assessment area in 2021 and 2022.

Median Family Income Ranges Assessment Area: Non-MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$111,700)	<\$55,850	\$55,850 to <\$89,360	\$89,360 to <\$134,040	≥\$134,040
2022 (\$119,400)	<\$59,700	\$59,700 to <\$95,520	\$95,520 to <\$143,280	≥\$143,280
<i>Source: FFIEC</i>				

According to the U.S. BLS, unemployment rates increased significantly during the COVID-19 pandemic. In 2020, 2021, and 2022, Dukes and Nantucket Counties experienced unemployment rates that exceeded the state and national rate. The table below illustrates the average annual unemployment rates in each County within the Non-MSA assessment area.

Unemployment Rates			
Area	2020	2021	2022
	%	%	%
Dukes County	10.3	6.3	5.2
Nantucket County	11.7	7.4	6.3
Massachusetts	9.4	5.5	3.8
National Average	8.1	5.4	3.6
<i>Source: Bureau of Labor Statistics</i>			

Competition

The competition in the Non-MSA assessment area is limited for financial services, including home mortgage and small business lending. According to FDIC Deposit Market Share data as of June 30, 2022, 6 financial institutions operate 23 offices in the assessment area. Of these, RTC ranked 2nd with 26.7 percent of the deposit market share. Martha’s Vineyard Bank ranked 1st with a 34.9 percent market share and Cape Cod Five Cents Savings Bank ranked 3rd with a 20.2 percent market share.

The bank faces moderate competition for home mortgage loans from national banks, non-depository mortgage lenders, credit unions, and other state-chartered community banks. In 2021, 241 lenders reported 3,202 residential loans within the Non-MSA assessment area. RTC reported 144 loans and ranked 3rd with a 4.5 percent market share. Cape Cod Five Cents Savings Bank ranked 1st with 17.1 percent of the market share, and Martha’s Vineyard Bank ranked 2nd with 11.5 percent of the market share. In 2022, 171 lenders reported 1,760 residential mortgage loans. RTC reported 129 residential loans and ranked 3rd with 7.3 percent of the market share. The financial institutions that ranked ahead of RTC included Cape Cod Five Cent Savings Bank ranked 1st with 22.7 percent of the market share, and Martha’s Vineyard Bank ranked 2nd with a market share of 10.6 percent.

There is also moderate competition for small business loans from national banks, regional banks, and other state-chartered community banks. In 2021, 69 lenders reported 2,902 small business loans within the Non-MSA assessment area. American Express had the greatest market share, followed by Bank of America, N.A., and Cape Cod Five Cents Savings Bank, collectively capturing

51.9 percent of the market share. RTC reported 207 small business loans and ranked 4th with 7.1 percent of the market share.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows available credit and community development opportunities.

Examiners contacted a representative from a non-profit organization whose mission is to preserve and provide affordable housing solutions for the year-round community in Nantucket. The contact mentioned RTC as a supporter and noted their organization was a 2-year recipient of a Community Investment Tax Credit award from RTC. The contact also noted additional opportunities exist for financial institutions to be involved through financial educational seminars for individuals.

Credit and Community Development Needs and Opportunities

Examiners considered information gathered from the community contact and available economic and demographic data to determine the assessment area's primary credit and community development needs. Examiners determined that affordable housing and financial literacy are primary community development needs. Flexible loan products are primary credit needs for low- and moderate-income borrowers and small businesses.

CONCLUSIONS ON PERFORMANCE CRITERIA IN NON-MSA ASSESSMENT AREA

LENDING TEST

RTC demonstrated adequate performance under the Lending Test in the Non-MSA assessment area. Good performance under Lending Activity and adequate performance under Geographic Distribution, Borrower Profile, and Community Development Lending primarily supports this conclusion. Examiners gave equal weight to home mortgage and small business lending because the volume of loans was similar during the evaluation period.

Lending Activity

The bank's lending levels reflect good responsiveness to assessment area credit needs. In 2020, 2021, and 2022, RTC originated or purchased 439 home mortgage loans totaling approximately \$270.2 million and 587 small business loans totaling approximately \$61.5 million in the assessment area.

Home mortgage lending volume remained relatively consistent throughout the evaluation period with a slight drop in volume from 2021 to 2022. HMDA aggregate data shows that the entire market had significantly less lending in 2022 compared to 2021. Small business lending declined significantly from 2021 to 2022. A large portion of the bank's 2021 small business lending included PPP loans. As

stated, the SBA discontinued the PPP in 2021; therefore, this decline did not negatively impact performance. As mentioned in the Competition section, RTC was the third highest ranked state chartered institution in home mortgage lending in the assessment area. Similarly, for small business lending, RTC was the fourth highest ranked state chartered institution.

Geographic Distribution

The geographic distribution of loans reflects adequate penetration throughout the Non-MSA assessment area. The bank’s adequate performance of home mortgage and small business lending support this conclusion.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects adequate penetration throughout the assessment area. RTC’s performance in moderate-income tracts was below aggregate and demographics in 2021. The bank’s lending performance improved in 2022; however, continued to trail demographics and aggregate data. Market share reports indicate that RTC ranked 3rd for lending in moderate-income geographies in 2021 and 2022, outperformed by Cape Cod Five Cents Savings Bank (ranked 1st) and Martha’s Vineyard Bank (ranked 2nd). The bank’s positive trend in moderate-income tracts in 2022 and market share rankings support the conclusion.

Geographic Distribution of Home Mortgage Loans							
Assessment Area: Non-MSA							
Tract Income Level		% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low							
	2021	0.0	0.0	0	0.0	0	0.0
	2022	0.0	0.0	0	0.0	0	0.0
Moderate							
	2021	11.8	11.9	8	5.6	2,370	2.5
	2022	18.1	13.7	17	13.2	8,552	9.6
Middle							
	2021	78.3	77.1	114	79.2	79,027	83.0
	2022	81.9	86.3	112	86.8	80,123	90.4
Upper							
	2021	9.9	11.0	22	15.3	13,764	14.5
	2022	0.0	0.0	0	0.0	0	0.0
Not Available							
	2021	0.0	0.0	0	0.0	0	0.0
	2022	0.0	0.0	0	0.0	0	0.0
Totals							
	2021	100.0	100.0	144	100.0	95,161	100.0
	2022	100.0	100.0	129	100.0	88,675	100.0
<i>Source: 2015 ACS and 2020 U.S. Census; Bank Data, 2021, & 2022 HMDA Aggregate Data</i>							
<i>Due to rounding, totals may not equal 100.0%</i>							

Small Business Loans

The geographic distribution of small business loans reflects adequate penetration throughout the assessment area. RTC’s performance in 2021 was below aggregate and demographics in moderate-income census tracts. RTC ranked 5th out of 69 small business lenders and was the highest ranked state-chartered community bank in moderate-income census tracts. Top ranked institutions, American Express, N.A., and Capital One Bank (USA), N.A., originated 45.8 percent of all small business loans within the moderate-income census tracts. In 2022, performance exceeded demographics. This performance reflects adequate penetration.

Geographic Distribution of Small Business Loans						
Assessment Area: Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	-	0	0.0	0	0.0
Moderate						
2021	12.0	11.2	18	8.7	2,263	10.1
2022	15.2	-	9	20.5	2,287	29.4
Middle						
2021	70.2	68.5	140	68.0	15,315	68.7
2022	84.8	-	35	79.5	5,488	70.6
Upper						
2021	17.8	20.3	48	23.3	4,721	21.2
2022	0.0	-	0	0.0	0	0.0
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.0	-	0	0.0	0	0.0
Totals						
2021	100.0	100.0	206	100.0	22,299	100.0
2022	100.0	100.0	44	100.0	7,775	100.0
<i>Source: 2021, & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%</i>						

Borrower Profile

The distribution of borrowers reflects adequate penetration among individuals of different incomes and businesses of different sizes in the Non-MSA assessment area. The bank’s adequate performance of home mortgage lending and good performance of small business lending supports this conclusion. Examiners gave equal weight to home mortgage and small business lending because the volume of loans was similar during the evaluation period. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income individuals and the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

Home Mortgage Loans

The distribution of home mortgage loans reflects adequate penetration among individuals of different income levels, including low- and moderate-income borrowers. As shown in the following table, lending to low-income borrowers exceeded aggregate performance but was well below demographics in 2021. A low-income family in the Non-MSA assessment area, earning less than \$55,850, may have difficulty qualifying for a mortgage under conventional underwriting standards, considering the median housing value of \$1,032,948. These factors help explain the disparity between lending to low-income families and the percentage of low-income families. The bank did not originate any loans to low-income borrowers in 2022.

RTC’s lending performance to moderate-income borrowers was below aggregate performance and the percentage of moderate-income families in 2021. Lending increased slightly in 2022 and exceeded aggregate performance. Overall, the bank’s performance in comparison to aggregate performance supports the conclusion.

Distribution of Home Mortgage Loans by Borrower Income Level							
Assessment Area: Non-MSA							
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%	
Low							
2021	19.6	2.8	6	4.2	1,685	1.8	
2022	21.6	2.7	0	0.0	0	0.0	
Moderate							
2021	12.5	7.9	10	6.9	2,716	2.9	
2022	16.8	7.0	13	10.1	3,347	3.8	
Middle							
2021	16.3	12.8	18	12.5	6,052	6.4	
2022	24.4	11.5	24	18.6	7,268	8.2	
Upper							
2021	51.6	63.5	98	68.1	59,513	62.5	
2022	37.1	65.5	71	55.0	48,002	54.1	
Not Available							
2021	0.0	13.0	12	8.3	25,196	26.5	
2022	0.0	13.3	21	16.3	30,059	33.9	
Totals							
2021	100.0	100.0	144	100.0	95,161	100.0	
2022	100.0	100.0	129	100.0	88,675	100.0	
<i>Source: 2015 ACS and 2020 U.S. Census; Bank Data, 2021 & 2022 HMDA Aggregate Data</i>							
<i>Due to rounding, totals may not equal 100.0%</i>							

Small Business Loans

The distribution of small business loans reflects good penetration of loans to businesses with GARs of \$1.0 million or less. As shown in the following table, RTC’s performance was well below aggregate performance in 2021; however, the bank originated a large number of loans in 2021

where GAR information was not available. PPP loans comprised a significant portion of these loans since PPP applicants were not required to provide revenue information.

The large number of small business loans in the “Revenue Not Available” category distorts the results. Only 27, or 13.1 percent, of the bank’s small business loans in 2021 included revenue information. Of the 27 small business loans with revenue information, RTC originated 74.1 percent to businesses with GARs of \$1.0 million or less, which exceeds 2021 aggregate performance and is more consistent with the bank’s 2022 percentage. Furthermore, market share reports for 2021, showed RTC as the 2nd ranked state-chartered community bank lending to businesses with GARs of \$1.0 million or less, outperformed only by Cape Cod Five Cents Savings Bank.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2021	88.8	34.9	20	9.7	3,772	16.9
2022	91.3	-	24	54.5	2,177	28.0
>\$1,000,000						
2021	4.3	-	7	3.4	2,141	9.6
2022	3.2	-	19	43.2	4,881	62.8
Revenue Not Available						
2021	6.9	-	179	86.9	16,386	73.5
2022	5.6	-	1	2.3	717	9.2
Totals						
2021	100.0	100.0	206	100.0	22,299	100.0
2022	100.0	-	44	100.0	7,775	100.0
<i>Source: 2021 & 2022 D&B Data; Bank Data; 2021 CRA Aggregate Data, "-" data not available. Due to rounding, totals may not equal 100.0%</i>						

As borrower revenue data is unavailable for PPP loans, examiners evaluated PPP loans using loan size as a proxy. A majority of PPP loans originated in 2021 had loan sizes of less than \$100,000. Furthermore, 90.4 percent of PPP loans had loan sizes below \$250,000. The high percentage of relatively small loan amounts supports that the helped to serve the needs of small businesses in the assessment area. Refer to the following table for details.

Distribution of PPP Loans By Loan Size (2021)				
Assessment Area: Non-MSA				
Loan Size	#	%	\$(000s)	%
< \$100,000	127	71.3	3,953	24.4
\$100,000 - \$249,999	34	19.1	5,294	32.7
\$250,000 - \$1,000,000	17	9.6	6,966	42.9
Total	178	100.0	16,213	100.0
<i>Source: 1/1/2021 – 12/31/2021 Bank Data</i>				
<i>Due to rounding, totals may not equal 100.0</i>				

Community Development Loans

RTC made an adequate level of community development loans in the Non-MSA assessment area. During the evaluation period, the bank originated four loans for approximately \$7.4 million in the Non-MSA assessment area. The level of activity is an increase compared to the prior evaluation period, during which the bank did not originate any community development loans in this assessment area. The following table illustrates the bank’s community development loans in the Non-MSA assessment area by community development purpose and year.

Community Development Lending										
Assessment Area: Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2020	0	0	0	0	0	0	1	1,400	1	1,400
2021	0	0	0	0	2	3,060	0	0	2	3,060
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	1	2,920	1	2,920
Total	0	0	0	0	2	3,060	2	4,320	4	7,380
<i>Source: Bank Data</i>										

The following are examples of community development loans made during the evaluation period.

- In 2021, the bank originated a \$1.7 million SBA 504 loan to finance the construction of a commercial retail property in Oak Bluffs. The SBA 504 loan program offers small business financing, while promoting business growth and job creation. The loan promoted economic development within the Non-MSA assessment area.
- In 2023, the bank originated a \$2.9 million loan to finance the acquisition of a mixed-use retail and residential property in Nantucket. The property is located in an underserved middle-income census tract and helps to revitalize and stabilize the area.

INVESTMENT TEST

RTC demonstrated adequate performance under the Investment Test in the Non-MSA assessment area. The bank’s adequate performance under the Investment and Grant Activity criterion, adequate responsiveness to credit and community development needs, and occasional use of innovative and complex investments support this conclusion. The following sections discuss the bank’s performance under each criterion.

Investment and Grant Activity

RTC has an adequate level of qualified investments, made up solely of community development grants and donations. During the evaluation period, the bank made 61 CRA-qualified grants and donations totaling approximately \$328,000 in the Non-MSA assessment area. This total represents 0.1 percent of the bank’s total CRA investments. This is an improvement in both number and dollar amount from the previous evaluation, at which time RTC made 12 donations totaling \$63,000. The majority of grants and donations supported community service organizations benefiting low- and moderate-income individuals. The following table illustrates the bank’s grants and donations in the Non-MSA assessment area by community development purpose.

Qualified Grants and Donations Assessment Area: Non-MSA										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2020	0	0	0	0	0	0	0	0	0	0
2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
YTD 2023	0	0	0	0	0	0	0	0	0	0
Subtotal	0	0	0	0	0	0	0	0	0	0
Qualified Grants & Donations	10	95	38	177	11	51	2	5	61	328
Total	10	95	38	177	11	51	2	5	61	328

Source: Bank Data

Below are notable examples of CRA-qualified grants and donations in the Non-MSA assessment area.

- **Island Housing Trust Corporation** – During the evaluation period, the Foundation granted a total of \$50,000 to assist in the construction of Kuehn’s Way in Martha’s Vineyard. The project will provide 20 affordable rental units for year-round low- and moderate-income residents. Affordable housing is a key need within island communities. The contribution supports affordable housing.
- **Vineyard House, Inc.** – Located in Martha’s Vineyard, Vineyard House provides housing for men and women in substance abuse recovery. Residents pay an affordable rent, are

expected to work, and contribute to the community. Eligibility is based on Mass Health medical insurance, which primarily benefits lower income individuals. During the evaluation period, the bank donated \$5,000 to the organization to support affordable housing within the Non-MSA.

- **Martha's Vineyard Community Services. Inc. (MVCS)** – During the evaluation period, the Foundation made multiple contributions to MVCS as part of a three-year \$50,000 grant to expand its facilities to include an Island Counseling Center, Disability Services, Emergency Services, and an Urgent Care Center. MVCS provides a broad range of services to low- and moderate-income individuals, including affordable childcare, employment training for disabled individuals, substance use disorder and addiction services, and senior services. The Foundation’s contribution supports community development services to low- and moderate-income individuals.

Responsiveness to Credit and Community Development Needs

The bank exhibits adequate responsiveness to credit and community development needs. A majority of qualified grants and donations benefit organizations that support low- and moderate-income individuals through a range of community services. Additionally, some of the bank’s donations supported affordable housing needs, which the community contact identified as a critical need.

Community Development Initiatives

The bank occasionally uses innovative or complex investments to support community development initiatives in this assessment area. During the evaluation period, the bank’s qualified investments were all in the form of donations and grants, including donations made through the CITC. Participation in the CITC program is a new initiative for RTC and is an example of investments that requires collaboration among multiple partners. In 2022, the bank allocated a CITC investment to Housing Nantucket. The proceeds of the investment support Housing Nantucket in carrying out its mission to preserve and create affordable housing.

SERVICE TEST

RTC demonstrated adequate performance under the Service Test in the Non-MSA assessment area. The bank’s accessibility of delivery systems in moderate-income census tracts, as well as adequate performance under the Reasonableness of Business Hours and Services and Community Development Services criteria supports this conclusion. The following sections discuss the bank’s performance under each criterion.

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of the institution’s assessment area. The following table shows RTC’s branch and ATM distribution by census tract income level in the Non-MSA assessment area, along with the population distribution by census tract income level as a

comparator. Of the seven branches and ATMs in this assessment area, one branch and one ATM are located in a moderate-income tract. The distribution of branches in moderate-income tracts slightly trails the demographic comparators. In addition, three RTC branches and ATMs are located in distressed and/or underserved middle-income tracts.

Branch and ATM Distribution by Geography Income Level								
Assessment Area: Non-MSA								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	16.7	5,339	15.3	1	14.3	1	14.3
Middle	8	66.7	29,516	84.7	6	85.7	6	85.7
Upper	0	0.0	0	0.0	0	0.0	0	0.0
NA	2	16.7	0	0.0	0	0.0	0	0.0
Total	12	100.0	34,855	100.0	7	100.0	7	100.0

Source: 2020 ACS Data; Bank Data

Changes in Branch Locations

This criterion is not applicable because RTC did not open or close any branches in the Non-MSA assessment area during the evaluation period.

Reasonableness of Business Hours and Services

Services, including business hours, do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies, or individuals in the assessment area. No material differences exist among products or services offered within branches.

Branch hours are generally consistent across branches. Both branches in Martha’s Vineyard are open from 9:00 A.M. to 4:00 P.M. Monday through Friday, and 8:30 A.M. to 12:00 P.M. on Saturday. The five branches on Nantucket have similar hours, opening at 8:30 A.M. and closing between 4:00 P.M and 5:00 P.M. Monday through Friday. All Nantucket branches offer Saturday hours from 8:30 A.M. to 12:00 P.M. or 12:30 P.M. There are no branches with Sunday hours in this assessment area.

Community Development Services

RTC provides an adequate level of community development services in the assessment area. The following table reflects the hours of community development services provided by bank employees during the evaluation period.

Community Development Services Assessment Area: Non-MSA					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2020	73	22	90	0	185
2021	28	30	120	0	178
2022	15	105	112	2	234
YTD 2023	35	113	81	21	250
Total	151	270	403	23	847
<i>Source: Bank Data</i>					

The following are notable examples of community development services in the assessment area.

- **Island Housing Trust Corporation** – The Island Housing Trust is a non-profit Community Land Trust organization that supports low- and moderate-income individuals and families on Martha’s Vineyard by creating and sustaining affordable rental and owner-occupied housing. A Senior Vice President for the bank serves on the organization’s Board and the participation supports an affordable housing.
- **Cape and Islands United Way** – The Cape and Islands United Way offers resources for those in need from Barnstable, Dukes, and Nantucket Counties. Resources include housing stability, access to career and professional development, and health and nutrition. A Portfolio Manager serves on the Housing Committee to address housing needs, homelessness, and affordable housing issues in Dukes and Nantucket counties. This participation supports affordable housing initiatives in the Non-MSA assessment area.
- **Martha’s Vineyard Boys and Girls Club** – The Martha’s Vineyard Boys and Girls Club provides social services to youth on the island, especially those in need. Food insecurity is prevalent throughout the club and the community. The Martha’s Vineyard Boys and Girls Club started a Food Pantry in November 2022 to increase access to nutritious food, toiletries, and household items. A Senior Vice President serves on the Board as Treasurer. As Treasurer, the Senior Vice President provides accounting and funding expertise to the organization and supports community development services to low- and moderate-income individuals.

APPENDICES

DIVISION OF BANKS FAIR LENDING POLICIES AND PROCEDURES

The Division of Banks provides comments regarding the institution's fair lending policies and procedures pursuant to Regulatory Bulletin 1.3-106. A review of the bank's public comment file indicated the bank received 2 CRA-related complaints pertaining to branch accessibility in a low- and moderate-income area. One of the complaints specifically had an issue regarding the hours of a particular branch. RTC acknowledged both complaints and responded appropriately. The bank also responded by extending banking hours of that branch.

Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. Based on these procedures, examiners did not note any evidence of disparate treatment.

MINORITY APPLICATION FLOW

Division of Banks examiners reviewed the bank's 2021 and 2022 HMDA LARs to determine if the application flow from the different racial groups within the bank's assessment area reflected the assessment area's demographics.

According to the 2020 ACS Census Data, the bank's assessment area contained a total population of 6,201,729 individuals of which 34.3 percent are minorities. The minority and ethnic population represented is 12.0 percent Hispanic or Latino, 7.1 percent Black/African American, 7.8 percent Asian, 0.3 percent American Indian, 0.1 percent Hawaiian/Pacific Islander, and 7.0 percent other. Examiners compared the bank application activity with that of the 2021 and 2022 aggregate performance. The comparison of this data assists in deriving reasonable expectations for the rate of applications the bank received from minority home mortgage loan applicants. Refer to the table below for information on the bank's minority application flow as well as the aggregate lenders in the bank's assessment area.

MINORITY APPLICATION FLOW						
RACE	2021		2021 Aggregate Data	2022		2022 Aggregate Data
	#	%	%	#	%	%
American Indian/ Alaska Native	33	0.4	0.2	24	0.3	0.3
Asian	460	5.4	7.1	382	5.0	7.1
Black/ African American	403	4.7	4.6	427	5.6	5.8
Hawaiian/Pacific Islander	16	0.2	0.1	17	0.2	0.1
2 or more Minority.0	10	0.1	0.1	9	0.1	0.1
Joint Race (White/Minority)	135	1.6	1.6	132	1.7	1.8
Total Racial Minority	1,057	12.3	13.7	991	13.1	15.2
White	6,416	75.0	60.6	5,563	73.6	60.4
Race Not Available	1,076	12.7	25.7	1,003	13.3	24.4
Total	8,549	100.0	100.0	7,557	100.0	100.0
ETHNICITY						
Hispanic or Latino	493	5.8	5.7	500	6.6	7.0
Joint (Hispanic/Latino /Not Hispanic/Latino)	111	1.3	1.2	127	1.7	1.4
Total Ethnic Minority	604	7.1	6.9	627	8.3	8.4
Not Hispanic or Latino	6,775	79.2	67.6	5,915	78.3	67.8
Ethnicity Not Available	1,170	13.7	25.5	1,015	13.4	23.8
Total	8,549	100.0	100.0	7,557	100.0	100.0
<i>Source: HMDA Aggregate Data (2021 and 2022), HMDA LAR Data (2021 and 2022)</i>						

In 2021, the bank received 8,549 home mortgage loan applications from within its assessment area. Of these applications, the bank received 1,057, or 12.3 percent, from racial minority applicants, of which 573, or 54.2 percent, resulted in originations. The aggregate received 13.7 percent of its applications from minority applicants, of which it originated 64.0 percent. For the same period, the bank also received 604 applications, or 7.1 percent, from ethnic groups of Hispanic origin within its assessment area. Of these applications, the bank originated 339 or 56.1 percent, compared with an aggregate application rate of 6.9 percent with a 61.0 percent origination rate.

In 2022, the overall application volume decreased, primarily due to market conditions. However, the bank maintained a similar application flow. The bank received 7,557 home mortgage loan applications from within its assessment area. Of these applications, the bank received 991, or 13.1 percent, from racial minority applicants, of which 447, or 45.0 percent, resulted in originations. The aggregate received 15.2 percent of its applications from minority consumers, of which it originated 56.0 percent. For the same period, the bank also received 627 applications, or 8.3 percent, from ethnic groups of Hispanic origin within its assessment area. Of these applications, the bank originated 292, or 47.0 percent, compared with an aggregate application rate of 8.4 percent with a 56.0 percent origination rate.

Considering the demographics of the assessment area, market competition and conditions, and comparisons to aggregate data in 2021 and 2022, and the bank's origination rates to racial and ethnic minorities, the bank's minority application flow is adequate.

The bank's minority application flow shows improvement from the previous evaluation period. This is consistent with the bank's increased outreach initiatives. An example of outreach is the

bank's creation of RTC's Racial Equity Grant program. The program supports local non-profits in advancing diversity, equity, and inclusion (DE&I). The program offers one-time grants up to \$15,000 to support internal organizational DE&I projects or external community-focused DE&I projects. To date, there are 21 local non-profit recipients, many of which operate in high-minority communities or support clients from various demographics.

LARGE BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
 - i. The proportion of the bank's lending in the bank's assessment area(s);
 - ii. The dispersion of lending in the bank's assessment areas(s); and
 - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
 - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
 - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
 - iii. Small business and small farm loans by loan amount at origination; and
 - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

SCOPE OF EVALUATION

Rockland Trust Company	
Scope of Examination: Full scope reviews were performed on the following assessment areas: <ul style="list-style-type: none"> • Boston-Worcester-Providence CSA Assessment Area <ul style="list-style-type: none"> • Barnstable Town, MA MSA; Boston-Cambridge-Newton, MA-NH MSA; Providence-Warwick, RI-MA MSA; Worcester, MA-CT MSA • Massachusetts Non-MSA Assessment Area 	
Time Period Reviewed:	03/16/2020 to 08/21/2023
Products Reviewed: (list loan categories reviewed alphabetically): Home Mortgage Loans: 01/01/2020 to 12/31/2022 Small Business Loans: 01/01/2020 to 12/31/2022	

List of Assessment Areas and Type of Evaluation			
Assessment Area	Type of Evaluation	Branches Visited	Other Information
Boston-Worcester-Providence CSA	Full scope	One	None
Massachusetts Non-MSA	Full scope	None	None

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
 - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

Community Development Service: A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Low Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Micropolitan Statistical Area: CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as non-MSA): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

Open or Closed Locations

Location Name	Action	Action Date	Location Type	Street	City	St	Zip	MSA	State	County	Census Tract	Tract Income Level
Boston Seaport	Closed	05/14/21	Branch/ATM	87 Seaport Boulevard	Boston	MA	02210	14454	25	025	0606.04	Upper
Wellesley	Closed	05/15/20	Branch/ATM	330B Washington Street	Wellesley Hills	MA	02481	14454	25	021	4042.02	Upper
Medford	Closed	04/30/21	Branch/ATM	270 Mystic Avenue	Medford	MA	02155	15764	25	017	3397.00	Moderate
Brookline	Closed	11/15/21	Branch/ATM	264 Washington Street	Brookline	MA	02445	14454	25	021	4007.00	Upper
Jamaica Plain	Closed	11/15/21	Branch/ATM	725 Centre Street	Jamaica Plain	MA	02130	14454	25	025	1201.03	Upper
Worcester	Opened	02/10/20	Branch/ATM	301 Grove Street	Worcester	MA	01605	49340	25	027	7306.00	Middle
Worcester	Opened	11/30/20	Branch/ATM	967 Grafton St	Worcester	MA	01604	49340	25	027	7323.01	Middle
Shrewsbury	Opened	03/29/21	Branch/ATM	193 Boston Turnpike	Shrewsbury	MA	01545	49340	25	027	7392.00	Middle
Worcester	Opened	10/04/21	Branch/ATM	633 Park Avenue	Worcester	MA	01603	49340	25	027	7312.03	Moderate
Westborough	Opened	05/23/22	Branch/ATM	35 Lyman Street	Westborough	MA	1581	4934	25	027	7612.00	Middle

LIST OF OPEN BRANCH LOCATIONS

ID	Name	Type	Address	City	State Abrv	Zip	State	County	Tract	MSA
978	ABINGTON	BRANCH	381 CENTRE AVENUE	ABINGTON	MA	02351	25	023	5201.00	14454
436	ALLSTON	BRANCH	229 NORTH HARVARD STREET	ALLSTON	MA	02134	25	025	0001.01	14454
410	ARLINGTON	BRANCH	175 BROADWAY	ARLINGTON	MA	02474	25	017	3563.00	15764
990	ATTLEBORO	BRANCH	490 PLEASANT STREET	ATTLEBORO	MA	02703	25	005	6317.00	39300
476	BELLINGHAM	BRANCH	4 NORTH MAIN STREET	BELLINGHAM	MA	02109	25	021	4431.05	14454
230	BELMONT	BRANCH	70 CONCORD AVE	BELMONT	MA	02478	25	017	3572.00	15764
446	BOSTON - F	BRANCH	93 FRANKLIN STREET	BOSTON	MA	02110	25	025	0701.04	14454
234	BOSTON - S	BRANCH	1134 WASHINGTON STREET	BOSTON	MA	02118	25	025	0712.01	14454
963	BOURNE	BRANCH	172 CLAY POND ROAD	BOURNE	MA	02532	25	001	0140.02	12700
970	BRAINTREE	BRANCH	405 WASHINGTON STREET	BRAINTREE	MA	02184	25	021	4191.00	14454
950	BRIDGEWATER	BRANCH	233 BROAD STREET	BRIDGEWATER	MA	02324	25	023	5614.00	14454
433	BRIGHTON	BRANCH	435 MARKET STREET	BRIGHTON	MA	02135	25	025	0002.02	14454
441	BRIGHTON	ATM	236 FANEUIL STREET	BRIGHTON	MA	02135	25	025	0002.02	14454
929	BROCKTON	BRANCH	100 BELMONT STREET	BROCKTON	MA	02301	25	023	5108.00	14454
968	BROCKTON	BRANCH	485 BELMONT STREET	BROCKTON	MA	02301	25	023	5107.00	14454
934	BROCKTON	ATM	836 NORTH MAIN STREET	BROCKTON	MA	02401	25	023	5105.01	14454
339	BROCKTON	ATM	45 SCHOOL STREET	BROCKTON	MA	02301	25	023	5109.00	14454
235	BROOKLINE	BRANCH	1441 BEACON STREET	BROOKLINE	MA	02446	25	021	4005.00	14454
411	BURLINGTON	BRANCH	170 CAMBRIDGE STREET	BURLINGTON	MA	01803	25	017	3322.02	15764
987	CARVER	BRANCH	124 MAIN STREET	CARVER	MA	02330	25	023	5442.00	14454
464	CEDARVILLE	ATM	2235 STATE ROAD	PLYMOUTH	MA	02360	25	023	5309.02	14454
946	CENTERVILLE	BRANCH	1195 FALMOUTH ROAD	CENTERVILLE	MA	02632	25	001	0126.01	12700
906	CHATHAM	ATM	649 MAIN STREET	CHATHAM	MA	02633	25	001	0107.00	12700
412	CHESTNUT HILL	BRANCH	1192 BOYLSTON STREET	CHESTNUT HILL	MA	02467	25	021	4012.02	14454
916	COHASSET	BRANCH	773 CHIEF JUSTICE CUSHING HIGHWAY	COHASSET	MA	02025	25	021	4231.02	14454
236	DANVERS -	BRANCH	10 ELM STREET	DANVERS	MA	01923	25	009	2112.01	15764
364	DEDHAM	BRANCH	749 PROVIDENCE HIGHWAY	DEDHAM	MA	02026	25	021	4025.00	14454
237	DORCHESTER	BRANCH	2250 DORCHESTER AVENUE	DORCHESTER	MA	02124	25	025	1008.00	14454
238	DORCHESTER	BRANCH	489 GALLIVAN BOULEVARD	DORCHESTER	MA	02124	25	025	1007.00	14454
239	DORCHESTER	BRANCH	305 TALBOT AVENUE	DORCHESTER	MA	02124	25	025	1005.00	14454
276	DORCHESTER	ATM	2100 DORCHESTER AVENUE	DORCHESTER	MA	02124	25	025	1008.00	14454
927	DUXBURY	BRANCH	27 BAY ROAD	DUXBURY	MA	02332	25	023	5071.03	14454
928	DUXBURY -	BRANCH	290 KINGTOWN WAY	DUXBURY	MA	02332	25	023	5071.01	14454
232	EAST BOSTON	BRANCH	1 BENNINGTON STREET	BOSTON	MA	02128	25	025	0507.00	14454
233	EAST BOSTON	BRANCH	856 BENNINGTON STREET	BOSTON	MA	02128	25	025	0511.01	14454
956	EAST FALMOUTH	BRANCH	397 EAST FALMOUTH HIGHWAY	EAST FALMOUTH	MA	02536	25	001	0146.00	12700

350	EDGARTOW	BRANCH	2 SOUTH WATER STREET	EDGARTOWN	MA	02539	25	007	2003.00	99999
351	EDGARTOW	BRANCH	257 UPPER MAIN STREET	EDGARTOWN	MA	02539	25	007	2003.00	99999
242	EVERETT	BRANCH	1755 REVERE BEACH PARKWAY	EVERETT	MA	02149	25	017	3426.00	15764
451	FAIRHAVEN	BRANCH	75 HUTTLESTON AVENUE	FAIRHAVEN	MA	02719	25	005	6553.00	39300
453	FALL RIVER	BRANCH	855 BRAYTON AVENUE	FALL RIVER	MA	02721	25	005	6408.00	39300
452	FALL RIVER	BRANCH	768 ROBESON STREET	FALL RIVER	MA	02720	25	005	6424.00	39300
931	FALMOUTH	BRANCH	20 DAVIS STRAITS	FALMOUTH	MA	02540	25	001	0148.00	12700
472	FOXBOROU	BRANCH	1 MECHANIC STREET	FOXBOROUGH	MA	02035	25	021	4101.00	14454
480	FRANKLIN -	BRANCH	231 EAST CENTRAL STREET	FRANKLIN	MA	02038	25	021	4422.03	14454
470	FRANKLIN -	BRANCH	58 MAIN STREET	FRANKLIN	MA	02038	25	021	4422.04	14454
932	HALIFAX	BRANCH	434 PLYMOUTH STREET	HALIFAX	MA	02338	25	023	5261.00	14454
925	HANOVER	BRANCH	272 COLUMBIA ROAD	HANOVER	MA	02339	25	023	5031.02	14454
447	HANOVER	ATM	1774 WASHINGTON STREET	HANOVER	MA	02339	25	023	5031.01	14454
922	HANSON	BRANCH	470 LIBERTY STREET	HANSON	MA	02341	25	023	5221.02	14454
944	HINGHAM	BRANCH	100 SGT WILLIAM B TERRY DRIVE	HINGHAM	MA	02043	25	023	5011.02	14454
913	HULL	BRANCH	264 NANTASKET AVENUE	HULL	MA	02045	25	023	5001.04	14454
908	HYANNIS	BRANCH	765 MAIN STREET	HYANNIS	MA	02601	25	001	0125.02	12700
365	HYDE PARK	BRANCH	1196 RIVER STREET	HYDE PARK	MA	02136	25	025	1403.00	14454
366	HYDE PARK	BRANCH	1065 TRUMAN PARKWAY	HYDE PARK	MA	02136	25	025	1402.01	14454
243	JAMAICA PL	BRANCH	515 CENTRE STREET	JAMAICA PLAIN	MA	02130	25	025	1204.00	14454
955	KINGSTON	BRANCH	182 SUMMER STREET	KINGSTON	MA	02364	25	023	5091.02	14454
244	LYNN	BRANCH	335 BROADWAY	LYNN	MA	01904	25	009	2052.00	15764
277	MALDEN EA	ATM	703A EASTERN AVENUE	MALDEN	MA	02148	25	017	3418.00	15764
920	MARSHFIEL	BRANCH	31 SNOW ROAD	MARSHFIELD	MA	02050	25	023	5062.02	14454
948	MASHPEE	BRANCH	5 SHELLBACK WAY	MASHPEE	MA	02649	25	001	0151.00	12700
479	MEDFIELD	BRANCH	76 NORTH STREET	MEDFIELD	MA	02052	25	021	4061.01	14454
245	MEDFORD -	BRANCH	410 RIVERSIDE AVENUE	MEDFORD	MA	02155	25	017	3398.02	15764
278	MEDFORD M	ATM	379 MAIN STREET	MEDFORD	MA	02155	25	017	3396.00	15764
415	MELROSE	BRANCH	27 MELROSE STREET	MELROSE	MA	02176	25	017	3361.00	15764
362	MENDON	BRANCH	14 HASTINGS STREET	MENDON	MA	01756	25	027	7461.00	49340
231	MERIDIAN S	BRANCH	10 MERIDIAN ST	BOSTON	MA	02128	25	025	0506.00	14454
983	MIDDLEBOR	BRANCH	135 SOUTH MAIN STREET	MIDDLEBORO	MA	02346	25	023	5423.02	14454
423	MIDDLEBOR	BRANCH	30 SOUTH MAIN STREET	MIDDLEBORO	MA	02346	25	023	5423.02	14454
360	MILFORD - B	BRANCH	300 EAST MAIN STREET	MILFORD	MA	01757	25	027	7442.02	49340
361	MILFORD - S	BRANCH	146 SOUTH MAIN STREET	MILFORD	MA	01757	25	027	7442.01	49340
367	MILTON - AD	BRANCH	480 ADAMS STREET	MILTON	MA	02186	25	021	4164.00	14454
259	MOBILE BAN	BRANCH	126 SQUIRE ROAD	REVERE	MA	02151	25	025	1704.00	14454
371	NANTUCKET	BRANCH	1 AMELIA DRIVE	NANTUCKET	MA	02554	25	019	9504.00	99999
373	NANTUCKET	BRANCH	2 ORANGE STREET	NANTUCKET	MA	02554	25	019	9501.00	99999
372	NANTUCKET	BRANCH	104 PLEASANT STREET	NANTUCKET	MA	02554	25	019	9502.01	99999

378	NEEDHAM	BRANCH	1450 HIGHLAND AVENUE	NEEDHAM	MA	02492	25	021	4572.00	14454
456	NEW BEDFORD	BRANCH	833 ASHLEY BOULEVARD	NEW BEDFORD	MA	02745	25	005	6502.01	39300
358	NEWTON - NEEDHAM	BRANCH	170 NEEDHAM STREET	NEWTON	MA	02464	25	017	3741.00	15764
475	NEWTONVILLE	BRANCH	40 AUSTIN STREET	NEWTONVILLE	MA	02460	25	017	3734.00	15764
959	NORTH ATTLEBORO	ATM	16 EAST WASHINGTON STREET	NORTH ATTLEBORO	MA	02760	25	005	6304.00	39300
990	NORTH ATTLEBORO	ATM	17 EAST WASHINGTON ST	NORTH ATTLEBORO	MA	02760	25	005	6304.00	39300
962	NORTH FALMOUTH	BRANCH	78 COUNTY ROAD	NORTH FALMOUTH	MA	02556	25	001	0143.00	12700
998	NORTH PEMBROKE	ATM	156 CHURCH STREET	PEMBROKE	MA	02358	25	023	5081.01	14454
986	NORTH QUINCY	BRANCH	495 HANCOCK STREET	QUINCY	MA	02170	25	021	4176.01	14454
455	NORTH SOMERSET	ATM	2722 COUNTY ROAD	SOMERSET	MA	02726	25	005	6441.02	39300
445	NORTH STATION	ATM	66 VALENTI WAY	BOSTON	MA	02114	25	025	0203.04	14454
938	NORWELL	BRANCH	10 POND STREET	NORWELL	MA	02061	25	023	5041.01	14454
437	NORWOOD	BRANCH	61 LENOX STREET	NORWOOD	MA	02062	25	021	4132.01	14454
353	OAK BLUFFS	BRANCH	57 CIRCUIT AVENUE	OAK BLUFFS	MA	02557	25	007	2002.00	99999
940	ORLEANS	BRANCH	70 MAIN STREET	ORLEANS	MA	02653	25	001	0104.00	12700
496	OSTERVILLE	BRANCH	57 WEST BAY ROAD	OSTERVILLE	MA	02655	25	001	0130.02	12700
246	PEABODY - BOSTON	BRANCH	67 PROSPECT STREET	PEABODY	MA	01960	25	009	2103.02	15764
941	PEMBROKE	BRANCH	147 CENTER STREET	PEMBROKE	MA	02359	25	023	5081.02	14454
965	PLYMOUTH	BRANCH	32 LONG POND ROAD	PLYMOUTH	MA	02360	25	023	5306.00	14454
973	PLYMOUTH	BRANCH	728 STATE ROAD	PLYMOUTH	MA	02345	25	023	5308.02	14454
977	PLYMOUTH	BRANCH	1 PILGRIM HILL ROAD	PLYMOUTH	MA	02360	25	023	5301.00	14454
424	PLYMOUTH	BRANCH	94 COURT STREET	PLYMOUTH	MA	02360	25	023	5303.00	14454
991	PLYMOUTH	ATM	8 RICHARDS RD	PLYMOUTH	MA	02360	25	023	5301.00	14454
979	QUINCY	BRANCH	301 QUINCY AVENUE	QUINCY	MA	02169	25	021	4180.02	14454
786	RANDOLPH	BRANCH	84 NORTH MAIN STREET	RANDOLPH	MA	02368	25	021	4203.02	14454
960	RAYNHAM	BRANCH	275 NEW STATE HIGHWAY	RAYNHAM	MA	02767	25	005	6122.02	39300
465	REDBROOK	ATM	6 GREENSIDE WAY SOUTH	PLYMOUTH	MA	02360	25	023	5306.00	14454
248	REVERE - SOUTH	BRANCH	126 SQUIRE ROAD	REVERE	MA	02151	25	025	1704.00	14454
247	REVERE BRIDGE	BRANCH	575 BROADWAY	REVERE	MA	02151	25	025	1706.01	14454
426	ROCHESTER	ATM	565 ROUNSEVILLE ROAD	ROCHESTER	MA	02770	25	023	5411.00	14454
790	ROCKLAND	BRANCH	288 UNION ST	ROCKLAND	MA	02370	25	023	5021.01	14454
249	SALEM	BRANCH	193 WASHINGTON STREET	SALEM	MA	01970	25	009	2042.00	15764
943	SANDWICH	BRANCH	333 COTUIT ROAD	SANDWICH	MA	02563	25	001	0136.00	12700
251	SAUGUS - CENTRAL	BRANCH	320 CENTRAL STREET	SAUGUS	MA	01906	25	009	2082.00	15764
252	SAUGUS - MAIN	BRANCH	317 MAIN STREET	SAUGUS	MA	01906	25	009	2084.01	15764
279	SAUGUS BRIDGE	ATM	124 BROADWAY	SAUGUS	MA	01906	25	009	2083.02	15764
910	SCITUATE	BRANCH	77 FRONT STREET	SCITUATE	MA	02066	25	023	5052.02	14454
457	SEEKONK	BRANCH	1400 FALL RIVER AVENUE	SEEKONK	MA	02771	25	005	6322.00	39300
382	SHREWSBURY	BRANCH	193 BOSTON TURNPIKE	SHREWSBURY	MA	01545	25	027	7392.02	49340
454	SOMERSET	BRANCH	100 SLADES FERRY AVENUE	SOMERSET	MA	02726	25	005	6442.00	39300

416	SOMERVILL	BRANCH	399 HIGHLAND AVENUE	SOMERVILLE	MA	02144	25	017	3509.00	15764
253	SOMERVILL	BRANCH	37 UNION SQUARE	SOMERVILLE	MA	02143	25	017	3512.04	15764
254	SOUTH BOS	BRANCH	708 EAST BROADWAY	SOUTH BOSTON	MA	02127	25	025	0605.01	14454
256	SOUTH BOS	BRANCH	501 SOUTHAMPTON STREET	SOUTH BOSTON	MA	02127	25	025	0612.01	14454
255	SOUTH BOS	BRANCH	430 WEST BROADWAY	SOUTH BOSTON	MA	02127	25	025	0605.01	14454
996	SOUTH SHC	ATM	55 FOGG ROAD	WEYMOUTH	MA	02190	25	021	4222.02	14454
942	SOUTH YAR	BRANCH	428 STATION AVENUE	SOUTH YARMOUTH	MA	02664	25	001	0120.01	12700
992	STOUGHTO	BRANCH	608 WASHINGTON STREET	STOUGHTON	MA	02072	25	021	4561.02	14454
352	VINEYARD H	BRANCH	257 EDGARTOWN ROAD	VINEYARD HAVEN	MA	02568	25	007	2001.00	99999
257	WAKEFIELD	BRANCH	381 MAIN STREET	WAKEFIELD	MA	01880	25	017	3351.00	15764
474	WALTHAM -	BRANCH	1290 MAIN STREET	WALTHAM	MA	02451	25	017	3682.00	15764
473	WALTHAM -	BRANCH	75 MOODY STREET	WALTHAM	MA	02453	25	017	3688.00	15764
985	WAREHAM	BRANCH	2995 CRANBERRY HIGHWAY	WAREHAM	MA	02538	25	023	5452.00	14454
909	WEST DENN	BRANCH	932 MAIN STREET	WEST DENNIS	MA	02670	25	001	0117.00	12700
369	WEST ROXB	BRANCH	1920 CENTER STREET	WEST ROXBURY	MA	02132	25	025	1302.00	14454
428	WEST WARI	BRANCH	2420 CRANBERRY HIGHWAY	WAREHAM	MA	02571	25	023	5451.00	14454
386	WESTBORO	BRANCH	35 LYMAN STREET	WESTBOROUGH	MA	01581	25	027	7612.00	49340
370	WESTWOOD	BRANCH	171 UNIVERSITY AVENUE	WESTWOOD	MA	02090	25	021	4123.00	14454
958	WEYMOUTH	BRANCH	104 MAIN STREET	WEYMOUTH	MA	02188	25	021	4224.01	14454
953	WHITMAN	BRANCH	692 BEDFORD STREET	WHITMAN	MA	02382	25	023	5211.01	14454
258	WINTHROP	BRANCH	15 BARTLETT ROAD	WINTHROP	MA	02152	25	025	1803.01	14454
280	WINTHROP	ATM	35 REVERE STREET	WINTHROP	MA	02152	25	025	1801.01	14454
419	WOBURN H	BRANCH	88 MONTVALE AVE	WOBURN	MA	01801	25	017	3335.02	15764
420	WOBURN M	BRANCH	275 MAIN STREET	WOBURN	MA	01801	25	017	3333.00	15764
381	WORCESTE	BRANCH	967 GRAFTON STREET	WORCESTER	MA	01604	25	027	7323.01	49340
379	WORCESTE	BRANCH	301 GROVE STREET	WORCESTER	MA	01605	25	027	7306.00	49340
385	WORCESTE	BRANCH	633 PARK AVENUE	WORCESTER	MA	01603	25	027	7312.03	49340

Rockland Trust Locations and Hours**Abington**

381 Centre Ave.
781.871.8551
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-Up Hours
Mon–Wed 8:00 AM – 4:00 PM
Thurs 8:00 AM – 6:00 PM
Fri 8:00 AM – 5:00 PM
Sat 8:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Allston

229 North Harvard St.
617.782.7870
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:00 AM – 4:30 PM
Thurs–Fri 8:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Arlington

175 Broadway
781.648.0360
Lobby Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:00 AM – 4:00 PM
Thurs–Fri 8:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Attleboro

490 Pleasant St.
508. 222.8211
Lobby Hours
Mon–Tues 9:00 AM – 4:00 PM
Wed–Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM
Drive-up Hours
Mon–Tues 8:30 AM – 4:00 PM
Wed–Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Bellingham

4 North Main St.
508. 966.2300
Lobby Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon
Drive-Up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – Noon

Belmont

70 Concord Ave.
617.484.3031
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Boston

93 Franklin St.
617.728.8695
Lobby Hours
Mon–Fri 8:30 AM – 5:00 PM
Video Teller Hours
Mon–Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

Boston

1134 Washington St.
857.524.1665
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Bourne

172 Clay Pond Rd.
508.743.0480
Lobby Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Drive-up Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM

Braintree

405 Washington St.
781.849.7918
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs–Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Bridgewater

233 Broad St.
508.697.3366
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 6:00 PM
Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Brighton

435 Market St.
617.254.0813
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Brockton

100 Belmont St.
508.559.5706
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs–Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Brockton

485 Belmont St.
508.894.6923
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Drive-up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs 8:30 AM – 6:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Brookline

1441 Beacon St.
857.524.1680
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Burlington

170 Cambridge St.
781.272.7384
Lobby & Drive-Up Hours
Mon–Wed 8:00 AM – 5:00 PM
Thurs–Fri 8:00 AM – 6:00 PM
Sat 9:00 AM – 2:00 PM

Carver

124 Main St.
508.866.7341
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM

Centerville

1195 Falmouth Rd.
508.790.2202
Lobby Hours
Mon–Thurs 9:00 AM – 4:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:30 PM
Sat 9:00 AM – 1:00 PM
Video Teller Hours
Mon–Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

Chestnut Hill

1192 Boylston St.
617.734.7500
Lobby & Drive-up Hours
Mon – Wed 8:30 AM – 4:00 PM
Thurs – Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Cohasset

773 Chief Justice Cushing Hwy.
781.383.0150
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs–Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Danvers

10 Elm St.
978.977.6083
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Dedham

749 Providence Hwy.
781.329.5015
Lobby Hours
Mon–Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Dedham

1 Bennington St.
978.977.6082
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Dorchester

489 Gallivan Blvd.
857.524.1204
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Dorchester

305 Talbot Ave.
857.524.1205
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Dorchester

2250 Dorchester Ave.
617.568.4255
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Duxbury

27 Bay Rd.
781.934.5344
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Duxbury*

The Village at Duxbury
291 Kingstown Way
781.585.0614

East Boston

1 Bennington St.
978.977.6082
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

East Boston

10 Meridian St.
508.979.4921
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

East Boston

856 Bennington St.
978.977.6089
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

East Falmouth

397 East Falmouth Hwy.
508.495.5000
Lobby Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Drive-up Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Video Teller Hours
Mon–Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

Edgartown

2 South Water St.
508.627.7038
Lobby Hours
Mon–Fri 9:00 AM – 4:00 PM
Sat 8:30 AM – Noon

Edgartown

257 Upper Main St.
508.627.1140
Lobby Hours
Mon–Fri 8:30 AM – 4:00 PM
Sat 8:30 AM – Noon

Everett

1755 Revere Beach Pkwy.
617.381.0002
Lobby Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Fairhaven

75 Huttleston Ave.
508.949.4921
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM 1:00 PM
Drive-up Hours
Mon–Tues 8:30 AM – 4:00 PM
Wed–Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM– 6:00 PM
Sat 8:30 AM– 1:00 PM
Sun 10:00 AM – 1:00 PM

Fall River

855 Brayton Ave.
508.235.3066
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:00 AM – 5:00 PM
Thurs–Fri 8:00 AM – 6:00 PM
Sat 8:00 AM – 1:00 PM

Fall River

768 Robeson St.
508.676.6909
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM
Drive-Up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Falmouth

20 Davis Straits
508.548.3507
Lobby Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM
Drive-up Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 1:00 PM

Foxborough

1 Mechanic St.
508.543.6321
Lobby & Drive-up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon

Franklin

231 East Central St.
508.528.1900
Lobby & Drive-up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon
Sun 10:00 AM – 1:00 PM

Franklin

58 Main St.
508.520.3958
Lobby Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon
Drive-Up Hours
Mon–Wed 8:30 AM – 4:00 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – Noon

Halifax

434 Plymouth St.
781.293.3531
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs–Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Hanover

272 Columbia Rd.
781.826.2911
Lobby Hours
Mon–Wed 9:00 AM – 4:30 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Hanson

470 Liberty St.
781.293.6348
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Hingham

100 Sergeant William B. Terry Dr.
781.749.6360
Lobby Hours
Mon–Wed 9:00 AM – 5:00 PM
Thurs–Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 5:00 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

Hull

264 Nantasket Ave.
781.925.1105
Lobby Hours
Mon–Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Hyannis

765 Main St.
508.778.7375
Lobby & Drive-up Hours
Mon–Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Hyde Park

1196 River St.
617.651.8546
Lobby Hours
Mon–Wed 9:00 AM – 5:00 PM
Thurs–Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 5:00 PM
Thurs–Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Hyde Park

1065 Truman Pkwy.
617.361.1450
Lobby Hours
Mon–Wed 9:00 AM – 5:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 2:00 PM
Drive-up Hours
Mon–Wed 8:30 AM – 5:00 PM
Thurs 8:30 AM – 6:00 PM
Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 2:00 PM

Somerville

399 Highland Ave.
617.628.4000

Lobby Hours

Mon-Wed 8:30 AM – 4:00 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

South Boston

501 Southampton St.
857.524.1203

Lobby Hours

Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

South Boston

708 East Broadway
857.524.1202

Lobby Hours

Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

South Boston

430 West Broadway
857.524.1201

Lobby Hours

Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

South Yarmouth

428 Station Ave.
508.760.0401

Lobby Hours

Mon-Thurs 9:00 AM – 4:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon-Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Stoughton

608 Washington St.
781.297.7341

Lobby Hours

Mon-Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Drive-up Hours

Mon-Wed 8:30 AM – 4:00 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM

Vineyard Haven

257 Edgartown Rd.
508.696.0974

Lobby & Drive-up Hours

Mon-Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon

Wakefield

381 Main St.
978.977.6095

Lobby Hours

Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Waltham

75 Moody St.
781.392.3700

Lobby & Drive-up Hours

Mon-Wed 8:30 AM – 4:00 PM
Thurs-Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – Noon

Waltham

1290 Main St.
781.788.8383

Lobby & Drive-up Hours

Mon-Wed 8:30 AM – 4:00 PM
Thurs-Fri 8:30 AM – 5:00 PM

Wareham

2995 Cranberry Hwy.
508.295.6900

Lobby Hours

Mon-Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Sun 10:00 AM – 1:00 PM

West Dennis

932 Main St.
508.760.2390

Lobby Hours

Mon-Thurs 9:00 AM – 4:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 1:00 PM

Drive-up Hours

Mon-Thurs 8:30 AM – 4:00 PM
Fri 8:30 AM – 5:00 PM
Sat 9:00 AM – 1:00 pm

West Roxbury

1920 Centre St.
617.325.3437

Lobby Hours & Drive-up Hours

Mon-Wed 8:30 AM – 5:00 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM

West Wareham

2420 Cranberry Hwy.
508.295.5271

Lobby Hours

Mon-Wed 9:00 AM – 4:00 PM
Thurs-Fri 9:00 AM – 6:00 PM
Sat 8:30 AM – Noon

Drive-up Hours

Mon-Wed 8:30 AM – 5:00 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – Noon

Westborough

35 Lyman St

Lobby & Drive-up Hours

Mon-Thurs: 8:30 am - 5:00 pm
Fri: 8:30 am - 6:00 pm
Sat: 8:30 am - 1:00 pm

Westwood

171 University Ave.
781.443.8166

Lobby Hours

Mon-Wed 9:00 AM – 5:00 PM
Thurs 9:00 AM – 6:00 PM
Fri 9:00 AM – 5:00 PM
Sat 9:00 AM – 2:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 5:00 PM
Thurs 8:30 AM – 6:00 PM
Fri 8:30 AM – 5:00 PM
Sat 8:30 AM – 2:00 PM

Weymouth

104 Main St.
781.335.3980

Lobby Hours

Mon-Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Whitman

692 Bedford St. 781.447.0096

Lobby Hours

Mon-Wed 9:00 AM – 4:00 PM
Thurs 9:00 AM – 5:00 PM
Fri 9:00 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM
Drive-up Hours
Mon-Wed 8:30 AM – 4:30 PM
Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – 1:00 PM

Winthrop

15 Bartlett Rd. 978.977.6096

Lobby Hours

Mon-Wed 8:30 AM – 4:30 PM
Thurs-Fri 8:30 AM – 6:00 PM
PM Sat 9:00 AM – 1:00 PM

Woburn

275 Main St.
781.935.1504

Lobby Hours

Mon-Wed 8:30 AM-4:00 PM
Thurs-Fri 8:30 AM – 6:00 PM
Sat 9:00 AM – Noon
Drive-up Hours
Mon-Wed 7:30 AM – 4:00 PM
Thurs-Fri 7:30 AM – 6:00 PM
Sat 9:00 AM – Noon

Woburn High School* 88 Montvale Ave

Worcester

967 Grafton St. 774.420.7700

Lobby & Drive-up Hours

Mon-Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM
Video Teller Hours
Mon-Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

Worcester

633 Park Ave. 774.243.1098

Lobby & Drive-up Hours

Mon-Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM
Video Teller Hours
Mon-Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

Worcester

301 Grove St.
508.926.8813

Lobby & Drive-up Hours

Mon-Thurs 8:30 AM – 5:00 PM
Fri 8:30 AM – 6:00 PM
Sat 8:30 AM – 1:00 PM
Video Teller Hours
Mon-Fri 7:00 AM – 7:00 PM
Sat 8:00 AM – 4:00 PM
Sun 10:00 AM – 4:00 PM

***Limted Service Branches**

All Products and Services are available at all locations.

Current information about Rockland Trust's [Products and Services](#) can be accessed provided upon request. This includes the following brochures:

- Business Banking
- Business Credit Card
- Business Fraud
- Business Welcome Folder
- Consumer Credit Card
- Consumer Welcome Folder
- Consumer Convenience
- Home Equity
- Mortgage
- IMG Special Services
- Personal Banking
- Rockland Trust Investments
- Student Checking
- Wealth and Investments

Current Rockland Trust [Fee Schedules](#) available upon request are:

- Business Banking
- Non Profit
- Personal (Consumer)
- Premier Professionals
- Worcester County Personal (Consumer)

Information about current Rockland Trust products, services, and fees will be copied and provided upon request. Interested parties should contact the CRA Officer of Rockland Trust Company:

Thomas Golden, MBA, CRCM, CCPE-III (he/him/his)
Vice President, CRA Officer
Compliance/Brockton Office
120 Liberty Street
Brockton, MA 02301
Phone: (781) 982-6117
Thomas.Golden@RocklandTrust.com



Where Each Relationship Matters®

PERSONAL BANKING

Banking

Checking Products Overview

Checking Product Rates
Free Checking
Free Student Checking
Advantage Checking
Rockland Complete Checking
The Club at Rockland Trust

Savings Products Overview

Savings, CD's and Money Market Rates
Free Savings
Certificates of Deposit (CDs)
IntraFi® Network DepositsSM
Money Market Savings
Rockland Complete Money Market Savings

Credit Cards

Credit Cards Overview

Loans

Mortgage Products Overview

Fixed-Rate Mortgages
Adjustable-Rate Mortgages
Jumbo Mortgages
Mortgage Refinancing
First-Time Homebuyers
Government Mortgage Programs
Home Loan Pre-Approval

Mortgage FAQs

Construction Loans

Home Equity Products Overview

Home Equity Rates
Home Equity Lines of Credit
Home Equity Loans
Express Mortgage
Home Equity FAQs

Services

Branch Services
Branches with Coin Counters
Branches with Sunday Hours
Debit Card
International Services
Overdraft Services
SecurLOCK
SecurLOCK FAQs

Electronic Banking Services

Online Banking and Bill Pay
Mobile Banking
Mobile Wallet
Mobile & Online Banking FAQs

Banking

Business Checking
Business Debit Cards
Business Online Banking
Condominium Association Banking
Merchant Services
Savings, Money Markets & CDs
Treasury Management
Workplace Banking

Business Credit Cards

Business Credit Cards Overview

SMALL BUSINESS

Loans

Business Equipment Leasing
Business Equipment Loans
Business Loans and Lines of Credit
SBA Loans
Small Business Loan Options

Paycheck Protection Program

Paycheck Protection Program Guidance

COMMERCIAL

Banking

Commercial Checking
Commercial Online Banking
Condominium Association Banking
Merchant Services
Savings, Money Markets & CDs
Treasury Management

Business Credit Cards

Business Credit Cards Overview
Commercial Purchase Card

Loans

Asset-Based Loans
Commercial Mortgage Loans
Dealer Services
Equipment Leasing
Equipment Loans
Security Alarm Lending
Real Estate Owned Properties
Franchise Financing
Construction and Development Loans

Specialized Banking

1031 Exchanges
Account Verification Services
Government & Municipal Banking
International Banking

WEALTH AND INVESTMENTS

Individuals & Families

Financial & Retirement Planning
Investment Management
Personal Insurance
Trust & Estate Services
Special Needs Services
Premier Banking

Business Owners

Business Retirement Plan Services
Business Insurance
Business Financial Planning
Business Investment Management

Institutions/Government

Government & Municipal Investing
Investing for Non-Profits
Institutional Investing



Where Each Relationship Matters®

(/)

[Locations \(/about-us/get-in-touch/locations\)](#) [Careers \(https://careers.rocklandtrust.com/\)](https://careers.rocklandtrust.com/)

[Rates \(/learning-center/popular-links/rates\)](#) [Contact Us \(/about-us/get-in-touch/general-contact\)](#)

[About Us \(/about-us/explore/about-rockland-trust\)](#) [FAQs \(/frequently-asked-questions\)](#)

[ACCOUNT LOGINS](#)

Search

[Home \(/\)](#) [Schedule of Rates and Fees](#)

Schedule of Rates and Fees

This page provides you with information about the rates and fees associated with our deposit accounts. If you have any questions, please call our Customer Information Center at 508.732.7072 (7:00 A.M. to 8:00 P.M. Monday through Friday; Saturday from 8:00 A.M. to 5:00 P.M.; Sunday 10:00 A.M. to 3:00 P.M.), or stop by one of our many convenient branch locations.

Your eligibility to open and maintain a deposit account with us is subject to the eligibility requirements and other terms and conditions set forth in the Agreement. Eligibility requirements set forth for specific deposit accounts are in addition to, and not in replacement of, the general eligibility requirements in your Agreement with us.

- [Electronic Agreement \(/assets/files/T0eA3YZz/2017/04/13/Federal E 10-16.pdf\)](/assets/files/T0eA3YZz/2017/04/13/Federal E 10-16.pdf)
- [Personal Deposit Account Agreement \(/rockland-trust/personal-account-agreement\)](/rockland-trust/personal-account-agreement)

Rates and Fees Below Effective April 2022

Pricing for the Deposit Accounts

Relationship Accounts: Rockland Complete Package

Scroll to the left to view the rest of the table.

Rockland Complete Checking

Features	Fees & Options
Minimum Opening Deposit:	\$500

Features	Fees & Options
Monthly Maintenance Fee:	\$25, <i>Waived for first three months.</i>
Minimum Balance Required to Avoid Monthly Maintenance Fee:	We will waive the monthly maintenance fee if you keep at least a combined \$25,000 average daily balance in any of the following: checking, savings, money market, non-IRA CDs and outstanding loan balances for home equity lines of credit and home equity loans (which includes our Express Mortgage product).
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.
Combining Balances:	We calculate the combined balances in your eligible accounts as follows: We take the average daily balances in your checking, savings and money market accounts during the Rockland Complete Checking account statement period plus the eligible CD balances and outstanding home equity balances as of your statement date. The owner or co-owner of the Rockland Complete Checking account must also be an owner or co-owner on additional accounts for balances to be included for the Rockland Complete Checking account balance requirements.

Scroll to the left to view the rest of the table.

Rockland Complete Money Market

Features	Fees & Options
Minimum Opening Deposit:	\$250
Monthly Maintenance Fee:	NONE when combined with a Rockland Complete Checking account. Should you close your Rockland Complete Checking account, we will change your Rockland Complete Money Market account to a Money Market Savings account, subject to the current rates and fees associated with that account.

Features	Fees & Options
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Checking Accounts

Scroll to the left to view the rest of the table.

Free Checking

Features	Fees & Options
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Does not earn interest.

Scroll to the left to view the rest of the table.

Free Student Checking

Features	Fees & Options
Eligibility:	You must be a full or part-time student between the ages of 16 and 24. Effective on your 25th birthday, your account will be converted to a similar product type.
Minimum Opening Deposit:	\$10
Monthly Maintenance Fee:	NONE
Rate Information:	Does not earn interest.

Scroll to the left to view the rest of the table.

Youth Checking

Features	Fees & Options
Eligibility:	You must be age 18 or younger to open the Youth Checking account. You may have only one Youth Checking account. Effective on your 19th birthday, your account will be converted to a similar product type. If you are a full or part-time student at age 19, you may be eligible for our Free Student Checking account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

65 Classic Checking

Features	Fees & Options
Eligibility:	You must be 65 or older to open the 65 Classic Checking account. You may have only one 65 Classic Checking account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

Advantage Checking

Features	Fees & Options
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	\$8
Minimum Balance Required to Avoid Monthly Maintenance Fee:	The Monthly Maintenance Fee will be assessed if the daily balance in your Advantage Checking account falls below \$1,000 on any day of the statement period.
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

◀ Scroll to the left to view the rest of the table. ▶

Workplace Interest Checking

Features	Fees & Options
Eligibility:	To open this account you (a) must be an active employee of a participating business, commercial, or municipal customer of Rockland Trust and (b) must have your pay direct deposited into your Workplace Interest Checking account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest- Bearing Deposit Accounts</i> section.

◀ Scroll to the left to view the rest of the table. ▶

Renew Checking

Features	Fees & Options
Eligibility:	If you overdraw your Renew Checking account within 12 months of account opening we may close your account and mail you a check for the account balance. If your Renew Checking account is closed in this manner you will be ineligible to open another checking account with us. If you do not overdraw your Renew Checking account within 12 months of account opening, you may apply for another Deposit account subject to normal qualification requirements.
Minimum Opening Deposit	\$25
Monthly Maintenance Fee:	\$10
Rate Information:	Does not earn interest.

Scroll to the left to view the rest of the table.

IMG Premier Checking

Features	Fees & Options
Eligibility:	IMG Premier Checking is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Checking account to a Rockland Complete Checking account, or similar product type, subject to the current rates and fees associated with that account.

Features	Fees & Options
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Savings Accounts

Scroll to the left to view the rest of the table.

Money Market Savings

Features	Fees & Options
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	\$8
Minimum Balance Required to Avoid Monthly Maintenance Fee:	The monthly maintenance fee will be assessed if the daily balance in your Money Market Savings account falls below \$2,500 on any day of the statement period.
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

Free Savings

Features	Fees & Options
Minimum Opening Deposit:	\$10
Monthly Maintenance Fee:	NONE

Features	Fees & Options
Rate Information:	Earns interest. <i>Rate information is found in the Rate Information for Interest-Bearing Deposit Accounts section.</i>

Scroll to the left to view the rest of the table.

Youth Savings

Features	Fees & Options
Eligibility:	You must be age 18 or younger to open the Youth Savings account. You may have only one Youth Savings account. Effective on your 19th birthday, your account will be converted to a similar product type.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. <i>Rate information is found in the Rate Information for Interest-Bearing Deposit Accounts section.</i>

Scroll to the left to view the rest of the table.

65 Classic Savings

Features	Fees & Options
Eligibility:	You must be 65 or older to open the 65 Classic Savings account. You may have only one 65 Classic Savings account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE

Features	Fees & Options
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

Savings Makes Cent\$

Features	Fees & Options
Eligibility:	You must be age 13 or under to open a Savings Makes Cent\$ account. Effective on your 14th birthday, your account will be converted to a similar product type.
Minimum Opening Deposit	\$10
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

IMG Premier Savings

Features	Fees & Options
Eligibility:	IMG Premier Savings is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25

Features	Fees & Options
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Savings account to a Free Savings account, or similar product type, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Scroll to the left to view the rest of the table.

IMG Premier Money Market

Features	Fees & Options
Eligibility:	IMG Premier Money Market is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Money Market account to a Money Market Savings account, or similar product type, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. Rate information is found in the <i>Rate Information for Interest-Bearing Deposit Accounts</i> section.

Rate Information for Interest-Bearing Deposit Accounts

For current interest rate and annual percentage yield ("APY") information, please call our Customer Information Center at 508.732.7072 (7:00 A.M. to 8:00 P.M. Monday through Friday; Saturday from 8:00 A.M. to 5:00 P.M.; Sunday 10:00 A.M. to 3:00 P.M.), visit us online at [RocklandTrust.com](https://www.rocklandtrust.com), or stop by one of our many convenient

branch locations.

The interest rate and APY on all interest-bearing deposit accounts may change. For all interest-bearing deposit accounts changes in the interest rate are at our discretion, and we may change the interest rate at any time. We use the daily collected balance method to calculate interest on all interest-bearing deposit accounts. This method applies a daily periodic rate to the principal in the deposit account each day.

Interest on all interest-bearing deposit accounts will be compounded every month and credited to your interest-bearing account every month. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks) made to your interest-bearing deposit accounts. If you close your interest-bearing deposit account before interest is credited, you will not receive the accrued interest.

Other Miscellaneous Fees and Charges

The fees listed below apply regardless of the balance in your deposit account, except as noted. All fees will be assessed to your deposit account on the day they occur.

Scroll to the left to view the rest of the table.

Standard Service Fees

Service	Fee
ATM Balance Inquiries or Transfers at Non-Rockland Trust ATMs	\$1.75 Does not apply to Rockland Complete Checking, Rockland Complete Money Market, Free Student Checking, Advantage Checking, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market, and Workplace Interest Checking accounts.
ATM/Debit Card Replacement Fee (Debit Memo)	\$10.00
ATM Fee for Withdrawals at Non-Rockland Trust ATMs	\$2.00 Does not apply to Rockland Complete Checking, Rockland Complete Money Market, Free Student Checking, Advantage Checking, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market, and Workplace Interest Checking accounts.
Attachment/Tax Levy Fee	\$125.00
Auto Transfer Non-Sufficient Funds (NSF) Fee	\$35.00 ¹ for each automatic transfer declined due to insufficient funds.
Check Orders and Check Accessories Fee	Fee Varies ^{2,3}
Dormant Account Fee	\$5.00 per statement period ⁴

Service	Fee
Escheatment Fee	\$50.00
International Transaction Assessment Fee (ITA Fee) <i>For ATM and POS Transactions in a foreign currency or with a foreign merchant.</i>	3% of U.S. Dollar amount of Transaction at Settlement
Research Fees ^{5,6} - <i>Per copy of deposit or check</i>	\$5.00
Research Fees ^{5,6} - <i>Per hour</i>	\$20.00
Research Fees ^{5,6} - <i>Statement Fee (Branch Copy)</i>	\$5.00
Research Fees ^{5,6} - <i>Interim Statement (Service Charge)</i>	\$5.00
Money Order (Registered Check)	\$5.00 ⁷
Negative Balance Fee	\$35.00 ⁸ Charged on 5th consecutive business day your deposit account balance is negative.

Overdraft Charges, Returned Item Insufficient Charges and Uncollected Charges

We make deposits to your deposit account available for your withdrawal in accordance with our Funds Availability Policy. However, the credit that we give you for your deposits (other than cash) is provisional until we finally receive the funds from the institution on which the deposited item was drawn. As a result, the collected balance in your deposit account may be less than the available balance in your deposit account.

When the available balance in your deposit account is not sufficient to pay a debit transaction (which includes a check, in-person withdrawal, ATM withdrawal, or other electronic means of debiting funds from your deposit account) presented for payment from that deposit account we may either pay the debit transaction (and create an overdraft on your deposit account) or we may return the debit transaction unpaid due to insufficient funds. If we pay the debit transaction, we may assess you an Overdraft Charge in the amount(s) described below. If we return the debit transaction unpaid we may assess you a Returned Item Insufficient Charge in the amount(s) described below. If your available balance is sufficient to pay a debit transaction presented for payment, but the collected balance is not, we may assess you an Uncollected Charge in the amount(s) described below. These charges are:

Overdraft, Returned, and Uncollected Charges Fees

Service	Fee
---------	-----

Service	Fee
Overdraft Charge - <i>standard charge</i> ^{1,9}	\$35.00 for each debit transaction <i>more than \$5.00</i> that creates an overdraft on your deposit account.
Overdraft Charge - <i>reduced charge</i>	\$5.00 for each debit transaction of <i>\$5.00 or less</i> that creates an overdraft on your deposit account.
Returned Item Insufficient Charge - <i>standard charge</i> ^{1,9}	\$35.00 for each debit transaction <i>more than \$5.00</i> returned unpaid due to non-sufficient funds.
Returned Item Insufficient Charge - <i>reduced charge</i>	\$5.00 for each debit transaction of <i>\$5.00 or less</i> returned unpaid due to non-sufficient funds.
Uncollected Charge - <i>standard charge</i> ^{1,9}	\$35.00 for each debit transaction of <i>more than \$5.00</i> paid against a sufficient available balance but an insufficient collected balance.
Uncollected Charge - <i>reduced charge</i>	\$5.00 for each debit transaction of <i>\$5.00 or less</i> paid against a sufficient available balance but an insufficient collected balance.

Please note that, as is discussed in greater detail in our Agreement, each business day we organize the debit transactions presented for payment against your deposit account into certain Payment Categories, and within those Payment Categories into certain subcategories based on transaction type. The order in which debit transactions are received, organized and processed by us may affect the total amount of Overdraft Charges, Returned Item Insufficient Charges and Uncollected Charges that you may be assessed. However, we have two (2) ways in which we limit the total amount of these charges that you may be assessed.

First, we will not assess you any Overdraft Charges or Returned Item Insufficient Charges if the total amount of the debit transactions presented for payment on a business day exceeds your available balance on that business day by no more than \$5.00. Similarly, we will not assess you any Uncollected Charges if the total amount of the debit transactions presented for payment on a business day exceeds your collected balance by no more than \$5.00.

Second, we impose a limit on the amount of Overdraft Charges and Returned Item Insufficient Charges that you may be assessed on any one business day. This limit is an amount equal to no more than five (5) Overdraft Charges or Returned Item Insufficient Charges (at their standard charge amount, and not the reduced charge amount). In addition, you may be charged an additional five (5) Uncollected Charges (at their standard charge amount, and not the reduced charge amount). This could result in a maximum of ten (10) Overdraft Charges, Returned Item Insufficient Charges, and Uncollected Charges at the standard charge amount and not the reduced charge amount on any one business day.

Please be aware that merchants and third parties sometimes re-present items that we may have previously returned unpaid. This means that multiple Returned Item Insufficient Charges may be assessed for the same item if the sending bank, merchant, or third party request that the item be re-presented for payment and you still do not have the available funds to pay that item. There is no limit on the number of attempts for re-presentation from the sending bank, merchant, or third party.

Scroll to the left to view the rest of the table.

Additional Charges

Service	Fee
Overdraft Account Link	\$5.00 per daily transfer Fee will be rebated on the following business day if the transfer fails to cover at least one overdraft.
Overdraft Protection Line of Credit Annual Fee	\$35.00 ⁷
Return Item Fee - <i>Deposit item returned</i>	\$7.11
Special Shipping for Replacement Cards (Overnight Delivery)	Fee Varies
Stop Payment Charge	\$35.00 ⁷
Treasurer's Check Charge	\$8.00 ⁷
Wire Transfer Fee - <i>Incoming Domestic in U.S. Currency</i>	\$12.00 ⁷
Wire Transfer Fee - <i>Outgoing Domestic in U.S. Currency</i>	\$25.00 ⁷
Wire Transfer Fee - <i>Incoming International in U.S. Currency</i>	\$12.00 ⁷
Wire Transfer Fee - <i>Outgoing International in U.S. Currency</i>	\$40.00 ⁷
Wire Transfer Fee - <i>Outgoing International in Foreign Currency</i>	\$10.00 ⁷

Other Fees

Scroll to the left to view the rest of the table.

Special Services Charges

Service	Fee
----------------	------------

Service	Fee
Check Collection - <i>Domestic - Standard</i>	\$25.00
Check Collection - <i>Foreign - Standard</i>	\$40.00
Check Collection - <i>Foreign - Provisional</i>	\$25.00
Collection of Securities	\$55.00
Confirmation Fee (Debit Memo)	\$15.00
Foreign Currency - <i>Standard Fee (Purchase or Redeem)</i>	\$5.00 ¹⁰
Foreign Currency - <i>Delivery Fee</i>	\$12.00
Foreign Currency - <i>Small Order Fee (Under \$250)</i>	\$10.00
Foreign Draft	\$35.00

Notes Regarding Service Charges:

1 - This fee is reduced to \$5.00 per debit transaction for deposit accounts that you have elected for coverage under the Massachusetts "18/65 Law." There is a daily limit of no more than four (4) such charges on deposit accounts that are covered under the Massachusetts "18/65 Law."

2 - Rockland Complete Checking account, IMG Premier Checking account, IMG Premier Money Market account and a deposit account that you have elected for coverage under the Massachusetts "18/65 Law" receive free Rockland Trust standard checks.

3 - Free Checking, Advantage Checking, and Money Market Savings customers receive an initial order of Rockland Trust standard checks free.

4 - The Dormant Account Fee will be assessed on deposit accounts that (a) have had no activity (other than the accrual and crediting of interest, if the deposit account is interest bearing) for one (1) year and (b) have a daily balance less than \$500 on the final day of the statement period on which the Dormant Account Fee will be assessed. This fee will be waived on our Free Savings, Youth Savings, 65 Classic Savings, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market, and Savings Makes Cent\$ accounts.

5 - This fee will be waived for IMG Premier Savings and IMG Premier Money Market accounts.

6 - These fees will not be charged if you are requesting documents in connection with EFT error resolution processes.

7 - This fee will be waived for Rockland Complete Checking, Rockland Complete Money Market, IMG Premier Checking, IMG Premier Savings, and IMG Premier Money Market accounts.

8 - This fee will be waived for a deposit account that you have elected for coverage under the Massachusetts "18/65 Law".

9 - Free Student Checking account is entitled to one (1) rebate of an Overdraft Charge on the account per calendar year.

10 - This fee will be waived for IMG Premier Checking, IMG Premier Savings, and IMG Premier Money Market accounts.

Also of Interest:

Checking Accounts (<https://www.rocklandtrust.com/personal-banking/checking-products>)

Discretionary Overdraft Privilege Policy (<https://www.rocklandtrust.com/discretionary-overdraft-privilege-policy>)

Business Fee Schedule (<https://www.rocklandtrust.com/business-fee-schedule>)

Connect with us:

Personal 508.732.7072 (tel:+15087327072)

Business 508.732.7078 (tel:+15087327078)

in

  (<https://www.linkedin.com/company/rockland-trust>)

(<https://www.facebook.com/RocklandTrust>) (<https://www.instagram.com/RocklandTrust>) (<https://www.youtube.com/channel/UCkSdR0k5a7d7T>)

Popular Request

Routing Number: 011304478

SWIFT Address: RTCOUS33

Reorder Checks Here (https://www.ordermychecks.com/login_a.jsp)

Branches with Sunday Hours (</about-us/get-in-touch/sunday-hours>)

Branches with Coin Counters (</about-us/get-in-touch/coin-counting>)



(<https://itunes.apple.com/us/app/rockland-trust-mobile-banking/id594827755?mt=8>)



(<https://play.google.com/store/apps/details?id=com.q2e.rocklandtrust3308android.rtmobile.uwnmobile>)

Explore Rockland

About Rockland Trust (</about-us/explore/about-rockland-trust>)

Careers (<https://careers.rocklandtrust.com/>)

Branch Services (</about-us/explore/branch-services>)

Community Support (</about-us/explore/community-support>)

Customer Information Center Hours

M-F 7:00 am to 8:00 pm

Sat 8:00 am to 5:00 pm

Sun 10:00 am to 3:00 pm

How Can We Help

[Branch & ATM Locations \(/about-us/get-in-touch/locations\)](/about-us/get-in-touch/locations)

[Security Center \(/learning-center/popular-links/security-center\)](/learning-center/popular-links/security-center)

[Contact Us Online \(/about-us/get-in-touch/general-contact\)](/about-us/get-in-touch/general-contact)

[Reporting Fraud \(/learning-center/popular-links/reporting-fraud\)](/learning-center/popular-links/reporting-fraud)

Get financial tips and advice:

SUBSCRIBE

Where each relationship matters – Rockland Trust is a full service community bank servicing MA and RI. Learn more at RocklandTrust.com. NMLS ID: 401447

©2023 Rockland Trust

[Privacy Policy \(/about-us/explore/privacy-policy\)](/about-us/explore/privacy-policy)

[Website Accessibility \(/about-us/get-in-touch/website-accessibility\)](/about-us/get-in-touch/website-accessibility)

[Terms of Use \(/about-us/get-in-touch/terms-of-use\)](/about-us/get-in-touch/terms-of-use)



#1 in Customer Satisfaction with Retail Banking in New England.*



*Tied in 2022. For J.D. Power 2022 award information, visit jdpower.com/awards.



Equal Housing Lender

Member FDIC



Where Each Relationship Matters®

Business Deposit Account Agreement

Effective March 2023

Key Topics Summary Chart

The following reference guide summarizes information regarding your deposit accounts. Please refer to the complete Agreement for additional details.

Topic	Summary
<p>Deposit Account Opening Requirements</p> <p><i>For more information, see page 2 to 6 of this Agreement.</i></p>	<ul style="list-style-type: none">• We offer many different types of deposit accounts. Minimum opening balance requirements and fees are found in our Rates and Fees Schedule.• You will have to sign certain documents for us and verify your Employer Identification Number (or "EIN") to open a deposit account with us.
<p>Deposits to Your Deposit Account</p> <p><i>For more information, see pages 7 to 11 of this Agreement.</i></p>	<ul style="list-style-type: none">• We give you provisional credit for your deposits until we collect the funds from the bank on which they are drawn.• If your deposit is returned unpaid by the bank on which it is drawn, we will charge you a Returned Item Fee.• Under our Funds Availability Policy (page 9), your deposits are generally available on the first Business Day after the Business Day we receive them. Electronic direct deposits and cash deposits are generally available the Business Day we receive them. We may extend these times in certain cases.• Checks drawn on foreign banks, bond coupons and other non routine items are not governed by our Funds Availability Policy.
<p>Withdrawals From Your Deposit Account</p> <p><i>For more information, see pages 11 to 18 of this Agreement.</i></p>	<p>We generally process transactions on your deposit account as follows:</p> <ul style="list-style-type: none">• First, we post Credit Transactions to your deposit account;• Next, we reduce your available balance by the amount of any Pending Authorization Holds;• Then each Business Day we group Debit Transactions presented for payment that day and order them for payment as follows:<ul style="list-style-type: none">– Cash Out Category: Paid in Low to High order by dollar amount within transaction types.– ACH / Bill Pay / Check Category: Electronic items are paid in Low to High order by dollar amount within transaction types; checks are paid in ascending check number order.– Bank Fees: Paid in Low to High order by dollar ascending dollar number order ("Low to High") within transaction types.• We may permit you to overdraw the available balance in your deposit account, but are not required to do so. If we do, you agree to pay an Overdraft Charge.

Topic	Summary
<p>Safeguarding Your Deposit Account</p> <p><i>For more information, see pages 19 to 22 of this Agreement.</i></p>	<ul style="list-style-type: none"> • You are responsible for reviewing your deposit account statements to identify forgeries or alterations to your checks. • You must follow reasonable business practices and have appropriate internal controls to manage your deposit accounts and supervise your employee use of such deposit accounts and services. • You must provide us with timely notice of problems regarding your deposit account.
<p>Dispute Resolution by Binding Arbitration</p> <p><i>For more information, see pages 22 to 23 of this Agreement.</i></p>	<ul style="list-style-type: none"> • THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION WHICH AFFECTS YOUR RIGHTS TO BRING DISPUTES INVOLVING YOUR DEPOSIT ACCOUNT(S) WHICH YOU SHOULD READ CAREFULLY.

I. Welcome to Rockland Trust

- 1. Our Agreement With You.** This Business Deposit Account Agreement, together with our Rates and Fees Schedule, Account Disclosures (including the "Discretionary Overdraft Privilege Policy") and any other documents that we give you regarding your deposit account(s), provides the terms and conditions that govern your business and commercial deposit account(s) with us. Please read it carefully and retain it with your deposit account records. If you have any questions regarding your deposit accounts, please call our Customer Information Center at 508.732.7078. You may also visit us online anytime at RocklandTrust.com for information about the deposit accounts and services that we offer.
- 2. Definitions.** When we use capitalized terms in this Agreement, it signifies that these terms have a special meaning. The definitions for these terms are provided in the Glossary of Commonly Used Terms at the end of this Agreement. When we use the words "you," "your" and "yours" in this Agreement, they refer to the person(s), corporations, partnerships, limited liability companies, municipalities, unincorporated business associations, partnerships, nonprofit organizations and sole proprietorships that maintain one or more business deposit accounts with us. The words "we," "us," "our," "Bank" and "Rockland Trust" refer to Rockland Trust Company. Unless specified otherwise, the words "deposit account(s)" refers to any deposit account that you presently have with us, or that we may offer now or in the future, that is for business or commercial purposes.
- 3. Scope of This Agreement.** This Agreement governs all business and commercial deposit accounts you have established with us. It replaces and supersedes any prior deposit agreement you may have had with us. If you sign a signature card or if you open, maintain, or use a deposit account with us, you agree to the terms and conditions of this Agreement, including, but not limited to, (a) the fees and charges listed in our Rates and Fees Schedule; (b) the Account Disclosures and (c) any other documents or materials that we give to you regarding your deposit account(s). The Rates and Fees Schedule and Account Disclosures, as each may be amended from time to time, are incorporated into and are considered part of this Agreement. This Agreement is subject to Applicable Law. When this Agreement provides us with the right to make certain decisions about the handling of your deposit account, you understand that those decisions are solely and exclusively within our discretion.
- 4. Changing this Agreement.** We can change the terms of this Agreement or our Account Disclosures or the fees and charges listed in our Rates and Fees Schedule and/or any policy or procedure affecting your deposit account(s) at any time. We will provide you with notice of such changes when and as required by Applicable Law. All changes will be effective upon the date provided in the notice. However, if the change is in your favor (such as the termination or reduction of a fee), we may provide you notice of the change after it is effective. We will send notices involving changes to your deposit account(s) to the address that we have on record for your deposit account(s). If any such notice is returned to us as undeliverable because you moved and did not inform us, the changes described in that notice are still binding on you. This Agreement may not be amended or modified orally by our telephone customer service representatives or branch personnel.
- 5. The Nature of Your Deposit Relationship With Us.** When you open a deposit account with us, our deposit relationship with you is that of debtor and creditor. Unless other documents we provide to you state otherwise, you agree and acknowledge that we are not in any way acting as a fiduciary for you or for your benefit.

II. Opening and Closing a Deposit Account

- 1. Your Eligibility, Generally.** Business deposit accounts may be maintained by corporations, unincorporated business associations, partnerships, sole proprietorships and fiduciaries.

Nonprofit organizations operated primarily for religious, philanthropic, charitable, educational, fraternal, political or other similar purposes described in Section 501(c)(3) through (13) and (19), and Section 527 of the Internal Revenue Code may open a Free Business Checking account. Sole proprietorships may open a Free Business Checking account and a Business Savings account.

- 2. Credit Verification.** If you are applying for a business deposit account with us as an individual conducting a business or trade, we may obtain a consumer report about you from a consumer reporting agency. If required by Applicable Law, we will obtain your permission before doing so. If you are a corporation, partnership, limited liability company, unincorporated business association, nonprofit organization or other legal entity requesting to open a deposit account, you agree that we may obtain commercial credit and related information about you from time to time by any means, including obtaining information from commercial credit reporting agencies and/or from other reputable sources.

- 3. When We Consider Your Deposit Account to be Open.** We may allow you to apply for deposit accounts in a variety of different ways. However, regardless of the manner in which you apply for a deposit account, we will consider your deposit account to be open only after (a) we have received and approved all deposit account opening documentation we may require, (b) your deposit account has been appropriately funded, and (c) you have satisfied any other requirements we may have.

- 4. Deposit Account Opening Documentation Requirements.** As part of our deposit account opening process, we will require you to:

- (a) Provide us with certain resolutions, authorizations, or other documents or instructions (the "Account Opening Documents") evidencing your ability to open a deposit account and to conduct transactions on such deposit account. We reserve the right to refuse to accept or recognize any such Account Opening Documents that are either not provided by us, that appear to be incomplete or improperly executed, or that are otherwise unacceptable to us.

- (b) Provide us with any financial information about you within a commercially reasonable period of time, provided that the information is already available and/or shall not cause you an unreasonable expense to produce.

- (c) Sign a deposit account signature card. If you have established a business deposit account with us as an individual conducting a business or trade, you (and any other person that you designate as an Authorized Signer, as defined below, on the deposit account) must sign our signature card. If you are a corporation, limited liability company, unincorporated business association, nonprofit organization or other legal entity, the individuals that you designate as Authorized Signers must sign our signature card. The classification and form of ownership of your deposit account is designated on the deposit account signature card. You understand and agree we may rely on such designation for all purposes regarding your deposit account. If you do not return your deposit account signature card to us during the deposit account opening process, you agree that we will not be liable to you for honoring checks or other signed instructions if we believe in good faith that the signature appearing on such checks or instructions is authorized.

- 5. We May Request New Documents.** From time to time we may request additional information from you to protect your deposit account and our systems from fraud or other problems. This information may include new sample signatures and other information that we must obtain under Applicable Law. You agree to assist us by promptly complying with any such request.

You also agree to hold us harmless for refusing to pay or release funds or to take any other action relating to your deposit account where the refusal is based on your failure to provide the signatures or documentation requested by us from time to time.

6. Certifying Your Employer Identification Number. When you open a deposit account with us, we will request that you provide us with a certification of your correct EIN. Applicable Law requires that these certifications be given under penalty of perjury. If you do not provide us with such a certification, we are required to withhold a certain percentage of taxable interest, dividends and certain other payments that we make to you. This is commonly referred to as “backup withholding.” You must provide us with your EIN even if you do not have to file a tax return, and you must also certify that you are not subject to backup withholding. We are not required to open (and may close) a deposit account for you if you do not provide and certify your EIN, even if you are exempt from backup withholding and information reporting. We are required to report certain dividend, interest and other payments we make to you to the Internal Revenue Service (“IRS”). We include your EIN in those reports.

You may be subject to civil and criminal penalties if you fail to provide us with a correct EIN or falsify withholding information. For additional information on interest reporting and withholding, contact your tax advisor or the IRS.

7. Your Representations, Warranties, and Covenants. By opening and maintaining a deposit account with us, you represent and warrant that:

- (a) You have completed all internal and/or corporate actions necessary to open and maintain a deposit account with us;
- (b) You have furnished us with all documents necessary to evidence your ability to open and maintain a deposit account with us;
- (c) Any and all documents, including (but not limited to) Account Opening Documents that you provide to us, are duly authorized, true, accurate, and complete in all respects;
- (d) Every person named as an Authorized Signer is duly authorized and has complete and full authority to bind you in all transactions involving your deposit account;
- (e) You have procured any and all required licenses and filings regarding your business, including (but not limited to) any filings for fictitious trade names under which you may conduct business; and
- (f) You will use and maintain your deposit accounts for business and/or commercial purposes only, and you will not use them for personal, family, or household purposes.

You also covenant and agree that you shall promptly inform us in writing of any changes in your organization, ownership, or in the authority of any Authorized Signer(s) with respect to your deposit accounts with us and/or any transactions relating to such deposit accounts. You also agree to provide us with any additional documents regarding your deposit account that we may request from time to time.

In addition to, and not in substitution for, any other indemnification obligations that you may have to us, you agree to defend, indemnify, and hold us harmless from any and all Losses that may directly or indirectly arise from: (a) your breach of any representation, warranty, or covenant under this Agreement; (b) any breach by an Authorized Signer of a representation, warranty, or covenant under this Agreement; (c) our reliance on any actions or inactions of any Authorized Signer or any other party with actual, implied or apparent authority to act on your behalf; and/or (d) your failure to inform us of any changes as required by this Agreement.

8. Authorized Signers. You will appoint certain individuals in your Account Opening Documents as “Authorized Signers” on your deposit account(s) with us. You understand and agree that we may rely on the signatures and instructions of your Authorized Signers for the payment

of funds, changing the address for the deposit account, ordering new checks, closing the deposit account, and/or for any other purposes relating to your deposit account. However, no Authorized Signer may add or remove the name of another Authorized Signer, unless you provide a certified copy of a corporate resolution specifically permitting an Authorized Signer to do so. You agree that we will not be liable to you for refusing to honor a check or other signed instructions if we believe in good faith that the signature appearing on such check or other instruction is not genuine. You understand and agree that we are allowed to rely on the information and documents in our books and records regarding your deposit account(s), including (but not limited to) your Account Opening Documents and documents authorizing Authorized Signers to act on your behalf regarding the deposit account and/or to conduct transactions on your deposit account, until we are informed by you in writing of any changes to such information and documents and we have a reasonable opportunity to act upon such notice. You understand that we will obtain a consumer report regarding your Authorized Signers as part of the deposit account opening process. If required by Applicable Law, we will obtain the permission of your Authorized Signer(s) before doing so. You understand and agree that we cannot share or otherwise summarize the results of these consumer reports with you. You agree that you will notify us immediately of the death or court-declared incompetence of any Authorized Signer, or otherwise in the event any Authorized Signer is no longer authorized to deal with your deposit account. In such event, you agree that you will promptly make arrangements to replace such Authorized Signers in accordance with the terms and conditions of this Agreement.

9. Closing Your Deposit Account. Generally, your deposit account may be closed at any time by you or us without advance notice. However, we may require you to give us seven days advance written notice when you intend to close your checking with interest, money market or savings account. If we close your deposit account, we will provide you with notice of such closure if and to the extent required by Applicable Law and mail a check to you at the address we currently show in our records for your statement or otherwise remit any balance in your deposit account to you. If your deposit account reaches a zero balance, we may (but are not obligated to) consider your deposit account closed. We may either return deposits, checks and other items that we receive after your deposit account is closed or, in the case of deposits, reopen the deposit account and accept the deposit, without our being liable to you. This Agreement continues to govern matters related to your deposit account even after your deposit account is closed. Closure of your deposit account by you or us will not release you from any fees or other obligations incurred before the closure, those you incur in the process of closing out your deposit account, or for your liability for outstanding items.

10. Prohibition Against Illegal Use. You may not use your deposit account or any other financial service we provide for any illegal purpose, including, but not limited to, the origination, receipt, or processing of illegal Internet gambling transactions as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG issued thereunder, and activities in violation of United States economic sanctions laws and regulations, including regulations issued by the Office of Foreign Assets Control ("OFAC"). In the event we identify a suspected restricted transaction, we may block or otherwise prevent or prohibit such transaction and further we may close the deposit account or end the relationship.

11. Enhanced Due Diligence. To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who ultimately own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes. For the purposes of this enhanced due diligence, a legal entity includes a corporation, limited liability company, partnership, and any other similar business entity formed in the United States or a foreign country. We may require you to provide the name, address, date of

birth and social security number (or passport number or other similar information, in the case of foreign persons) for the following individuals (i.e., the beneficial owners):

- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person that owns 25 percent or more of the shares of a corporation); and
- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer).

We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner provided.

III. The Types of Deposit Accounts That We Offer

We offer a variety of deposit accounts designed to meet your needs. From time to time we may create new types of deposit accounts to better serve you. Occasionally we may discontinue certain deposit accounts or types of deposit accounts and, unless we are required to do so by Applicable Law, we may do so without notice to you. Deposit accounts that have been discontinued may not appear in our most current Agreement. The deposit accounts that we currently offer are discussed in greater detail in our Rates and Fees Schedule or Account Disclosures. If you have questions or need more information or details about the types of deposit accounts that we offer, please call our Customer Information Center at 508.732.7078. You may also visit RocklandTrust.com at your convenience.

IV. General Terms and Conditions

(A) Signatures on Your Deposit Account

- 1. Reliance on Your Signature Card.** If you have signed a signature card with us we may rely on the titling and other information on the card to administer your deposit account(s) with us. If for any reason you have not signed a signature card or we do not have your signature card, we will not be liable to you for honoring checks or any other signed instructions if we believe in good faith that the signature(s) appearing on such instructions are authorized.
- 2. Facsimile Signatures.** From time to time we may allow you to use a Facsimile Signature on a check, withdrawal slip or other deposit account form. If you would like to use a Facsimile Signature you must provide us with advance notice of your desire to do so and we may require you to complete documentation regarding your use of such a signature. You are fully responsible for the use of such Facsimile Signatures, and you authorize us to accept and pay any check, draft or other instrument for the payment of money appearing to bear or bearing your Facsimile Signature (regardless of to whom such item is made payable) and to rely on such Facsimile Signature on any check, draft or other instrument for the payment of money, withdrawal slip or other deposit account document as though you had signed your own name to such check or document. We may rely on such Facsimile Signature even if it was placed on the check, draft or other instrument for the payment of money, withdrawal slip or deposit account document by someone other than you and/or without your authority. Alternatively, we reserve the right to reject any check, draft or other instrument for the payment of money, withdrawal slip, or other deposit account document that bears or appears to bear a Facsimile Signature. You should maintain close control over your Facsimile Signature device and promptly review your deposit account records for unauthorized use of the device. If you believe that your Facsimile Signature may have been misused you must notify us immediately.

(B) Deposits to Your Deposit Account

1. General Deposit Rules. You can make deposits to your deposit account in person at our branch, by mail or by any other method we make available from time to time. We are not responsible for deposits made by mail until we actually receive them. We encourage you to use the deposit slips that we make available to you in order to help us credit deposits to your deposit account as soon as possible and to minimize errors. If you do not use deposit slips that we provide to you, you agree that we will not be liable to you for any errors resulting from your use of a counter deposit slip, whether completed by you or one of our employees. We have the right, but are not obligated, to endorse any non-cash items submitted for deposit into your deposit account and deposit them into your deposit account. We also have the right to not accept items that contain multiple, missing or improper endorsements, and to limit, refuse, hold, or return any deposit. You agree to reimburse us for any Losses we incur: (a) because you fail to endorse an item exactly as drawn, (b) because you deposit an item with a missing endorsement, or (c) resulting from or arising out of any return of any deposited item for any reason whatsoever. You agree that our count of the coins and currency in your deposit shall be conclusive as to the amount. Credit for all of your deposits (other than cash) is provisional until we finally receive the funds from the institution on which the item you are depositing was drawn. You agree that you are responsible for items that you deposit, even if we have made those funds available to you under our Funds Availability Policy. We will make any necessary adjustments to your deposit account for any discrepancies with which we agree and notify you. We reserve the right to make adjustments to your deposit account, in our sole discretion, for computation or other errors. As noted elsewhere in this Agreement, all deposits are subject to verification. Occasionally, that verification reveals a discrepancy in the calculation of the net deposit amount. When that occurs and is identified by Rockland Trust, we will make the appropriate and necessary adjustment to the earlier deposit amount. We reserve the right to make such adjustments to a deposit to your account(s) for amounts less than five dollars (\$5.00) without further research to identify the cause of the outage. Overages will be credited to your account and shortages may be debited from your account.

The terms of this agreement govern when and how you may withdraw funds from your deposit account. You understand and agree that we may make adjustments to your deposit account from time to time to reflect corrections or changes to your balance. For example, we may make adjustments if deposits are posted for the wrong amount or to the wrong deposit account. In the event that an error has caused the balance in your deposit account to be overstated, you agree to reimburse the overstated amount.

2. Check Endorsement Standards. To ensure that checks you deposit into your deposit account are processed without delay, you must endorse them correctly. The area reserved for your signature is on the back of the check, within 1-1/2 inches from the "trailing edge" of the check. The "trailing edge" is defined as the left side of the check when viewing it from the front. Turn the check over and sign your name. Do not make any additional marks or notations on the back of the check. The portion of the check not reserved for your endorsement must remain blank for processing purposes. We will not be responsible for any Losses you incur if your check is improperly endorsed. You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements. For checks to be accepted through Mobile Check Deposit, payees must sign the back of the check and write "for mobile deposit only" underneath their signature.

3. Direct Deposits. You agree that we may reverse any direct deposit that is made to your deposit account without prior notice to you at any time if: (a) we credited your deposit account in an incorrect amount, (b) the deposit represents a duplicate credit to your deposit account, (c) you were not entitled to the deposit, or (d) you were not the intended recipient of the deposit. This right is in addition to any other rights that we may have under this Agreement or

Applicable Law, including our right of setoff and any security interest that we may have in your deposit account.

- 4. Deposit of Foreign and Other Non-Routine Items.** Checks drawn on banks located outside the United States, bond coupons and other non-routine items will be accepted for collection only. These items are not governed by our Funds Availability Policy. These items will not be posted to your deposit account, and you will not receive credit for such items until we receive final credit from the bank on which it is drawn. We will calculate the U.S. dollar equivalent of your deposit by using our applicable exchange rate that is in effect when we receive final credit, not the exchange rate that was in effect when you presented us with the item for deposit. You agree that when we receive final credit for an item that we have accepted for collection, we may subtract any applicable fee as may be disclosed in the Rates and Fees Schedule, as may be amended from time to time, for processing such non-routine items from the amount finally credited to us, before we credit your deposit account for the remaining amount. From time to time and in our sole discretion we may make exceptions to this policy. We are not, however, under any obligation to do so, and we will not be liable to you if we do not do so.
- 5. Collection of Items.** In receiving checks and other items for deposit or collection, we act as your collection agent and assume no responsibility beyond the exercise of ordinary care. We will not be liable for default or negligence of our correspondent banks or for loss in transit, and each correspondent bank will only be liable for its own negligence. You are responsible for reconstruction and proof of loss of any items, including checks and other negotiable instruments, included in deposits which are lost or stolen in transit before we have received and accepted the deposit. Further, you agree to fully cooperate and assist in the reconstruction and proof of loss of any items, including checks and other negotiable instruments, included in deposits that are lost or stolen in transit after we have received and accepted the deposit. Checks and other items and their proceeds may be handled in accordance with applicable regulations and operating circulars of the Federal Reserve, clearinghouse association or funds transfer system rules, and contractual arrangements with other financial institutions. All deposited checks and items (including those drawn on another deposit account at the Bank) are credited subject to final payment and our receipt of proceeds. Until we receive final payment, any credit that we provide to you for the deposit is provisional only.

You authorize us to pursue collection of previously dishonored checks and items, and in so doing, we may permit the payor bank to hold an item beyond the midnight deadline associated with Applicable Law. You also authorize us to convert, at our sole discretion, any checks that you deposit into your deposit account that are returned for uncollected or insufficient funds to an electronic transaction.

- 6. Return of Deposited Items.** If a check or other item you deposit or we cash is returned to us for any reason, at any time, we may debit your deposit account for the amount of the check or item without regard to whether the bank on which the check or item was drawn returned it before its midnight deadline. Furthermore, if after a check or other item deposited into your deposit account is finally paid, it is returned to us by the bank on which it is drawn because someone has made a claim that the check or other item was altered, forged, unauthorized, or should not have been paid for some other reason, we may debit your deposit account for its amount. All returns of checks or other items discussed in this section are hereinafter referred to as "Returned Deposited Items". In each of the foregoing situations, we may also debit your deposit account for any interest you may have provisionally earned on the amount of the Returned Deposited Item.

In some cases the financial institution on which the Returned Deposited Item is drawn may send us an electronic notice of return instead of returning it. We may act on, and you agree to be bound by, the electronic notice of return just as if the original check or item had been

returned. We may debit your deposit account for the amount of the Returned Deposited Item at any time on or after the day it is returned to us by electronic or other means, or the day we receive notice that it is being returned to us—whichever is earlier. If your available balance is insufficient to cover the amount of the Returned Deposited Item, we may overdraw your deposit account in accordance with this Agreement. You agree to repay us the amount of such overdrafts immediately.

For each Returned Deposited Item that was drawn in a foreign currency, we charge your deposit account the U.S. dollar equivalent of the item. We may calculate the U.S. dollar equivalent by using our applicable exchange rate that is in effect when we process the Returned Deposited Item.

We may charge you a fee for each Returned Deposited Item. The amount of such fee(s) is disclosed in our Rates and Fees Schedule.

7. Freezing Your Deposit Account. When we suspect that an irregular, unauthorized or unlawful activity may be occurring in connection with your deposit account, we may place a hold on (or “freeze”) the entire balance in your deposit account and any other deposit accounts that you may have with us while we investigate your deposit account and the activities that appear suspicious. Freezing your deposit account in this manner is not tied to the availability of items that you deposit to your deposit account. Rather, it is part of our effort to protect both you and us from Losses related to suspected fraud involving your deposit account. As a result, we may impose such a freeze on your deposit account(s) without regard for our Funds Availability Policy requirements. However, if we do freeze your deposit account we will provide you with any notice that may be required by Applicable Law.

8. Our Funds Availability Policy. Deposits made to your checking, savings and money market accounts may not be available for your immediate use or withdrawal. This section discusses our general rules about when we make deposited funds available for your use.

(a) **General Rule:** Our policy is to make funds from your check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits and cash deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written and other Debit Transactions.

(b) **When We Consider Your Deposits Received:** If you make a deposit before the end of a Business Day, we will consider that Business Day to be the day of your deposit. However, if you make a deposit after the end of a Business Day, or on a day that is not a Business Day, we will consider that the deposit was made on the next Business Day we are open.

(c) **Longer Delays May Apply: Sometimes we may delay the availability of your deposits.** The delays that we may impose fall into two general categories:

1) **Case-by-Case Delays.** In some cases, we will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first Business Day. If we are not going to make all of the funds from your deposit available on the first Business Day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the Business Day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

2) **Safeguard Exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- a) We believe a check you deposit will not be paid.
- b) You deposit checks totaling more than \$5,525 on any one day.
- c) You redeposit a check that has been returned unpaid.
- d) You have overdrawn your deposit account repeatedly in the last six months.
- e) There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit.

(d) **Special Rules for New Deposit Accounts:** If you are a new customer, the following special rules will apply during the first 30 days your deposit account is open. Funds from cash, wire transfers, and electronic direct deposits to your deposit account will be available on the day we receive the deposit. Funds from the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the fifth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will be available on the fifth Business Day after the day of your deposit.

9. ACH Transactions. If your deposit account receives incoming ACH transactions (either credits or debits), you agree to be bound by the Operating Rules and Guidelines of the National Automated Clearing House Association ("NACHA"). Under the NACHA Operating Rules and Operating Guidelines payments made to you, or originated by you, are provisional until final settlement is made through the Federal Reserve Bank or payment is otherwise made under Applicable Law. We may obtain a refund from you if an amount provisionally credited to your deposit account is not received. Neither Applicable Law or the NACHA Operating Rules or Guidelines require us to prove you with notice of the ACH or wire payment order to credit your deposit account.

10. International ACH Transactions. ACH transactions (either credits or debits) or wire transfers initiated from outside of the United States are subject to NACHA Operating Rules and Operating Guidelines, the rules of any wire transfer system involved, and the laws enforced by OFAC (each as applicable). We are permitted under these rules and laws to temporarily suspend processing of a transaction for greater scrutiny or verification against the OFAC list of blocked parties. This may result in delayed settlement, posting and/or availability of funds. If we determine there is a violation, or if we cannot satisfactorily resolve a suspected or potential violation, the subject funds will be blocked as required by Applicable Law. If you believe you have adequate grounds to seek the return of any blocked funds, it is your responsibility to pursue the matter with the appropriate governmental authorities. Please see the OFAC website for procedures and form(s) required to seek a release of blocked funds.

11. Your Deposit of Substitute Checks or Truncated Checks. If you truncate checks you receive for deposit into your deposit account, such as through a remote deposit capture service, you warrant that you are transmitting all of the information from the front and back of the original check at the time of your deposit. If you create a Substitute Check for deposit into your deposit account, you warrant that the Substitute Check:

- (a) Accurately represents all of the information on the front and back of the original check as of the time the original check was truncated;
- (b) Bears the legend "This is a legal copy of your check. You can use it the same way you would use the original check";
- (c) Bears all endorsements applied by any party that previously handled the check in any form for forward collection or return;
- (d) Preserves any previous reconverting bank identifications in the form required by law; and
- (e) Preserves the identity of the bank or other party that truncated the original check in the form required by law.

You also warrant that no depository bank, drawee, drawer or endorser will be charged for a substitute check, original check, or other paper or electronic representation as a result of which such person will be asked to make payment on a check that it has already paid. You agree to indemnify us for any loss or expense we incur as a result of your breach of any of these warranties.

12. Substitute Checks Created by Your Check Payees. To make check processing faster, federal law permits banks to replace original checks with Substitute checks. These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a Substitute Check as proof of payment just like the original check. Checks drawn on your checking account may be replaced with Substitute Checks before they are presented to us for payment. If you suffer Losses due to the receipt of a Substitute Checks instead of the original check you may have a right to indemnification under The Check Clearing for the 21st Century Act by the bank that created, transferred, presented or returned the check. If you believe that you have suffered Losses relating to a Substitute Check please contact us at:

Rockland Trust
 Attention: Deposit Services
 288 Union Street
 Rockland, MA 02370

If you contact us via phone we will require you to make a claim in writing within ten days of the oral complaint.

13. Night Deposits. Night deposits made after 8:00 A.M. may not be credited until the following Business Day.

14. Courier Services. If any of your deposits are delivered or retrieved by a third party, we are not responsible for determining the authority of such person or any other person purporting to be your agent. You agree to indemnify, defend and hold us harmless from and against Losses that we may incur or suffer or that may arise out of, result from or relate to the actions or inaction of any person purporting to be your agent retrieving, delivering and/or taking custody of any of your deposits.

(C) Withdrawals from Your Deposit Account

1. General Rules Regarding Withdrawals. We offer a number of different products and services that you may use to withdraw money from your deposit account or to instruct us to make a payment from your deposit account to a third party. You understand that we may refuse requests for transfers or withdrawals that do not comply with our existing policies, procedures, forms or other requirements, or that are in excess of transaction limits applicable to your deposit account. Our Funds Availability Policy governs when funds you deposit into your checking, savings and money market accounts will be available for your withdrawal.

2. Checks. We offer a variety of check styles and other withdrawal forms for your use. We recommend that you use checks and other forms that we provide. Unless we have approved them in advance, we may refuse to accept checks or other forms that you create or someone else provides to you. If you use a check or other forms that do not meet our specifications at any time, you are responsible for, and agree to indemnify and hold us harmless from, the result (such as if our equipment is unable to read or process the non-standard checks and/or any Losses that may occur).

If you create or obtain checks or other forms from someone else and we cannot process some or all of them through our automated check processing systems, we reserve the right to charge you per-item fees on those checks or other items. If you create or obtain checks or other forms from someone else you also represent and warrant that any such checks and forms will in all ways comply with the requirements of Applicable Law.

You are responsible for verifying the accuracy of all information on your checks and other forms. Our liability, if any, for any printing errors on checks or other forms obtained through us is limited to the cost of replacing the forms. We are not liable for Losses you may incur when you use checks or other forms not obtained through us.

3. How We Order Transactions Debiting Funds From Your Deposit Account.

(a) **Credits, Debits, and Holds:** Credits increase the available balance of your deposit account. Examples of Credit Transactions include ATM deposits, teller deposits, direct deposits, and credits we make. Debits decrease the available balance of your deposit account. Examples of Debit Transactions include checks, POS Transactions, withdrawals (in-person, ATM, preauthorized, and online), payments, fees, charges, and other items. Holds may be placed on funds in your deposit account when a transaction involving your deposit account is pending (e.g., when a debit has been authorized but not yet presented for payment), and may also decrease your deposit account's available balance. Examples of transactions that give rise to holds include deposit holds, debit card authorizations, holds related to cash withdrawals and electronic transfers, or under our Funds Availability Policy.

(b) **Generally:** Debit Transactions are often not presented to us for payment on the day you initiate them, and therefore are not processed in the order in which they are initiated by you. For example, if you write a check, the payee may not immediately cash or deposit it. There is also usually a delay between the date you initiate a POS Transaction and the date the merchant presents it to us for payment. This delay occurs in many cases even when the merchant has received authorization at the time the transaction occurs. We may determine in our discretion the order that we process and post credits, debits, and holds to your deposit account. Please be aware that merchants and third parties sometimes re-present items that we may have previously returned unpaid. This means that multiple Returned Item Insufficient Charges may be assessed for the same item if the sending bank, merchant, or third party request that the item be re-presented for payment and you still do not have the available funds to pay that item. There is no limit on the number of attempts for re-presentation from a sending bank, merchant, or third party. We may give preference to debits payable to us. On your deposit account statement we do not necessarily report debits and credits in the order that they occurred or in the order that they were posted to your deposit account.

(c) **We currently process transactions involving your deposit account(s) in the following manner:**

1) **We Increase Your Deposit Account's Available Balance by Posting Credits to Your Deposit Account First.** At the end of each Business Day, before we process pending authorization holds or Debit Transactions presented that day for payment, we first credit your deposit account(s) with credits that have become available that Business Day under our Funds Availability Policy.

- 2) ***Next We Reduce Your Deposit Account's Available Balance by the Amount of Pending Authorization Holds.*** After we post credits to your deposit account, we next deduct from the available balance the amount of any pending authorization holds applied to your deposit account that Business Day. Funds held in this manner are unavailable for payment of Debit Transactions while the authorization remains pending. The amount of this hold may not be equal to the amount ultimately presented by the merchant for payment. For example, certain merchants (such as hotels and gas stations that offer "pay at the pump") may request an authorization amount that exceeds the price of the goods or services ultimately purchased. Other merchants (such as restaurants) may not include potential additional amounts (such as a gratuity) in the authorization request. If a pending Debit Transaction is not presented for payment within 48 hours after our authorization and application of the pending authorization hold to your deposit account, we will release the pending authorization hold.
- 3) ***We Then Categorize Debit Transactions Presented for Payment into Payment Categories.*** After we have increased the available balance by posting credits to your deposit account, and reduced the available balance by the amount of any pending authorization holds, we then will process the Debit Transactions presented that Business Day for payment. At the end of each Business Day, we currently categorize all Debit Transactions presented that Business Day into one of the three following Payment Categories:
- i. ***"Cash Out" Category.*** This Payment Category includes transactions that typically require us to determine at the time the Debit Transaction is initiated whether you have sufficient available funds to pay it (including online banking transfers; ATM or in-branch transfers or withdrawals; POS Transactions; automatic transfers between your deposit accounts with us; telephone transfers; wire transfers; and deposit chargebacks). Not all of these Debit Transactions, however, will be presented for payment on the same Business Day they are initiated. For example, a POS Transaction may not be presented by the merchant for final payment until several days after it was initiated. If your available balance is no longer sufficient to cover the authorized POS Transaction at the time it is presented for payment, we will honor the item and create an overdraft on your deposit account. Similarly, if you no longer have sufficient collected funds to cover the authorized POS Transaction at the time it is presented for payment, we will honor the item and access the uncollected funds on your deposit account. We process all Debit Transactions in the "Cash Out" category before Debit Transactions in other Payment Categories. Within this category we group similar Debit Transaction types (for example: ATM withdrawal transactions; ATM transfer transactions; POS Transactions; etc.) together for processing purposes. We process the Debit Transactions for payment within each of these separate transaction types in ascending order ("Low to High") based on the dollar amount of each Debit Transaction. This means that not all "Cash Out" Debit Transactions will be posted from the lowest amount to the highest amount on a given Business Day. Only Debit Transactions within each single transaction type will be posted from lowest amount to highest amount. This means a "Cash Out" Debit Transaction of one transaction type can post before a "Cash Out" Debit Transaction of a different transaction type, even if the former is for a higher dollar amount.
 - ii. ***ACH / Bill Pay / Check Category.*** This Payment Category includes Debit Transactions that are presented to us in a manner that does not require an immediate payment or authorization of payment (including transactions sent using the Automated Clearing House network—often referred to as "ACH" transactions; online bill pay instructions; checks; Substitute Checks; and Remotely Created Checks). Once all Debit Transactions in the "Cash Out" Category are processed, we next process Debit Transactions in the ACH / Bill Pay / Check Category. Within this category we group

similar Debit Transaction types (for example: ACH transactions; bill pay instructions; checks; etc.) together for processing purposes. Within each transaction type for Debit Transactions that do not have an item number (such as ACH transactions; online bill pay transactions sent via ACH or other electronic means; and checks your payee converted to an ACH) we process these Debit Transactions for payment in ascending order (“Low to High”) based on the dollar amount of each transaction. This means that not all ACH and bill pay transactions will be posted from the lowest amount to the highest amount on a given Business Day. Only transactions within each single transaction type will be posted from lowest amount to highest amount. This means that an ACH or bill pay transaction in one transaction type can post before an ACH or bill pay transaction of a different transaction type, even if the former is for a higher dollar amount. After transactions with no item number are processed, we then process checks in ascending item number order. For example, we would process check #100 for payment before we would process check #150, regardless of their amount, if both checks were presented for payment on the same Business Day.

- iii. **Bank Fees Category.** The Payment Category of Debit Transactions represents funds that you owe to us, which may include fees, in accordance with our Rates and Fees Schedule. We review and process bank fees after all other Debit Transactions have been processed for payment. Bank fees will be processed in ascending order (“Low to High”) based on the dollar amount of the fee. You are responsible to pay all bank fees in accordance with our Rates and Fees Schedule and we may assess you a fee even if doing so will create an overdraft on your deposit account.

The order in which Debit Transactions are received and processed by us may affect the total amount of Overdraft Charges, Returned Item Insufficient Charges or Uncollected Charges that you may incur. We may change this order at any time. We will provide you with notice of such changes as required by Applicable Law.

- 4) **We Make Pay / Return Decisions and Assess Fees on the Morning of the Following Business Day.** On the morning of the Business Day following our posting of credits to and our processing of Debit Transactions from your deposit account(s) in the manner described above, we may review your deposit account(s) to determine if there is a sufficient available balance and/or if there is sufficient collected balance to pay all of the Debit Transactions presented for payment. If the available balance in your deposit account is insufficient to pay a Debit Transaction when it is presented and processed in this fashion, we may, in our sole discretion, pay the Debit Transaction and create an overdraft on your deposit account or return the Debit Transaction unpaid due to insufficient available funds. We have no obligation to permit overdrafts on your deposit account(s) and a decision to do so does not require us to do so in the future. We are not liable to you or to any third party for our decision to either pay or return a Debit Transaction presented for payment that exceeds your available balance. We may impose an Overdraft Charge if we pay a Debit Transaction that exceeds the available balance in your account. However, we will not assess you an Overdraft Charge if the only reason the available balance in your deposit account was overdrawn was because of the assessment of a bank fee. We may impose an Uncollected Charge if we pay a Debit Transaction when there are insufficient collected funds. Uncollected Charges occur when you spend more funds than have become available to you under our Funds Availability Policy. We may impose a Returned Item Insufficient Charge if we return the item unpaid due to insufficient funds. The amounts of our Overdraft Charges, Returned Item Insufficient Charges and Uncollected Charges are disclosed in our Rates and Fees Schedule. You agree to immediately repay the amount of any overdraft created on your deposit account. You also agree to immediately pay the amount of any Overdraft Charge, Returned Item Insufficient Charge or Uncollected Charge that may be assessed. All deposit account owners agree that these repayment obligations are joint and

several, regardless of which owner initiated or authorized the Debit Transaction that was paid against an insufficient available balance or uncollected funds or that was returned unpaid. You agree that these amounts may be repaid out of any subsequent deposit to your deposit account or set off against such deposit to your deposit account.

- 4. Presentment of Debit Transactions.** Our decision to pay or return a Debit Transaction, or return it unpaid, is made in conformity with the method described above. If we receive electronic notification that a check you wrote has been deposited for collection in another financial institution, we may make the decision to return or pay the check on the date that we receive such notification rather than the date on which the paper check may be presented to us for payment. Additionally, we may make a decision to pay or return an item that, but for a third party error, would qualify as a substitute check. Our decision to pay or not pay a Debit Transaction is based on funds available and/or collected in your deposit account and other factors, including whether there are any withdrawal limits applicable to your deposit account. A determination of your deposit account balance for the purpose of deciding whether to pay a check or other Debit Transaction may be made at any time between the receipt of such presentment (or notice from another financial institution that has deposited it for collection) and the return of the item.
- 5. Conversion of Checks that You Write Into Electronic Withdrawals by the Payee.** Checks that you draw on your checking account or money market account may be presented to us as an electronic withdrawal. This may occur if (a) the holder of your check converts it into an electronic fund transfer, or (b) if your check is returned by us, the holder may re-present it as an electronic fund transfer and charge a fee for the return. Your authorization of these electronic fund transfers may be in express form, or may be implied from posting a sign or deliver of a notice indicating the intent of the recipient of the check to present it electronically. It is the responsibility of the holder of the check, and is not our responsibility, to provide you with proper notice and to receive your authorization in these cases.
- 6. Items Processing.** We may process checks and other items using systems that rely on the information encoded at the bottom of the items. As a result, we may not individually review or examine all of your items for signatures or endorsements, or to see if they were completed correctly. This manner of processing is standard within the financial services industry, and you understand and agree that we have exercised ordinary care when processing your items in this manner (even if we do not individually inspect all items that are processed).
- 7. Stop Payments.** You may initiate a stop payment request on checks drawn on your deposit account that we have not paid. You may initiate a stop payment request by notifying us in person, by mail, by telephone, through online banking or by such other methods that we may make available to you from time to time. We may request that you confirm your stop payment in writing or by completing documents that we provide to you. The individual who initiates the stop payment request does not need to be the individual who drew the check to which the stop payment applies. For us to be able to enter a stop payment, you must tell us the exact amount of the check (dollars and cents), the check number, date of check, payee and the full deposit account number on which it is drawn. If the information you give us is not correct or if you do not give us other reasonable information requested about the check, we will not be responsible if we are not able to affect the stop payment. We also cannot be responsible if we are not able to identify the proper check because you have issued more than one check with the same check number. If you generate your own checks using a computer or in any other manner which does not produce a magnetically-encoded check number on the check, we will be unable to guarantee that your stop payment request will be honored. You therefore agree to indemnify and hold us harmless should we be unable to honor a stop payment order which you have timely and correctly placed on a check with no magnetically-encoded check number.

You must give us sufficient notice of your stop payment request so that we have a reasonable opportunity to act on your request. We may establish cut-off time requirements for receiving

your stop payment request. Your stop payment request will only be considered effective once we have had a reasonable opportunity to verify that the check has not been paid. You may not request a stop payment if we have accepted or certified the check, paid the check in cash, made final payment on the check, or otherwise become accountable for the check under check clearinghouse rules, this Agreement, or Applicable Law.

If we re-credit your deposit account after paying a check over a valid and timely stop payment order, you agree to transfer to us all of your rights against the payee or other holder of the check and to assist us in any legal action taken against that person.

If you request a stop payment in one of our branches or over the telephone, and do not confirm the stop payment request in writing, the stop payment order is valid for fourteen calendar days. If you confirm your stop payment request in writing, within that fourteen day period, the stop payment order is valid for six months. You may renew your stop payment order for an additional six months by writing to us prior to the expiration of the existing stop payment. The fee for stopping payment is found in the Rates and Fees Schedule, as may be amended from time to time.

You are not permitted to place stop payment orders on cashier's checks, official checks, or money orders. If you lose a cashier's check, official check, or money order, or if such an item has been stolen or destroyed, we may require you to provide a declaration of loss and affidavit and to comply with other procedures that we may have before we re-issue the item. We may require that you wait ninety calendar days before honoring your claim and we will not be liable to you if such an item is cashed prior to the expiration of the ninety calendar day period.

8. Stale-Dated and Post-Dated Checks. If a check dated more than six months in the past (that is, a "stale-dated check") is presented for payment against your deposit account, we may pay the check and charge it to your deposit account. If a check dated in the future (that is, a "post-dated check") is presented for payment, we may pay the check and charge it to your deposit account even if it is presented for payment before its date. If you do not want us to pay a stale-dated or post-dated check you must place a stop payment order on it. You agree that we are not liable to you or any other party for any Losses that result from our paying either a stale-dated or post-dated check that you do not place a stop payment on.

9. Check Legends and Restrictive Endorsements. Legends or notations that you place on checks that you draw on your deposit account, such as "not valid after 60 days" or "not valid over \$1,000" are ineffective and will be processed by us without regard to such legends or notations. Similarly, any conditional or restrictive endorsements or other notations found on checks that you deposit to your deposit account are ineffective and will be processed by us without regard to the endorsement or notation. We may pay checks with such legends, endorsements, or notations even if the restriction or other conditions have not been met. We are not liable to you or any other party for any Losses that result from the placement of these restrictions or other notations on your checks, or from our disregarding them. You agree that we may disregard all information on the check other than the identity of the drawee bank, the amount of the check and any other information encoded onto the check in magnetic ink in accordance with banking practices. We reserve the right to enforce any legends or restrictive endorsements that we or our service providers place on official checks that you purchase from or through us.

10. Third Party Check Cashing. From time to time, a person who is not our customer may visit our branch to cash a check that you have drawn on your deposit account. This exposes us to certain risks that are not present if the check is deposited at another financial institution and presented to us by that financial institution through the ordinary check collection process. As a result, you agree that we may impose certain additional security procedures and documentation requirements (such as, but not limited to, submitting one or more forms of identification, providing thumbprints or other personal identifiers, and/or using special teller lines). You also agree that we may charge a non-customer a fee prior to cashing

a check drawn on your deposit account in these circumstances, unless doing so would be prohibited by Applicable Law. These measures may be done without notice to you. You agree that we will not be liable for wrongful dishonor for refusing to cash the check if the payee refuses or fails to pay the fee or comply with such reasonable security measures.

11. Automatic Transfer Service. You may establish an automatic transfer service with us to have funds transferred automatically from one of your deposit accounts with us to one or more other deposit accounts that you have with us, or to repay a loan that you have with us. Federal regulation places limits on the number of automated transfers you make from your savings and money market accounts.

In most cases, we make transfers periodically on the days and for the amounts that you specify. If a scheduled transfer falls on a weekend or bank holiday, it may be made the next Business Day. You agree to maintain a sufficient available balance in the deposit account(s) from which transfers will be made. If you do not maintain a sufficient available balance in such deposit account(s), we may, in our sole discretion, complete the transfer of the amount requested, thereby creating an overdraft on the deposit account from which the transfer is made. You agree to repay us the amounts of such overdrafts and the amount of any Overdraft Fee(s) immediately. If you have sufficient available funds, but insufficient collected funds, we may permit the transfer but may assess you an Uncollected Charge. Alternatively, if you do not have enough available funds in your deposit account to complete the transfer, we may refuse to make the transfer at all or in the full amount requested and we reserve the right to immediately cancel this service. Otherwise, you may cancel this service by providing us with notice of your termination in writing. This will be effective no later than five Business Days after our receipt of your termination request. In addition to our ability to terminate this service due to insufficient available funds, we may also terminate it for any or no reason by sending you written notice.

12. Remotely Created Checks You Draw on the Accounts of Others. You represent and warrant that any Remotely Created Checks that you may create from a third party's deposit account by obtaining the number found at the bottom of the third party's checks (which includes the routing and transit number of the third party's bank) will be validly authorized by the third party as may be required by Applicable Law. You agree to indemnify and hold us harmless from any Losses that may arise from your deposit of any Remotely Created Check(s) to your deposit account, including (but not limited to) any Losses that we may incur due to the third party claiming that such Remotely Created Check(s) was unauthorized.

13. Wire Transfer Services. We offer certain services that allow you to request a wire transfer of funds (each such transfer, a "Wire Transfer") to a third party located within the United States (each a "Wire Transfer Beneficiary"). Wire Transfers are subject to and governed by Article 4A of the Uniform Commercial Code and Subpart B of Federal Reserve Regulation J. You agree that your Wire Transfer requests must be executed in accordance with (a) Article 4A of the Uniform Commercial Code ("Article 4A"), (b) Subpart B of Regulation J of the Board of Governors of the Federal Reserve System, and (c) the terms and conditions of any Wire Transfer agreement (a "Wire Transfer Agreement") that we may require you to execute at the time of the request. The terms and conditions contained in this section supplement the terms and conditions of our Wire Transfer Agreement to the extent that the two are not inconsistent. You acknowledge that Article 4A authorizes us to rely upon the numbers supplied by you to identify banks, Wire Transfer Beneficiaries and other parties to the Wire Transfer, even if those numbers disagree with the names of those parties. All Wire Transfers will be made according to our security procedure(s) as identified in our Wire Transfer Agreement. The security procedure(s) is/are intended to verify that an order is authorized. You understand that once your request for a Wire Transfer has been processed, the funds will have been permanently transferred to the named Wire Transfer Beneficiary and that a stop payment order will be impossible. You understand that the Bank handles Wire Transfer requests expeditiously, but that there is no guarantee that a request will be completed in any specific time period.

(D) Business Debit Card Transactions

- 1. Generally.** Use of your Debit Business Card (the “Card”) is governed by the terms and conditions of the Rockland Trust Debit Business Card Agreement provided to you when you received your Card.
- 2. International Transaction Assessment Fee.** If you withdraw cash from an ATM overseas that dispenses foreign currency or make a POS Transaction with your Debit Card in a currency other than U.S. Dollars, the amount of these cash withdrawals and purchases will be converted into a U.S. Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your deposit account. When a currency conversion occurs we will assess you an International Transaction Assessment Fee. Refer to the Rates and Fee Schedule for more details. The International Transaction Assessment Fee will be charged even if no currency conversion takes place (for example: if the transaction occurs in a foreign country, but in U.S. Dollars).

(E) Earning Interest and Paying Fees on Your Deposit Account

- 1. Interest.** Some deposit accounts earn interest. You may obtain current rate information by calling our Customer Information Center at 508.732.7078. You may also obtain information regarding rates by visiting our website online anytime at RocklandTrust.com, or by asking one of our branch representatives. Specific information regarding our rates may be found in the Rates and Fees Schedule.
- 2. Sub-Accounts.** Your checking accounts consist of two sub-accounts: a checking sub-account and a money market sub-account. We do this for regulatory and accounting purposes. It does not in any way affect the functioning of your checking account. We periodically review the activity in your checking account to determine the amounts needed to pay Debit Transactions on any given day, and credit the amount needed to pay such transactions to the checking sub-account for payment. Any funds in excess of this amount will be transferred to the money market sub-account. We may from time to time transfer balances between the sub-accounts as needed. However, your checking account statement will not reflect these internal transfers and your checking account will be considered a single account for statement purposes.
- 3. Fees.** You agree to pay all fees that apply to your deposit account or the services described in or incorporated into this Agreement. All deposit account owners agree that they each are jointly and severally liable for all fees on the deposit account. All fees for your deposit account are disclosed in the Rates and Fees Schedule, the terms of which are incorporated into and are part of this Agreement. Fees may be deducted from your deposit account as incurred by you and without prior notice to you, and if there are not sufficient funds available in your deposit account to cover the fees that you owe us, we may overdraw your deposit account. However, we will not assess you an Overdraft Charge if the only reason your deposit account was overdrawn was because of the assessment of a bank fee. You agree to repay us the amount of such overdrafts immediately. We will not be liable for dishonoring Debit Transactions because of insufficient available funds resulting from proper deduction of fees, and you agree to repay immediately all amounts that you owe us. We may, in our sole discretion, change the fees applicable to your deposit account. As may be required by Applicable Law, we will provide you with notice of any changes in our fees. Such notice will be sent to you at the address shown in our records. If your deposit account is closed (either by you or by us), you remain responsible for all fees incurred in connection with your deposit account.

(F) Safeguarding Your Deposit Account

1. Reviewing Your Deposit Account Statements. You are in the best position to discover issues or problems with your deposit account, such as forged, unauthorized or missing signatures or endorsements, a material alteration, a missing or diverted deposit or any other error or discrepancy relating to a check, draft or other instrument for the payment of money, deposit or other credit or debit to your deposit account. Therefore, you must promptly and carefully examine your statements and images of cancelled checks that we make available to you. If you think that an unauthorized person has withdrawn funds from your deposit account, that one or more deposits is not reflected on your statements, or that there is any other type of error or discrepancy in your statements, you should notify us immediately and in no event later than ten calendar days (unless a longer period of time is required by Applicable Law) after we send you or otherwise make your deposit account statement available to you. If you do not provide us with notice within this time frame, you may have to share any Losses that may occur on the deposit account due to unauthorized signatures or alterations on your deposit account, or bear the Losses entirely (depending on whether or not we used ordinary care in processing the transaction or if our actions or inactions substantially contributed to the Losses). This could include subsequent Losses perpetrated by the same individual.

Additionally, if you fail to report unauthorized transactions reflected on your statement within thirty calendar days (unless a longer period of time is required by Applicable Law) following the closing date reflected on your statement, you will not be able to assert any claims for Losses against us for items on that statement, regardless of whether we exercised ordinary care. You understand that, as is discussed elsewhere in this Agreement, we use automated means to process your checks and other items and that we exercise ordinary care in paying your checks and other items in this manner. Your rights regarding the use of your Card and Card transactions that you believe are unauthorized are discussed in the Rockland Trust Debit Business Card Agreement provided to you when you received your Card.

2. Safeguarding Your Checks. To help protect your deposit account, you agree to use care in safeguarding unsigned checks on your deposit account against theft or misuse. If any of your checks are lost, missing, destroyed or otherwise unaccounted for you must notify us immediately. For your protection against loss, we may require you to close the account and reopen a new account if checks or other forms of account access have been compromised.

3. Deposit Account Management and Oversight. You agree to follow reasonable business practices to avoid unauthorized transactions in your deposit account including, as appropriate, auditing your internal books and records, establishing internal "dual control" procedures for your deposit account, protecting checks received by you, protecting your unsigned checks, insuring that any computers you use to access your deposit account may only be accessed by appropriate employees and have adequate security software installed on them and are computer virus and malware-free, protecting any passwords used to access your deposit accounts, carefully supervising all of your employees who deal with your deposit accounts, and discovering external or internal theft of checks, computer passwords, credentials, or other means used to access your deposit account.

Additionally, you understand that your deposit account information should be protected from the potential for unauthorized use. If you voluntarily provide your deposit account number, other deposit account information or access to deposit account-related services (such as the use of your Card or online banking) to a third person (whether online, by telephone, in-person or otherwise) you understand that this constitutes your authorization for the recipient of this information to initiate any Debit Transactions from your deposit account. We will consider any Debit Transactions initiated by a third person in these situations to have been authorized by you.

4. Lost, Stolen or Destroyed Passbooks. If you have a Passbook Savings account and you lose your passbook, or if your passbook is stolen or destroyed, you must notify us as soon as possible. We will issue you a Statement Savings account only if you (or, if your Passbook Savings account is a joint account, all joint account owners) complete any documentation that we may require and provide us with identification that we deem appropriate under the circumstances. We reserve the right to require you to give us a surety bond or an indemnification agreement before we will agree to convert the account to a Statement Savings account. Once we convert your account to a Statement Savings account, we will have no further liability for the original passbook.

5. Change of Address. We will rely on your address as it appears on our records for any and all communications we send to you unless you notify us in writing of a change of address and we have had a reasonable opportunity to act on such notice. Change of address notifications should be addressed to:

Rockland Trust
Attention: Deposit Services
288 Union Street
Rockland, MA 02370

It is your responsibility to notify us of any changes in your address. You also agree that if the U.S. Postal Service or one of its agents notifies us of a change in address for you, we may change your address based on this information. We have no liability to you if we change your address based on such information, even if the information provided by the U.S. Postal Service or its agent is incorrect.

6. Recording and Monitoring Telephone Calls. We may record or monitor telephone calls between you and us for training, customer service, and other purposes. We need not remind you of our recording or monitoring before each call unless required to do so by Applicable Law.

7. Requests for New Documentation. From time to time we may request additional information from you to protect your deposit account and our systems from fraud or other problems. This information may include new sample signatures and other information that we must obtain under Applicable Law. You agree to assist us by promptly complying with any such request. You also agree to hold us harmless for refusing to pay or release funds or to take any other action relating to your deposit account where the refusal is based on your failure to provide the signature or documentation requested by us from time to time.

(G) Dispute Resolution By Binding Arbitration: Please Read Carefully Because This Affects Your Rights

1. Rockland Trust is committed to resolving disputes fairly. Most concerns can be quickly resolved by calling our Customer Information Center at 508.732.7078. In the unlikely event that a complaint is not resolved to your satisfaction, in order to resolve things in a cost-efficient manner both you and the Bank agree to take disputes regarding your deposit accounts to binding arbitration or small claims court.

The arbitration provision below is intended to make arbitration convenient and inexpensive.

Arbitration is more informal than a lawsuit and uses a neutral arbitrator, instead of a judge or jury, to make a final decision about who wins. The arbitrator can order that money be paid or other actions be taken. Any arbitration will take place on an individual basis. Class arbitrations and class actions are not permitted.

2. Arbitration Provision.

- (a) Either you or we can require individual arbitration of all disputes and claims between you and the Bank with respect to your deposit accounts. The agreement to arbitrate is intended to be broadly interpreted and includes, but is not limited to, any and all claims:
- 1) arising out of, or related to your deposit accounts, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory;
 - 2) that arose before this Agreement or any agreement before this Agreement that governed the terms and conditions of your deposit accounts (including, but not limited to, advertising claims); and,
 - 3) that are currently the subject of purported class action litigation in which you are not a member of a certified class.

Notwithstanding the foregoing, either you or the Bank may choose to bring an action in Massachusetts small claims court with respect to your deposit accounts. This arbitration provision does not preclude you from bringing issues regarding your deposit accounts to the attention of federal, state, or local bank regulators or agencies, including, for example, the Federal Deposit Insurance Corporation or the Massachusetts Division of Banks. Those agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into this Agreement you and Rockland Trust are each waiving the right with respect to your deposit accounts (1) to proceed in any court (other than Massachusetts small claims court), (2) to a trial by jury, and (3) to participate in a class action. This arbitration provision evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

While this arbitration provision is intended to have the broadest and most comprehensive effect possible with respect to any disputes between us related to your deposit accounts, any disputes arising from any loan or line of credit which Rockland Trust has made to you are expressly excluded from this arbitration provision and are governed instead by the terms and conditions of our loan or line of credit documents.

- (b) A party who wishes to arbitrate must send, by certified mail, a written Notice of Dispute (the "Notice"). Any Notice to Rockland Trust should be addressed to the General Counsel, Rockland Trust Company, 288 Union Street, Rockland Massachusetts 02370 ("Notice Address"). You may download a form for the Notice from our website or write the Notice yourself. The Notice must describe your claim and clearly state what you want us to do. If we do not reach an agreement to resolve the claim within 30 days after the Notice is received, either you or Rockland Trust may commence an arbitration proceeding.
- (c) The arbitration will be governed by the rules of the American Arbitration Association ("AAA"), as they may be modified by this provision. The AAA rules are available online at www.adr.org, by calling the AAA at 1.800.778.7879. The arbitrator is bound by the terms of this provision. All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of this arbitration provision are for a court to decide. Unless we agree otherwise, any arbitration will take place in the county where your primary office is located. During the arbitration, the amount of any settlement offer made by Rockland Trust or you shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you are entitled. If your claim is for \$2,500 or less, we agree that you may choose whether arbitration will be conducted solely on the basis of documents submitted, through a hearing by telephone, or by an in-person hearing. If your claim exceeds \$2,500, the right to a hearing will be determined by the AAA rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue

a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator can order that Rockland Trust pay you money or issue an equitable order called an injunction that we take other actions. The arbitrator may issue an injunction only for you, and then only to the extent necessary to provide the equitable relief warranted by your individual claim.

- (d) **YOU AGREE THAT YOU MAY BRING CLAIMS AGAINST ROCKLAND TRUST ONLY IN YOUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION OR REPRESENTATIVE PROCEEDING.** Unless you and us both agree otherwise, the arbitrator may not consolidate more than one person's claims and may not preside over any form of a representative or class proceeding. If this class action waiver is found to be invalid or unenforceable, then the entirety of this arbitration provision shall be null and void.

(H) Other Legal Actions or Processes Affecting Your Deposit Account(s)

- 1. Legal Process.** If legal action such as an attachment, garnishment, levy or other state or federal legal process is brought against your deposit account (individually and collectively, "Legal Dispute(s)"), we may refuse to allow any transactions or transfer from your deposit account until the Legal Dispute is released or we are notified by the proper persons or authorities that it has been resolved. You agree that we will not be liable to you for making a payment to any third party involved in a Legal Dispute even if such payment leaves insufficient available funds in your deposit account to cover any outstanding Debit Transactions on your deposit account. We will not contest a Legal Dispute on your behalf. We may take action we determine to be appropriate under the circumstances to comply with a Legal Dispute, even if the Legal Dispute purports to affect the interests of less than all of the owners of the deposit account. We will notify you whenever we are notified of a Legal Dispute, and place such restrictions on your deposit account, to the extent permitted by Applicable Law. Without prior notice to you, we may charge against or deduct from your deposit account, or otherwise bill you directly, an amount representing our Losses incurred in responding to or processing a Legal Dispute as permitted by Applicable Law. We may also assess and debit from your deposit account any applicable Attachment / Tax Levy Fee as set forth in the Rates and Fees Schedule that may be assessed as a result of the Legal Dispute in accordance with Applicable Law.
- 2. Conflicting Claims Involving Your Deposit Account.** If we receive notice of an actual or potential claim from a third party regarding your deposit account, or if we believe that a conflict exists between deposit account owners and/or Authorized Signers on the deposit account, or if there appears to be a controversy over matters such as ownership of the deposit account or who has the authority to withdraw funds, we may:
 - (a) Continue to rely on this Agreement and your signature card or other documents and to process your deposit account in what we believe is good faith conformity with such Agreement, signature card(s) and other forms and documents;
 - (b) Honor the competing claim upon our receipt of evidence we deem satisfactory to justify the claim;
 - (c) Freeze all or part of the funds in your deposit account until the dispute is resolved to our reasonable satisfaction; or
 - (d) Close the deposit account and send a check for the balance remaining in the deposit account, payable to you or to you and each claimant, or to pay the funds into a court of appropriate jurisdiction for resolution.

Without prior notice to you, we may charge against or deduct from your deposit account, or otherwise bill you directly, an amount representing our Losses incurred in handling the conflicting claims on your deposit account as permitted by Applicable Law. We may also assess and debit from your deposit account any applicable fees set forth in the Rates and Fees Schedule that may be assessed as a result of the Dispute in accordance with Applicable Law.

- 3. Documentation as Evidence.** If we go to court for any reason, whether the proceeding is instituted by you, us or some other third party, we may introduce into evidence a copy, printout, microfilm, microfiche or electronic version of any document evidencing a transaction under this Agreement and such copy, printout, microfilm, microfiche or electronic version shall be deemed as valid as the original document.
- 4. Limited Liability.** Unless we acted in bad faith, we are not liable to you for delays, errors, or Losses that occur on your deposit account because of our performance (or failure to perform) services under this Agreement. In addition to that limitation, we are also not liable to you for mistakes or delays on your deposit account that are caused by circumstances beyond our control, such as acts of civil, military or banking authorities, national emergencies, insurrection, war, riots, acts of terrorism, failure of transportation, communication or power supply, or malfunction of or unavoidable difficulties with our equipment. **IN NO EVENT WILL YOU OR ANY PERSON ACTING ON YOUR BEHALF BE ABLE TO RECOVER FROM US ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.**
- 5. Indemnity.** You agree to indemnify and hold us, our shareholders, directors, officers, employees, and agents (and our affiliates and subsidiaries and the shareholders, directors, officers, employees and agents of our affiliates and subsidiaries) harmless from and against any and all Losses arising from or in connection with the services provided under this Agreement, except for Losses due to our own gross negligence or willful misconduct. Additionally, you further agree to hold us, and our shareholders, directors, officers, employees, and agents (and our affiliates and subsidiaries and the shareholders, directors, officers, employees and agents of our affiliates and subsidiaries) harmless from Losses arising out of actions taken or omitted in good faith by us in reliance upon instructions from you, an Authorized Signer or any person acting on your behalf. We are not responsible for any actions or omissions by any third party that is not under our direct control.
- 6. Our Expenses and Losses.** If we undertake any action(s) to collect debt or other amounts that you owe us under this Agreement you agree to reimburse us for our Losses to the fullest extent permitted by Applicable Law. We may deduct such amounts from your deposit account without notice to you.
- 7. Your Instructions.** In our sole discretion, we may follow your instructions concerning your deposit account, whether such instructions are provided by you in writing, electronically, orally (including our recording of your oral instructions) or by other means, and we may do so without any liability to you. We reserve the right to refuse to follow any instructions that you give us that we believe may expose us to potential liability. We will not have any liability to you if we do not follow your instructions in these situations. If, however, we decide to follow your instructions in these situations, we reserve the right to ask you for certain protections such as a surety bond or an indemnity agreement in a form that is satisfactory to us.

(I) Miscellaneous Terms and Conditions

- 1. Set-Off of Deposits in Your Deposit Account.** If you owe us money as a borrower, guarantor, judgment debtor or otherwise (including any obligation to a financial institution acquired by us) and that money is due, you grant us a security interest in your deposit account(s) with us and you also grant us the right to set-off the funds in any deposit account(s) you have with us

to pay money owed to us (which may include, without limitation, charges and fees found in the Rates and Fees Schedule which are owed to us). You agree that we may exercise these rights to the fullest extent permitted by Applicable Law and that these rights are different from, and in addition to all other rights we have under this Agreement or Applicable Law. You understand and agree that the security interest you have granted us by this Agreement is consensual and is in addition to any other right of set-off we may have in other agreements between you and us or that we may have under Applicable Law.

All owners of a deposit account agree that we may use the money in the deposit account(s) to satisfy any of his/her individual obligations. This right exists regardless of who contributed the funds to the deposit account. Each deposit account owner also understands and agrees that we may also set-off funds in his/her individual deposit accounts to satisfy obligations on which s/he may be jointly and severally liable to us.

We may exercise our rights under this section without recourse to other collateral, if any, and even if our action causes you to lose interest, have checks or other Debit Transactions drawn on your deposit account returned unpaid, incur an early withdrawal penalty or any other consequence. If we exercise our right to set-off, we will notify you to the extent required by Applicable Law. Except to the extent prohibited by Applicable Law, we may set-off all of the funds in your joint deposit account. Our right of set-off and our security interest may not apply to your deposit account if: (a) the debt is created under the terms of a credit card agreement that you have with us for personal, family or household purposes; (b) your right to withdraw funds from the deposit account arises only in a representative capacity; (c) your deposit account is an IRA or other form of tax-deferred retirement account or (d) the right of set-off or the granting or exercise of a security interest in your deposit account is prohibited by Applicable Law. To the extent that any of the funds to be set-off are entitled to an exemption from execution, levy, attachment, garnishment, seizure or other legal or equitable process (such as, but not limited to, Social Security, Supplemental Security Income, Veterans or other federal or state benefits), then you agree, to the maximum extent allowed by Applicable Law, to hereby knowingly, affirmatively, and unequivocally waive such exemption.

- 2. Assignment, Pledge or Transfer of Your Deposit Account.** As a general rule, your deposit accounts are not negotiable or transferable. We may, in our sole discretion and with our written consent, allow you to assign or pledge your checking, money market and savings account(s). We may, as a condition of your assigning or pledging such deposit accounts, require that you complete certain documentation in a form that is satisfactory to us. We may allow you, in our sole discretion, to pledge some of your deposit accounts as collateral for loans made by us.
- 3. Deposit Accounts Considered Dormant or Abandoned.** Your deposit accounts and deposits may be presumed dormant or abandoned after a certain period of time as determined by Applicable Law. Dormant deposit accounts may be subject to the Dormant Account Fee disclosed in the Rates and Fees Schedule. Standard service and maintenance fees may also be imposed on deposit accounts presumed to be dormant and/or abandoned. For security reasons, we may refuse a withdrawal or transfer from an account classified as dormant. Deposit accounts that are presumed to be abandoned will be escheated in accordance with Applicable Law. Once your funds have been escheated to the state we will have no responsibility or liability with respect to those funds.
- 4. Statements.** Depending on the type of deposit account and services you have, we may send or otherwise make available to you a periodic statement detailing activity on your deposit account. We may change the frequency of such statements without notice, unless we are required to notify you of such a change by Applicable Law. We will send you periodic statements electronically with your consent.

You will not receive a statement for your passbook savings account(s). We may record all transactions on your passbook savings account upon your presentation of the book to us.

If your periodic statement is returned to us as undeliverable because you provided us with inadequate delivery instructions or otherwise did not notify us of a change in your address, or if you asked us to hold statements for you and you did not return to claim them, we will not re-send your deposit account statement. However, in these cases, you agree that for all purposes under this Agreement your statement shall be deemed available to you as of the statement date printed on your statement.

- 5. Check Images and Copies.** We may provide you with images of your cancelled checks rather than the actual cancelled checks. We will retain a copy of your canceled checks, and the originals will not be returned with your deposit account statements. The images will contain the check number, the amount of the check and the date of its payment as if the cancelled originals were provided to you. You agree that this information provides you with sufficient information to identify the checks that have been paid from your checking account or money market account. You understand and agree that after we have copied your cancelled checks we may, in our sole discretion and in compliance with Applicable Law, destroy the originals. Our retention of your canceled checks will be done in accordance with Applicable Law. You agree that by maintaining the original (or substitute) check on your behalf, we have made it available to you in a reasonable manner. You may request copies of cancelled checks. We may charge you a fee for such copies, as disclosed in our Rates and Fees Schedule. If, for any reason, we cannot return a copy of your cancelled check, you agree that we will not be liable to you for more than the lesser of (a) the face amount of the check we were unable to locate, (b) your Losses or (c) the amount required by Applicable Law if your request concerns a Substitute Check. We will not be liable to you for any incidental, special, or consequential damages of any kind.
- 6. Waiver of Notice.** By signing the signature card or by using or maintaining a deposit account with us, you waive any notice of non-payment, dishonor or protests regarding any items credited to or charged against your deposit account. For example, if a check that you deposited is dishonored and returned to the Bank, the Bank is not required to notify you of the dishonor.
- 7. Notices.** Any notice that you give to the Bank is effective only once it is actually received. If you have been instructed to use a specific address for a certain type of notice, it must be received by the Bank at that address to be effective. Any notice that the Bank gives to you is effective when it is deposited in the United States Mail, postage prepaid, and addressed to you at the mailing address we have on file for you. If you have agreed to receive notices electronically, they are considered effective either when it is sent to you electronically or when we send you an e-mail informing you that you may view the notice online. As described elsewhere in this Agreement, all changes described in such notices are effective as provided in the notice even if it is returned as undeliverable because you did not update us regarding a change in your address in accordance with this Agreement. Notice to any one owner of a deposit account is notice to all owners of that deposit account.
- 8. Death or Incompetence.** We may continue to accept, pay or collect items until we know of the fact of death or incompetence of a deposit account owner. Even with such knowledge, we may, for ten days after the date of death, pay Debit Transactions initiated or drawn on or before the date of death unless ordered to stop payment on such Debit Transactions in accordance with the terms of this Agreement.
- 9. Copies.** We may provide you with copies of your statements, checks, drafts or other instruments for the payment of money, deposit slips, withdrawal slips and other deposit account records. We may also, at your request, conduct research on your deposit account. Unless stated otherwise by this Agreement, we may assess you a fee for producing such copies or conducting such research. The amounts of these fees are set forth in our Rates and Fees Schedule. We may deduct these fees from your deposit account as incurred by you, without notice to you.

- 10. Wireless Telephone Numbers.** If you provide us with a telephone number that is assigned to a cellular telephone, or if the landline telephone number that you provide to us is subsequently "ported" to a cellular telephone, you understand and agree that we or our agents may call you at that telephone number (including through the use of an automatic telephone dialing system, or using an automated or prerecorded voice) for the purpose of servicing your deposit account or for collecting amounts due that you may owe to us. YOU UNDERSTAND THAT WE OR OUR AGENTS MAY MAKE SUCH CALLS EVEN IF YOU WILL INCUR A CHARGE TO RECEIVE SUCH CALLS OR PHONE MESSAGES.
- 11. Waiver.** We reserve the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction or series of transactions. Any such waiver will not affect our right to enforce any of our rights with respect to other customers, or to enforce any of our rights with respect to later transactions with you. Whether we enforce or waive our rights does not obligate us to enforce or waive similar rights in the future, nor will such waiver modify this Agreement.
- 12. Severability.** If any provision(s) of this Agreement shall for any reason, including under any Applicable Law, be held to be invalid, illegal or unenforceable, that provision shall be interpreted so as to achieve, to the extent permitted by Applicable Law, the purposes intended by the original, and the remaining provisions of this Agreement shall continue intact. In the event that any statute, regulation or government policy to which we are subject and that governs or affects the transactions contemplated by this Agreement, would invalidate or modify any portion of this Agreement, then this Agreement or any part thereof shall be deemed amended to the extent necessary to comply with such statute, regulation or policy and we shall incur no liability to you as a result of our compliance with such statute, regulation or policy.
- 13. Choice of Law.** Your deposit accounts with us are governed by Applicable Law (without reference to conflict of law rules).
- 14. Singular and Plural.** Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular.
- 15. Section Headings.** The headings used in this Agreement are for convenience only. They do not limit or define your or our rights or obligations under this Agreement.
- 16. Discretionary Overdraft Privilege.** This is not a line of credit. This is a service that allows us the discretion to pay any Debit Transaction that exceeds the available balance in your business deposit account, subject to the limits of your Discretionary Overdraft Privilege. Rockland Trust is not obligated to pay any item presented for payment that exceeds the available balance in your business deposit account. Any discretionary payment by Rockland Trust does not obligate Rockland Trust to pay any other overdraft check (or item), or to provide prior notice of its decision to refuse to pay such check (or item).

You may opt out of Discretionary Overdraft Privilege services at any time by contacting our Customer Information Center at 508.732.7078.

- (a) **Eligibility for Discretionary Overdraft Privilege** Your account is eligible for Discretionary Overdraft Privilege if you maintain your deposit account in good standing, which includes at least:
- 1) Bringing your deposit account to a positive balance within every thirty day period for a minimum period of 24 hours;
 - 2) Not being in default on any loan or other obligation to Rockland Trust;

- 3) Not being subject to any legal or administrative order or levy; and
- 4) Maintaining a year-to-date average balance of \$100.

If your account is eligible for Discretionary Overdraft Privilege, Rockland Trust will have the discretion to pay overdrafts within the Discretionary Overdraft Privilege limits. Payment by Rockland Trust is a discretionary courtesy and not a right of the customer or an obligation of Rockland Trust. Rockland Trust, in its sole and absolute discretion, can cease paying overdrafts at any time without prior notice of reason or cause.

- (b) **Discretionary Overdraft Privilege Limit.** Discretionary Overdraft Privilege for business deposit accounts will generally be limited to no more than \$750. Any and all fees and charges, including without limitation the Overdraft Charge, Returned Items Insufficient Charge, and Uncollected Charge, will be included as part of this maximum amount. Overdrafts will not be paid if you are over the maximum amount. It may be possible that your deposit account will become overdrawn in excess of the Discretionary Overdraft Privilege maximum as a result of the assessment of a fee.

The total of the Discretionary Overdraft Privilege balance, which includes any and all fees and charges, including all Overdraft Charges, Returned Item Insufficient Charges, and/or Uncollected Charges must be paid and deposit account balances brought to a positive balance immediately. If your deposit account is jointly held by two or more deposit account owners, each of you will continue to be liable, jointly and severally, for all such amounts, as described in the Deposit Account Agreement.

- (c) **Fees.** We may impose an Overdraft Charge if we pay a Debit Transaction that exceeds the available balance in your account. We may impose a Returned Item Insufficient Charge if we return the item unpaid due to insufficient funds. We may impose an Uncollected Charge if we pay a Debit Transaction when there are insufficient collected funds in your account. Uncollected Charges occur when you spend more funds than have become available to you under our Funds Availability Policy. The amounts of our Overdraft Charges, Returned Item Insufficient Charges and Uncollected Charges are disclosed in our Rates and Fees Schedule for business accounts. We may also charge your deposit account a one-time Negative Balance Fee of \$35 on the 5th consecutive business day your deposit account has a negative balance.

We do not impose a limit on the amount of Overdraft Charges and Returned Item Insufficient Charges that you may be assessed on any one Business Day. You may be charged a maximum of five Uncollected Charges (at their standard charge amount, and not the reduced charge amount) on any one Business Day.

Please be aware that merchants and third parties sometimes re-present items that we may have previously returned unpaid. There is no limit on the number of attempts for re-presentation from a sending bank, merchant, or third party.

- (d) **Other Withdrawal Information** We pay items presented for payment based on your available balance. Your available balance is the amount of funds you can use for withdrawal from your account without causing an overdraft. Debit card transactions that have been authorized but not yet presented to us for payment can reduce your available balance, which can result in overdraft fees if additional items are presented for payment. Rockland Trust will place a hold on your deposit account for any authorized ATM or everyday debit card transaction until the transaction settles. ATM and everyday debit card transactions usually settle within two business days after the transaction is authorized. The amount of the hold will be for the amount authorized, or as permitted under applicable payment network rules, and will reduce your available balance. Holds on authorized transactions will be removed prior to settlement where required by applicable payment network rules.

Business Accounts

Glossary of Commonly Used Terms

Account Disclosures means your periodic statement and any other disclosures related to or governing your deposit accounts with us.

Account Opening Documents means those resolutions, authorizations, or other documents or instructions that we require that evidence your ability to open a deposit account and to conduct transactions on such deposit account.

Agreement means this Business Deposit Account Agreement, along with your Account Disclosures and the Rates and Fees Schedule, each as may be amended from time to time.

Applicable Law means federal laws and regulations and, to the extent not preempted, the laws and regulations of the Commonwealth of Massachusetts that are govern the deposit accounts and deposit account services offered under the Agreement. For purposes of the "Dispute Resolution by Binding Arbitration" provision of this Agreement the term "Applicable Law" means the Federal Arbitration Act, which governs the interpretation and enforcement of that provision.

ATM means an automated teller machine.

Authorized Signer means an individual that you appoint in your Account Opening Documents as a person who may, on your behalf, conduct transactions on your deposit accounts with us.

Business Day means Monday through Friday. Federal holidays are not included. For determining when a deposit is received under our Funds Availability Policy, the end of Business Day varies by branch location. However, it will be no earlier than 2:00 P.M. Eastern Time.

Card means the Debit Business Card that we issued to you for use with your deposit accounts.

Credit Transaction means transactions that increase the balance of your deposit account. They include ATM deposits, teller deposits, direct deposits and credits that we make to your deposit account.

Debit Transaction means transactions that decrease the balance of your deposit account. They include checks, POS Transactions, withdrawals (in-person, ATM, preauthorized and online), payments, fees, charges and other items.

EIN means an "Employer Identification Number," which is the identification number used when filing your taxes and dealing with the Internal Revenue Service.

Facsimile Signature means any method you use to imprint your signature on a check, withdrawal slip or other deposit account form. It could include signature stamps or plates, computer-generated symbols and signatures produced by electronic means.

Legal Dispute means a legal action against you that results in an attachment, garnishment, levy or other legal process against your deposit account(s) with us.

Losses means any and all kinds of claims, fines, penalties, fees, costs, expenses and liabilities including (without limitation) attorneys' fees and litigation costs.

Office of Foreign Asset Control (or "OFAC") means the division of the United States Treasury Department that is responsible for administering and enforcing United States foreign policy economic and trade sanctions against foreign countries and regimes, terrorists, narcotics traffickers and those engaged in activities related to weapons of mass destruction or other threats to national security.

Pending Authorization Hold means a hold on the funds in your deposit account equal to the amount of ATM, POS or other electronic transactions (such as online banking transfers; automatic transfers between your deposit accounts with us; telephone transfers; and wire transfers) that we have authorized for payment but that have not yet been presented to us for payment.

POS Transaction means a transaction that you make using your Card to purchase goods or services from a merchant or other retailer, including in-store transactions, telephone transactions and online transactions.

Rates and Fees Schedule means the document that details the interest rates that you may earn and the fees that you may be assessed on your deposit accounts with us.

Remotely Created Check means a check that you create with the authorization of a third party which is drawn on the account of that third party and which does not bear the signature of that third party.

Returned Deposited Item means a check or other deposit that is returned unpaid by the bank or other institution on which it is drawn.

Substitute Check means a paper reproduction of the original check that (a) contains an image of the front and back of the original check, (b) contains the MICR line of the check inclusive of all information present in the MICR line before the check was converted from its original form, (c) contains a legend indicating that it is a legal copy of the original check and (d) is otherwise compliant with the applicable requirements of industry processing standards and Applicable Law.

Wire Transfer means an electronic transfer of funds that you may make to a Wire Transfer Beneficiary located within the United States.

Wire Transfer Agreement means the agreement that we may have you sign before you initiate a Wire Transfer.

Wire Transfer Beneficiary means the recipient of funds sent via Wire Transfer.

ROCKLAND TRUST

Where Each Relationship Matters®

Rockland, MA 02370

508.732.7078

RocklandTrust.com



Where Each Relationship Matters®

Rates and Fees Schedule for Business Accounts

Effective March 2023



Welcome to Rockland Trust

Thank you for opening your deposit account with Rockland Trust. This brochure provides you with information about the rates and fees associated with our deposit accounts. Please retain this Rates and Fees Schedule with the Business Deposit Account Agreement (the “Agreement”) that you received when you opened your deposit account. Terms defined in the Agreement have the same meaning here. If you have any questions regarding these documents, please call our Customer Information Center at **508.732.7078** (Monday through Friday, 7:00 A.M. to 8:00 P.M.; Saturday, 8:00 A.M. to 5:00 P.M.; Sunday, 10:00 A.M. to 3:00 P.M.), visit us online at **RocklandTrust.com**, or stop by one of our many convenient branch locations.

Your eligibility to open and maintain a deposit account with us is subject to eligibility requirements and other terms and conditions set forth in the Agreement. Eligibility requirements set forth below for specific deposit accounts are in addition to, and not in replacement of, the general eligibility requirements in your Agreement with us.

Pricing for the Deposit Accounts We Offer

CHECKING ACCOUNTS

Free Business Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	NONE
Average Daily Collected Balance to Waive Monthly Service Fee:	NOT APPLICABLE
Account Benefits:	<ul style="list-style-type: none">• Free Business Online Banking• Free Business Online Bill Pay
Transaction Fees:	<ul style="list-style-type: none">• 200 free transactions¹ per statement period; \$0.50 per transaction thereafter• Cash handling fee: NONE²

Free Community Association Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	NONE
Average Daily Collected Balance to Waive Monthly Service Fee:	NOT APPLICABLE
Account Benefits:	<ul style="list-style-type: none">• Free Business Online Banking• Free Business Online Bill Pay
Transaction Fees:	<ul style="list-style-type: none">• 300 free transactions¹ per statement period; \$0.50 per transaction thereafter• Cash handling fee: NONE

Complete Business Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$25
Average Daily Collected Balance to Waive Monthly Service Fee:	\$10,000 average daily collected amount in Complete Business Checking only or \$25,000 in combined business checking and savings deposits (excludes CDs)
Account Benefits:	<ul style="list-style-type: none">• Free Business Online Banking• Free Business Online Bill Pay
Transaction Fees:	<ul style="list-style-type: none">• 500 free transactions¹ per statement period; \$0.50 per transaction thereafter• 10% discount on Outgoing Domestic Wire Transfer Fee (U.S. Currency) when initiated through Business Online Banking• Cash handling fee: No fee for the first \$50,000, then \$0.20 per \$100 per statement period

CHECKING ACCOUNTS

Commercial Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$12 \$18 Commercial Checking with Cash Management Services
Average Daily Collected Balance to Waive Monthly Service Fee:	NOT APPLICABLE. Earnings Credit can be used to offset the Monthly Service Fee ³
Transaction Fees (Per Transaction):	<ul style="list-style-type: none">• Debits (Checks, ACH): \$0.20• Deposits: \$1.00• Deposited Items: \$0.15• Electronic Fund Transfers (EFT Credits): \$0.25• Cash handling fee: No fee for the first \$50,000, then \$0.20 per \$100 per statement period

Premier Community Association Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$12
Average Daily Collected Balance to Waive Monthly Service Fee:	NOT APPLICABLE. Earnings Credit can be used to offset the Monthly Service Fee ³
Transaction Fees (Per Transaction):	<ul style="list-style-type: none">• Debits (Checks, ACH): \$0.20• Deposits: \$0.70• Deposited Items: \$0.10• Electronic Fund Transfers (EFT Credits): \$0.25• Cash handling fee: NONE

IOLTA Checking Account

Minimum Opening Deposit:	\$25
Monthly Service Fee:	NONE
Average Daily Collected Balance to Waive Monthly Service Fee:	NOT APPLICABLE
Account Benefits:	<ul style="list-style-type: none">• Interest earned is transferred to the applicable State IOLTA Committee
Transaction Fees:	<ul style="list-style-type: none">• Cash handling fee: NONE

SAVINGS ACCOUNTS

Business Savings

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$5
Minimum Daily Balance to Waive Monthly Service Fee:	\$1,000
Account Benefits:	20 free transactions ¹ per statement period; \$0.50 per transaction thereafter

Complete Business Money Market Savings

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$10
Minimum Daily Balance to Waive Monthly Service Fee:	\$2,500
Account Benefits:	<ul style="list-style-type: none">• 50 free transactions¹ per statement period; \$0.50 per transaction thereafter• Check Writing Capability• Six Interest Rate Tiers:<ul style="list-style-type: none">\$1 to \$4,999.99\$5,000 to \$9,999.99\$10,000 to \$24,999.99\$25,000 to \$49,999.99\$50,000 to \$99,999.99\$100,000 or more

Community Association Money Market Savings

Minimum Opening Deposit:	\$25
Monthly Service Fee:	\$10
Minimum Daily Balance to Waive Monthly Service Fee:	\$2,500
Account Benefits:	<ul style="list-style-type: none">• 50 free transactions¹ per statement period; \$0.50 per transaction thereafter• Check Writing Capability• Seven Interest Rate Tiers:<ul style="list-style-type: none">\$1 to \$4,999.99\$5,000 to \$9,999.99\$10,000 to \$24,999.99\$25,000 to \$49,999.99\$50,000 to \$99,999.99\$100,000 to \$999,999.99\$1,000,000 or more

Rate Information for Interest-Bearing Deposit Accounts

For current interest rate and annual percentage yield (“APY”) information, please call our Customer Information Center at 508.732.7078 (7:00 A.M. to 8:00 P.M. Monday through Friday; Saturday from 8:00 A.M. to 5:00 P.M.; Sunday 10:00 A.M. to 3:00 P.M.), visit us online at RocklandTrust.com, or stop by one of our many convenient branch locations.

The interest rate and APY on all interest-bearing deposit accounts may change. For all interest-bearing deposit accounts, changes in the interest rate are at our discretion, and we may change the interest rate at any time. We use the daily collected balance method to calculate interest on all interest-bearing deposit accounts. This method applies a daily periodic rate to the principal in the deposit account each day.

Interest on all interest-bearing deposit accounts will be compounded every month and credited to your interest-bearing account every month. Interest begins to accrue no later than the Business Day we receive credit for the deposit of noncash items (for example, checks) made to your interest-bearing deposit accounts. If you close your interest-bearing deposit account before interest is credited, you will not receive the accrued interest.

Other Miscellaneous Fees and Charges

The fees listed below apply regardless of the balance in your deposit account, except as noted. All fees will be assessed to your deposit account on the day they occur.

STANDARD SERVICES FEES	
ATM Balance Inquiries or Transfers at Non-Rockland Trust ATMs	\$1.75
ATM Fee for Withdrawals at Non-Rockland Trust ATMs (including SUM ATMs)	\$2.00
Attachment/Tax Levy Fee	\$125.00
Business Online Banking	
Monthly Maintenance Fee	\$9.95 ⁴
Bill Pay (Per Month)	\$5.00 ⁴
Credit/Debit (Per Item)	\$0.10
Check Orders and Check Accessories Fee	Fee Varies ⁵
Debit Business Card Replacement Fee (Debit Memo)	\$10.00
Deposited Item Returned	
Return Item Fee	\$7.11
Special Instructions	\$10.00

STANDARD SERVICES FEES

Dormant Account Fee	\$5.00 ^a
Escheatment Fee	\$50.00
International Transaction Assessment Fee (ITA Fee) <i>For ATM and/or POS Transactions in a foreign currency or with a foreign merchant.</i>	3% of U.S. Dollar Amount of Transaction at Settlement
Money Order (Registered Check)	\$5.00
Negative Balance Fee <i>Charged on 5th consecutive business day your deposit account balance is negative.</i>	\$35.00
Night Deposit Bag (One-time Fee)	\$25.00
Night Deposit Key (First One Free)	\$5.00

Overdraft Charges, Returned Item Insufficient Charges and Uncollected Charges

We make deposits to your deposit account available for your withdrawal in accordance with our Funds Availability Policy. However, the credit that we give you for your deposits (other than cash) is provisional until we finally receive the funds from the institution on which the deposited item was drawn. As a result, the "Collected Balance" in your deposit account may be less than the "Available Balance" in your deposit account.

When the "Available Balance" in your deposit account is not sufficient to pay a Debit Transaction (which includes a check, in-person withdrawal, ATM withdrawal, or other electronic means of debiting funds from your deposit account) presented for payment from that deposit account we may either pay the Debit Transaction (and create an overdraft on your deposit account) or we may return the Debit Transaction unpaid due to insufficient funds. If we pay the Debit Transaction, we may assess you an Overdraft Charge in the amount(s) described below. If we return the Debit Transaction unpaid we may assess you a Returned Item Insufficient Charge in the amount(s) described below. If your Available Balance is sufficient to pay a Debit Transaction presented for payment, but the Collected Balance is not, we may assess you an Uncollected Charge in the amount(s) described below. Please be aware that merchants and third parties sometimes re-present items that we may have previously returned unpaid. This means that multiple fees may be assessed for each Debit Transaction re-presented for payment. There is no limit on the number of attempts for re-presentation from a sending bank, merchant, or third party.

Overdraft Charge <i>For each Debit Transaction presented for payment that creates an overdraft on your account.</i>	\$35.00
Returned Item Insufficient Charge <i>For each Debit Transaction presented for payment that is returned unpaid for non sufficient funds.</i>	\$35.00

STANDARD SERVICES FEES

Uncollected Charge \$35.00

For each Debit Transaction paid against a sufficient Available Balance but an insufficient Collected Balance. Limit of five (5) per day.

Overdraft Protection Line of Credit Annual Fee \$35.00⁷

Research Fees

Per Copy of Deposit or Check \$5.00

Per Hour \$20.00

Statement Fee (*Branch Copy*) \$5.00

Interim Statement (*Service Charge*) \$5.00

Special Shipping for Replacement Cards Fee Varies
(Overnight Delivery)

Stop Payment Charge \$35.00

Tax Payments Telephone and Tax Payments Online \$2.00

Tax Payments Telephone Recap Statement (*Each*) \$10.00

Treasurer's Check \$8.00

Wire Transfer Fee⁸

Incoming Domestic in U.S. Currency \$12.00

Outgoing Domestic in U.S. Currency \$25.00

Incoming International in U.S. Currency \$12.00

Outgoing International in U.S. Currency \$40.00

Outgoing International in Foreign Currency \$10.00

SPECIAL SERVICES FEES

ACH Origination	Fee Varies
<i>Fee varies based on dollar volume, originated transaction, and account type. Subject to credit approval.</i>	
Autobooks	\$9.99 per month
Check Collection	
Domestic — Standard	\$25.00
Foreign — Standard	\$40.00 ⁹
Foreign — Provisional	\$25.00 ⁹
Collection of Securities	\$55.00
Confirmation Fee (Debit Memo)	\$15.00
Capital Confirmation Service Fee	Fee Varies
<i>If Rockland Trust receives requests from the customer or customer's representatives for deposit and/or loan confirmations other than through the Capital Confirmations Service, Rockland Trust will charge a fee of \$35.00 per item and employee time at the rate of \$65.00 per hour in minimum increments of 15 minutes. For illustration, a request to verify the balance of one deposit account and one loan account as of December 31, that takes an employee 15 minutes of time, would result in a charge of \$86.25 (\$35.00 + \$35.00 + [0.25 x \$65]).</i>	
Direct Connect Service	\$2.50 ¹⁰
Direct Connect Service with Bill Pay	\$7.95 ¹⁰
Foreign Currency	
Standard Fee (Purchase or Redeem)	\$5.00
Delivery Fee	\$12.00
Small Order Fee (Under \$250)	\$10.00
Foreign Draft	\$35.00
Positive Pay	Fee Varies
<i>Fee based on volume of paid checks.</i>	
Remote Deposit	Fee Varies
<i>Fee is based on equipment, transaction volume, and account type. Exclusions may apply.</i>	

Customer Service

Our branch personnel will answer any questions you may have about your deposit account. You may also call our Customer Information Center at **508.732.7078** (Monday through Friday, 7:00 A.M. to 8:00 P.M.; Saturday, 8:00 A.M. to 5:00 P.M.; Sunday, 10:00 A.M. to 3:00 P.M.).

Some Additional Information About Certain Fees

- ¹ Transactions include all debits, credits, scheduled transfers and items deposited.
- ² Free Business Checking accounts that have cash deposits totaling over \$50,000 for three consecutive statement periods will be converted to an account which is more in line with how your business operates.
- ³ The Earnings Credit Rate may vary and is set at the bank's discretion.
- ⁴ This is waived for Free Business Checking, Free Community Association Checking, and Complete Business Checking customers.
- ⁵ Complete Business Checking customers receive \$50 toward business checks purchased through Harland Clarke.
- ⁶ This fee is waived for Commercial Checking, Community Association Checking, or any business savings or business money market account. A Dormant Account Fee will be assessed on deposit accounts that (a) have had no activity (other than the accrual and crediting of interest, if the deposit account is interest bearing) for one year and (b) have a daily balance less than \$500 on the final day of the statement period on which the Dormant Account Fee will be assessed.
- ⁷ Overdraft Protection Line of Credit is not available on Free Community Association Checking Accounts.
- ⁸ These fees are waived on our IOLTA Checking Account. 10% discount on outgoing domestic wire transfers for Complete Business Checking customers when the wire transfer is initiated through Business Online Banking.
- ⁹ If the foreign check is valued at \$40 (USD) or less, the fee will be waived.
- ¹⁰ This fee is waived on our Complete Business Checking Account.

ROCKLAND TRUST

Where Each Relationship Matters®

288 Union Street
Rockland, MA 02370

508.732.7078
RocklandTrust.com



Where Each Relationship Matters®

A horizontal line and a curved line that starts below the horizontal line on the left and curves upwards to the right, crossing the horizontal line.

Certificate of Deposit Agreement

Certificate of Deposit Agreement

This Certificate of Deposit Agreement (“Agreement”) contains the rules and regulations governing certificates of deposit (“CDs”) at Rockland Trust. By purchasing a Rockland Trust CD, you accept and agree to be bound by this Agreement, as well as all applicable state and federal laws and regulations.

In this Agreement, the words “you” and “your” refer to a customer who maintains a CD with Rockland Trust, and the words “we,” “us,” and “the Bank” refer to Rockland Trust.

Interest Rate and Annual Percentage Yield

The interest rate on your CD is

_____ %

with an annual percentage yield of

_____ %

You will be paid this interest rate until the maturity date of your CD.

Frequency of Interest Compounding and Crediting

Your CD will begin to earn interest as of the date of deposit as follows:

- A term of 30 days or less is calculated using simple interest and credited at maturity
- Terms of 31-90 days are calculated using the simple interest calculation and credit interest on the account monthly
- Terms of 91 days or longer are compounded daily and interest credited to the account monthly

You may elect to have interest payments sent to you monthly, quarterly, semi-annually, or annually in the form of a check or a credit to an existing checking or savings account with us. The Annual Percentage Yield on CDs of 91 days or longer assumes that interest will remain on deposit until maturity. A withdrawal will reduce earnings.

Transaction Limits

You may not make additional deposits to your CD after you have opened it.

Minimum Balance Requirement

A \$1,000 minimum balance is required to open and maintain your CD and to obtain the annual percentage yield disclosed.

For IRA CDs, a \$500 minimum balance will be allowed for education CDs only. All other IRA CDs will require a \$1,000 minimum deposit to open and maintain your CD. IRA Money Markets only require a \$25 minimum balance.

There is no minimum length of time required for your funds to remain on deposit in order to earn interest.

Penalties for Withdrawal Prior to Maturity

If any portion of the principal of your CD is withdrawn prior to the maturity date, a penalty will be imposed. If the term of your CD is 30 days, a penalty will be imposed in an amount equal to all interest earned on the amount withdrawn. If the term of your CD is 31 days up to and including one year, a penalty will be

imposed in an amount equal to 91 days' simple interest on the amount withdrawn. The penalty on CDs with maturities of more than one year is the forfeiture of an amount equal to 182 days' simple interest on the amount withdrawn.

If the amount of the penalty exceeds the amount of accrued interest, we may deduct some of the penalty from the principal of your CD.

Should the depositor have died or have been judicially declared mentally incompetent, we will honor a request for withdrawal prior to maturity without penalty.

For IRA Accounts, refer to your Custodial Agreement. Federal penalties may be assessed in addition to Bank penalties.

Notice of Maturity

You will be notified in writing prior to the maturity date of your CD. At that time, or during the grace period of 10 calendar days following and including the maturity date, you may change the term, interest payment frequency or principal amount of your CD. During the grace period, you may also choose not to renew your CD. In this case, the CD will not earn interest beyond the maturity date. After the grace period, the penalties for early withdrawal shown above will apply.

If you do not instruct us how to process your CD at maturity, we will place the funds, plus any unpaid interest, in a renewal CD for the same or closest shorter term for which the CD was originated, at the interest rate and annual percentage yield offered on the maturity date for CDs of comparable terms.

General Provisions

The following provisions of this Agreement apply to all of our CDs.

Account Statements

You will not receive account statements for your CD. If you have an IRA Account, statements will be mailed semi-annually.

Assignment and Transfer

CDs are not negotiable and are not transferable except on the books of the Bank.

Eligibility

Individuals and businesses may open and maintain CDs.

We reserve the right to approve any and all documents used by you with respect to your CD. We also reserve the right not to offer all CDs at all our branches at all times.

Joint Accounts

If your CD has more than one authorized signer, we will treat it as a joint account. We may place restrictions on the removal of a joint owner on an account. Upon the death of any joint account holder, the funds in the account will pass to the surviving account holders.

We may honor withdrawal requests from any one joint account holder during the lifetime of all account holders. We may also honor withdrawal requests from the survivors after the death of any account holders. We may act on any of the instructions of any account holder not to pay any funds from the account. If we have received such instructions, we will have the right to refuse further payment except on final court order or a release acceptable to us signed by all joint account holders. Each joint account holder appoints the others as his or her agents to withdraw or conduct business for the account. If in the use of the account there is any liability to us, each joint account holder will be responsible to us for the amount of the liability.

We may be required by law to remit funds held in your joint account to satisfy a judgment, execution, levy or court order entered against, or other valid debts incurred by, any account holder. If we make payment following these rules, you release us from liability.

If one or more of the joint account holders owes us money that is due, we can, to the extent permitted by law, use the funds in the joint account to pay the debt. Any joint account holder may close the account to pay the debt. Any joint account holder may close the account by withdrawing all of the funds. For IRA Accounts, regulations do not permit joint accounts. (See IRA disclosure.)

Abandoned Accounts

Unless you have communicated with us in writing about your CD or have made a withdrawal from your CD (a) during the three years after the date on which your CD automatically renews, or (b) during the three years after the maturity date of the last renewal term for which you gave your consent, your CD may be considered abandoned. Abandoned accounts are turned over to the Commonwealth of Massachusetts.

Set-off and Collection

To the extent permitted by law, we reserve the right to set off, without prior notice, any overdue loan, overdraft, drawing over the established limit, or other amount due to us against any checking, savings, or other deposit account you have with the Bank.

If we take any legal action, such as filing a lawsuit, to collect what you owe, you agree to pay our reasonable expenses, including attorneys' fees.

We may refuse a withdrawal request if any document or identification we require or the law requires in connection with the withdrawal has not been presented to us.

Legal Proceedings

If your account becomes involved in legal proceedings, your use of it may be restricted. We will notify you in writing whenever such a restriction (such as an attachment or tax levy) is placed on your account or any portion thereof.

Fees and Charges

We will impose a \$125 fee, which you agree to pay, for attachment processing or tax levy processing.

We will also impose a research fee of \$5.00 per copy of a deposit or check and \$20 per hour for more extensive research.

There will be a \$15 annual fee on IRA plans, excluding Coverdell Education Savings Plans or accounts of \$10,000 or more. We will impose a \$40 fee for a custodial transfer of an IRA Account or any portion thereof.

New Account Verification

We may, at our discretion, obtain credit reports or otherwise verify personal information supplied by you, either directly or through an outside agency retained by us.

Notices

Any notice we send you will be considered effective when it is personally delivered to you or mailed, postage prepaid, to the last address we have for you in our records. Notice from you will be considered effective when we receive it at:

Rockland Trust
Certificate Department
288 Union Street
Rockland, MA 02370

Closing Your Account

Either you or we may close your CD for any reason at any time.

Notification of Changes

We may change this Agreement at any time. If a change will reduce the annual percentage yield on your CD or adversely affect you, we will notify you in writing at least 30 days prior to the effective date of the change.

When there is any other change to the information disclosed in this Agreement, we may post a notice in our banking offices or notify you by mail.

Additional Information

You may call our Customer Information Center at 508.732.7072 for information on our current interest rates and annual percentage yields, or for more information on your CD. For IRA accounts, see your Individual Retirement Custodial Agreement and IRA Disclosure Statement for additional disclosure information.

ROCKLAND TRUST

Where Each Relationship Matters®

288 Union Street
Rockland, MA 02370

508.732.7072
RocklandTrust.com



Non-Profit Commercial Banking

Non-Profit Commercial Checking

Minimum Opening Deposit:	\$ 25
Monthly Maintenance Fee:	\$ 12 \$ 18 Non-Profit Commercial Checking with Cash Management Services
Minimum Balance Required to Avoid Monthly Maintenance Fee:	NOT APPLICABLE. Earnings Credit can be used to offset the Monthly Service Fee ¹
Transaction Fees (Per Transaction):	Debits (Checks, ACH): \$ 0.20 Deposits: \$ 1.00 Deposited Items: \$ 0.15 Electronic Fund Transfers (EFT Credits): \$ 0.25

Free Non-Profit Checking

Minimum Opening Deposit:	\$ 25
Monthly Maintenance Fee:	NONE
Minimum Balance Required to Avoid Monthly Maintenance Fee:	NOT APPLICABLE
Account Benefits:	Free Business Online Banking Free Business Online Bill Pay 200 free transactions ² per statement period; \$ 0.50 per transaction thereafter

Non-Profit Money Market Savings

Minimum Opening Deposit:	\$ 25
Monthly Maintenance Fee:	NONE
Minimum Balance Required to Avoid Monthly Maintenance Fee:	NOT APPLICABLE
Account Benefits:	50 free transactions ² per statement period; \$ 0.50 per transaction thereafter Check Writing Capability ³ Seven Interest Rate Tiers: \$ 1 to \$ 4,999.99 \$ 5,000 to \$ 9,999.99 \$ 10,000 to \$ 24,999.99 \$ 25,000 to \$ 49,999.99 \$ 50,000 to \$ 99,999.99 \$ 100,000 to \$ 999,999.99 \$ 1,000,000 or more

See reverse side for more information, and for more details, reference the Rates and Fees Schedule for Business Accounts.

¹ The Earnings Credit is calculated using the 90 day T-bill as a benchmark during the statement period.

² Transactions include all debits, credits, scheduled transfers and items deposited.

³ You may make an unlimited number of withdrawals or transfers from your savings account(s) and/or money market account(s) so long as they are done in person at one of our ATMs or branch locations. However, federal regulations limit your ability to make certain types of withdrawals and transfers from these accounts. Under these regulations, any checks, drafts, or debit card transactions (or similar payment orders) drawn on your money market account that are payable to third parties (no such transactions are permitted on your savings accounts), as well as any transfers or transactions from your money market or savings account to another of your accounts with us or to third parties by preauthorized or automatic means, personal computer (including online banking or bill payment services) or telephone (including facsimile or data transmission), are considered "Limited Transactions." You are limited to a total of six (6) Limited Transactions from your money market and savings account per statement period. We count check transactions on your money market account on the day the check is presented to us for payment, regardless of when you may have written it (including if it was written in a prior statement period). If you exceed your Limited Transaction limit on your money market savings account, we may assess you an Excess Transaction Fee for each Limited Transaction over the limit. Additionally, if you exceed your Limited Transaction limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain.



Where Each Relationship Matters®

Personal Deposit Account Agreement

Effective March 2023

The following reference guide summarizes information regarding your deposit accounts. Please refer to the complete Agreement for additional details.

Topic	Summary
<p>Deposit Account Opening Requirements</p> <p><i>For more information, see pages 4 to 6 of this Agreement.</i></p>	<ul style="list-style-type: none"> • We offer many different accounts. Minimum opening balance requirements and fees are found in our Rates and Fees Schedule. • Generally you must be age 18 or older to open a deposit account. • We are required by law to verify your identity. We will obtain consumer reports about you when you open your account and then periodically thereafter. • You will have to sign certain documents for us and verify your Taxpayer Identification Number (or "TIN") to open an account with us.
<p>Deposit Account Ownership Types</p> <p><i>For more information, see pages 7 to 10 of this Agreement.</i></p>	<ul style="list-style-type: none"> • Individual Deposit Account: You are the only owner. • Joint Deposit Account: Two or more people own the deposit account jointly with each other. Any one of you can withdraw all of the money in the account at any time. • Unwritten Trust Deposit Account: You own the deposit account, but you name a beneficiary who receives the money in the deposit account when you die. • Uniform Transfer to Minors Deposit Account: A gift of money made to a minor. The minor owns the deposit account, and you act as custodian. • 18/65 Law: If you are 18 or younger or 65 or older, you can tell us to protect one checking account and one savings account under this law to limit your fees and charges.
<p>Deposits to Your Deposit Account</p> <p><i>For more information, see pages 11 to 15 of this Agreement.</i></p>	<ul style="list-style-type: none"> • We give you provisional credit for your deposits until we collect the funds from the bank on which they are drawn. • If your deposit is returned unpaid by the bank on which it is drawn, we will charge you a Returned Deposit Item fee. • Under our Funds Availability Policy, your deposits are generally available on the first Business Day after the Business Day we receive them. Electronic direct deposits and cash deposits are generally available the Business Day we receive them. We may extend these times in certain cases. • Checks drawn on foreign banks, bond coupons and other non routine items are not governed by our Funds Availability Policy.

Topic	Summary
-------	---------

Withdrawals From Your Checking Account

For more information, see pages 16 to 22 of this Agreement.

We generally process transactions on your deposit account as follows:

- First, we post Credit Transactions to your deposit account;
- Next, we reduce your available balance by the amount of any Pending Authorization Holds;
- Then each day we group Debit Transactions presented for payment that day and order them for payment as follows:
 - **Cash Out Category:** Paid in Low to High order by dollar amount within transaction types.
 - **ACH / Bill Pay / Check Category:** Electronic items are paid in Low to High order by dollar amount within similar transaction types; checks are paid in ascending check number order.
 - **Bank Fees:** Paid by dollar amount in ascending Low to High order.
- We may permit you to overdraw the available balance in your deposit account, but are not required to do so. If we do, you agree to pay an Overdraft Charge.

Electronic Fund Transfers

For more information, see pages 22 to 28 of this Agreement.

- In addition to other limits, your ATM and debit card transactions are subject to daily ATM withdrawal and POS Transaction limits.
- If your deposit account experiences an unauthorized EFT you can be liable for no more than \$50.
- We have an error resolution procedure that we are required to follow. However, you are responsible for notifying us of problems within 60 days of the statement on which the problem first appeared.

Safeguarding Your Deposit Account

For more information, see pages 29 to 30 of this Agreement.

- You are responsible for reviewing your deposit account statements to identify forgeries or alterations to your checks.
- You must provide us with timely notice of problems regarding your deposit account.

Dispute Resolution by Binding Arbitration

For more information, see pages 30 to 35 of this Agreement.

- **THIS AGREEMENT CONTAINS AN ARBITRATION PROVISION WHICH AFFECTS YOUR RIGHTS TO BRING DISPUTES INVOLVING YOUR DEPOSIT ACCOUNT(S) WHICH YOU SHOULD READ CAREFULLY. YOU HAVE THE RIGHT TO REJECT THE ARBITRATION PROVISION.**

I. Welcome to Rockland Trust

- 1. Our Agreement With You.** This Personal Deposit Account Agreement, together with our Rates and Fees Schedule, Account Disclosures (including the “Discretionary Overdraft Privilege Policy” and “OKTOPAY” disclosures) and any other documents that we give you regarding your deposit account(s), provides the terms and conditions that govern your personal deposit account(s) with us. Please read it carefully and retain it with your deposit account records. If you have any questions regarding your deposit accounts, please call our Customer Information Center at 508.732.7072. You may also visit us online anytime at RocklandTrust.com for information about the deposit accounts and services that we offer.
- 2. Definitions.** When we use capitalized terms in this Agreement it signifies that these terms have a special meaning. The definitions for these terms are provided in the Glossary of Commonly Used Terms at the end of this Agreement. When we use the words “you,” “your” and “yours” in this Agreement, they refer to all owners on the deposit account. The words “we,” “us,” “our,” “Bank” and “Rockland Trust” refer to Rockland Trust Company. Unless specified otherwise, the words “deposit account(s)” refers to any deposit account that you presently have with us, or that we may offer now or in the future, that you use for personal, family, or household purposes.
- 3. Scope of This Agreement.** This Agreement governs all personal deposit accounts you have established with us. It replaces and supersedes any prior deposit agreement you may have had with us. If you sign a signature card or if you open, maintain, or use a deposit account with us, you agree to the terms and conditions of this Agreement, including, but not limited to, (a) the fees and charges listed in our Rates and Fees Schedule; (b) the Account Disclosures; and (c) any other documents or materials that we give to you regarding your deposit account(s). The Rates and Fees Schedule and Account Disclosures, as each may be amended from time to time, are incorporated into and are considered part of this Agreement. This Agreement is subject to Applicable Law. When this Agreement provides us with the right to make certain decisions about the handling of your deposit account, you understand that those decisions are solely and exclusively within our discretion.
- 4. Changing this Agreement.** We can change the terms of this Agreement or our Account Disclosures, the fees and charges listed in our Rates and Fees Schedule and/or any policy or procedure affecting your deposit account(s) at any time. We will provide you with notice of such changes when and as required by Applicable Law. All changes will be effective upon the date provided in the notice. However, if the change is in your favor (such as the termination or reduction of a fee), we may provide you notice of the change after it is effective. We will send notices involving changes to your deposit account(s) to the address that we have on record for your deposit account(s). If any such notice is returned to us as undeliverable because you moved and did not inform us, the changes described in that notice are still binding on you. This Agreement may not be amended or modified orally by our telephone customer service representatives or branch personnel.
- 5. The Nature of Your Deposit Relationship With Us.** When you open a deposit account with us, our deposit relationship with you is that of debtor and creditor. Unless other documents we provide to you state otherwise, you agree and acknowledge that we are not in any way acting as a fiduciary for you or for your benefit.

II. Opening and Closing a Deposit Account

- 1. Your Eligibility, Generally.** To open a personal deposit account with us, you must be an individual using the deposit account for personal, family or household purposes. Corporations, unincorporated business associations, partnerships, nonprofit organizations, governmental

entities and sole proprietorships may not open a personal deposit account with us under this Agreement. We have a wide variety of business and commercial deposit accounts that these parties may open with us.

Unless Applicable Law requires otherwise, you must be at least 18 years old to open a deposit account for which you are the sole owner. If you are less than 18 years of age, we will require that your parent or legal guardian be a joint owner on the deposit account. If you are a joint owner on a checking account with an individual under the age of 18, you agree to guaranty and indemnify us from any and all kinds of Losses that may arise (either directly or indirectly) from the use or maintenance of the deposit account by the individual under the age of 18. You understand that such a guaranty and indemnification is absolute and unconditional for the full and punctual payment and performance of all obligations of the deposit account owner under the age of 18 and that it is not in any way limited by a requirement of the Bank to first attempt to collect any amount of such obligation from the deposit account owner under the age of 18. We may also require you to sign additional documents regarding the guaranty and indemnification of such deposit accounts, and you agree to do so upon our request.

- 2. We Will Verify Your Identity.** When you open a deposit account with us, you give us information about yourself and confirm that it is correct. We enter this information into our records regarding your deposit account. We may rely on that information until you notify us of a change and we have had a reasonable time to act on the new information.

NOTICE: To help the government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires all financial institutions to obtain, verify, and record information that identifies each person who opens a deposit account. This means that when you open a deposit account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

- 3. We May Obtain a Credit Report About You.** In the process of opening your deposit account, we may obtain a consumer report (often called a "credit report") about you from a consumer reporting agency. We do so to help us verify your identity and to assist us in our decision-making process of whether we should open your deposit account. Once your deposit account is opened, we may periodically obtain such reports to determine if we should maintain or close your deposit account, or to assist us should we need to undertake collection efforts. If you ask us, we will tell you whether we requested a credit report and the name, address and telephone number of the reporting agency where we obtained the report.
- 4. When We Consider Your Deposit Account to be Open.** We may allow you to apply for deposit accounts in a variety of different ways. However, regardless of the manner in which you apply for a deposit account, we will consider your deposit account to be open only after (a) we have received and approved all deposit account opening documentation we may require, (b) your deposit account has been appropriately funded, and (c) you have satisfied any other requirements we may have.
- 5. Deposit Account Opening Documentation Requirements.** As part of our deposit account opening process, we may require you to sign a signature card and/or provide us with any other documentation that we may require. If you want to establish a joint deposit account with us, each joint deposit account owner must sign our signature card and provide us with any other documentation that we may require.

If you open a joint deposit account online or through our telephone banking center, we will require you to sign and return a signature card to us that is signed by all deposit account owners. You must do so within thirty (30) days of completing the deposit account application and funding process. If you do not return a signed signature card within this period of time, we may prevent further deposits to or withdrawals from your deposit account until your signed signature card is returned. If the signed signature card for your deposit account is not returned within forty-five (45) days of completing the deposit account application and funding process your deposit account will be closed.

If you open a joint deposit account online and your signature card is returned within the period of time discussed above, but is signed by only one deposit account owner, we may either close the deposit account or convert the deposit account to an individual account. If we allow the deposit account to remain open, you understand that the deposit account will be considered to be individually owned by you for deposit insurance purposes until your joint deposit account owner(s) provide their signatures on a signature card for the deposit account.

- 6. We May Request New Documents.** From time to time we may request additional information from you to protect your deposit account and our systems from fraud or other problems. This information may include new sample signatures and other information that we must obtain under Applicable Law. You agree to assist us by promptly complying with any such request. You also agree to hold us harmless for refusing to pay or release funds or to take any other action relating to your deposit account where the refusal is based on your failure to provide the signatures or documentation requested by us from time to time.
- 7. Certifying Your Taxpayer Identification Number.** When you open a deposit account with us, we will request that you provide us with a certification of your correct TIN. Applicable Law requires that these certifications be given under penalty of perjury. If you do not provide us with such a certification, we are required to withhold a certain percentage of taxable interest, dividends and certain other payments that we make to you. This is commonly referred to as “backup withholding.” You must provide us with your TIN even if you do not have to file a tax return and you must also certify that you are not subject to backup withholding. We are not required to open (and may close) a deposit account for you if you do not provide and certify your TIN, even if you are exempt from backup withholding and information reporting. We are required to report certain dividend, interest and other payments we make to you to the Internal Revenue Service (“IRS”). We include your TIN in those reports.

You may be subject to civil and criminal penalties if you fail to provide us with a correct TIN or falsify withholding information. For additional information on interest reporting and withholding, contact your tax advisor or the IRS.

- 8. Closing Your Deposit Account.** Generally, your deposit account may be closed at any time by you or us without advance notice. However, we may require you to give us seven (7) days advance written notice when you intend to close your checking with interest, money market or savings account. If we close your deposit account, we will provide you with notice of such closure if and to the extent required by Applicable Law and mail a check to you at the address we currently show in our records for your statement or otherwise remit any balance in your deposit account to you. If your deposit account reaches a zero balance, we may (but are not obligated to) consider your deposit account closed. We may either return deposits, checks and other items that we receive after your deposit account is closed or, in the case of deposits, reopen the deposit account and accept the deposit, without our being liable to you. This Agreement continues to govern matters related to your deposit account even after your deposit account is closed. Closure of your deposit account by you or us will not release you from any fees or other obligations incurred before the closure, those you incur in the process of closing out your deposit account, or for your liability for outstanding items.
- 9. Prohibition Against Illegal Use.** You may not use your deposit account or any other financial service we provide for any illegal purpose, including, but not limited to, the origination, receipt, or processing of illegal Internet gambling transactions as defined in the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG issued thereunder, and activities in violation of United States economic sanctions laws and regulations, including regulations issued by the Office of Foreign Assets Control (“OFAC”). In the event we identify a suspected restricted transaction, we may block or otherwise prevent or prohibit such transaction and further we may close the deposit account or end the relationship.

III. The Types of Deposit Accounts That We Offer

1. The Deposit Accounts We Offer. We offer a variety of deposit accounts designed to meet your needs. From time to time we may create new types of deposit accounts to better serve you. Occasionally we may discontinue certain deposit accounts or types of deposit accounts and, unless we are required to do so by Applicable Law, we may do so without notice to you. Deposit accounts that have been discontinued may not appear in our most current Agreement or Account Disclosures. If you have questions or need more information or details about the types of deposit accounts that we offer, please call our Customer Information Center at 508.732.7072. You may also visit RocklandTrust.com at your convenience.

2. Ownership Categories. Our deposit accounts may be opened and structured in a variety of different ways. We currently offer the following types of deposit account ownership categories:

- (a) **Individual Deposit Accounts:** An individual deposit account is a deposit account in the name of one person. You may designate another person to write checks and conduct transactions on the deposit account without granting them any ownership interest in your deposit account by granting them a limited power of attorney in compliance with Section III(3) ("Power of Attorney Appointments") of this Agreement. Otherwise, you will be the only person authorized to use the deposit account.
- (b) **Joint Deposit Accounts:** A joint deposit account is a deposit account in the name of two or more persons. The joint deposit accounts that we offer are with the right of survivorship, and not as tenants in common. You understand that if money is held jointly in this type of deposit account (subject to any pledge of those funds that we have agreed to), that upon the death of one joint deposit account owner the funds will belong to the surviving owner(s). If two or more joint deposit account owners survive the death of another, they will own the balance in the deposit account as joint tenants with survivorship and not as tenants in common. Each joint deposit account owner has the right to withdraw, at any time, some or all of the funds from the deposit account without the permission of the other joint deposit account owners. You understand that as a joint owner of the deposit account, all of you are considered jointly and severally liable to us for the entire amount of any obligation (such as any fees or overdrafts on your deposit account) or liability to us regarding the deposit account, or for any Losses regarding the deposit account. Each joint owner appoints the other(s) as his/her agent to deposit, withdraw and transfer funds, instruct us to stop payment on any check or item drawn on the deposit account and to release or cancel stop payment requests (even if not initiated by him/her), obtain any and all information from us about the deposit account, and conduct any and all other business on the joint deposit account including, but not limited to, pledging or encumbering the deposit account (where we may allow you to do so), or closing the deposit account. You understand and agree that we may honor checks drawn by or withdrawal requests from any joint deposit account owner. Acting as an agent, any joint owner can endorse checks, drafts or other payment orders made out to any other joint owner for deposit into the joint deposit account. However, if a joint deposit account owner provides us with such written notice, we reserve the right to require the written authorization of any or all joint deposit account owners for any future transactions on the deposit account. Any joint owner or owners may appoint an attorney-in-fact for the deposit account, but we reserve the right to require the consent of all joint owners before allowing such an appointment. All such appointments of an attorney-in-fact must be done in compliance with the requirements of the section of this Agreement dealing with Power of Attorney Appointments.

One joint owner is not authorized to remove another joint owner from the title of the deposit account without the written consent of the other joint owner(s) but may, however, withdraw all of the funds from the deposit account or close the deposit account at his/her

discretion and without the permission, knowledge, or consent of any other joint owner. While you may request that the names on your deposit account be connected with the word "and," you agree that we may treat the deposit account like any other joint deposit account, and that we may rely on the instructions and/or signature of any joint deposit account owner, and the rules in this Agreement will apply to your deposit account so titled.

If one of the joint owners of the deposit account owes us money that is due, we can, to the extent permitted by this Agreement and not prohibited by Applicable Law, use the funds in the joint deposit account to pay the debt, regardless of who deposited the funds into the joint deposit account. Similarly, from time to time we may be required by Applicable Law to remit funds held in the joint deposit account to satisfy a judgment, execution, levy or court order entered against, or other valid debts incurred by, any owner of the joint deposit account. We may do so regardless of who deposited the funds into the joint deposit account.

If we receive conflicting instructions from the owners of the joint deposit account, we have the right to refuse further payment except on a final court order or a release that is in a form acceptable to us and that is signed by all joint owners of the deposit account.

- (c) ***Unwritten ("Totten") Trust Deposit Accounts:*** We offer you the ability to open two different types of trust deposit accounts. The first type of trust deposit account is made without a written trust document and is also known as a "totten trust" deposit account. Under this type of deposit account one or two of you (each called a "Trustee") may create a deposit account in trust for one or more parties (each called a "Beneficiary"). If you open this type of deposit account, the deposit account and the funds in it belong to you during your lifetime and, until your death, the Beneficiary(ies) has / have no interest in the deposit account and may not access the deposit account nor the funds in the deposit account. Upon the death of the Trustee or the death of both Trustees, all the funds in the deposit account shall be owned in equal shares by the person(s) then living who is/are named as Beneficiary(ies) on the deposit account (or his/her/their legal representatives). The money in this type of deposit account will not be inherited by your heirs or controlled by your will. We have no obligation to notify any Beneficiary(ies) of the existence of any deposit account or the vesting of any interest in any deposit account.

We make no representations as to whether the establishment or use of such a deposit account designation is appropriate for you. You may want to consult your attorney, tax professional or estate planning advisor before making such a designation. You have the right at all times to change or remove such Beneficiary(ies) from the deposit account, close the deposit account, or withdraw some or all of the funds from the deposit account.

- (d) ***Written Trust Agreement Deposit Accounts:*** From time to time, we may allow a Trustee of a formal written trust to open a trust account. To open such a deposit account, we may require a certification of trust, the name and address of the Beneficiary(ies) (all of whom must be natural persons), and any other information or documentation that we may request. You agree that by opening such a deposit account, you are holding us harmless from and against any actions either we or the Trustee takes on the deposit account that are done in reliance on the certification of trust or other documents that we requested when you opened the deposit account. We are under no obligation and have no duty to monitor the acts of any Trustee to determine whether such acts are being done for the benefit of the Beneficiary, are permissible under the terms of the trust, or are in compliance with Applicable Law. You understand and agree that we will not be liable to you if the Trustee(s) exceeds his/her powers or otherwise does not comply with Applicable Law.
- (e) ***Transfers to Minors Deposit Accounts:*** You may make a gift of money to a minor by opening a deposit account in the name of the minor with you listed as custodian on our records for the deposit account ("Custodian"), pursuant to the Massachusetts Uniform

Transfers to Minors Act (“UTMA”). Only you, as Custodian, are authorized to act on the deposit account. As Custodian, you will notify us in writing immediately upon the death of the minor or at the time the minor reaches 21 years of age. After notifying us of either of these events, your authority over these deposit accounts continues only to the extent allowed by the UTMA. Before we receive such notice and have a reasonable opportunity to act on it, we may honor any checks or drafts written on the deposit account by the Custodian without incurring any liability to the minor or to any third party. You will be liable to us for any Losses we incur because of your failure to give us prompt written notice (as described above) or otherwise abide by the UTMA. We have no duty to monitor the acts of the Custodian or otherwise ensure that his/her acts are for the benefit of the minor and/or are otherwise permissible under the UTMA. We have no liability if the Custodian exceeds his/her authority under and/or fails to comply with the UTMA.

You are solely responsible for determining if the type of deposit account that you open and/or if the joint deposit account owners and Beneficiary(ies) you select are appropriate for you. We are not responsible for reviewing any of these decisions on your behalf.

3. Power of Attorney Appointments. If you would like to appoint someone as your attorney-in-fact to access your deposit account and/or the funds in it, we will request a copy of your power of attorney documentation. We may also require you to sign certain additional documents certifying, among other things, that the power of attorney documents are still effective. To the extent permissible by Applicable Law, we may reject a power of attorney form that you provide to us that is not the original or, if applicable, the statutory form or for any other reason. If a power of attorney is accepted by us, any action by us is in reliance on your attorney-in-fact and will be binding on you if we take action before we receive and have a reasonable opportunity to act upon: (a) a signed, written revocation of the power of attorney, (b) a signed, written notice that a conservator has been appointed for your estate, (c) a certified copy of your death certificate, or (d) a written notification from a medical facility that you have become disabled or incompetent (unless the power of attorney documentation specifically provides otherwise). You authorize and direct us to receive, accept, pay and/or apply, without any duty of inquiry, without limit as to amount, and without regard to the application of the proceeds, any check, draft, or other instrument for the payment of money drawn by your attorney-in-fact on or payable from your deposit account(s) including, but not limited to, those endorsed to the order of your attorney-in-fact or otherwise for the personal credit of your attorney-in-fact. We are not liable for the misapplication of funds from your deposit account by the attorney-in-fact, or if the attorney-in-fact exceeds his/her authority or otherwise does not comply with Applicable Law.

4. Your Rights Under the Massachusetts “18/65 Law.” If you are 18 years of age or younger, or if you are age 65 or older, you have the right to notify us of your eligibility under the Massachusetts “18/65 law.” If you notify us of this fact, we will not assess fees or charges against one checking account and one savings account (other than a money market account) of your choosing. We may, however, assess against these deposit accounts a reasonable charge (disclosed in our Rates and Fees Schedule) for any check or item presented when your deposit account has insufficient funds. We may also deduct certain charges from your deposit account for services (for example, a charge for purchasing traveler’s checks). If you do not notify us of your eligibility under this law, we will have no obligation to administer your deposit account(s) in this manner.

Notice to Customers 18 Years of Age or Younger. When you reach the age of 19, the account(s) in your name designated under Massachusetts Law 167D, 18/65 status, will be converted to a similar product type and will become subject to the rules and fees governing such an account. We will notify you 30 days in advance of this change.

5. Other Agency and Fiduciary Accounts. Any individual acting as a legal guardian or conservator, personal representative, trustee, custodian or in some other fiduciary capacity (collectively, “Fiduciary”) must be so designated to the Bank on the signature card. It will otherwise be assumed that you own the deposit account in an individual capacity. The Bank is authorized to follow the directions of your Fiduciary regarding your deposit account until it receives written notice that the Fiduciary appointment has been terminated and it has had a reasonable time to act upon the notice. The Bank is not liable for the misapplication of funds from your deposit account by your Fiduciary. This Agreement, in conjunction with the terms of any Fiduciary agreement, trust agreement or affidavit of trust, court order or other document pursuant to which the deposit account is opened (collectively “Fiduciary Agreement”), when in a form acceptable to the Bank, will govern the deposit account, and the Bank has the right to request documentation as is necessary to open the deposit account. All Fiduciary deposit account owners and beneficiaries agree that the Bank will not be liable if the Fiduciary commits a breach of trust or breach of fiduciary duty, or fails to comply with the terms of any written Fiduciary Agreement or comply with Applicable Law. The Bank is not responsible for enforcing the terms of any written Fiduciary Agreement or Applicable Law against the Fiduciary and can rely on the genuineness of any document delivered to it, and the truthfulness of any statement made to it by a Fiduciary.

IV. General Terms and Conditions

(A) Signatures on Your Deposit Account

- 1. Reliance on Your Signature Card.** If for any reason you have not signed a signature card or we do not have your signature card, we will not be liable to you for honoring checks or any other signed instructions if we believe in good faith that the signature(s) appearing on such instructions are authorized. We make no representations as to the appropriateness or effect of the ownership or Beneficiary designations, if any, specified on your deposit account records, except as they determine to whom we pay deposit account funds.
- 2. Facsimile Signatures.** From time to time we may allow you to use a Facsimile Signature on a check, withdrawal slip or other deposit account form. If you would like to use a Facsimile Signature you must provide us with advance notice of your desire to do so and we may require you to complete documentation regarding your use of such a signature. You are fully responsible for the use of such Facsimile Signatures, and you authorize us to accept and pay any check, draft or other instrument for the payment of money appearing to bear or bearing your Facsimile Signature (regardless of to whom such item is made payable) and to rely on such Facsimile Signature on any check, draft or other instrument for the payment of money, withdrawal slip or other deposit account document as though you had signed your own name to such check or document. We may rely on such Facsimile Signature even if it was placed on the check, draft or other instrument for the payment of money, withdrawal slip or deposit account document by someone other than you and/or without your authority. Alternatively, we reserve the right to reject any check, draft or other instrument for the payment of money, withdrawal slip, or other deposit account document that bears or appears to bear a Facsimile Signature. You should maintain close control over your Facsimile Signature device and promptly review your deposit account records for unauthorized use of the device. You must notify us immediately if you believe that your Facsimile Signature may have been misused.

(B) Deposits to Your Deposit Account

1. General Deposit Rules. You can make deposits to your deposit account in person at our branch, by mail or by any other method we make available from time to time. We are not responsible for deposits made by mail until we actually receive them. We encourage you to use the deposit slips that we make available to you in order to help us credit deposits to your deposit account as soon as possible and to minimize errors. If you do not use deposit slips that we provide to you, you agree that we will not be liable to you for any errors resulting from your use of a counter deposit slip, whether completed by you or one of our employees. We have the right, but are not obligated, to endorse any non-cash items submitted for deposit into your deposit account and deposit them into your deposit account. We also have the right to not accept items that contain multiple, missing or improper endorsements, and to limit, refuse, hold, or return any deposit. You agree to reimburse us for any Losses we incur: (a) because you fail to endorse an item exactly as drawn, (b) because you deposit an item with a missing endorsement, or (c) resulting from or arising out of any return of any deposited item for any reason whatsoever. You agree that our count of the coins and currency in your deposit shall be conclusive as to the amount. Credit for all of your deposits (other than cash) is provisional until we finally receive the funds from the institution on which the item you are depositing was drawn. You agree that you are responsible for items that you deposit, even if we have made those funds available to you under our Funds Availability Policy. We will make any necessary adjustments to your deposit account for any discrepancies with which we agree and notify you. We reserve the right to make adjustments to your deposit account, in our sole discretion, for computation or other errors.

You may only withdraw funds from your deposit account that is available for withdrawal under the terms and conditions of this Agreement and our Funds Availability Policy. You understand and agree that we may make adjustments to your deposit account from time to time to reflect corrections or changes to your balance. For example, we may make adjustments if deposits are posted for the wrong amount or to the wrong deposit account. In the event that an error has caused the balance in your deposit account to be overstated, you agree to reimburse the overstated amount.

2. Check Endorsement Standards. To ensure that checks you deposit into your deposit account are processed without delay, you must endorse them correctly. The area reserved for your signature is on the back of the check, within 1-1/2 inches from the “trailing edge” of the check. The “trailing edge” is defined as the left side of the check when viewing it from the front. Turn the check over and sign your name. Do not make any additional marks or notations on the back of the check. The portion of the check not reserved for your endorsement must remain blank for processing purposes. We will not be responsible for any Losses you incur if your check is improperly endorsed. You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements. For checks to be accepted through Mobile Check Deposit, payees must sign the back of the check and write “for mobile deposit only” underneath their signature.

3. Direct Deposits. You agree that we may reverse any direct deposit that is made to your deposit account without prior notice to you at any time if: (a) we credited your deposit account in an incorrect amount, (b) the deposit represents a duplicate credit to your deposit account, (c) you were not entitled to the deposit, or (d) you were not the intended recipient of the deposit. This right is in addition to any other rights that we may have under this Agreement or Applicable Law, including our right of setoff and any security interest that we may have in your deposit account.

4. Deposit of Foreign and Other Non-Routine Items. Checks drawn on banks located outside the United States, bond coupons and other non-routine items will be accepted for collection only. These items are not governed by our Funds Availability Policy. These items will not be

posted to your deposit account, and you will not receive credit for such items until we receive final credit from the bank on which it is drawn. We will calculate the U.S. dollar equivalent of your deposit by using our applicable exchange rate that is in effect when we receive final credit, not the exchange rate that was in effect when you presented us with the item for deposit. You agree that when we receive final credit for an item that we have accepted for collection, we may subtract any applicable fee as may be disclosed in the Rates and Fees Schedule, as may be amended from time to time, for processing such non-routine items from the amount finally credited to us, before we credit your deposit account for the remaining amount. From time to time and in our sole discretion we may make exceptions to this policy. We are not, however, under any obligation to do so, and we will not be liable to you if we do not do so.

5. Collection of Items. In receiving checks and other items for deposit or collection, we act as your collection agent and assume no responsibility beyond the exercise of ordinary care. We will not be liable for default or negligence of our correspondent banks or for loss in transit, and each correspondent bank will only be liable for its own negligence. You are responsible for reconstruction and proof of loss of any items, including checks and other negotiable instruments, included in deposits which are lost or stolen in transit before we have received and accepted the deposit. Further, you agree to fully cooperate and assist in the reconstruction and proof of loss of any items, including checks and other negotiable instruments, included in deposits that are lost or stolen in transit after we have received and accepted the deposit. Checks and other items and their proceeds may be handled in accordance with applicable regulations and operating circulars of the Federal Reserve, clearinghouse association or funds transfer system rules, and contractual arrangements with other financial institutions. All deposited checks and items (including those drawn on another deposit account at the Bank) are credited subject to final payment and our receipt of proceeds. Until we receive final payment, any credit that we provide to you for the deposit is provisional only.

You authorize us to pursue collection of previously dishonored checks and items, and in so doing, we may permit the payor bank to hold an item beyond the midnight deadline associated with Applicable Law. You also authorize us to convert, at our sole discretion, any checks that you deposit into your deposit account that are returned for uncollected or insufficient funds to an electronic transaction.

6. Return of Deposited Items. If a check or other item you deposit or we cash is returned to us for any reason, at any time, we may debit your deposit account for the amount of the check or item without regard to whether the bank on which the check or item was drawn returned it before its midnight deadline. Furthermore, if after a check or other item deposited into your deposit account is finally paid, it is returned to us by the bank on which it is drawn because someone has made a claim that the check or other item was altered, forged, unauthorized, or should not have been paid for some other reason, we may debit your deposit account for its amount. All returns of checks or other items discussed in this section are hereinafter referred to as "Returned Deposited Items." In each of the foregoing situations, we may also debit your deposit account for any interest you may have provisionally earned on the amount of the Returned Deposited Item.

In some cases the financial institution on which the Returned Deposited Item is drawn may send us an electronic notice of return instead of returning it. We may act on, and you agree to be bound by, the electronic notice of return just as if the original check or item had been returned. We may debit your deposit account for the amount of the Returned Deposited Item at any time on or after the day it is returned to us by electronic or other means, or the day we receive notice that it is being returned to us—whichever is earlier. If your available balance is insufficient to cover the amount of the Returned Deposited Item, we may overdraw your deposit account in accordance with this Agreement. You agree to repay us the amount of such overdrafts immediately.

For each Returned Deposited Item that was drawn in a foreign currency, we charge your deposit account the U.S. dollar equivalent of the item. We may calculate the U.S. dollar equivalent by using our applicable exchange rate that is in effect when we process the Returned Deposited Item.

We may charge you a fee for each Returned Deposited Item. The amount of such fee(s) is disclosed in our Rates and Fees Schedule.

- 7. Freezing Your Deposit Account.** When we suspect that an irregular, unauthorized or unlawful activity may be occurring in connection with your deposit account, we may place a hold on (or “freeze”) the entire balance in your deposit account and any other deposit accounts that you may have with us while we investigate your deposit account and the activities that appear suspicious. Freezing your deposit account in this manner is not tied to the availability of items that you deposit to your deposit account. Rather, it is part of our effort to protect both you and us from Losses related to suspected fraud involving your deposit account. As a result, we may impose such a freeze on your deposit account(s) without regard for our Funds Availability Policy requirements. However, if we do freeze your deposit account we will provide you with any notice that may be required by Applicable Law.
- 8. Our Funds Availability Policy.** Deposits made to your checking, savings and money market accounts may not be available for your immediate use or withdrawal. This section discusses our general rules about when we make deposited funds available for your use.
- (a) **General Rule:** Our policy is to make funds from your check deposits available to you on the first Business Day after the day we receive your deposit. Electronic direct deposits and cash deposits will be available on the day we receive the deposit. Once they are available, you can withdraw the funds in cash and we will use the funds to pay checks that you have written and other Debit Transactions.
- (b) **When We Consider Your Deposits Received:** If you make a deposit before the end of a Business Day, we will consider that Business Day to be the day of your deposit. However, if you make a deposit after the end of a Business Day, or on a day that is not a Business Day, we will consider that the deposit was made on the next Business Day we are open.
- (c) **Longer Delays May Apply: Sometimes we may delay the availability of your deposits.** The delays that we may impose fall into two (2) general categories:
- 1) **Case-by-Case Delays.** In some cases, we will not make all of the funds that you deposit by check available to you on the first Business Day after the day of your deposit. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. The first \$225 of your deposits, however, will be available on the first Business Day. If we are not going to make all of the funds from your deposit available on the first Business Day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the Business Day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.
- 2) **Safeguard Exceptions.** In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:
- a) We believe a check you deposit will not be paid.
- b) You deposit checks totaling more than \$5,525 on any one day.
- c) You redeposit a check that has been returned unpaid.

- d) You have overdrawn your deposit account repeatedly in the last six (6) months.
- e) There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh Business Day after the day of your deposit.

(d) **Special Rules for New Deposit Accounts:** If you are a new customer, the following special rules will apply during the first 30 days your deposit account is open. Funds from cash, wire transfers, and electronic direct deposits to your deposit account will be available on the day we receive the deposit. Funds from the first \$5,525 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first Business Day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you (and you may have to use a special deposit slip). The excess over \$5,525 will be available on the fifth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second Business Day after the day of your deposit. Funds from all other check deposits will be available on the fifth Business Day after the day of your deposit.

9. ACH Transactions. If your deposit account receives incoming ACH transactions (either credits or debits) you agree to be bound by the Operating Rules and Guidelines of the National Automated Clearing House Association ("NACHA"). Under the NACHA Operating Rules and Operating Guidelines payments made to you, or originated by you, are provisional until final settlement is made through the Federal Reserve Bank or payment is otherwise made under Applicable Law. We may obtain a refund from you if an amount provisionally credited to your deposit account is not received. Neither Applicable Law or the NACHA Operating Rules or Operating Guidelines require us to provide you with notice of an ACH or wire payment order to credit your deposit account.

10. International ACH Transactions. ACH transactions (either credits or debits) or wire transfers initiated from outside of the United States are subject to NACHA Operating Rules and Operating Guidelines, the rules of any wire transfer system involved, and the laws enforced by OFAC (each as applicable). We are permitted under these rules and laws to temporarily suspend processing of a transaction for greater scrutiny or verification against the OFAC list of blocked parties. This may result in delayed settlement, posting and/or availability of funds. If we determine there is a violation, or if we cannot satisfactorily resolve a suspected or potential violation, the subject funds will be blocked as required by Applicable Law. If you believe you have adequate grounds to seek the return of any blocked funds, it is your responsibility to pursue the matter with the appropriate governmental authorities. Please see the OFAC website for procedures and form(s) required to seek a release of blocked funds.

11. Substitute Checks and Your Rights. You have certain rights and responsibilities regarding substitute checks.

(a) **What is a substitute check?** To make check processing faster, federal law permits banks to replace original checks with "substitute checks." These checks are similar in size to original checks with a slightly reduced image of the front and back of the original check. The front of a substitute check states: "This is a legal copy of your check. You can use it the same way you would use the original check." You may use a substitute check as proof of payment just like the original check.

Some or all of the checks that you receive back from us may be substitute checks. This notice describes rights you have when you receive substitute checks from us. The rights in this notice do not apply to original checks or to electronic debits to your deposit account. However, you have rights under other law with respect to those transactions.

- (b) **What are my rights regarding substitute checks?** In certain cases, federal law provides a special procedure that allows you to request a refund for losses you suffer if a substitute check is posted to your deposit account (for example, if you think that we withdrew the wrong amount from your deposit account or that we withdrew money from your deposit account more than once for the same check). The losses you may attempt to recover under this procedure may include the amount that was withdrawn from your deposit account and fees that were charged as a result of the withdrawal (for example, bounced check fees).

The amount of your refund under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You also are entitled to interest on the amount of your refund if your deposit account is an interest-bearing deposit account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other law.

If you use this procedure, you may receive up to \$2,500 of your refund (plus interest if your deposit account earns interest) within 10 Business Days after we received your claim and the remainder of your refund (plus interest if your deposit account earns interest) not later than 45 calendar days after we received your claim.

We may reverse the refund (including any interest on the refund) if we later are able to demonstrate that the substitute check was correctly posted to your deposit account.

- (c) **How do I make a claim for a refund?** If you believe that you have suffered a loss relating to a substitute check that you received and that was posted to your deposit account, please contact us at:

Rockland Trust Company
288 Union Street
Rockland, MA 02370
508.732.7072

You must contact us within 40 calendar days of the date that we mailed (or otherwise delivered by a means to which you agreed) the substitute check in question or the deposit account statement showing that the substitute check was posted to your deposit account, whichever is later. If you contact us verbally, we will request that you provide the claim in written format within 10 business days of the date of the verbal complaint. We will extend this time period if you were not able to make a timely claim because of extraordinary circumstances.

Your claim must include:

- 1) A description of why you have suffered a loss (for example, you think the amount withdrawn was incorrect);
- 2) An estimate of the amount of your loss;
- 3) An explanation of why the substitute check you received is insufficient to confirm that you suffered a loss; and
- 4) A copy of the substitute check or the following information to help us identify the substitute check: the check number, the amount of the check, the date of the check, and the name of the person to whom you wrote the check.

12. Deposit of Checks Using our Mobile App If you enroll to make deposits using our mobile app, you understand and agree that your use of the app is governed by the terms and conditions of the User Agreement presented to you at the time of enrollment. The terms and conditions of the User Agreement, as it may be amended from time to time, are incorporated by reference into the terms and conditions of this Agreement.

(C) Withdrawals from Your Deposit Account

- 1. General Rules Regarding Withdrawals.** We offer a number of different products and services that you may use to withdraw money from your deposit account or to instruct us to make a payment from your deposit account to a third party. You understand that we may refuse requests for transfers or withdrawals that do not comply with our existing policies, procedures, forms or other requirements, or that are in excess of transaction limits applicable to your deposit account. Our Funds Availability Policy governs when funds you deposit into your checking, savings and money market accounts will be available for your withdrawal.
- 2. Checks.** We offer a variety of check styles and other withdrawal forms for your use. We recommend that you use checks and other forms that we provide. Unless we have approved them in advance, we may refuse to accept checks or other forms that you create or someone else provides to you. If you use a check or other forms that do not meet our specifications at any time, you are responsible for, and agree to indemnify and hold us harmless from, the result (such as if our equipment is unable to read or process the non-standard checks and/or any Losses that may occur).

If you create or obtain checks or other forms from someone else and we cannot process some or all of them through our automated check processing systems, we reserve the right to charge you per-item fees on those checks or other items. If you create or obtain checks or other forms from someone else you also represent and warrant that any such checks and forms will in all ways comply with the requirements of Applicable Law.

You are responsible for verifying the accuracy of all information on your checks and other forms. Our liability, if any, for any printing errors on checks or other forms obtained through us is limited to the cost of replacing the forms. We are not liable for Losses you may incur when you use checks or other forms not obtained through us.

3. How We Order Transactions Debiting Funds From Your Deposit Account.

- (a) Credits, Debits, and Holds:** Credits increase the available balance of your deposit account. Examples of Credit Transactions include ATM deposits, teller deposits, direct deposits, and credits we make. Debits decrease the available balance of your deposit account. Examples of Debit Transactions include checks, POS Transactions, withdrawals (in-person, ATM, preauthorized, and online), payments, fees, charges, and other items. Holds may be placed on funds in your deposit account when a transaction involving your deposit account is pending (e.g., when a debit has been authorized but not yet presented for payment), and may also decrease your deposit account's available balance. Examples of transactions that give rise to holds include deposit holds, debit card authorizations, holds related to cash withdrawals and electronic transfers, or under our Funds Availability Policy.
- (b) Generally:** Debit Transactions are often not presented to us for payment on the day you initiate them, and therefore are not processed in the order in which they are initiated by you. For example, if you write a check the payee may not immediately cash or deposit it. There is also usually a delay between the date you initiate a POS Transaction and the date the merchant presents it to us for payment. This delay occurs in many cases even when the merchant has received authorization at the time the transaction occurs. We may determine in our discretion the order that we process and post credits, debits, and holds to your deposit account. We may give preference to debits payable to us. On your deposit account statement we do not necessarily report debits and credits in the order that they occurred or in the order that they were posted to your deposit account.

(c) **We currently process transactions involving your deposit account(s) in the following manner:**

- 1) **We Increase Your Deposit Account's Available Balance by Posting Credits to Your Deposit Account First.** At the end of each Business Day, before we process pending authorization holds or Debit Transactions presented that day for payment, we first credit your deposit account(s) with credits that have become available that Business Day under our Funds Availability Policy.
- 2) **Next We Reduce Your Deposit Account's Available Balance by the Amount of Pending Authorization Holds.** After we post credits to your deposit account, we next deduct from the available balance the amount of any pending authorization holds applied to your deposit account that Business Day. Funds held in this manner are unavailable for payment of Debit Transactions while the authorization remains pending. The amount of this hold may not be equal to the amount ultimately presented by the merchant for payment. For example, certain merchants (such as hotels and gas stations that offer "pay at the pump") may request an authorization amount that exceeds the price of the goods or services ultimately purchased. Other merchants (such as restaurants) may not include potential additional amounts (such as a gratuity) in the authorization request. If a pending Debit Transaction is not presented for payment within 48 hours after our authorization and application of the pending authorization hold to your deposit account, we will release the pending authorization hold.
- 3) **We Then Categorize Debit Transactions Presented for Payment into Payment Categories.** After we have increased the available balance by posting credits to your deposit account, and reduced the available balance by the amount of any pending authorization holds, we then will process the Debit Transactions presented that Business Day for payment. At the end of each Business Day, we currently categorize all Debit Transactions presented that Business Day into one of the three (3) following Payment Categories:
 - i. **"Cash Out" Category.** This Payment Category includes transactions that typically require us to determine at the time the Debit Transaction is initiated whether you have sufficient available funds to pay it (including online banking transfers; ATM or in-branch transfers or withdrawals; POS Transactions; automatic transfers between your deposit accounts with us; telephone transfers; wire transfers; and deposit chargebacks). Not all of these Debit Transactions, however, will be presented for payment on the same Business Day they are initiated. For example, a POS Transaction may not be presented by the merchant for final payment until several days after it was initiated. If your available balance is no longer sufficient to cover the authorized POS Transaction at the time it is presented for payment, we will honor the item and create an overdraft on your deposit account. Similarly, if you no longer have sufficient collected funds to cover the authorized POS Transaction at the time it is presented for payment, we will honor the item and access the uncollected funds on your deposit account. We process all Debit Transactions in the "Cash Out" category before Debit Transactions in other Payment Categories. Within this category we group similar Debit Transaction types (for example: ATM withdrawal transactions; ATM transfer transactions; POS Transactions; etc.) together for processing purposes. We process the Debit Transactions for payment within each of these separate transaction types in ascending order ("Low to High") based on the dollar amount of each Debit Transaction. This means that not all "Cash Out" Debit Transactions will be posted from the lowest amount to the highest amount on a given Business Day. Only Debit Transactions within each single transaction type will be posted from lowest amount to highest amount. This means a

“Cash Out” Debit Transaction of one transaction type can post before a “Cash Out” Debit Transaction of a different transaction type, even if the former is for a higher dollar amount.

- ii. **ACH / Bill Pay / Check Category.** This Payment Category includes Debit Transactions that are presented to us in a manner that does not require an immediate payment or authorization of payment (including transactions sent using the Automated Clearing House network—often referred to as “ACH” transactions; online bill pay instructions; checks; Substitute Checks; and Remotely Created Checks). Once all Debit Transactions in the “Cash Out” Category are processed, we next process Debit Transactions in the ACH / Bill Pay / Check Category. Within this category we group similar Debit Transaction types (for example: ACH transactions; bill pay instructions; checks; etc.) together for processing purposes. Within each transaction type for Debit Transactions that do not have an item number (such as ACH transactions; online bill pay transactions sent via ACH or other electronic means; and checks your payee converted to an ACH) we process these Debit Transactions for payment in ascending order (“Low to High”) based on the dollar amount of each transaction. This means that not all ACH and bill pay transactions will be posted from the lowest amount to the highest amount on a given Business Day. Only transactions within each single transaction type will be posted from lowest amount to highest amount. This means that an ACH or bill pay transaction in one transaction type can post before an ACH or bill pay transaction of a different transaction type, even if the former is for a higher dollar amount. After transactions with no item number are processed, we then process checks in ascending item number order. For example, we would process check #100 for payment before we would process check #150, regardless of their amount, if both checks were presented for payment on the same Business Day.
- iii. **Bank Fees Category.** The Payment Category of Debit Transactions represents funds that you owe to us, which may include fees, in accordance with our Rates and Fees Schedule. We review and process bank fees after all other Debit Transactions have been processed for payment. Bank fees will be processed in ascending order (“Low to High”) based on the dollar amount of the fee. You are responsible to pay all bank fees in accordance with our Rates and Fees Schedule and we may assess you a fee even if doing so will create an overdraft on your deposit account.

The order in which Debit Transactions are received and processed by us may affect the total amount of Overdraft Charges that you may incur. We may change this order at any time. We will provide you with notice of such changes as required by Applicable Law.

- 4) **We Make Pay / Return Decisions and Assess Fees on the Morning of the Following Business Day.** On the morning of the Business Day following our posting of credits to and our processing of Debit Transactions from your deposit account(s) in the manner described above, we may review your deposit account(s) to determine if there is a sufficient available balance and/or if there are sufficient collected funds to pay all of the Debit Transactions presented for payment. Please be aware that merchants and third parties sometimes re-present items that we may have previously returned unpaid. There is no limit on the number of attempts for re-presentation from a sending bank, merchant, or third party. If the available balance in your deposit account is insufficient to pay a Debit Transaction when it is presented and processed in this fashion, we may, in our sole discretion, pay the Debit Transaction and create an overdraft on your deposit account or return the Debit Transaction unpaid due to insufficient available funds. We have no obligation to permit overdrafts on your deposit account(s) and a decision to do so does not require us to do so in the future. We are not liable to you or to any third party for our decision to either pay or return a Debit Transaction presented for payment that exceeds your available balance. We may impose an Overdraft Charge if we pay

a Debit Transaction that exceeds the available balance in your account. You will not be assessed an Overdraft Charge for ATM and one-time POS Transactions that overdraw your deposit account's available balance unless you have opted in to our overdraft service, *OKTOPAY*. Further, we will not assess you an Overdraft Charge if the only reason the available balance in your deposit account was overdrawn was because of the assessment of a bank fee. The amounts of our Overdraft Charges are disclosed in our Rates and Fees Schedule. You agree to immediately repay the amount of any overdraft created on your deposit account. You also agree to immediately pay the amount of any Overdraft Charge that may be assessed. If your deposit account is a joint deposit account, all deposit account owners agree that these repayment obligations are joint and several, regardless of which one of you may have initiated the Debit Transaction that was paid against either insufficient available or uncollected funds or that was returned unpaid. You agree that these amounts may be repaid out of any subsequent deposit to your deposit account or set off against such deposit to your deposit account including, without limitation, deposits of Social Security, Supplemental Security Income, or other government benefits.

- 4. Presentment of Debit Transactions.** Our decision to pay or return a Debit Transaction, or return it unpaid, is made in conformity with the method described above. If we receive electronic notification that a check you wrote has been deposited for collection in another financial institution, we may make the decision to return or pay the check on the date that we receive such notification rather than the date on which the paper check may be presented to us for payment. Additionally, we may make a decision to pay or return an item that, but for a third party error, would qualify as a substitute check.

Our decision to pay or not pay a Debit Transaction is based on the available balance in your deposit account and other factors, including whether there are any withdrawal limits applicable to your deposit account. A determination of your deposit account balance for the purpose of deciding whether to pay a check or other Debit Transaction may be made at any time between the receipt of such presentment (or notice from another financial institution that has deposited it for collection) and the return of the item.

- 5. Conversion of Checks that You Write Into Electronic Withdrawals by the Payee or Holder of the Check.** Checks that you draw on your checking account or money market account may be presented to us as an electronic withdrawal. This may occur if (a) the holder of your check converts it into an electronic fund transfer, or (b) if your check is returned by us, the holder may re-present it as an electronic fund transfer and charge a fee for the return. Your authorization of these electronic fund transfers may be in express form, or may be implied from posting a sign or deliver of a notice indicating the intent of the recipient of the check to present it electronically. It is the responsibility of the holder of the check, and is not our responsibility, to provide you with proper notice and to receive your authorization in these cases.
- 6. Items Processing.** We may process checks and other items using systems that rely on the information encoded at the bottom of the items. As a result, we may not individually review or examine all of your items for signatures or endorsements, or to see if they were completed correctly. We process items in this manner because using an automated process helps us keep costs down for you and all deposit account holders. You understand and agree that we have exercised ordinary care when processing your items in this manner, even though we do not individually inspect all items that are processed.

- 7. Stop Payments.** You may initiate a stop payment request on checks drawn on your deposit account that we have not paid. You may initiate a stop payment request by notifying us in person, by mail, by telephone, through online banking or by such other methods that we may make available to you from time to time. We may request that you confirm your stop payment in writing or by completing documents that we provide to you. The individual who

initiates the stop payment request does not need to be the individual who drew the check to which the stop payment applies. You may instruct us to release or cancel a stop payment order, even if you are not the person who initiated the stop payment request. For us to be able to enter a stop payment, you must tell us the exact amount of the check (dollars and cents), the check number, date of check, payee and the full deposit account number on which it is drawn. If the information you give us is not correct or if you do not give us other reasonable information requested about the check, we will not be responsible if we are not able to affect the stop payment. We also cannot be responsible if we are not able to identify the proper check because you have issued more than one check with the same check number. If you generate your own checks using a computer or in any other manner which does not produce a magnetically-encoded check number on the check, we will be unable to guarantee that your stop payment request will be honored. You therefore agree to indemnify and hold us harmless should we be unable to honor a stop payment order which you have timely and correctly placed on a check with no magnetically-encoded check number.

You must give us sufficient notice of your stop payment request so that we have a reasonable opportunity to act on your request. We may establish cut-off time requirements for receiving your stop payment request. Your stop payment request will only be considered effective once we have had a reasonable opportunity to verify that the check has not been paid. You may not request a stop payment if we have accepted or certified the check, paid the check in cash, made final payment on the check, or otherwise become accountable for the check under check clearinghouse rules, this Agreement, or Applicable Law.

If we re-credit your deposit account after paying a check over a valid and timely stop payment order, you agree to transfer to us all of your rights against the payee or other holder of the check and to assist us in any legal action taken against that person.

If you request a stop payment in one of our branches or over the telephone, and do not confirm the stop payment request in writing, the stop payment order is valid for fourteen (14) calendar days. If you confirm your stop payment request in writing, within that fourteen (14) day period, the stop payment order is valid for six (6) months. You may renew your stop payment order for an additional six (6) months by writing to us prior to the expiration of the existing stop payment. The fee for stopping payment is found in the Rates and Fees Schedule, as may be amended from time to time.

You are not permitted to place stop payment orders on cashier's checks, official checks, or money orders. If you lose a cashier's check, official check, or money order, or if such an item has been stolen or destroyed, we may require you to provide a declaration of loss and affidavit and to comply with other procedures that we may have before we re-issue the item. We may require that you wait ninety (90) calendar days before honoring your claim and we will not be liable to you if such an item is cashed prior to the expiration of the ninety (90) calendar day period.

8. Stale-Dated and Post-Dated Checks. If a check dated more than six months in the past (that is, a "stale-dated check") is presented for payment against your deposit account, we may pay the check and charge it to your deposit account. If a check dated in the future (that is, a "post-dated check") is presented for payment, we may pay the check and charge it to your deposit account even if it is presented for payment before its date. If you do not want us to pay a stale-dated or post-dated check you must place a stop payment order on it. You agree that we are not liable to you or any other party for any Losses that result from our paying either a stale-dated or post-dated check that you do not place a stop payment on.

9. Check Legends and Restrictive Endorsements. Legends or notations that you place on checks you draw on your deposit account, such as "not valid after 60 days" or "not valid over \$1,000," are ineffective and will be processed by us without regard to such legends or notations. Similarly, any conditional or restrictive endorsements or other notations found on checks that

you deposit to your deposit account are ineffective and will be processed by us without regard to the endorsement or notation. We may pay checks with such legends, endorsements, or notations even if the restriction or other conditions have not been met. We are not liable to you or any other party for any Losses that result from the placement of these restrictions or other notations on your checks, or from our disregarding them. You agree that we may disregard all information on the check other than the identity of the drawee bank, the amount of the check and any other information encoded onto the check in magnetic ink in accordance with banking practices. We reserve the right to enforce any legends or restrictive endorsements that we or our service providers place on official checks that you purchase from or through us.

10. Third Party Check Cashing. From time to time, a person who is not our customer may visit our branch to cash a check that you have drawn on your deposit account. This exposes us to certain risks that are not present if the check is deposited at another financial institution and presented to us by that financial institution through the ordinary check collection process. As a result, you agree that we may impose certain additional security procedures and documentation requirements (such as, but not limited to, submitting one or more forms of identification, providing thumbprints or other personal identifiers, and/or using special teller lines). You also agree that we may charge a non-customer a fee prior to cashing a check drawn on your deposit account in these circumstances, unless doing so would be prohibited by Applicable Law. These measures may be done without notice to you. You agree that we will not be liable for wrongful dishonor for refusing to cash the check if the payee refuses or fails to pay the fee or comply with such reasonable security measures.

11. Automatic Transfer Service. You may establish an automatic transfer service with us to have funds transferred automatically from one of your deposit accounts with us to one or more other deposit accounts that you have with us, or to repay a loan that you have with us. Federal regulation places limits on the number of automated transfers you make from your savings and money market accounts.

In most cases, we make transfers periodically on the days and for the amounts that you specify. If a scheduled transfer falls on a weekend or bank holiday, it may be made the next Business Day. You agree to maintain a sufficient available balance in the deposit account(s) from which transfers will be made. If you do not maintain a sufficient available balance in such deposit account(s), we may, in our sole discretion, complete the transfer of the amount requested, thereby creating an overdraft on the deposit account from which the transfer is made. You agree to repay us the amounts of such overdrafts and the amount of any Overdraft Fee(s) immediately. Alternatively, if you do not have enough available funds in your deposit account to complete the transfer, we may refuse to make the transfer at all or in the full amount requested and we reserve the right to immediately cancel this service. Otherwise, you may cancel this service by providing us with notice of your termination in writing. This will be effective no later than five (5) Business Days after our receipt of your termination request. In addition to our ability to terminate this service due to insufficient available funds, we may also terminate it for any or no reason by sending you written notice.

12. Remotely Created Checks. If you provide the Bank's routing and transit number and your deposit account number to a third party over the phone (for example, to a telemarketer) or via the Internet, you authorize us to debit from your deposit account the amount(s) of one or more Remotely Created Checks. Although we are authorized to honor such Remotely Created Checks, we are not obligated to do so and we may refuse to honor any such Remotely Created Checks in our sole discretion. We may return such Remotely Created Checks even if we have honored similar Remotely Created Checks in the past. You agree that we are not liable to you for any Losses that may result from either honoring or dishonoring any such Remotely Created Checks drawn on your deposit account.

13. Domestic Wire Transfer Services. We offer certain services that allow you to request a wire transfer of funds (each such transfer, a "Wire Transfer") to a third party located within the United States (each a "Wire Transfer Beneficiary"). Wire Transfers are not Electronic Fund Transfers and are not governed by our Electronic Fund Transfers section of the Agreement. They are subject to and governed by Article 4A of the Uniform Commercial Code and Subpart B of Federal Reserve Regulation J. You agree that your Wire Transfer requests must be executed in accordance with (a) Article 4A of the Uniform Commercial Code ("Article 4A"), (b) Subpart B of Regulation J of the Board of Governors of the Federal Reserve System, and (c) the terms and conditions of any Wire Transfer agreement (a "Wire Transfer Agreement") that we may require you to execute at the time of the request. The terms and conditions contained in this section supplement the terms and conditions of our Wire Transfer Agreement to the extent that the two are not inconsistent. You acknowledge that Article 4A authorizes us to rely upon the numbers supplied by you to identify banks, Wire Transfer Beneficiaries and other parties to the Wire Transfer, even if those numbers disagree with the names of those parties. All Wire Transfers will be made according to our security procedure(s) as identified in our Wire Transfer Agreement. The security procedure(s) is/are intended to verify that an order is authorized. You understand that once your request for a Wire Transfer has been processed, the funds will have been permanently transferred to the named Wire Transfer Beneficiary and that a stop payment order will be impossible. You understand that the Bank handles Wire Transfer requests expeditiously, but that there is no guarantee that a request will be completed in any specific time period.

(D) Electronic Fund Transfers

- 1. Electronic Fund Transfer Services.** We offer a variety of services that allow you to deposit or withdraw funds from your deposit account through electronic terminals (such as a point of sale terminal or ATM), via telephone, through direct deposit or withdrawal orders, or through our online and mobile banking services. We refer to these services as "Electronic Fund Transfers" or "EFTs" in this Agreement. Our Business Days for purposes of this Electronic Fund Transfer section of the Agreement are Monday through Friday. Holidays are not included.
- 2. Primary Account and Designated Accounts.** For purposes of EFTs on your deposit account, one of your checking accounts must be associated with your Card as the "Primary Account." Certain EFTs may only occur from your Primary Account, such as POS Transactions. If you close your Primary Account we will cease processing all Card transactions and your privileges to use the Card will be revoked. You may designate any of your checking, money market or savings accounts (other than Passbook Savings accounts) to have Card access for balance inquiries, balance transfers, cash withdrawals or deposit-taking functionality. We will refer to deposit accounts that you wish to have such services as "Designated Accounts" in this Agreement. Your Primary Account is also considered a Designated Account for purposes of this Agreement.
- 3. We Own the Card.** When we provide you with a Card to access your Designated Account(s) with us, you understand that we own such Card(s) and that you may not transfer them to another person. You agree to return the Card to us immediately when we request that you do so. If this Agreement is terminated (either by you or by us), if you close your Primary Account and attempt to use the Card after the termination date, or if we suspect that there is fraud occurring on any of your Designated Accounts, your Card will be retained. You agree that we will not have liability to any joint deposit account owner if s/he requests a Card. We will not seek the permission of all joint deposit account owners before doing so. If we do, you agree to indemnify and hold us harmless from any Losses that may occur that in any way arise from our doing so.

4. Types of EFTs. You may initiate the following types of EFTs:

- (a) **Direct Deposits.** You may make arrangements with third parties to have certain direct deposits of funds (such as your paycheck) into your checking, money market or savings accounts.
- (b) **Card Transactions.** You may use your Card to:
 - 1) Withdraw cash from your Designated Accounts at one of our ATMs, or any ATM displaying the NYCE network symbol, up to the daily limits disclosed below. You also have the right to request that we reduce this daily limit to \$50, or some other amount that is acceptable to us.
 - 2) Make deposits to your Designated Accounts at one of our ATMs that accepts deposits. You may not be able to make deposits at ATMs that we do not own or operate.
 - 3) Use one of our ATMs to transfer funds between any of your Designated Accounts in the amounts and on the days that you request.
 - 4) Use one of our ATMs to make payments from one of your Designated Accounts to loan or line of credit accounts that you have with us.
 - 5) Make POS Transactions to purchase goods and/or services from any retail location where Mastercard debit cards are accepted if your Card is a debit card. If your Card is an ATM card you may, depending on the retail location, use it to make POS Transactions to purchase of goods and/or services from your Primary Account at retail locations displaying the Maestro and NYCE symbols. You may make these POS Transactions up to the daily limits disclosed below. If the retail location accepting your Card for purchases in this manner permits, you may also be able to receive "cash back," which is an amount added to the amount of your purchase that the retail location merchant will provide to you in cash. Your use of the Card to make POS Transactions as is discussed here is limited to your Primary Account.
 - 6) Make preauthorized payments to third parties from your Primary Account in the amounts and on the days that you request.
 - 7) Use any ATM to check the balance of your Designated Accounts.Some of these transactions may not be available at all terminals or at all retail merchant locations.
- (c) **Pre-Authorized Withdrawals.** You may make arrangements with third parties to have certain amounts automatically withdrawn from your checking, money market or savings accounts (other than passbook savings accounts).
- (d) **Telephone Banking Transfers.** You may call our Customer Information Center at 508.732.7072. Using a touch tone phone, your access code and PIN number, you may:
 - 1) Make transfers between your checking, money market and savings accounts (other than passbook savings accounts);
 - 2) Make payments from your checking, money market and savings accounts (other than your passbook savings accounts) to loans that you have with us;
 - 3) Check the balances of your checking, money market and savings accounts (other than passbook savings accounts); or
 - 4) Check on transactions (deposits to or withdrawals from) your checking, money market and savings accounts (other than passbooks savings accounts).
- (e) **Online Banking and Mobile Banking Transfers.** If you enroll in our online or mobile banking services, you may make transfers between deposit accounts and pay bills.

Use of our online and mobile banking services is governed by a separate online and mobile banking agreement that will be provided to you when you enroll.

- (f) **Electronic Check Conversion.** You may authorize a merchant or other payee to make a one-time electronic payment from your Primary Account using information from your check to pay for purchases or bills. It is the responsibility of the merchant or other payee to properly obtain your authorization to debit your deposit account via EFT for the amount of the check and any returned check fee that the merchant or other payee may impose. You agree that we are not responsible for ensuring that you have provided your authorization and that we are not responsible if the merchant or other payee did not provide you with proper notice that your deposit account would be debited via EFT in this manner.

5. Limits on EFTs. There are limits associated with your EFTs, including:

- (a) **Card Limits.** Your Card has a daily dollar limit for both cash withdrawals and POS Transactions. These limits are:

Type of Card	Cash Withdrawal Limit	POS Transaction Limit
ATM Mastercard®	\$800 per day	None
Debit Mastercard®	\$800 per day	\$1,500 per day
Gold Debit Mastercard®	\$1,000 per day	\$3,000 per day
The Club Debit Mastercard®	\$1,000 per day	\$3,000 per day
Premier Banking Debit Mastercard®	\$3,000 per day	\$5,000 per day

You also have the right to request that your daily cash withdrawal limit be decreased to \$50 or another amount acceptable to us. Please call our Customer Information Center at 508.732.7072 if you would like to do so.

- (b) **Passbook Savings Accounts.** No EFTs are allowed on our Passbook Savings accounts.
- (c) **Security Limits.** From time to time we may for security reasons impose additional limits on the number or amounts of EFTs that you may perform.

6. Documentation of EFT Transactions. The following documents will be available to you regarding your EFTs:

- (a) **Terminal Transfers.** You can get a receipt at the time you make a transfer to or from your deposit account using one of our ATMs or using a merchant’s point-of-sale terminals. You may not receive a receipt if the transaction is for an amount of \$15 or less.
- (b) **Direct Deposits.** If you have arranged to have direct deposits made to your deposit account at least once every sixty (60) calendar days from the same person or company, you may call our Customer Information Center at 508.732.7072 to find out whether or not the deposit has been made.
- (c) **Periodic Statement.** You will get a monthly deposit account statement from us for your checking, money market and savings accounts unless there are no EFTs in a particular month. In any case, you will get a statement at least quarterly.
- (d) **Passbook Savings Accounts.** We do not send periodic statements for Passbook Savings accounts because no EFTs are permitted on this type of deposit account. If you bring your passbook to us, we will record any transactions that have occurred to your passbook account since the last time you brought in your passbook.
- (e) **Telephone Banking.** For transactions initiated using our telephone banking system, you will hear a confirmation of the amount that you entered and the deposit accounts

to and from which you instructed us to transfer such amount. If you confirm the transaction, we will prompt you to verify the accuracy of the transaction information prior to completing the transfer. Transfers made through this service will appear on your periodic statement.

Any documentation that we provide to you that indicates that an EFT was made to another person shall be admissible as evidence of that transfer. You understand that such documentation shall constitute prima facie proof that such a transfer was made.

7. **Fees.** The fees that we charge for various types of EFTs are disclosed in our Rates and Fees Schedule.
8. **Surcharges.** Rockland Trust may charge you a fee to use another bank's ATM. Please refer to our Rates and Fees Schedule for the amount we may charge you. If you use your Card at an ATM not owned by us, you may also be charged a fee by the owner or operator of that ATM or any network used. This fee is often called a "Surcharge Fee." You may be charged a Surcharge Fee for a balance inquiry, even if you do not complete an EFT.
9. **Available Networks.** You may use your Card at any of our ATMs or any ATM or point-of-sale terminal displaying the Pulse, Cirrus, or NYCE symbols. If your Card is a debit card, you may use it anywhere Mastercard debit cards are accepted.

10. Stopping Preauthorized Payments.

- (a) **Generally.** The initiation of certain EFTs from your deposit account will, except as otherwise provided in this Agreement, eliminate your ability to stop payment. **Unless otherwise provided in this Agreement, you (the consumer) may not stop payment of Electronic Fund Transfers. Therefore you should not employ electronic access for purchases or services unless you are satisfied that you will not need to stop payment.**
- (b) **Your Right to Stop Preauthorized Payments and the Procedure for Doing So.** If you have told us in advance to make regular payment out of your deposit account, you can stop any of these payments. Here's how: Call our Customer Information Center at 508.732.7072 or write to us at Rockland Trust, ATTN: Deposit Services, 288 Union Street, Rockland, MA 02370 in time for us to receive your request three (3) Business Days or more before the payment is scheduled to be made. If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days after you call. Please refer to our Rates and Fees Schedule for the amount we will charge you for each stop payment order you give. If you order for us to stop one of these payments three (3) Business Days or more before the transfer is scheduled, and we do not do so, we will be liable for your Losses or damages.

11. **Notice of Varying Amounts.** If the regular payments that you have told us to make in advance from your deposit account may vary in amount, the person you are going to pay will tell you ten (10) calendar days before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

12. **Our Liability.** If we do not complete a transfer to or from your deposit account on time or in the correct amount according to our Agreement with you, we will be liable for your Losses or damages. However, there are some exceptions. We will not be liable, for instance:

- (a) If, through no fault of ours, you do not have enough money in your deposit account to make the transfer.
- (b) If the funds are subject to legal process or other encumbrances restricting the transfer.
- (c) If the transfer would go over the credit limit on your overdraft line (as applicable).
- (d) If the ATM where you are making the withdrawal does not have enough cash.

- (e) If the terminal or system was not working properly and you knew about the breakdown when you started the transfer.
- (f) If circumstances beyond our control (such as fire or flood) prevent the transfer, despite reasonable precautions that we have taken.
- (g) There may be other exceptions stated in our Agreement with you.

IN NO EVENT WILL WE BE LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT, OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.

13. Your Liability for Unauthorized EFTs. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen, or if you believe that an EFT has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You can lose no more than \$50 if you fail to give us notice of your lost or stolen Card or PIN and they are used without your permission.

14. Additional Limits (“Zero Liability”) for Rockland Trust Debit Mastercard®. You will not be liable for any unauthorized debit card transaction if:

- (a) You have exercised reasonable care in safeguarding your Rockland Trust Debit Mastercard from the risk of loss or theft; and
- (b) Upon becoming aware of the loss or theft of your Rockland Trust Debit Mastercard, you promptly notified us of the loss or theft.

If either of these conditions is not met, your liability is the lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized use before notification to us.

15. Who to Contact in Event of Unauthorized Transfer. If you believe your Card or PIN has been lost or stolen, call our Customer Information Center at 508.732.7072 weekdays 7:00 A.M to 8:00 P.M., Saturday 8:00 A.M. to 5:00 P.M. or Sunday 10:00 A.M. to 3:00 P.M. You may also write to us at the address in Section 23, below. You should also call or write to this address if you believe a transfer has been made using the information from your check without your permission.

16. In Case of Errors or Questions About Your EFTs. Call our Customer Information Center 508.732.7072 or write to us as soon as you can at the address provided in Section 23, below, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) calendar days after we sent the FIRST statement on which the problem or error appeared.

- (a) Tell us your name and deposit account number (if any).
- (b) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- (c) Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days.

We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) calendar days to investigate your complaint or question. If we decide to do this, we will provisionally credit your deposit account within ten (10) Business Days for the amount that think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your deposit account.

For errors involving new deposit accounts, point-of-sale, or foreign-initiated transactions, we may take up to ninety (90) calendar days to investigate your complaint or question. For new deposit accounts, we may take up to twenty (20) Business Days to credit your deposit account for the amount you think is in error.

We will tell you the results within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

17. Confidentiality. We will disclose information to third parties about your deposit account or the EFTs that you make:

- (a) Where it is necessary for completing transfers;
- (b) In order to verify the existence and condition of your deposit account for a third party, such as a credit bureau or a merchant;
- (c) To a person authorized by law to have access to our records as part of his/her official duties;
- (d) To consumer reporting agencies (as defined by Applicable Law);
- (e) In order to comply with government agency or court orders, such as a lawful subpoena;
- (f) To our employees, auditors, attorneys and collection agencies in the course of their regular duties (for example: to service your deposit account relationship with us or to resolve a dispute or claim);
- (g) In accordance with our Privacy Policy; or
- (h) If you give us your written permission, such permission being effective for forty-five (45) calendar days.

If an unauthorized disclose of information regarding your EFTs or deposit accounts occurs, we will provide you with notice as required by Applicable Law.

18. Termination. We reserve the right to terminate your use of EFT services for any reason, at any time. We will provide you with notice of such termination only to the extent required by Applicable Law. You also have the right to terminate your use of your Card, PIN or any other EFT service described in this Agreement. You may do so by calling our Customer Information Center at 508.732.7072, or by writing to us at the address found in Section 23, below.

If you call, we may require that you put your request in writing within ten (10) calendar days after your call. You agree to return your Card to us if either you or we cancel your EFT services. If you do not return your Card, and you attempt to use it after your EFT services have been cancelled your Card may be retained. If you terminate your EFT services and have arranged preauthorized transfers involving third parties, you are responsible for informing them that the transfers will cease.

Termination of your EFT services, either by you or by us, will have no effect on any of your rights or obligations under this Agreement which have arisen before the effective date of such termination, even if we allow any transaction to be completed with your Card and PIN after the termination of your EFT services.

19. Debit Card is Not a Credit Card. The debit card that we issue to you for use with your deposit accounts under this Agreement is NOT a credit card and cannot be used as a credit card. This is so even though the debit card may bear the Mastercard name and logo and even though you may be able to press a button that says "credit" at a point-of-sale terminal when making a POS Transaction. This means that we will not make cash or other forms of refund for any purchases of goods and/or services that you buy with your Card. You may not assert disputes that you have with a merchant or retailer (for example: if you believe that the goods or services were defective or not delivered as promised) against us. We are also not responsible or liable to you if a merchant or retail location refuses to honor your Card.

- 20. International Transaction Assessment Fee.** If you withdraw cash from an ATM overseas that dispenses foreign currency or make a POS Transaction with your Rockland Trust Debit Mastercard® in a currency other than U.S. Dollars, the amount of these cash withdrawals and purchases will be converted into a U.S. Dollar amount. The Mastercard currency conversion procedure includes use of either a government-mandated exchange rate or a wholesale exchange rate selected by Mastercard. The exchange rate Mastercard uses will be a rate in effect on the day the transaction is processed. This rate may differ from the rate in effect on the date of purchase or the date the transaction was posted to your deposit account. When a currency conversion occurs we will assess you an International Transaction Assessment Fee. Refer to the Personal Rates and Fee Schedule for more details. The International Transaction Assessment Fee will be charged even if no currency conversion takes place (for example: if the transaction occurs in a foreign country, but in U.S. Dollars).
- 21. Use of Your Card in a Foreign Country.** We monitor your Designated Accounts for signs of potential fraud, which could include the use of a Card in a manner that is out of the ordinary. If you are planning on using a Card in a foreign country (for example: if you will be travelling abroad on business or vacation in a foreign country, or if you plan to use your Card to make an Internet purchase from a merchant or retailer located in a foreign country), please let us know in advance. Otherwise it is possible that the transactions you attempt to initiate with your Card may be delayed or declined.
- 22. Illegal Use of Card Prohibited.** You may not use your Card for any illegal activity, including illegal gambling activity. Display of the Mastercard logo at a particular merchant does not mean that the transactions that may be done with that merchant are lawful in all cases or in all jurisdictions.
- 23. Address.** The address that you should use to write to us to inform us of (a) your desire to stop payment on a preauthorized EFT, (b) unauthorized EFTs on your deposit accounts, (c) errors or questions regarding your EFTs or (d) your termination of EFT services is:

ROCKLAND TRUST COMPANY
CUSTOMER INFORMATION CENTER
288 Union Street
Rockland, MA 02370

(E) Earning Interest and Paying Fees on Your Deposit Account

- 1. Interest.** Some deposit accounts earn interest. You may obtain current rate information by calling our Customer Information Center at 508.732.7072. You may also obtain information regarding rates by visiting our website online anytime at RocklandTrust.com, or by asking one of our branch representatives. Specific information regarding our rates may be found in the Rates and Fees Schedule.
- 2. Sub-Accounts.** Your checking accounts consist of two sub-accounts: a checking sub-account and a money market sub-account. We do this for regulatory and accounting purposes. It does not in any way affect the functioning of your checking account. We periodically review the activity in your checking account to determine the amounts needed to pay Debit Transactions on any given day, and credit the amount needed to pay such transactions to the checking sub-account for payment. Any funds in excess of this amount will be transferred to the money market sub-account. We may from time to time transfer balances between the sub-accounts as needed. However, your checking account statement will not reflect these internal transfers and your checking account will be considered a single account for statement purposes.
- 3. Fees.** You agree to pay all fees that apply to your deposit account or the services described in or incorporated into this Agreement. If your deposit account is a joint deposit account, each deposit account owner is jointly and severally liable for all fees on the deposit account. All fees for your deposit account are disclosed in the Rates and Fees Schedule, the terms of which are incorporated into and are part of this Agreement. Fees may be deducted from your deposit

account as incurred by you and without prior notice to you, and if there are not sufficient funds available in your deposit account to cover the fees that you owe us, we may overdraw your deposit account. However, we will not assess you an Overdraft Charge if the only reason your deposit account was overdrawn was because of the assessment of a bank fee. You agree to repay us the amount of such overdrafts immediately. We will not be liable for dishonoring Debit Transactions because of insufficient available funds resulting from proper deduction of fees, and you agree to repay immediately all amounts that you owe us. We may, in our sole discretion, change the fees applicable to your deposit account. As may be required by Applicable Law, we will provide you with notice of any changes in our fees. Such notice will be sent to you at the address shown in our records. If your deposit account is closed (either by you or by us), you remain responsible for all fees incurred in connection with your deposit account.

(F) Safeguarding Your Deposit Account

1. Reviewing Your Deposit Account Statements. You are in the best position to discover issues or problems with your deposit account, such as forged, unauthorized or missing signatures or endorsements, a material alteration, a missing or diverted deposit or any other error or discrepancy relating to a check, draft or other instrument for the payment of money, deposit or other credit or debit to your deposit account. Therefore, you must promptly and carefully examine your statements and images of cancelled checks that we make available to you. If you think that an unauthorized person has withdrawn funds from your deposit account, that one or more deposits are not reflected on your statements, or that there is any other type of error or discrepancy in your statements, you should notify us immediately and in no event later than thirty (30) calendar days (unless a longer period of time is required by Applicable Law) after we send you or otherwise make your deposit account statement available to you. If you do not provide us with notice within this time frame, you may have to share any Losses that may occur on the deposit account due to unauthorized signatures or alterations on your deposit account, or bear the Losses entirely (depending on whether or not we used ordinary care in processing the transaction or if our actions or inactions substantially contributed to the Losses). This could include subsequent Losses perpetrated by the same individual.

Additionally, if you fail to report unauthorized transactions reflected on your statement (except for Electronic Fund Transfers) within sixty (60) calendar days following the closing date reflected on your statement, you will not be able to assert any claims for Losses against us for items on that statement, regardless of whether we exercised ordinary care. You understand that, as is discussed elsewhere in this Agreement, we use automated means to process your checks and other items and that we exercise ordinary care in paying your checks and other items in this manner. Your rights regarding Electronic Fund Transfers that you believe are unauthorized are discussed in the Electronic Fund Transfers portion of this Agreement.

2. Safeguarding Your Checks. To help protect your deposit account, you agree to use care in safeguarding unsigned checks on your deposit account against theft or misuse. If any of your checks are lost, missing, destroyed or otherwise unaccounted for you must notify us immediately.

3. Lost, Stolen or Destroyed Passbooks. If you have a Passbook Savings account and you lose your passbook, or if your passbook is stolen or destroyed, you must notify us as soon as possible. We will issue you a Statement Savings account only if you (or, if your Passbook Savings account is a joint account, all joint account owners) complete any documentation that we may require and provide us with identification that we deem appropriate under the circumstances. We reserve the right to require you to give us a surety bond or an indemnification agreement before we will agree to convert the account to a Statement Savings account. Once we convert your account to a Statement Savings account, we will have no further liability for the original passbook.

4. Change of Address. We will rely on your address as it appears on our records for any and all communications we send to you unless you notify us in writing of a change of address and we have had a reasonable opportunity to act on such notice. Change of address notifications should be addressed to:

Rockland Trust
Attention: Deposit Services
288 Union Street
Rockland, MA 02370

It is your responsibility to notify us of any changes in your address. You also agree that if the U.S. Postal Service or one of its agents notifies us of a change in address for you, we may change your address based on this information. We have no liability to you if we change your address based on such information, even if the information provided by the U.S. Postal Service or its agent is incorrect.

5. Recording and Monitoring Telephone Calls. We may record or monitor telephone calls between you and us for training, customer service, and other purposes. We need not remind you of our recording or monitoring before each call unless required to do so by Applicable Law.

6. Requests for New Documentation. From time to time we may request additional information from you to protect your account and our systems from fraud or other problems. This information may include new sample signatures and other information that we must obtain under Applicable Law. You agree to assist us by promptly complying with any such request. You also agree to hold us harmless for refusing to pay or release funds or to take any other action relating to your deposit account where the refusal is based on your failure to provide the signatures or documentation requested by us from time to time.

(G) Dispute Resolution By Binding Arbitration: Please Read Carefully Because This Affects Your Rights

1. Rockland Trust is committed to resolving disputes fairly. Most concerns can be quickly resolved by calling our Customer Information Center at 508.732.7072. In the unlikely event that a complaint is not resolved to your satisfaction, in order to resolve things in a cost-efficient manner both you and the Bank agree to take disputes regarding your deposit accounts to binding arbitration or small claims court.

The arbitration provision below is intended to make arbitration convenient and inexpensive. Rockland Trust will bear all costs of arbitration unless an arbitrator determines that your claim was not made in good faith or is frivolous. As explained below, Rockland Trust will pay you a premium if you receive an arbitration award that is greater than the amount which we offered to pay you to settle a dispute. In arbitration you will be entitled to recover attorneys' fees to the same extent as you could in court and, in some circumstances, to a greater extent.

Arbitration is more informal than a lawsuit and uses a neutral arbitrator, instead of a judge or jury, to make a final decision about who wins. The arbitrator can order that money be paid or other actions be taken. Any arbitration will take place on an individual basis. Class arbitrations and class actions are not permitted.

2. YOUR RIGHT TO REJECT. If you wish to reject the arbitration provision set forth below you may do so by sending a written notice, by mail, which clearly tells us you are doing so addressed to: General Counsel, Rockland Trust Company, 288 Union Street, Rockland Massachusetts 02370. A rejection notice is only effective if it is signed by all depositors who signed the signature card for your account and the postmark on the envelope is 30 days or less after the date you receive this deposit account Agreement. Rejecting the arbitration provision will not affect the status of your deposit relationship with us, any of your deposit accounts with Rockland Trust, or any other provision of this deposit account Agreement.

3. Arbitration provision.

- (a) If you do not reject this arbitration provision, either you or we can require individual arbitration of all disputes and claims between you and the Bank with respect to your deposit accounts. The agreement to arbitrate is intended to be broadly interpreted and includes, but is not limited to, any and all claims:
- 1) arising out of, or related to your deposit accounts, whether based in contract, tort, statute, fraud, misrepresentation, or any other legal theory;
 - 2) that arose before this Agreement or any agreement before this Agreement that governed the terms and conditions of your deposit accounts (including, but not limited to, advertising claims); and,
 - 3) that are currently the subject of purported class action litigation in which you are not a member of a certified class.

Notwithstanding the foregoing, either you or the Bank may choose to bring an action in Massachusetts small claims court with respect to your deposit accounts. This arbitration provision does not preclude you from bringing issues regarding your deposit accounts to the attention of federal, state, or local bank regulators or agencies, including, for example, the Federal Deposit Insurance Corporation or the Massachusetts Division of Banks. Those agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into this Agreement you and Rockland Trust are each waiving the right with respect to your deposit accounts (1) to proceed in any court (other than Massachusetts small claims court), (2) to a trial by jury, and (3) to participate in a class action. This arbitration provision evidences a transaction in interstate commerce, and thus the Federal Arbitration Act governs the interpretation and enforcement of this provision. This arbitration provision shall survive termination of this Agreement.

While this arbitration provision is intended to have the broadest and most comprehensive effect possible with respect to any disputes between us related to your deposit accounts, any disputes arising from any loan or line of credit which Rockland Trust has made to you are expressly excluded from this arbitration provision and are governed instead by the terms and conditions of our loan or line of credit documents. Additionally, you also agree to exercise any error resolution rights under the terms of this Agreement (for example: for errors involving your EFTs or our reports of your deposit account performance) prior to exercising your right to arbitrate under this arbitration provision if your dispute is related to a matter covered by such error resolution procedures.

- (b) A party who wishes to arbitrate must send, by certified mail, a written Notice of Dispute (the "Notice"). Any Notice to Rockland Trust should be addressed to the General Counsel, Rockland Trust Company, 288 Union Street, Rockland Massachusetts 02370 ("Notice Address"). You may download a form for the Notice from our website or write the Notice yourself. The Notice must describe your claim and clearly state what you want us to do. If we do not reach an agreement to resolve the claim within 30 days after the Notice is received, either you or Rockland Trust may commence an arbitration proceeding.

If you commenced arbitration Rockland Trust will promptly reimburse you for payment of the filing fee. If you are unable to pay the filing fee, Rockland Trust will pay it directly upon receiving a written request at the Notice Address to do so.

- (c) The arbitration will be governed by the rules of the American Arbitration Association ("AAA"), as they may be modified by this provision. The AAA rules are available online at www.adr.org, by calling the AAA at 1-800-778-7879. The arbitrator is bound by the terms of this provision. All issues are for the arbitrator to decide, except that issues relating to the scope and enforceability of this arbitration provision are for a court to decide. Unless we agree otherwise, any arbitration will take place in the county where you live. During the arbitration, the amount of any settlement offer made by Rockland Trust or you shall not be disclosed to the arbitrator until after the arbitrator determines the amount, if any,

to which you are entitled. If your claim is for \$2,500 or less, we agree that you may choose whether arbitration will be conducted solely on the basis of documents submitted, through a hearing by telephone, or by an in-person hearing. If your claim exceeds \$2,500, the right to a hearing will be determined by the AAA rules. Regardless of the manner in which the arbitration is conducted, the arbitrator shall issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based. The arbitrator can order that Rockland Trust pay you money or issue an equitable order called an injunction that we take other actions. The arbitrator may issue an injunction only for you, and then only to the extent necessary to provide the equitable relief warranted by your individual claim. Rockland Trust will pay all arbitration fees unless the arbitrator finds that your claim was not made in good faith or is frivolous. If the arbitrator finds that your claim was not made in good faith or is frivolous, you agree to reimburse Rockland Trust for all monies previously disbursed by us that are otherwise your obligation to pay under the AAA Rules.

- (d) If the arbitrator decides that you win and awards you more money than our last written settlement offer before an arbitrator was selected, then Rockland Trust will:
- 1) pay you the amount of the award or \$2,500 (“the Alternative Payment”), whichever is greater; and
 - 2) pay your attorney, if any, twice the amount of the reasonable attorneys’ fees incurred on your behalf, and reimburse any expenses (including expert witness fees and costs), that your attorney reasonably accrues for investigating, preparing, and pursuing your arbitration claim (“the Attorney Premium”).

If we did not make a written offer to settle the dispute before an arbitrator was selected, you and your attorney will be entitled to receive the Alternative Payment and the Attorney Premium if the arbitrator determines that you win. The arbitrator may make rulings and resolve disputes as to the payment and reimbursement of your attorneys’ fees, expenses, and the Alternative Payment and the Attorney Premium at any time during the proceeding and upon request from either you or us made within 14 days of the arbitrator’s ruling on the merits.

- (e) The right to recover attorneys’ fees and expenses set forth in this arbitration provision supplements any right to attorneys’ fees and expenses you may have under Applicable Law. You may not, however, recover duplicative awards of attorneys’ fees or costs, other than the Attorney Premium. Although Rockland Trust may have a right to recover attorneys’ fees and costs if it wins in arbitration, we agree that Rockland Trust will not seek such an award.
- (f) **YOU AGREE THAT YOU MAY BRING CLAIMS AGAINST ROCKLAND TRUST ONLY IN YOUR INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS ACTION OR REPRESENTATIVE PROCEEDING.** Unless you and us both agree otherwise, the arbitrator may not consolidate more than one person’s claims and may not preside over any form of a representative or class proceeding. If this class action waiver is found to be invalid or unenforceable, then the entirety of this arbitration provision shall be null and void.

(H) Other Legal Actions or Processes Affecting Your Deposit Account(s)

- 1. Legal Process.** If legal action such as an attachment, garnishment, levy or other state or federal legal process is brought against your deposit account (individually and collectively, “Legal Dispute(s)”), we may refuse to allow any transactions or transfer from your deposit account until the Legal Dispute is released or we are notified by the proper persons or authorities that it has been resolved. You agree that we will not be liable to you for making a payment to any third party involved in a Legal Dispute even if such payment leaves insufficient available funds in your deposit account to cover any outstanding Debit Transactions on

your deposit account. We will not contest a Legal Dispute on your behalf. We may take action we determine to be appropriate under the circumstances to comply with a Legal Dispute, even if the Legal Dispute purports to affect the interests of less than all of the owners of a joint deposit account. We will notify you whenever we are notified of a Legal Dispute, and place such restrictions on your deposit account, to the extent permitted by Applicable Law. Without prior notice to you, we may charge against or deduct from your deposit account, or otherwise bill you directly, an amount representing our Losses incurred in responding to or processing a Legal Dispute as permitted by Applicable Law. We may also assess and debit from your deposit account any applicable Attachment / Tax Levy Fee as set forth in the Rates and Fees Schedule that may be assessed as a result of the Legal Dispute in accordance with Applicable Law.

2. Conflicting Claims Involving Your Deposit Account. If we receive notice of an actual or potential claim from a third party regarding your deposit account, or if we believe that a conflict exists between deposit account owners and/or a party who has been appointed as an attorney-in-fact for a deposit account owner, or if there appears to be a controversy over matters such as ownership of the deposit account or who has the authority to withdraw funds, we may:

(a) Continue to rely on this Agreement and your signature card or other documents and to process your deposit account in what we believe is good faith conformity with such Agreement, signature card(s) and other forms and documents;

(b) Honor the competing claim upon our receipt of evidence we deem satisfactory to justify the claim;

(c) Freeze all or part of the funds in your deposit account until the dispute is resolved to our reasonable satisfaction; or

(d) Close the deposit account and send a check for the balance remaining in the deposit account, payable to you or to you and each claimant, or to pay the funds into a court of appropriate jurisdiction for resolution.

Without prior notice to you, we may charge against or deduct from your deposit account, or otherwise bill you directly, an amount representing our Losses incurred in handling the conflicting claims on your deposit account as permitted by Applicable Law. We may also assess and debit from your deposit account any applicable fees set forth in the Rates and Fees Schedule that may be assessed as a result of the Dispute in accordance with Applicable Law.

3. Documentation as Evidence. If we go to court for any reason, whether the proceeding is instituted by you, us or some other third party, we may introduce into evidence a copy, printout, microfilm, microfiche or electronic version of any document evidencing a transaction under this Agreement and such copy, printout, microfilm, microfiche or electronic version shall be deemed as valid as the original document.

4. Limited Liability. Unless we acted in bad faith, we are not liable to you for delays, errors, or Losses that occur on your deposit account because of our performance (or failure to perform) services under this Agreement. In addition to that limitation, we are also not liable to you for mistakes or delays on your deposit account that are caused by circumstances beyond our control, such as acts of civil, military or banking authorities, national emergencies, insurrection, war, riots, acts of terrorism, failure of transportation, communication or power supply, or malfunction of or unavoidable difficulties with our equipment. **IN NO EVENT WILL YOU OR ANY PERSON ACTING ON YOUR BEHALF BE ABLE TO RECOVER FROM US ANY CONSEQUENTIAL, EXEMPLARY, INDIRECT OR PUNITIVE DAMAGES OR LOST PROFITS, EVEN IF YOU ADVISE US OF THE POSSIBILITY OF SUCH DAMAGES OR LOSSES.**

5. Indemnity. You agree to indemnify and hold us, our shareholders, directors, officers, employees, and agents (and our affiliates and subsidiaries and the shareholders, directors, officers, employees and agents of our affiliates and subsidiaries) harmless from and against any and all Losses arising from or in connection with the services provided under this Agreement, except for Losses due to our own gross negligence or willful misconduct. Additionally, you further

agree to hold us, and our shareholders, directors, officers, employees, and agents (and our affiliates and subsidiaries and the shareholders, directors, officers, employees and agents of our affiliates and subsidiaries) harmless from Losses arising out of actions taken or omitted in good faith by us in reliance upon instructions from you, an attorney-in-fact or Fiduciary, or any person acting on your behalf. We are not responsible for any actions or omissions by any third party that is not under our direct control.

- 6. Our Expenses and Losses.** If we undertake any action(s) to collect debt or other amounts that you owe us under this Agreement, or if we defend ourselves in a lawsuit that you bring against us and we prevail in that action, you agree to reimburse us for our Losses to the fullest extent permitted by Applicable Law. We may deduct the amount of these Losses from your deposit account without notice to you.
- 7. Your Instructions.** In our sole discretion, we may follow your instructions concerning your deposit account, whether such instructions are provided by you in writing, electronically, orally (including our recording of your oral instructions) or by other means, and we may do so without any liability to you. We reserve the right to refuse to follow any instructions that you give us that we believe may expose us to potential liability. We will not have any liability to you if we do not follow your instructions in these situations. If, however, we decide to follow your instructions in these situations, we reserve the right to ask you for certain protections such as a surety bond or an indemnity agreement in a form that is satisfactory to us.
- 8. Error Resolution for Our Reports of Your Deposit Account Performance.** If you maintain your deposit account in an unsatisfactory manner, you understand that we may report information about you and any other joint deposit account owners to a consumer reporting agency (including, but not limited to agencies that compile information regarding your deposit account performance with us and at other banks). If you think the information that we have furnished to consumer reporting agencies on your deposit account is not accurate please write to us at:

Rockland Trust
Attention: Deposit Services
288 Union Street
Rockland, MA 02370

In order for us to investigate your dispute, you will need to provide us with the following information:

- (a) Your name, address, and telephone number;
- (b) The account number(s) for the deposit account(s) you are disputing;
- (c) A description of the specific information you are disputing and an explanation of the basis for your dispute; and
- (d) Copies of documents that support your dispute. These could include (but are not limited to): a copy of your consumer report showing the information that you are disputing, your deposit account statements, a court order, or (if applicable) a copy of a police report or fraud or identity theft affidavit.

If you fail to provide us with the information listed above we will be unable to investigate your dispute. We will notify you of the results of our investigation within 30 days of receiving your dispute. We may take up to 45 days to investigate your dispute if, after providing us with your initial notice of dispute, you provide us with additional information that is relevant to our investigation. If our investigation finds that the information you are disputing was inaccurate, we will notify the consumer reporting agency of our determination and provide the consumer reporting agency with the information necessary to correct the inaccuracy.

We will have no duty to investigate disputes that are substantially similar to a prior dispute that we have responded to, or that relate to your identifying information (such as your name, date of birth, Social Security number, telephone number or address), inquiries appearing on your

consumer report, information from public records (such as judgments, liens, or bankruptcies, unless these matters related to your deposit account(s) with us), information related to fraud or active duty alerts on your report, or information provided to the consumer reporting agency from someone other than us. We will also have no duty to investigate your dispute if we reasonably believe it was submitted or prepared by (or if you submitted it on a form provided by) a credit repair organization. If we determine that we will not investigate your dispute for one of these (or some other) reasons we will notify you of that determination within 5 Business Days.

(I) Miscellaneous Terms and Conditions

- 1. Set-Off of Deposits in Your Deposit Account.** If you owe us money as a borrower, guarantor, judgment debtor or otherwise (including any obligation to a financial institution acquired by us) and that money is due, you grant us a security interest in your deposit account(s) with us and you also grant us the right to set-off the funds in any deposit account(s) you have with us to pay money owed to us (which may include, without limitation, charges and fees found in the Rates and Fees Schedule which are owed to us). You agree that we may exercise these rights to the fullest extent permitted by Applicable Law and that these rights are different from, and in addition to all other rights we have under this Agreement or Applicable Law. You understand and agree that the security interest you have granted us by this Agreement is consensual and is in addition to any other right of set-off we may have in other agreements between you and us or that we may have under Applicable Law.

In the case of a joint deposit account, each joint owner agrees that we may use the money in his/her joint deposit account(s) to satisfy any of his/her individual obligations. This right exists regardless of who contributed the funds to the joint deposit account. Each joint deposit account owner also understands and agrees that we may also set-off funds in his/her individual deposit accounts to satisfy obligations on which s/he may be jointly and severally liable to us.

We may exercise our rights under this section without recourse to other collateral, if any, and even if our action causes you to lose interest, have checks or other Debit Transactions drawn on your deposit account returned unpaid, incur an early withdrawal penalty or any other consequence. If we exercise our right to set-off, we will notify you to the extent required by Applicable Law. Except to the extent prohibited by Applicable Law, we may set-off all of the funds in your joint deposit account. Our right of set-off and our security interest may not apply to your deposit account if: (a) the debt is created under the terms of a credit card agreement that you have with us for personal, family or household purposes; (b) your right to withdraw funds from the deposit account arises only in a representative capacity; (c) your deposit account is an IRA or other form of tax-deferred retirement account or (d) the right of set-off or the granting or exercise of a security interest in your deposit account is prohibited by Applicable Law. To the extent that any of the funds to be set-off are entitled to an exemption from execution, levy, attachment, garnishment, seizure or other legal or equitable process (such as, but not limited to, Social Security, Supplemental Security Income, Veterans or other federal or state benefits), then you agree, to the maximum extent allowed by Applicable Law, to hereby knowingly, affirmatively, and unequivocally waive such exemption.

- 2. Assignment, Pledge or Transfer of Your Deposit Account.** As a general rule, your deposit accounts are not negotiable or transferable. We may, in our sole discretion and with our written consent, allow you to assign or pledge your checking, CD, money market and savings account(s). We may, as a condition of your assigning or pledging such deposit accounts, require that you complete certain documentation in a form that is satisfactory to us. We may allow you, in our sole discretion, to pledge some of your deposit accounts as collateral for loans made by us.
- 3. Deposit Accounts Considered Dormant or Abandoned.** Your deposit accounts and deposits may be presumed dormant or abandoned after a certain period of time as determined by Applicable Law. We may classify deposit accounts that have been inactive for an extended period of time as dormant, and they may be subject to the Dormant Account Fee disclosed in

the Rates and Fees Schedule. Standard service and maintenance fees may also be imposed on deposit accounts presumed to be dormant and/or abandoned. However, for security reasons, we may refuse a withdrawal or transfer from an account classified as dormant. Deposit accounts that are presumed to be abandoned will be escheated in accordance with Applicable Law. Once your funds have been escheated to the state we will have no responsibility or liability with respect to those funds.

- 4. Disclosure of Information.** We respect your right of privacy. Information about your deposit account or any transactions between you and the Bank will not be disclosed to third parties except in accordance with Applicable Law and the Bank's Privacy Policy.
- 5. Reporting of Deposit Account Performance.** We may report information about your deposit account to consumer reporting agencies. Overdrafts, items returned due to insufficient funds or other defaults under this Agreement may be reflected in consumer reports about you.
- 6. Statements.** Depending on the type of deposit account and services you have, we may send or otherwise make available to you a periodic statement detailing activity on your deposit account. We may change the frequency of such statements without notice, unless we are required to notify you of such a change by Applicable Law. We will send you periodic statements electronically with your consent, in accordance with Applicable Law. You also have the right under Applicable Law to at any time withdraw your consent to receive your statements electronically. The manner in which you may withdraw your consent (and the consequences for doing so) is provided to you when you consented to receiving your statement and the Disclosures electronically. If you have any questions regarding how you may do so, please call our Customer Information Center at 508.732.7072.

You will not receive a statement for your Passbook Savings account(s). We may record all transactions on your Passbook Savings account upon your presentation of the book to us.

If your periodic statement is returned to us as undeliverable because you provided us with inadequate delivery instructions or otherwise did not notify us of a change in your address, or if you asked us to hold statements for you and you did not return to claim them, we will not re-send your deposit account statement. However, in these cases, you agree that for all purposes under this Agreement your statement shall be deemed available to you as of the statement date printed on your statement.

- 7. Check Images and Copies.** We may provide you with images of your cancelled checks rather than the actual cancelled checks. We will retain a copy of your cancelled checks, and the originals will not be returned with your deposit account statements. The images will contain the check number, the amount of the check and the date of its payment as if the cancelled originals were provided to you. You agree that this information provides you with sufficient information to identify the checks that have been paid from your checking account or money market account. You understand and agree that after we have copied your cancelled checks we may, in our sole discretion and in compliance with Applicable Law, destroy the originals. Our retention of your cancelled checks will be done in accordance with Applicable Law. You agree that by maintaining the original (or substitute) check on your behalf, we have made it available to you in a reasonable manner. We will retain copies of your cancelled checks in accordance with Applicable Law. You may request copies of cancelled checks. We may charge you a fee for such copies, as disclosed in our Rates and Fees Schedule. If, for any reason, we cannot return a copy of your cancelled check, you agree that we will not be liable to you for more than the lesser of (a) the face amount of the check we were unable to locate, (b) your Losses, or (c) the amount required by Applicable Law if your request concerns a Substitute Check. We will not be liable to you for any incidental, special, or consequential damages of any kind.
- 8. Waiver of Notice.** By signing the signature card, you waive any notice of non-payment, dishonor or protests regarding any items credited to or charged against your deposit account. For example, if a check that you deposited is dishonored and returned to the Bank, the Bank is not required to notify you of the dishonor.

- 9. Notices.** Any notice that you give to the Bank is effective only once it is actually received. If you have been instructed to use a specific address for a certain type of notice, it must be received by the Bank at that address to be effective. Any notice that the Bank gives to you is effective when it is deposited in the United States Mail, postage prepaid, and addressed to you at the mailing address we have on file for you. If you have agreed to receive notices electronically, they are considered effective either when it is sent to you electronically or when we send you an e-mail informing you that you may view the notice online. As described elsewhere in this Agreement, all changes described in such notices are effective as provided in the notice, even if it is returned as undeliverable because you did not update us regarding a change in your address in accordance with this Agreement. Notice to any one owner of a deposit account is notice to all owners of that deposit account.
- 10. Death or Incompetence.** We may continue to accept, pay or collect items until we know of the fact of death or incompetence of a deposit account owner. Even with such knowledge, we may, for ten (10) days after the date of death, pay Debit Transactions initiated or drawn on or before the date of death unless ordered to stop payment on such Debit Transactions in accordance with the terms of this Agreement.
- 11. Copies.** We may provide you with copies of your statements, checks, drafts or other instruments for the payment of money, deposit slips, withdrawal slips and other deposit account records. We may also, at your request, conduct research on your deposit account. Unless stated otherwise by this Agreement, we may assess you a fee for producing such copies or conducting such research. The amounts of these fees are set forth in our Rates and Fees Schedule. We may deduct these fees from your deposit account as incurred by you, without notice to you.
- 12. Wireless Telephone Numbers.** If you provide us with a telephone number that is assigned to a cellular telephone, or if the landline telephone number that you provide to us is subsequently "ported" to a cellular telephone, you understand and agree that we or our agents may call you at that telephone number (including through the use of an automatic telephone dialing system, or using an automated or prerecorded voice) for the purpose of servicing your deposit account or for collecting amounts due that you may owe to us. You understand that we or our agents may make such calls even if you will incur a charge to receive such calls or phone messages.
- 13. Waiver.** We reserve the right to waive the enforcement of any of the terms of this Agreement with respect to any transaction or series of transactions. Any such waiver will not affect our right to enforce any of our rights with respect to other customers, or to enforce any of our rights with respect to later transactions with you. Whether we enforce or waive our rights does not obligate us to enforce or waive similar rights in the future, nor will such waiver modify this Agreement.
- 14. Severability.** If any provision(s) of this Agreement shall for any reason, including under any Applicable Law, be held to be invalid, illegal or unenforceable, that provision shall be interpreted so as to achieve, to the extent permitted by Applicable Law, the purposes intended by the original provision, and the remaining provisions of this Agreement shall continue intact. In the event that any statute, regulation or government policy to which we are subject and that governs or affects the transactions contemplated by this Agreement, would invalidate or modify any portion of this Agreement, then this Agreement or any part thereof shall be deemed amended to the extent necessary to comply with such statute, regulation or policy, and we shall incur no liability to you as a result of our compliance with such statute, regulation or policy.
- 15. Choice of Law.** Your deposit accounts with us are governed by Applicable Law (without reference to conflict of laws rules).
- 16. Singular and Plural.** Unless it would be inconsistent to do so, words and phrases used in this Agreement should be construed so that the singular includes the plural and the plural includes the singular.
- 17. Section Headings.** The headings used in this Agreement are for convenience only. They do not limit or define your or our rights or obligations under this Agreement.

Personal Accounts

Glossary of Commonly Used Terms

Account Disclosures means our Privacy Policy, your periodic statement, and any other disclosures related to or governing your deposit accounts with us.

Agreement means this Personal Deposit Account Agreement, along with your Account Disclosures and the Rates and Fees Schedule, each as may be amended from time to time.

Applicable Law means federal laws and regulations and, to the extent not preempted, the laws and regulations of the Commonwealth of Massachusetts that govern the deposit accounts and deposit account services offered under the Agreement. For purposes of the “Dispute Resolution by Binding Arbitration” provision of this Agreement the term “Applicable Law” means the Federal Arbitration Act, which governs the interpretation and enforcement of that provision.

ATM means an automated teller machine.

Beneficiary means a party or parties that you intend to receive the funds held either in an unwritten or written trust deposit account that you hold with us.

Business Day means Monday through Friday. Federal holidays are not included. For determining when a deposit is received under our Funds Availability Policy, the end of Business Day varies by branch location. However, it will be no earlier than 2:00 P.M. Eastern Time.

Card means the ATM card or debit card that we issued to you for use with your deposit accounts.

Credit Transaction means transactions that increase the balance of your deposit account. They include ATM deposits, teller deposits, direct deposits and credits that we make to your deposit account.

Custodian means a party that holds funds for the benefit of a minor under a deposit account opened with us under the Massachusetts Uniform Transfers to Minors Act.

Debit Transaction means transactions that decrease the balance of your deposit account. They include checks, POS Transactions, withdrawals (in-person, ATM, preauthorized and online), payments, fees, charges and other items.

Designated Account means the deposit account(s) that you link to your Card for purposes of balance inquiries, balance transfers, cash withdrawals or deposit-taking functionality.

EFT means the electronic movement of funds from your deposit account(s) with us. An EFT may be initiated through an ATM, a computer terminal, a point of sale terminal, through mobile or online banking, over the telephone or through pre-existing orders to automatically debit or credit your deposit account(s) with us.

Facsimile Signature means any method you use to imprint your signature on a check, withdrawal slip or other deposit account form. It could include signature stamps or plates, computer-generated symbols and signatures produced by electronic means.

Fiduciary means the party appointed by the Fiduciary Agreement to assist in the management of your deposit account(s) with us.

Fiduciary Agreement means a formal agreement or court document that appoints a Fiduciary to assist in the management of your deposit account(s) with us.

Legal Dispute means a legal action against you that results in an attachment, garnishment, levy or other legal process against your deposit account(s) with us.

Losses means any and all kinds of claims, fines, penalties, fees, costs, expenses and liabilities including (without limitation) attorneys’ fees and litigation costs.

Office of Foreign Asset Control (or “OFAC”) means the division of the United States Treasury Department that is responsible for administering and enforcing United States foreign policy economic and trade sanctions against foreign countries and regimes, terrorists, narcotics traffickers and those engaged in activities related to weapons of mass destruction or other threats to national security.

Pending Authorization Hold means a hold on the funds in your deposit account equal to the amount of ATM, POS, or other electronic transactions (such as online banking transfers; automatic transfers between your deposit accounts with us; telephone transfers; and wire transfers) that we have authorized for payment but that have not yet been presented to us for payment.

PIN means a personal identification number associated with your Card for use in initiating EFTs.

POS Transaction means a transaction that you make using your Card to purchase goods or services from a merchant or other retailer, including in-store transactions, telephone transactions and online transactions. POS Transactions will be debited from your Primary Account as an EFT.

Primary Account means the checking account that you associate with your Card for the purpose of initiating POS Transactions.

Privacy Policy means our policy and disclosure regarding the personally identifiable information that we collect about you, and who we may share it with.

Rates and Fees Schedule means the document that details the interest rates that you may earn and the fees that you may be assessed on your deposit accounts with us.

Remotely Created Check means a check created by a third party to whom you provided the routing and transit number appearing on the bottom of your checks, along with your deposit account number. Although a Remotely Created Check does not bear your signature, it purports to be drawn on your deposit account with your authorization.

Returned Deposited Item means a check or other deposit that is returned unpaid by the bank or other institution on which it is drawn.

Substitute Check means a paper reproduction of the original check that (a) contains an image of the front and back of the original check, (b) contains the MICR line of the check inclusive of all information present in the MICR line before the check was converted from its original form, (c) contains a legend indicating that it is a legal copy of the original check and (d) is otherwise compliant with the applicable requirements of industry processing standards and Applicable Law.

Taxpayer Identification Number (or “TIN”) means the identification number used when filing your taxes and dealing with the Internal Revenue Service. For deposit accounts with us that are opened for personal, family or household purposes your TIN will most likely be the Social Security number issued to you by the Social Security Administration.

Tenants in Common means a form of deposit account ownership in which each depositor owns a proportional share of the amount of funds held in the deposit account. We currently do not offer deposit accounts that are held as tenants in common.

Trustee means the individual(s) who create either an unwritten or written trust agreement deposit account for the benefit of one or more Beneficiaries.

Wire Transfer means an electronic transfer of funds that you may make to a Wire Transfer Beneficiary located within the United States. Wire Transfers are not EFTs.

Wire Transfer Agreement means the agreement that we may have you sign before you initiate a Wire Transfer.

Wire Transfer Beneficiary means the recipient of funds sent via Wire Transfer.

ROCKLAND TRUST

Where Each Relationship Matters®

288 Union Street
Rockland, MA 02370

508.732.7072
RocklandTrust.com



Where Each Relationship Matters®

Rates and Fees Schedule for Personal Accounts

Effective March 2023



Welcome to Rockland Trust

Thank you for opening your deposit account with Rockland Trust. This brochure provides you with information about the rates and fees associated with our deposit accounts. Please retain this Rates and Fees Schedule with the Personal Deposit Account Agreement (the “Agreement”) that you received when you opened your deposit account. Terms defined in the Agreement have the same meaning here. If you have any questions regarding these documents, please call our Customer Information Center at **508.732.7072** (Monday through Friday, 7:00 A.M. to 8:00 P.M.; Saturday, 8:00 A.M. to 5:00 P.M.; Sunday, 10:00 A.M. to 3:00 P.M.), visit us online at **RocklandTrust.com**, or stop by one of our many convenient branch locations.

Your eligibility to open and maintain a deposit account with us is subject to the eligibility requirements and other terms and conditions set forth in the Agreement. Eligibility requirements set forth below for specific deposit accounts are in addition to, and not in replacement of, the general eligibility requirements in your Agreement with us.

Pricing for the Deposit Accounts We Offer

RELATIONSHIP ACCOUNTS | **Rockland Complete Package**

Rockland Complete Checking

Minimum Opening Deposit:	\$500
Monthly Maintenance Fee:	<i>\$25 Waived for first three months</i>
Minimum Balance Required to Avoid Monthly Maintenance Fee:	We will waive the monthly maintenance fee if you keep at least a combined \$25,000 average daily balance in any of the following personal accounts: checking, savings, money market, non-IRA CDs and outstanding loan balances for home equity lines of credit and home equity loans (which includes our Express Mortgage product).
Rate Information:	Earns interest. See page 8 for rate information.
Combining Balances:	We calculate the combined balances in your eligible personal accounts as follows: We take the average daily balances in your checking, savings and money market accounts during the Rockland Complete Checking account statement period plus the eligible CD balances and outstanding home equity balances as of your statement date. The owner or co-owner of the Rockland Complete Checking account must also be an owner or co-owner on additional accounts for balances to be included for the Rockland Complete Checking account balance requirements.

Rockland Complete Money Market

Minimum Opening Deposit:	\$250
Monthly Maintenance Fee:	NONE when combined with a Rockland Complete Checking account. Should you close your Rockland Complete Checking account, we will change your Rockland Complete Money Market account to a Money Market Savings account, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. See page 8 for rate information.

RELATIONSHIP ACCOUNTS | **The Club at Rockland Trust**

Accounts must be opened at a branch located within Worcester County.

Club Checking

Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	\$15 <i>Waived for first three months</i>
Minimum Balance Required to Avoid Monthly Maintenance Fee:	We will waive the monthly maintenance fee if you maintain a combined \$25,000 average daily balance in any of the following accounts: personal checking, savings, money markets, CDs, and/or IRA CDs. If your combined average daily balance falls below \$25,000 for three consecutive statement periods, we will transfer your Club Checking account to an Advantage Checking account and your Club Money Market to a Money Market Savings account.
Rate Information:	Earns interest. See page 8 for rate information.
Combining Balances:	We calculate the combined balances in your eligible accounts as follows: We take the average daily balances in your checking, savings, and money market accounts during the Club Checking account statement period plus the eligible CD balances as of your statement date. The owner or co-owner of the Club Checking account must also be an owner or co-owner of additional accounts for balances to be included for the Club Checking account balance requirements.
Other Requirements:	Having this account grants you access to The Club at Rockland Trust program which stipulates you must be 50 years of age or older. Account must be opened at a branch located within Worcester County.

Club Money Market

Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE when combined with a Club Checking account. Should you close your Club Checking account, we will change your Club Money Market account to a Money Market Savings account, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. See page 9 for rate information.

IMG Premier Checking

Eligibility:	IMG Premier Checking is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Checking account to a Rockland Complete Checking account, or similar product type, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. See page 8 for rate information.

IMG Premier Savings

Eligibility:	IMG Premier Savings is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Savings account to a Free Savings account, or similar product type, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. See page 9 for rate information.

IMG Premier Money Market

Eligibility:	IMG Premier Money Market is available to Rockland Trust customers with \$1,000,000 or more invested with Rockland Trust's Investment Management Group (IMG) and who will maintain this balance for at least 12 months.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE. Should you close your Rockland Trust Investment account, we will change your IMG Premier Money Market account to a Money Market Savings account, or similar product type, subject to the current rates and fees associated with that account.
Rate Information:	Earns interest. See page 9 for rate information.

CHECKING ACCOUNTS

Free Checking

Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Does not earn interest.

Free Student Checking

Eligibility:	You must be a full or part-time student between the ages of 16 and 24. Effective on your 25th birthday, your account will be converted to a similar product type.
Minimum Opening Deposit:	\$10
Monthly Maintenance Fee:	NONE
Rate Information:	Does not earn interest.

Youth Checking

Eligibility:	You must be age 18 or younger to open the Youth Checking account. You may have only one Youth Checking account. Effective on your 19th birthday, your account will be converted to a similar product type. If you are a full or part-time student at age 19, you may be eligible for our Free Student Checking account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. See page 8 for rate information.

65 Classic Checking

Eligibility:	You must be 65 or older to open the 65 Classic Checking account. You may have only one 65 Classic Checking account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. See page 8 for rate information.

CHECKING ACCOUNTS

Advantage Checking

Minimum Opening Deposit: \$25

Monthly Maintenance Fee: \$8

Minimum Balance Required to Avoid Monthly Maintenance Fee: The monthly maintenance fee will be assessed if the daily balance in your Advantage Checking account falls below \$1,000 on any day of the statement period.

Rate Information: Earns interest. See page 8 for rate information.

Workplace Interest Checking

Eligibility: To open this account you (a) must be an active employee of a participating business, commercial, or municipal customer of Rockland Trust and (b) must have your pay direct deposited into your Workplace Interest Checking account.

Minimum Opening Deposit: \$25

Monthly Maintenance Fee: NONE

Rate Information: Earns interest. See page 8 for rate information.

Renew Checking

Eligibility: If you overdraw your Renew Checking account within 12 months of account opening we may close your account and mail you a check for the account balance. If your Renew Checking account is closed in this manner you will be ineligible to open another checking account with us. If you do not overdraw your Renew Checking account within 12 months of account opening, you may apply for another deposit account subject to normal qualification requirements.

Minimum Opening Deposit: \$25

Monthly Maintenance Fee: \$10

Rate Information: Does not earn interest.

SAVINGS ACCOUNTS

Money Market Savings

Minimum Opening Deposit: \$25

Monthly Maintenance Fee: \$8

Minimum Balance Required to Avoid Monthly Maintenance Fee: The monthly maintenance fee will be assessed if the daily balance in your Money Market Savings account falls below \$2,500 on any day of the statement period.

Rate Information: Earns interest. See page 9 for rate information.

Free Savings

Minimum Opening Deposit: \$10

Monthly Maintenance Fee: NONE

Rate Information: Earns interest. See page 9 for rate information.

Youth Savings

Eligibility: You must be age 18 or younger to open the Youth Savings account. You may have only one Youth Savings account. Effective on your 19th birthday, your account will be converted to a similar product type.

Minimum Opening Deposit: \$25

Monthly Maintenance Fee: NONE

Rate Information: Earns interest. See page 9 for rate information.

SAVINGS ACCOUNTS

65 Classic Savings

Eligibility:	You must be 65 or older to open the 65 Classic Savings account. You may have only one 65 Classic Savings account.
Minimum Opening Deposit:	\$25
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. See page 9 for rate information.

Savings Makes Cent\$

Eligibility:	You must be age 13 or under to open a Savings Makes Cent\$ account. Effective on your 14th birthday, your account will be converted to a similar product type.
Minimum Opening Deposit:	\$10
Monthly Maintenance Fee:	NONE
Rate Information:	Earns interest. See page 9 for rate information.

Rate Information for Interest-Bearing Deposit Accounts

The interest rate and annual percentage yield ("APY") information provided below are accurate as of _____. For current interest rate and APY information, please call our Customer Information Center at 508.732.7072 (Monday through Friday, 7:00 A.M. to 8:00 P.M.; Saturday, 8:00 A.M. to 5:00 P.M.; Sunday, 10:00 A.M. to 3:00 P.M.), visit us online at RocklandTrust.com or stop by one of our many convenient branch locations.

The interest rate and APY on all interest-bearing deposit accounts may change. For all interest-bearing deposit accounts changes in the interest rate are at our discretion, and we may change the interest rate at any time. We use the daily collected balance method to calculate interest on all interest-bearing deposit accounts. This method applies a daily periodic rate to the principal in the deposit account each day.

Interest on all interest-bearing deposit accounts will be compounded every month and credited to your interest-bearing account every month. Interest begins to accrue no later than the business day we receive credit for the deposit of noncash items (for example, checks) made to your interest-bearing deposit accounts. If you close your interest-bearing deposit account before interest is credited, you will not receive the accrued interest.

Interest-Bearing Deposit Account	Interest Rate on Entire Balance is:	With an Annual Percentage Yield of:
Rockland Complete Checking	_____ %	_____ %
Club Checking	_____ %	_____ %
Youth Checking	_____ %	_____ %
65 Classic Checking	_____ %	_____ %
Advantage Checking	_____ %	_____ %
Workplace Interest Checking	_____ %	_____ %
IMG Premier Checking	_____ %	_____ %
Rockland Complete Money Market		
Until _____ you will be paid the initial promotional rate of:	_____ %	_____ %
<i>After that, the following will apply for daily balances of:</i>		
\$1,000,000 or more	_____ %	_____ %
\$50,000 to \$999,999.99	_____ %	_____ %
\$25,000 to \$49,999.99	_____ %	_____ %
\$5,000 to \$24,999.99	_____ %	_____ %
\$0.01 to \$4,999.99	_____ %	_____ %

Interest-Bearing Deposit Account	Interest Rate on Entire Balance is:	With an Annual Percentage Yield of:
Money Market Savings		
\$1,000,000 or more	_____ %	_____ %
\$50,000 to \$999,999.99	_____ %	_____ %
\$25,000 to \$49,999.99	_____ %	_____ %
\$10,000 to \$24,999.99	_____ %	_____ %
\$0.01 to \$9,999.99	_____ %	_____ %
Club Money Market		
Until _____ you will be paid the initial promotional rate of: _____ % _____ %		
<i>After that, the following will apply for daily balances of:</i>		
\$1,000,000 or more	_____ %	_____ %
\$50,000 to \$999,999.99	_____ %	_____ %
\$25,000 to \$49,999.99	_____ %	_____ %
\$5,000 to \$24,999.99	_____ %	_____ %
\$0.01 to \$4,999.99	_____ %	_____ %
Free Savings	_____ %	_____ %
Youth Savings	_____ %	_____ %
65 Classic Savings	_____ %	_____ %
Savings Makes Cent\$	_____ %	_____ %
IMG Premier Savings	_____ %	_____ %
IMG Premier Money Market		
\$1,000,000 or more	_____ %	_____ %
\$50,000 to \$999,999.99	_____ %	_____ %
\$25,000 to \$49,999.99	_____ %	_____ %
\$5,000 to \$24,999.99	_____ %	_____ %
\$0.01 to \$4,999.99	_____ %	_____ %

Other Miscellaneous Fees and Charges

The fees listed below apply regardless of the balance in your deposit account, except as noted. All fees will be assessed to your deposit account on the day they occur.

STANDARD SERVICES FEES

ATM Balance Inquiries or Transfers at Non-Rockland Trust ATMs	\$1.75
<i>Does not apply to Rockland Complete Checking, Rockland Complete Money Market, Club Checking, Club Money Market, Free Student Checking, Advantage Checking, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market and Workplace Interest Checking accounts.</i>	
ATM/Debit Card Replacement Fee	\$10.00
ATM Fee for Withdrawals at Non-Rockland Trust ATMs	\$2.00
<i>Does not apply to Rockland Complete Checking, Rockland Complete Money Market, Club Checking, Club Money Market, Free Student Checking, Advantage Checking, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market and Workplace Interest Checking accounts.</i>	
Attachment/Tax Levy Fee	\$125.00
Check Orders and Check Accessories Fee	Fee Varies ^{1,2}
Dormant Account Fee	\$5.00 per statement period ³
Escheatment Fee	\$50.00
International Transaction Assessment Fee (ITA Fee)	3% of U.S. Dollar Amount of Transaction at Settlement
<i>For ATM and/or POS transactions in a foreign currency or with a foreign merchant.</i>	
Research Fees ^{4,5}	
Per Copy of Deposit or Check	\$5.00
Per Hour	\$20.00
Statement Fee (Branch Copy)	\$5.00
Interim Statement (Service Charge)	\$5.00
Money Order (Registered Check)	\$5.00 ⁶
Negative Balance Fee	\$35.00 ⁷
<i>Charged on 5th consecutive business day your deposit account balance is negative.</i>	

Overdraft Charges

We make deposits to your deposit account available for your withdrawal in accordance with our Funds Availability Policy. However, the credit that we give you for your deposits (other than cash) is provisional until we finally receive the funds from the institution on which the deposited item was drawn. As a result, the collected balance in your deposit account may be less than the available balance in your deposit account.

When the available balance in your deposit account is not sufficient to pay a Debit Transaction (which includes a check, in-person withdrawal, ATM withdrawal, or other electronic means of debiting funds from your deposit account) presented for payment from that deposit account we may either pay the Debit Transaction (and create an overdraft on your deposit account) or we may return the Debit Transaction unpaid due to insufficient funds. If we pay the Debit Transaction, we may assess you an Overdraft Charge in the amount(s) described below:

Overdraft Charge

\$35.00 per item^{8,9}

We will not assess an Overdraft Charge if a transaction we pay causes your account balance to be overdrawn by \$20.00 or less. In addition, we will not assess an Overdraft Charge for any transactions or purchases of \$5.00 or less. A maximum of three Overdraft Charges may be charged to an account per business day.

Please note that, as is discussed in greater detail in our Agreement, each business day we organize the Debit Transactions presented for payment against your deposit account into certain payment categories, and within those payment categories into certain subcategories based on transaction type. The order in which Debit Transactions are received, organized and processed by us may affect the total amount of Overdraft Charges.

Overdraft Protection Line of Credit Annual Fee	\$35.00 ⁶
Return Item Fee (<i>Deposit Item Returned</i>)	\$7.11
Special Shipping for Replacement Cards (<i>Overnight Delivery</i>)	Fee Varies
Stop Payment Charge	\$35.00 ⁶
Treasurer's Check Charge	\$8.00 ⁶
Wire Transfer Fee	
Incoming Domestic in U.S. Currency	\$12.00 ⁶
Outgoing Domestic in U.S. Currency	\$25.00 ⁶
Incoming International in U.S. Currency	\$12.00 ⁶
Outgoing International in U.S. Currency	\$40.00 ⁶
Outgoing International in Foreign Currency	\$10.00 ⁶

SPECIAL SERVICES FEES

Check Collection

Domestic — Standard	\$25.00
Foreign — Standard	\$40.00
Foreign — Provisional	\$25.00

Collection of Securities	\$55.00
---------------------------------	---------

Confirmation Fee	\$15.00
-------------------------	---------

Foreign Currency

Standard Fee (Purchase or Redeem)	\$5.00 ⁴
Delivery Fee	\$12.00
Small Order Fee (Under \$250)	\$10.00

Foreign Draft	\$35.00
----------------------	---------

Notes Regarding Standard and Special Service Fees

- ¹ Rockland Complete Checking account, Club Checking account, IMG Premier Checking account, IMG Premier Money Market account and a deposit account that you have elected for coverage under the Massachusetts "18/65 Law" receive free Rockland Trust standard-style checks.
- ² Free Checking, Advantage Checking, and Money Market Savings customers receive an initial order of Rockland Trust standard-style checks free.
- ³ The Dormant Account Fee will be assessed on deposit accounts that (a) have had no activity (other than the accrual and crediting of interest, if the deposit account is interest bearing) for one (1) year and (b) have a daily balance less than \$500 on the final day of the statement period on which the Dormant Account Fee will be assessed. This fee will be waived on our Free Savings, Youth Savings, 65 Classic Savings, IMG Premier Checking, IMG Premier Savings, IMG Premier Money Market, and Savings Makes Cent\$ accounts.
- ⁴ This fee will be waived for IMG Premier Checking, IMG Premier Savings, and IMG Premier Money Market accounts.
- ⁵ These fees will not be charged if you are requesting documents in connection with EFT error resolution processes.
- ⁶ This fee will be waived for Rockland Complete Checking, Rockland Complete Money Market, Club Checking, Club Money Market, IMG Premier Checking, IMG Premier Savings, and IMG Premier Money Market accounts.
- ⁷ This fee will be waived for a deposit account that you have elected for coverage under the Massachusetts "18/65 Law."
- ⁸ This charge is reduced to \$5.00 for deposit accounts that you have elected for coverage under the Massachusetts "18/65 Law."
- ⁹ Free Student Checking account is entitled to one (1) rebate of an Overdraft Charge on the account per calendar year.

ROCKLAND TRUST

Where Each Relationship Matters®

288 Union Street
Rockland, MA 02370

508.732.7072
RocklandTrust.com

Premier Professionals Banking

Premier Professionals Checking

Minimum Opening Deposit:	\$ 25
Monthly Maintenance Fee:	NONE
Minimum Balance Required to Avoid Monthly Maintenance Fee:	NOT APPLICABLE
Account Benefits:	<ul style="list-style-type: none">- 500 free transactions¹ per statement period; \$ 0.50 per transaction thereafter- Up to \$100 off first order of checks³

Premier Professionals Money Market Savings

Minimum Opening Deposit:	\$ 25
Monthly Maintenance Fee:	NONE
Minimum Balance Required to Avoid Monthly Maintenance Fee:	NOT APPLICABLE
Account Benefits:	<ul style="list-style-type: none">- 50 free transactions¹ per statement period; \$ 0.50 per transaction thereafter- Check Writing Capability²

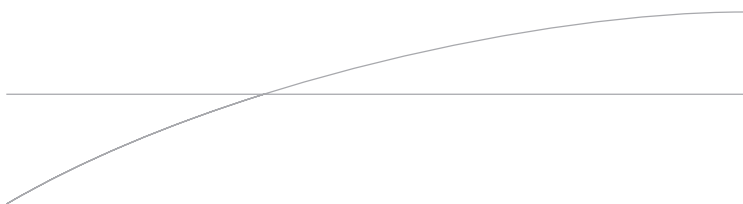
For more details, reference the Rates and Fees Schedule for Business Accounts.

1. Transactions include all debits, credits, scheduled transfers and items deposited.
2. Certain transactions are limited on Money Market and Savings Accounts. If you exceed this limit, an Excess Transaction Fee may be assessed for each transaction over the limit. In addition, if you exceed the limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain. See your Deposit Account Agreement for more information on Limited Transactions.
3. Harland Clarke business check packages only.



ROCKLAND
TRUST

Where Each Relationship Matters®



Safe Deposit Box Lease Agreement

Effective October 2021

SAFE DEPOSIT BOX RENTAL FEES

Approximate Box Face Opening	Annual Rental
2" x 4"	\$38.00
2" x 5"	\$45.00
2" x 6"	\$45.00
2" x 7"	\$50.00
2" x 10"	\$50.00
3" x 5"	\$55.00
3" x 10"	\$100.00
4" x 5"	\$65.00
4" x 10"	\$110.00
5" x 5"	\$85.00
5" x 10"	\$135.00
6" x 10"	\$158.00
8" x 10"	\$210.00
9" x 9"	\$145.00
9" x 10"	\$170.00
10" x 10"	\$250.00
10" x 14" Locker	\$290.00
14" x 18" Locker	\$500.00
Lost Key Fee	\$15.00
Late Payment Fee	\$10.00 (Fee will be charged following a 30-day grace period.)
Box Drill Fee	Varies by Location

Not all sizes available at all branches.



ROCKLAND TRUST

Where Each Relationship Matters®



Safe Deposit Box Lease Agreement

This Safe Deposit Box Lease Agreement (“Safe Deposit Box Agreement”) applies if you have rented a safe deposit box from Rockland Trust. It completely replaces any earlier lease or rental terms. The words “we,” “our,” and “us” refer to Rockland Trust, and the words “you” and “your” refer to each and all of the renters of that safe deposit box.



Identification



Section 326 of the USA PATRIOT ACT requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or changes an existing account. This federal requirement applies to all new customers and current customers. This information is used to assist the United States government in the fight against the funding of terrorism and money-laundering activities. What this means to you: when you open an account or change an existing account, including a safe deposit box, we will ask each person (including deputies/agents who will have access to the box) for their name, physical address, mailing address, date of birth, and other information that will allow us to identify them. We will ask to see each person’s driver’s license and other identifying documents and copy or record information from each of them. The Bank will conduct a customer verification process in compliance with applicable law, including checking the customer’s information reported on eFunds,

an electronic search used for making decisions on whether to enter into a customer relationship and to detect fraud. Currently eFunds is a subsidiary of Fidelity Information Services, and performs this service at Rockland Trust's request. By signing this Agreement, you consent and agree to us performing this search. The results of this search are confidential under our agreement with eFunds, and you will not receive the results. We reserve the right to perform this search again on each renewal. Rockland Trust pays for the cost of performing this search.

Insurance

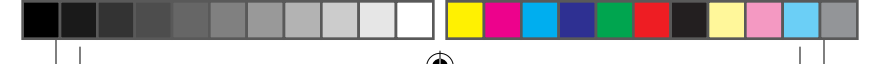
Safe deposit boxes and their contents are not covered by FDIC-Insurance or Rockland Trust's insurance policy. The Federal Deposit Insurance Corporation (FDIC) insures deposits in deposit accounts. Safe deposit boxes are considered storage space provided by the bank and do not qualify for insurance by the FDIC or Rockland Trust. You alone know what is in your Rockland Trust Safe Deposit Box. For your protection, we suggest you privately insure the contents. **YOU MUST CONSULT WITH YOUR OWN INSURANCE AGENT TO DETERMINE WHETHER YOU HAVE OR SHOULD OBTAIN YOUR OWN INSURANCE COVERAGE ON THE CONTENTS OF THE BOX.**

Term

The box is rented for a one-year period payable in advance. If you signed a safe deposit contract, the one-year period begins on the date of that contract. The lease automatically renews for a one-year term each time it expires unless: (i) you or we terminate as provided below, or (ii) you fail to pay the rental amount for the renewal term in advance.

Rental Fees

We may change the safe deposit box rental amount for any renewal term by billing you for the new amount. Your rent is payable in advance before the beginning of any renewal period. You are required to pay your safe deposit box by an auto debit to your account at Rockland Trust or another financial institution. If your account is closed or does not have sufficient funds, then we may exercise our right of set-off against any other account in your name



with Rockland Trust. Further, you grant us a lien on all contents of the box for any rent or other amount that you may owe us. You will pay the fees outlined in the Safe Deposit Box Fees schedule as amended from time to time that are incorporated herein by reference into this Safe Deposit Agreement. You may pay a late payment fee if your rent payment is not paid when due. We also reserve the right to charge fees for any changes or other activity in connection with your box.

Statutory Procedure for Unpaid Rent

If the rent for your box has not been paid for one year after being due, Rockland Trust may mail you a notice stating that if the rent for the box is not paid within sixty (60) days from the date of such notice, Rockland Trust may have the box opened and the contents disposed pursuant to Mass. General Laws, Chapter 158, Section 17. Upon the expiration of sixty (60) days from the date of such notice, if you have failed to pay the rent for the box in full to the date of such notice, all your rights in the box and access thereto shall cease, and Rockland Trust may, at any time thereafter, in the presence of one of its officers and a notary public not in the general employ of the bank, cause the box to be opened, and such notary shall remove the contents thereof, list the same and seal such contents in a package, marking thereon your name and address as shown on Rockland Trust’s books and records. The package containing the contents of the box shall be retained by Rockland Trust on special deposit, subject to the payment of rent due for the box, all expenses incurred in connection with opening the box and safe-keeping of such package. If such package remains unclaimed for seven (7) years and the amounts due Rockland Trust remain unpaid, then Rockland Trust may mail notice to the persons to whom the first notice was sent at said address, said notice will state that if such amounts are not paid within sixty (60) days from the date of the notice, Rockland Trust will turn over the contents, less rental charges, to the state treasurer as abandoned property. Rockland Trust may sell at public or private sale so much of the contents as will enable it to realize the amount that will compensate it for said charges.





Our Duty

Our duty is to use reasonable care to prevent anyone from opening the box other than you or your appointed deputy (agent) or court-appointed representative, except as we may otherwise be required or permitted by law. You, your deputies (agents), or other designated representatives agree to comply with our requirements for accessing the box.

Keys

You must immediately notify us if you lose one or more keys, or the combination, to your box. You also agree, in such a case, to pay all the expenses of opening the box, changing the lock, and replacing the keys.

Prohibited Uses

Renter shall not use the box or permit the same to be used for any unlawful purposes or for storage of any contents the Bank deems dangerous, offensive in nature, or otherwise determined to be a security risk by the Bank. Renter is prohibited from storing liquids of any kind, intoxicating liquors, drugs, perishable goods, cremated remains, narcotics, firearms, ammunition, weapons, or any other dangerous instruments or property of an explosive, hazardous or destructive nature. If prohibited contents are discovered by the Bank by any means, including as a result of the Bank forcibly opening the box under the terms of the Agreement, the Bank shall not be liable for disposing the prohibited contents. If the Bank believes the contents present an immediate threat or offense, the Bank may forcibly open the box, inventory and remove the contents and dispose of them in any manner it deems appropriate without liability. The Bank may restrict access to the box if it discovers the renter is using it to store prohibited contents. Renter understands and agrees that the Bank shall dispose of any such prohibited contents in any manner it deems appropriate, including but not limited to turning the prohibited contents over to law enforcement or another third party for safe removal, without notice to Renter. The Bank reserves the right to charge Renter for the cost of disposal of prohibited contents. Renter agrees to reimburse the Bank promptly for the cost of disposal.





Access

If you are late making any payment due under this Safe Deposit Box Agreement, we can deny you access to the box. We may also deny access as required by law or if we reasonably believe we may be so required, or if there is a dispute over ownership or access rights, or if we have a reasonable doubt as to who is entitled to access.

If you die, become bankrupt, or are incapacitated, we may permit access to the box to the persons, and for the purposes, as the law allows or requires. You agree that if anyone having access to the box dies, you will give us notice of that death and provide documentation as required by State law before you seek access to the box. If we allow access to the box, and except as otherwise required by law, we have the right to require all owners (or their legal representatives) to be present. We reserve the right to charge a fee for access to the box.

If we know or have reason to suspect you stored items in this box in violation of this Safe Deposit Box Agreement, we may block access to the box pending an investigation.

Deputies (Agents)

You may appoint another person or persons, except for one of our officers or employees, as a deputy (agent) on your box. To appoint a deputy (agent) the individual renter or all joint renters must be present, along with the deputy, to sign the Safe Deposit Box Appointment of Deputy Card. The renter or any co-renter may independently revoke the deputy appointment by signing the Revocation of Deputy section of the card. Deputies are permitted to access or close the safe deposit box without the presence of the renter(s). We may admit any deputy (agent) to the box until we either: (1) receive your authorization to revoke the deputy by signing the Revocation of Deputy section of the card, or (2) receive notice of the death or incapacity of the renter or one of the co-renters who appointed the deputy. You agree to be responsible for the actions of your deputies (agents) and to hold us harmless against any of their actions.






Joint Rental


If there is more than one renter on the safe deposit box, each person will have access to the safe deposit box. Each of you has the right to exchange the box or terminate the lease (surrender the box), and consent to an increase in box rent. Each of you will be liable for the full amount of payment due under this Safe Deposit Box Agreement.

Corporate and Other Organization Renters

A business safe deposit box may be rented to any Sole Proprietorship, Partnership, Association/Organization, or Corporation. In order to open a box in a business name, the business must provide appropriate legal documents (e.g., Articles of Incorporation, Partnership Agreement) and complete a "Commercial Account Resolutions & Authority Form". Entry to the box will only be permitted to those parties you authorize based on the documentation we have on file. We reserve the right to require a new contract to be created and a new resolution if authorized signers change on a business-owned box.



To help the government fight financial crime, federal regulation requires certain financial institutions to obtain, verify, and record information about the beneficial owners of legal entity customers. Legal entities can be abused to disguise involvement in terrorist financing, money laundering, tax evasion, corruption, fraud, and other financial crimes. Requiring the disclosure of key individuals who ultimately own or control a legal entity (i.e., the beneficial owners) helps law enforcement investigate and prosecute these crimes. For the purposes of this enhanced due diligence, a legal entity includes a corporation, limited liability company, partnership, and any other similar business entity formed in the United States or a foreign country. We may require you to provide the name, address, date of birth and social security number (or passport number or other similar information, in the case of foreign persons) for the following individuals (i.e., the beneficial owners):



- (i) Each individual, if any, who owns, directly or indirectly, 25 percent or more of the equity interests of the legal entity customer (e.g., each natural person

that owns 25 percent or more of the shares of a corporation); and

- (ii) An individual with significant responsibility for managing the legal entity customer (e.g., a Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Managing Member, General Partner, President, Vice President or Treasurer).

We may also ask to see a copy of a driver's license or other identifying document for each beneficial owner provided.

Vault Hours

Our vault is open only on banking days during our regular business hours or only during such other hours as we may set. In addition, we have the right to close or deny access to the vault temporarily if, in our judgment, it would be prudent to do so. For example, an event where we may deny access to the vault may include fire, unusual crowds, national emergency, malfunction of the vault door, and inclement weather. You may not examine the box, books or contents in the vault, but shall use the space provided by Rockland Trust for such purpose. You may not at any time leave the key in the lock. You will only be allowed to access the box while in the presence of a bank employee.

Location

You agree that if we close the bank office or the safe deposit vault at the office where your box is located, you authorize us to move the box to another branch of the bank or we may require you to exchange your box for one at another branch of the bank. Upon acceptance of that exchange, you agree to move the contents from the old box to the new box within 30 days from receipt of notice from us. If you do not accept the exchange, then the lease shall be treated as terminated by us. In either case, you will remove the contents from the old box and return all keys or the combination to us in person within that 30-day period.

Mailing Address

You must notify us immediately in writing if you change your mailing address. We will regard the last address you have given us in our safe deposit vault record as correct, unless you have notified us in writing of any changes.



Notice

Any mailed notice that we may give to you shall be effective upon our putting that notice in the mail.

Termination

We may terminate this lease by giving you 30 days' written notice, whether or not you have paid all amounts due to us. During that period, you must return all keys or the combination to us in person. We will not accept keys or combinations sent by mail. You must also remove the contents of the box and pay past due rent or other amounts, if any. We will then give you a prorated refund of any rent you may have paid in advance. If you do not surrender all keys or combination in person and pay all amounts due when the lease expires or is terminated, we may forcibly open the box in accordance with applicable law and remove and store its contents for you at your expense. We may turn over to the police or other legal authorities, or permit those authorities to inspect, any item stored in violation of this lease. We will have no liability for the safekeeping of any contents. We will charge rent even after the lease is terminated, until you return all keys or combination to us in person. If you wish to terminate this lease, you must remove all contents of the box, surrender all keys or the combination to us in person, and sign the surrender portion of the Safe Deposit Box contract. However, you will not receive a refund of any rent you have paid.

Change in Terms

We may change the terms of this Safe Deposit Box Agreement by mailing you notice of the changes, publishing them in a newspaper of general circulation, or posting them in our bank office. The changes shall become effective 15 days after such mailing, publishing or posting, unless before that 15th day you remove all contents from the box and surrender the box to us by returning all keys or the combination to us in person. You shall then be entitled to a refund of any unearned rent.





Liability

Although your safe deposit box is designed to be fire- and water-resistant and burglar-resistant, we do not guarantee absolute safety, nor are we liable for any contents which are claimed to be lost. Except for the duty specifically stated above, we have no liability for any damage to the contents of your box even if the damage resulted from our negligence. Under no circumstances do we serve as a bailee of anything you may put in it. You also agree to keep money, jewelry and other untraceable items in the box at your own risk.

Our Costs and Losses

You agree to reimburse us, upon our request, for any amounts we incur in connection with the removal and storage of box contents for which rent has not been paid, any failure to return all keys or combination upon termination, or lawsuits related to your box.

Powers of Attorney

We may grant a person holding your “general, durable power of attorney” access to your box if your attorney in fact can present a copy of a durable power of attorney signed by you that grants the attorney in fact access to your box. Rockland Trust’s guidelines and the statute governing powers of attorney shall determine whether a power of attorney is acceptable.

How to Contact Us

Call: One of our Customer Service Representatives at 508.732.7072

Monday – Friday: 7:00 AM – 8:00 PM

Saturday: 8:00 AM – 5:00 PM

Sunday: 10:00 AM – 3:00 PM

Write: Rockland Trust Company
288 Union Street
Rockland, MA 02370





ROCKLAND TRUST

Where Each Relationship Matters®

508.732.7072

www.RocklandTrust.com

MSA/MD	State Code	County Code	Census Tract	FFIEC			Population						Income								
				Federally Targeted	FFIEC Informed	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
																	Estimated MSA/MD Median Family				
12700	25	001	0101.00	No	No	No	3,664	548	14.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$89,875	90.40%	Middle
12700	25	001	0102.06	No	No	No	3,566	332	9.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$104,366	104.98%	Middle
12700	25	001	0102.08	No	No	No	2,454	255	10.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$74,886	75.33%	Moderate
12700	25	001	0103.04	No	No	No	2,672	265	9.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$96,845	97.41%	Middle
12700	25	001	0103.06	No	No	No	3,080	303	9.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$81,786	82.27%	Middle
12700	25	001	0104.00	No	No	No	3,345	310	9.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$91,375	91.91%	Middle
12700	25	001	0105.00	No	No	No	2,962	189	6.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$120,294	121.00%	Upper
12700	25	001	0106.00	No	No	No	3,134	275	8.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$91,419	91.96%	Middle
12700	25	001	0107.00	No	No	No	3,460	271	7.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$118,472	119.17%	Middle
12700	25	001	0108.00	No	No	No	4,919	315	6.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$96,625	97.19%	Middle
12700	25	001	0109.00	No	No	No	5,399	640	11.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$108,071	108.71%	Middle
12700	25	001	0110.02	No	No	No	4,604	687	14.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$81,962	82.44%	Middle
12700	25	001	0111.00	No	No	No	5,075	538	10.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$105,370	105.99%	Middle
12700	25	001	0112.00	No	No	No	3,761	367	9.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$103,906	104.52%	Middle
12700	25	001	0113.00	No	No	No	2,569	180	7.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$90,481	91.01%	Middle
12700	25	001	0114.00	No	No	No	3,052	242	7.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$105,000	105.62%	Middle
12700	25	001	0115.00	No	No	No	4,132	613	14.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$79,759	80.23%	Middle
12700	25	001	0116.00	No	No	No	3,003	669	22.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$57,407	57.74%	Moderate
12700	25	001	0117.00	No	No	No	1,918	201	10.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$106,406	107.03%	Middle
12700	25	001	0118.01	No	No	No	2,443	133	5.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$115,648	116.33%	Middle
12700	25	001	0118.02	No	No	No	4,460	584	13.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$90,602	91.13%	Middle
12700	25	001	0120.01	No	No	No	5,978	1,029	17.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$104,583	105.20%	Middle
12700	25	001	0120.02	No	No	No	3,265	765	23.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$62,652	63.02%	Moderate
12700	25	001	0121.01	No	No	No	5,608	1,380	24.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$74,329	74.77%	Moderate
12700	25	001	0121.02	No	No	No	3,269	809	24.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$71,397	71.82%	Moderate
12700	25	001	0122.00	No	No	No	5,055	391	7.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$120,341	121.05%	Upper
12700	25	001	0125.02	No	No	No	3,709	1,323	35.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$67,461	67.86%	Moderate
12700	25	001	0126.01	No	No	No	3,298	1,132	34.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$85,333	85.83%	Middle
12700	25	001	0126.02	No	No	No	5,668	2,928	51.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$78,235	78.69%	Moderate
12700	25	001	0127.00	No	No	No	4,642	802	17.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$93,229	93.78%	Middle
12700	25	001	0128.00	No	No	No	4,120	701	17.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$118,281	118.98%	Middle
12700	25	001	0129.00	No	No	No	4,373	791	18.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$121,528	122.24%	Upper
12700	25	001	0130.02	No	No	No	2,988	299	10.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$105,481	106.10%	Middle
12700	25	001	0131.00	No	No	No	5,969	704	11.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$114,792	115.47%	Middle
12700	25	001	0132.00	No	No	No	5,137	590	11.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$99,178	99.76%	Middle
12700	25	001	0133.00	No	No	No	3,275	225	6.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$129,583	130.35%	Upper
12700	25	001	0134.00	No	No	No	3,893	226	5.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$116,887	117.58%	Middle
12700	25	001	0135.00	No	No	No	6,884	686	9.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$142,698	143.54%	Upper
12700	25	001	0136.00	No	No	No	6,203	712	11.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$122,333	123.05%	Upper
12700	25	001	0137.00	No	No	No	5,435	566	10.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$94,479	95.03%	Middle
12700	25	001	0138.00	No	No	No	5,054	533	10.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$104,508	105.12%	Middle
12700	25	001	0139.00	No	No	No	4,890	419	8.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$96,758	97.33%	Middle
12700	25	001	0140.02	No	No	No	4,284	436	10.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$98,977	99.56%	Middle
12700	25	001	0141.00	No	No	No	797	259	32.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$39,746	39.98%	Low
12700	25	001	0143.00	No	No	No	4,593	359	7.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$140,107	140.93%	Upper
12700	25	001	0144.02	No	No	No	7,201	1,081	15.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$107,832	108.47%	Middle
12700	25	001	0145.00	No	No	No	5,481	792	14.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$77,171	77.62%	Moderate
12700	25	001	0146.00	No	No	No	4,378	741	16.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$88,875	89.40%	Middle
12700	25	001	0147.00	No	No	No	3,646	587	16.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$75,083	75.52%	Moderate
12700	25	001	0148.00	No	No	No	3,591	533	14.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$97,337	97.91%	Middle
12700	25	001	0149.00	No	No	No	3,627	411	11.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$117,639	118.33%	Middle
12700	25	001	0150.01	No	No	No	4,449	878	19.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$100,469	101.06%	Middle
12700	25	001	0150.02	No	No	No	4,147	764	18.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$66,375	66.76%	Moderate
12700	25	001	0151.00	No	No	No	4,193	541	12.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$127,756	128.51%	Upper
12700	25	001	0152.00	No	No	No	2,267	166	7.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$115,600	\$99,410	\$151,435	152.33%	Upper
12700	25	001	0153.00	No	No	No	3,957	1,959	49.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$115,600	\$99,410	\$63,009	63.38%	Moderate
12700	25	001	9900.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$115,600	\$99,410	\$0	0.00%	Not Available
39300	25	005	6001.00	No	No	No	4,030	535	13.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$123,833	138.27%	Upper

MSA/MD	State Code	County Code	Census Tract	Population									Income										
				FFIEC Infused			FFIEC Distressed			Majority Minority			High Minority			Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	Targeted	FFIEC	FFIEC	Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race								
39300	25	005	6002.02	No	No	No	4,814	1,011	21.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$118,125	131.90%	Upper		
39300	25	005	6002.03	No	No	No	6,386	1,068	16.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$160,583	179.31%	Upper		
39300	25	005	6002.04	No	No	No	4,095	832	20.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$133,906	149.52%	Upper		
39300	25	005	6101.00	No	No	No	5,359	936	17.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$116,250	129.80%	Upper		
39300	25	005	6102.02	No	No	No	5,660	843	14.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$138,618	154.78%	Upper		
39300	25	005	6102.03	No	No	No	6,818	829	12.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$170,758	190.67%	Upper		
39300	25	005	6102.04	No	No	No	6,023	1,479	24.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$149,784	167.25%	Upper		
39300	25	005	6111.01	No	No	No	5,112	671	13.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$116,731	130.34%	Upper		
39300	25	005	6111.02	No	No	No	4,977	741	14.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$145,673	162.66%	Upper		
39300	25	005	6112.01	No	No	No	2,989	320	10.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$119,494	133.43%	Upper		
39300	25	005	6112.02	No	No	No	6,124	621	10.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$115,735	129.23%	Upper		
39300	25	005	6121.00	No	No	No	4,716	624	13.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$124,583	139.11%	Upper		
39300	25	005	6122.01	No	No	No	3,886	708	18.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$99,940	111.59%	Middle		
39300	25	005	6122.02	No	No	No	6,540	1,076	16.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$149,087	166.47%	Upper		
39300	25	005	6131.00	No	No	No	6,712	1,216	18.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$97,525	108.89%	Middle		
39300	25	005	6133.00	No	No	No	7,555	1,125	14.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$91,875	102.59%	Middle		
39300	25	005	6134.00	No	No	No	3,873	808	20.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$94,293	105.29%	Middle		
39300	25	005	6136.00	No	No	No	4,178	1,496	35.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$46,484	51.90%	Moderate		
39300	25	005	6137.00	No	No	No	4,566	1,317	28.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$57,026	63.67%	Moderate		
39300	25	005	6138.00	No	No	No	4,893	2,060	42.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$47,248	52.75%	Moderate		
39300	25	005	6139.01	No	No	No	2,925	1,032	35.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$60,917	68.02%	Moderate		
39300	25	005	6139.02	No	No	No	5,763	1,553	26.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$90,192	100.71%	Middle		
39300	25	005	6140.00	No	No	No	4,612	2,068	44.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$37,434	41.80%	Low		
39300	25	005	6141.01	No	No	No	7,093	2,043	28.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$82,031	91.59%	Middle		
39300	25	005	6141.02	No	No	No	7,238	1,362	18.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$99,567	111.17%	Middle		
39300	25	005	6151.00	No	No	No	8,101	849	10.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$111,832	124.87%	Upper		
39300	25	005	6161.00	No	No	No	6,764	602	8.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$109,408	122.16%	Upper		
39300	25	005	6171.01	No	No	No	4,910	404	8.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$112,535	125.66%	Upper		
39300	25	005	6171.02	No	No	No	4,296	362	8.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$108,558	121.21%	Upper		
39300	25	005	6301.01	No	No	No	3,256	765	23.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$82,414	92.02%	Middle		
39300	25	005	6301.02	No	No	No	4,666	854	18.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$91,856	102.56%	Middle		
39300	25	005	6302.01	No	No	No	3,048	268	8.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$131,389	146.71%	Upper		
39300	25	005	6302.02	No	No	No	5,336	826	15.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$129,771	144.90%	Upper		
39300	25	005	6303.01	No	No	No	6,292	1,000	15.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$144,519	161.37%	Upper		
39300	25	005	6303.02	No	No	No	2,866	465	16.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$109,861	122.67%	Upper		
39300	25	005	6304.00	No	No	No	5,370	1,087	20.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$140,694	157.10%	Upper		
39300	25	005	6311.01	No	No	No	3,146	712	22.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$84,137	93.95%	Middle		
39300	25	005	6311.02	No	No	No	5,399	1,202	22.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$78,352	87.49%	Middle		
39300	25	005	6312.00	No	No	No	7,552	1,522	20.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$129,155	144.21%	Upper		
39300	25	005	6313.00	No	No	No	5,557	1,301	23.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$125,645	140.29%	Upper		
39300	25	005	6314.00	No	No	No	2,889	1,241	42.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$45,750	51.08%	Moderate		
39300	25	005	6315.00	No	No	No	2,888	718	24.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$76,488	85.40%	Middle		
39300	25	005	6316.00	No	No	No	4,044	1,730	42.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$58,320	65.12%	Moderate		
39300	25	005	6317.00	No	No	No	6,972	1,241	17.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$130,318	145.51%	Upper		
39300	25	005	6318.00	No	No	No	8,014	1,702	21.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$95,773	106.94%	Middle		
39300	25	005	6321.00	No	No	No	6,854	692	10.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$114,688	128.06%	Upper		
39300	25	005	6322.00	No	No	No	8,677	1,318	15.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$103,488	115.55%	Middle		
39300	25	005	6331.00	No	No	No	5,880	497	8.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$119,476	133.41%	Upper		
39300	25	005	6332.00	No	No	No	6,622	581	8.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$136,047	151.91%	Upper		
39300	25	005	6401.00	No	No	No	5,888	1,554	26.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$62,834	70.16%	Moderate		
39300	25	005	6402.01	No	No	No	2,631	891	33.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$46,168	51.55%	Moderate		
39300	25	005	6402.02	No	No	No	3,844	1,131	29.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$37,686	42.08%	Low		
39300	25	005	6403.00	No	No	No	4,050	1,487	36.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$53,182	59.38%	Moderate		
39300	25	005	6404.00	No	No	No	2,889	647	22.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$70,662	78.90%	Moderate		
39300	25	005	6405.00	No	No	No	5,454	1,495	27.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$60,349	67.38%	Moderate		
39300	25	005	6406.00	No	No	No	4,891	1,675	34.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$46,230	51.62%	Moderate		
39300	25	005	6407.00	No	No	No	2,914	549	18.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$77,454	86.48%	Middle		
39300	25	005	6408.00	No	No	No	3,840	1,311	34.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$82,619	92.25%	Middle		

MSA/MD	State Code	County Code	Census Tract	Federally Targeted FFIEC Infrastructure	FFIEC Distressed	Population							Income								
						Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
39300	25	005	6409.01	No	No	No	5,472	2,135	39.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$50,989	56.93%	Moderate
39300	25	005	6410.00	No	No	No	2,407	726	30.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$36,250	40.47%	Low
39300	25	005	6411.01	No	No	No	1,903	798	41.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$28,906	32.27%	Low
39300	25	005	6412.00	No	No	No	2,978	1,028	34.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$33,827	37.77%	Low
39300	25	005	6413.00	No	No	No	5,544	2,432	43.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$42,642	47.61%	Low
39300	25	005	6414.00	No	No	No	3,331	1,283	38.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$32,333	36.10%	Low
39300	25	005	6415.00	No	No	No	2,463	600	24.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$60,469	67.52%	Moderate
39300	25	005	6416.00	No	No	No	2,336	436	18.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$47,431	52.96%	Moderate
39300	25	005	6417.00	No	No	No	5,230	1,048	20.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$57,188	63.85%	Moderate
39300	25	005	6418.00	No	No	No	2,072	491	23.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$63,661	71.08%	Moderate
39300	25	005	6419.00	No	No	No	2,431	711	29.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$43,000	48.01%	Low
39300	25	005	6420.00	No	No	No	3,484	1,259	36.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$36,944	41.25%	Low
39300	25	005	6421.00	No	No	No	4,351	1,118	25.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$52,349	58.45%	Moderate
39300	25	005	6422.00	No	No	No	3,858	1,062	27.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$39,375	43.96%	Low
39300	25	005	6423.00	No	No	No	2,117	226	10.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$104,118	116.26%	Middle
39300	25	005	6424.00	No	No	No	2,878	496	17.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$92,440	103.22%	Middle
39300	25	005	6425.00	No	No	No	4,744	665	14.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$109,212	121.94%	Upper
39300	25	005	6441.01	No	No	No	5,999	508	8.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$94,477	105.49%	Middle
39300	25	005	6441.02	No	No	No	5,032	418	8.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$97,941	109.36%	Middle
39300	25	005	6442.00	No	No	No	7,272	582	8.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$98,595	110.09%	Middle
39300	25	005	6451.01	No	No	No	5,124	408	7.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$93,233	104.10%	Middle
39300	25	005	6451.02	No	No	No	6,057	526	8.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$114,500	127.85%	Upper
39300	25	005	6451.03	No	No	No	5,963	424	7.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$118,783	132.63%	Upper
39300	25	005	6461.01	No	No	No	7,837	526	6.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$71,531	79.87%	Moderate
39300	25	005	6461.03	No	No	No	5,829	385	6.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$108,281	120.91%	Upper
39300	25	005	6461.04	No	No	No	2,673	146	5.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$118,173	131.95%	Upper
39300	25	005	6501.01	No	No	No	5,539	876	15.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$100,633	112.37%	Middle
39300	25	005	6501.02	No	No	No	5,120	1,623	31.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$80,806	90.23%	Middle
39300	25	005	6502.01	No	No	No	3,169	704	22.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$106,050	118.41%	Middle
39300	25	005	6502.02	No	No	No	2,187	514	23.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$74,500	83.18%	Middle
39300	25	005	6503.00	No	No	No	3,461	848	24.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$62,338	69.60%	Moderate
39300	25	005	6504.00	No	No	No	4,281	1,656	38.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$59,645	66.60%	Moderate
39300	25	005	6505.00	No	No	No	3,405	1,109	32.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$61,723	68.92%	Moderate
39300	25	005	6506.00	No	No	No	3,173	1,420	44.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$38,118	42.56%	Low
39300	25	005	6507.00	No	No	No	3,034	2,325	76.63%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$99,600	\$89,555	\$24,700	27.58%	Low
39300	25	005	6508.00	No	No	No	3,811	2,103	55.18%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$34,351	38.35%	Low
39300	25	005	6509.00	No	No	No	3,140	1,986	63.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$47,827	53.40%	Moderate
39300	25	005	6510.01	No	No	No	3,024	865	28.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$96,827	108.12%	Middle
39300	25	005	6510.02	No	No	No	3,866	1,567	40.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$92,375	103.14%	Middle
39300	25	005	6511.00	No	No	No	4,522	2,531	55.97%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$62,622	69.92%	Moderate
39300	25	005	6512.00	No	No	No	2,459	1,483	60.31%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$44,306	49.47%	Low
39300	25	005	6513.00	No	No	No	2,186	1,048	47.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$55,000	61.41%	Moderate
39300	25	005	6514.00	No	No	No	3,367	1,712	50.85%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$80,500	89.88%	Middle
39300	25	005	6515.00	No	No	No	3,280	1,949	59.42%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$76,389	85.29%	Middle
39300	25	005	6516.00	No	No	No	3,936	1,836	46.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$62,167	69.41%	Moderate
39300	25	005	6517.00	No	No	No	2,201	1,391	63.20%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$43,264	48.30%	Low
39300	25	005	6518.00	No	No	No	2,065	969	46.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$40,640	45.37%	Low
39300	25	005	6519.00	No	No	No	2,167	1,683	77.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$42,417	47.36%	Low
39300	25	005	6520.00	No	No	No	2,868	1,353	47.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$60,197	67.21%	Moderate
39300	25	005	6521.00	No	No	No	2,764	900	32.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$84,750	94.63%	Middle
39300	25	005	6522.00	No	No	No	2,917	621	21.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$69,489	77.59%	Moderate
39300	25	005	6523.00	No	No	No	2,930	1,036	35.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$32,083	35.82%	Low
39300	25	005	6524.00	No	No	No	2,745	971	35.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$47,708	53.27%	Moderate
39300	25	005	6525.00	No	No	No	3,011	1,676	55.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$46,111	51.48%	Moderate
39300	25	005	6526.00	No	No	No	3,209	2,078	64.76%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$43,609	48.69%	Low
39300	25	005	6527.00	No	No	No	3,927	2,055	52.33%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$48,112	53.72%	Moderate
39300	25	005	6528.00	No	No	No	3,315	693	20.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$74,563	83.25%	Middle
39300	25	005	6531.01	No	No	No	7,131	988	13.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$86,838	96.96%	Middle

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				Federally Targeted FFIEC Infrastructure	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC	Percentage				
																Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
39300	25	005	6531.02	No	No	No	5,250	787	14.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$123,750	138.18%	Upper
39300	25	005	6532.03	No	No	No	5,096	635	12.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$85,726	95.72%	Middle
39300	25	005	6532.04	No	No	No	3,373	484	14.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$115,388	128.84%	Upper
39300	25	005	6533.01	No	No	No	5,177	406	7.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$150,733	168.31%	Upper
39300	25	005	6533.04	No	No	No	3,281	270	8.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$143,445	160.17%	Upper
39300	25	005	6541.00	No	No	No	7,207	558	7.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$99,167	110.73%	Middle
39300	25	005	6542.00	No	No	No	3,352	303	9.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$77,790	86.86%	Middle
39300	25	005	6551.00	No	No	No	4,267	391	9.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$115,938	129.46%	Upper
39300	25	005	6552.00	No	No	No	4,488	538	11.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$65,490	73.12%	Moderate
39300	25	005	6553.00	No	No	No	3,341	363	10.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$99,931	111.58%	Middle
39300	25	005	6554.00	No	No	No	3,828	304	7.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$104,821	117.04%	Middle
39300	25	005	9855.00	No	No	No	4,475	1,613	36.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$99,600	\$89,555	\$113,152	126.34%	Upper
39300	25	005	9856.00	No	No	No	5,733	831	14.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$99,600	\$89,555	\$143,347	160.06%	Upper
39300	25	005	9900.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$99,600	\$89,555	\$0	0.00%	Not Available
NA	25	007	2001.00	No	No	No	4,815	1,240	25.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$119,400	\$107,833	\$58,511	54.26%	Moderate
NA	25	007	2002.00	No	No	No	5,341	1,423	26.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$119,400	\$107,833	\$106,992	99.22%	Middle
NA	25	007	2003.00	No	No	No	5,168	920	17.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$119,400	\$107,833	\$102,917	95.44%	Middle
NA	25	007	2004.00	No	No	No	5,276	787	14.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$119,400	\$107,833	\$113,512	105.26%	Middle
NA	25	007	9900.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$119,400	\$107,833	\$0	0.00%	Not Available
15764	25	009	2011.00	No	No	No	3,334	301	9.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$136,821	112.62%	Middle
15764	25	009	2021.01	No	No	No	2,255	307	13.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$130,694	107.58%	Middle
15764	25	009	2021.03	No	No	No	1,735	325	18.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	009	2021.04	No	No	No	4,941	903	18.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$94,089	77.45%	Moderate
15764	25	009	2022.00	No	No	No	6,188	620	10.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$178,340	146.80%	Upper
15764	25	009	2031.00	No	No	No	7,232	643	8.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$203,385	167.42%	Upper
15764	25	009	2032.00	No	No	No	4,668	416	8.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$164,286	135.23%	Upper
15764	25	009	2033.01	No	No	No	4,098	387	9.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,004	91.37%	Middle
15764	25	009	2033.02	No	No	No	4,443	440	9.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$160,391	132.02%	Upper
15764	25	009	2041.01	No	No	No	4,664	1,409	30.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$77,778	64.02%	Moderate
15764	25	009	2041.02	No	No	No	5,708	1,488	26.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$101,926	83.90%	Middle
15764	25	009	2042.00	No	No	No	5,236	1,647	31.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$59,491	48.97%	Low
15764	25	009	2043.00	No	No	No	4,076	2,351	57.68%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$41,875	34.47%	Low
15764	25	009	2044.00	No	No	No	3,489	482	13.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$101,688	83.70%	Middle
15764	25	009	2045.00	No	No	No	3,537	774	21.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$105,250	86.63%	Middle
15764	25	009	2046.00	No	No	No	5,369	1,233	22.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$108,875	89.62%	Middle
15764	25	009	2047.01	No	No	No	6,185	2,475	40.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$95,760	78.82%	Moderate
15764	25	009	2047.02	No	No	No	6,208	2,141	34.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$83,304	68.57%	Moderate
15764	25	009	2051.00	No	No	No	6,128	2,810	45.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$94,358	77.67%	Moderate
15764	25	009	2052.00	No	No	No	5,925	3,566	60.19%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$73,298	60.33%	Moderate
15764	25	009	2053.00	No	No	No	4,807	1,575	32.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$127,813	105.21%	Middle
15764	25	009	2054.00	No	No	No	4,874	1,073	22.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$118,523	97.56%	Middle
15764	25	009	2055.00	No	No	No	5,500	4,109	74.71%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$65,526	53.93%	Moderate
15764	25	009	2056.00	No	No	No	4,422	2,436	55.09%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$70,089	57.69%	Moderate
15764	25	009	2057.00	No	No	No	5,072	2,726	53.75%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$87,697	72.18%	Moderate
15764	25	009	2058.00	No	No	No	3,725	2,934	78.77%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$61,875	50.93%	Moderate
15764	25	009	2059.00	No	No	No	4,798	3,378	70.40%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$80,076	65.91%	Moderate
15764	25	009	2060.00	No	No	No	3,704	3,109	83.94%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$54,516	44.87%	Low
15764	25	009	2061.00	No	No	No	4,199	3,599	85.71%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$42,500	34.98%	Low
15764	25	009	2062.00	No	No	No	5,879	5,071	86.26%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$68,410	56.31%	Moderate
15764	25	009	2063.00	No	No	No	4,214	3,437	81.56%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$93,224	76.73%	Moderate
15764	25	009	2064.00	No	No	No	6,060	3,988	65.81%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$77,434	63.74%	Moderate
15764	25	009	2065.00	No	No	No	3,747	3,048	81.35%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$44,089	36.29%	Low
15764	25	009	2066.00	No	No	No	5,116	3,006	58.76%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$71,563	58.90%	Moderate
15764	25	009	2067.00	No	No	No	4,564	2,757	60.41%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$61,062	50.26%	Moderate
15764	25	009	2068.00	No	No	No	4,425	3,377	76.32%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$30,935	25.46%	Low
15764	25	009	2069.00	No	No	No	4,995	3,229	64.64%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$46,066	37.92%	Low
15764	25	009	2070.00	No	No	No	2,289	1,703	74.40%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$40,909	33.67%	Low
15764	25	009	2071.00	No	No	No	3,807	3,383	88.86%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$57,014	46.93%	Low

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted Infused		Total Population	Minority Population	Percentage Minority	Majority Minority			High Minority			FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level		
				Federally Targeted	FFIEC Infused				Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity						Substantial Gender	
15764	25	009	2072.00	No	No	No	3,003	2,403	80.02%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$40,734	33.53%	Low
15764	25	009	2081.01	No	No	No	5,402	1,598	29.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,851	85.48%	Middle
15764	25	009	2081.02	No	No	No	3,542	1,082	30.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$107,326	88.34%	Middle
15764	25	009	2082.00	No	No	No	5,530	1,194	21.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$109,732	90.32%	Middle
15764	25	009	2083.01	No	No	No	2,678	552	20.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$81,221	66.85%	Moderate
15764	25	009	2083.02	No	No	No	4,985	1,091	21.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$92,484	76.13%	Moderate
15764	25	009	2084.01	No	No	No	2,968	640	21.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$105,795	87.08%	Middle
15764	25	009	2084.02	No	No	No	3,514	977	27.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$122,708	101.01%	Middle
15764	25	009	2091.00	No	No	No	7,176	1,161	16.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$147,026	121.02%	Upper
15764	25	009	2092.00	No	No	No	5,824	598	10.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$190,172	156.54%	Upper
15764	25	009	2101.00	No	No	No	6,880	746	10.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$126,587	104.20%	Middle
15764	25	009	2102.00	No	No	No	5,308	541	10.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$121,371	99.90%	Middle
15764	25	009	2103.01	No	No	No	5,176	555	10.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$106,811	87.92%	Middle
15764	25	009	2103.02	No	No	No	4,918	1,213	24.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$101,205	83.30%	Middle
15764	25	009	2104.01	No	No	No	3,235	1,107	34.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$74,563	61.37%	Moderate
15764	25	009	2104.02	No	No	No	4,133	753	18.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,250	91.57%	Middle
15764	25	009	2105.00	No	No	No	6,946	1,106	15.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$116,172	95.62%	Middle
15764	25	009	2106.00	No	No	No	4,424	1,148	25.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$89,948	74.04%	Moderate
15764	25	009	2107.00	No	No	No	4,446	1,959	44.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$56,120	46.19%	Low
15764	25	009	2108.00	No	No	No	4,951	2,242	45.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$81,250	66.88%	Moderate
15764	25	009	2109.00	No	No	No	4,064	971	23.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$100,300	82.56%	Middle
15764	25	009	2111.00	No	No	No	4,033	531	13.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$96,648	79.55%	Moderate
15764	25	009	2112.01	No	No	No	2,605	303	11.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$124,853	102.77%	Middle
15764	25	009	2112.02	No	No	No	3,830	425	11.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$88,967	73.23%	Moderate
15764	25	009	2113.00	No	No	No	6,916	677	9.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$149,083	122.72%	Upper
15764	25	009	2114.01	No	No	No	4,261	840	19.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$96,563	79.48%	Moderate
15764	25	009	2114.02	No	No	No	6,442	795	12.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$129,857	106.89%	Middle
15764	25	009	2121.01	No	No	No	5,047	1,063	21.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$174,577	143.70%	Upper
15764	25	009	2121.02	No	No	No	4,732	476	10.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$122,132	100.53%	Middle
15764	25	009	2131.00	No	No	No	8,203	1,003	12.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$195,000	160.51%	Upper
15764	25	009	2141.00	No	No	No	6,569	658	10.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$166,063	136.69%	Upper
15764	25	009	2151.01	No	No	No	4,622	599	12.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,112	108.75%	Middle
15764	25	009	2151.02	No	No	No	2,939	243	8.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$129,769	106.82%	Middle
15764	25	009	2161.00	No	No	No	4,979	625	12.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$149,181	122.80%	Upper
15764	25	009	2171.01	No	No	No	4,797	760	15.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$140,227	115.43%	Middle
15764	25	009	2171.02	No	No	No	3,029	542	17.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$93,452	76.92%	Moderate
15764	25	009	2172.01	No	No	No	4,237	597	14.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$118,333	97.40%	Middle
15764	25	009	2172.02	No	No	No	3,586	366	10.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$132,250	108.86%	Middle
15764	25	009	2173.00	No	No	No	5,281	1,599	30.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$92,652	76.26%	Moderate
15764	25	009	2174.01	No	No	No	2,423	527	21.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$55,648	45.80%	Low
15764	25	009	2174.02	No	No	No	3,409	577	16.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$66,328	54.59%	Moderate
15764	25	009	2175.00	No	No	No	6,420	772	12.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,471	109.04%	Middle
15764	25	009	2176.01	No	No	No	4,732	420	8.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$162,917	134.10%	Upper
15764	25	009	2176.02	No	No	No	4,756	399	8.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$214,375	176.46%	Upper
15764	25	009	2181.00	No	No	No	5,395	361	6.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$218,618	179.96%	Upper
15764	25	009	2201.01	No	No	No	4,014	273	6.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$118,599	97.62%	Middle
15764	25	009	2201.02	No	No	No	2,978	207	6.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$102,833	84.64%	Middle
15764	25	009	2211.00	No	No	No	4,348	279	6.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,583	94.32%	Middle
15764	25	009	2213.00	No	No	No	4,406	287	6.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,313	94.09%	Middle
15764	25	009	2214.00	No	No	No	3,415	548	16.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$62,464	51.41%	Moderate
15764	25	009	2215.00	No	No	No	3,117	635	20.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$82,135	67.61%	Moderate
15764	25	009	2216.00	No	No	No	2,641	597	22.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$45,919	37.79%	Low
15764	25	009	2217.00	No	No	No	2,878	415	14.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$88,281	72.67%	Moderate
15764	25	009	2218.00	No	No	No	1,773	107	6.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,539	94.28%	Middle
15764	25	009	2219.01	No	No	No	3,490	258	7.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$109,688	90.29%	Middle
15764	25	009	2219.02	No	No	No	3,661	347	9.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$101,522	83.57%	Middle
15764	25	009	2221.00	No	No	No	3,675	277	7.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$122,917	101.18%	Middle
15764	25	009	2231.00	No	No	No	4,149	305	7.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$143,125	117.81%	Middle

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				FFIEC Information			Total			Minority			Percentage			FFIEC			Percentage		
				Federally Targeted	Targeted	FFIEC	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
15764	25	009	2232.00	No	No	No	3,747	427	11.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,477	91.76%	Middle
15764	25	009	2233.00	No	No	No	5,889	502	8.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$160,213	131.88%	Upper
15764	25	009	2501.00	No	No	No	3,753	3,149	83.91%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$36,625	30.14%	Low
15764	25	009	2502.00	No	No	No	6,764	5,930	87.67%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$65,700	54.08%	Moderate
15764	25	009	2503.00	No	No	No	2,905	2,788	95.97%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$48,846	40.20%	Low
15764	25	009	2504.00	No	No	No	4,070	3,832	94.15%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$45,769	37.67%	Low
15764	25	009	2505.00	No	No	No	4,357	4,246	97.45%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$47,417	39.03%	Low
15764	25	009	2506.00	No	No	No	6,250	5,734	91.74%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$51,215	42.15%	Low
15764	25	009	2507.00	No	No	No	5,574	5,205	93.38%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$55,562	45.73%	Low
15764	25	009	2508.00	No	No	No	9,069	7,498	82.68%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$56,004	46.10%	Low
15764	25	009	2509.00	No	No	No	2,255	2,199	97.52%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$22,419	18.45%	Low
15764	25	009	2510.00	No	No	No	1,895	1,768	93.30%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$49,479	40.72%	Low
15764	25	009	2511.00	No	No	No	3,018	2,587	85.72%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$43,801	36.05%	Low
15764	25	009	2512.00	No	No	No	1,474	1,367	92.74%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$45,500	37.45%	Low
15764	25	009	2513.00	No	No	No	3,893	3,698	94.99%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$43,667	35.94%	Low
15764	25	009	2514.00	No	No	No	5,520	5,006	90.69%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$45,357	37.33%	Low
15764	25	009	2515.00	No	No	No	7,275	6,442	88.55%	Yes	No	Yes	No	2 or More Minority	Hispanic	Female	\$138,700	\$121,481	\$46,250	38.07%	Low
15764	25	009	2516.00	No	No	No	7,164	6,387	89.15%	Yes	No	Yes	No	2 or More Minority	Hispanic	Male	\$138,700	\$121,481	\$44,063	36.27%	Low
15764	25	009	2517.00	No	No	No	5,809	4,896	84.28%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$51,563	42.44%	Low
15764	25	009	2518.00	No	No	No	8,098	5,427	67.02%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$138,700	\$121,481	\$86,316	71.05%	Moderate
15764	25	009	2521.01	No	No	No	4,114	1,870	45.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$64,272	52.90%	Moderate
15764	25	009	2521.02	No	No	No	4,418	815	18.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$127,109	104.63%	Middle
15764	25	009	2522.01	No	No	No	3,522	1,119	31.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$96,446	79.39%	Moderate
15764	25	009	2522.02	No	No	No	3,280	649	19.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$112,449	92.56%	Middle
15764	25	009	2523.00	No	No	No	7,496	3,989	53.22%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$90,392	74.40%	Moderate
15764	25	009	2524.00	No	No	No	4,854	4,022	82.86%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$59,881	49.29%	Low
15764	25	009	2525.01	No	No	No	4,319	2,433	56.33%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$79,792	65.68%	Moderate
15764	25	009	2525.02	No	No	No	5,046	1,762	34.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$91,406	75.24%	Moderate
15764	25	009	2526.01	No	No	No	7,400	2,497	33.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$98,903	81.41%	Middle
15764	25	009	2526.02	No	No	No	5,469	1,483	27.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$125,121	102.99%	Middle
15764	25	009	2526.03	No	No	No	3,141	981	31.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$119,000	97.95%	Middle
15764	25	009	2531.00	No	No	No	6,001	1,333	22.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,563	85.25%	Middle
15764	25	009	2532.01	No	No	No	3,154	662	20.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$123,542	101.69%	Middle
15764	25	009	2532.02	No	No	No	6,861	2,019	29.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$112,138	92.30%	Middle
15764	25	009	2532.03	No	No	No	4,166	462	11.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$208,750	171.83%	Upper
15764	25	009	2532.04	No	No	No	6,379	1,585	24.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$181,875	149.71%	Upper
15764	25	009	2532.05	No	No	No	4,354	535	12.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$233,990	192.61%	Upper
15764	25	009	2541.00	No	No	No	6,602	1,611	24.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$173,056	142.45%	Upper
15764	25	009	2542.00	No	No	No	5,475	1,069	19.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$164,375	135.30%	Upper
15764	25	009	2543.01	No	No	No	4,274	1,055	24.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$247,287	203.56%	Upper
15764	25	009	2543.02	No	No	No	4,661	1,083	23.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$203,750	167.72%	Upper
15764	25	009	2544.01	No	No	No	3,674	1,061	28.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$165,682	136.38%	Upper
15764	25	009	2544.02	No	No	No	7,992	2,969	37.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$174,006	143.23%	Upper
15764	25	009	2544.03	No	No	No	3,891	941	24.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$197,813	162.83%	Upper
15764	25	009	2601.00	No	No	No	6,149	3,438	55.91%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$31,625	26.03%	Low
15764	25	009	2602.00	No	No	No	3,623	1,423	39.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$45,326	37.31%	Low
15764	25	009	2603.01	No	No	No	4,722	860	18.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,125	93.94%	Middle
15764	25	009	2603.02	No	No	No	3,254	362	11.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$129,525	106.62%	Middle
15764	25	009	2604.01	No	No	No	4,169	818	19.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$105,400	86.76%	Middle
15764	25	009	2604.02	No	No	No	7,000	1,632	23.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$116,136	95.60%	Middle
15764	25	009	2605.00	No	No	No	4,142	872	21.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$101,849	83.83%	Middle
15764	25	009	2606.00	No	No	No	3,702	1,831	49.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$83,091	68.39%	Moderate
15764	25	009	2607.00	No	No	No	4,882	2,018	41.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$76,602	63.05%	Moderate
15764	25	009	2608.00	No	No	No	6,132	3,977	64.86%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$138,700	\$121,481	\$39,682	32.66%	Low
15764	25	009	2609.00	No	No	No	5,434	2,367	43.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$61,098	50.29%	Moderate
15764	25	009	2610.00	No	No	No	4,400	1,244	28.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$78,889	64.93%	Moderate
15764	25	009	2611.01	No	No	No	5,028	675	13.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$113,676	93.57%	Middle
15764	25	009	2611.02	No	No	No	5,150	1,342	26.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$74,167	61.05%	Moderate

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				FFIEC Infused			FFIEC Distressed			Majority Minority			High Minority			FFIEC Estimated		Decennial		Percentage	
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level			
15764	25	009	2621.00	No	No	No	6,723	595	8.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$105,801	87.09%	Middle
15764	25	009	2631.00	No	No	No	4,500	396	8.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$161,071	132.58%	Upper
15764	25	009	2641.00	No	No	No	6,752	523	7.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$128,582	105.84%	Middle
15764	25	009	2651.01	No	No	No	3,848	315	8.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,944	92.14%	Middle
15764	25	009	2651.02	No	No	No	4,622	408	8.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$152,300	125.36%	Upper
15764	25	009	2661.00	No	No	No	4,742	441	9.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$139,919	115.17%	Middle
15764	25	009	2662.00	No	No	No	5,469	666	12.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$110,030	90.57%	Middle
15764	25	009	2663.00	No	No	No	3,780	354	9.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$100,156	82.44%	Middle
15764	25	009	2664.00	No	No	No	3,375	333	9.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$83,295	68.56%	Moderate
15764	25	009	2671.02	No	No	No	5,051	492	9.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$94,177	77.52%	Moderate
15764	25	009	2671.03	No	No	No	1,730	139	8.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$113,285	93.25%	Middle
15764	25	009	2671.04	No	No	No	2,455	246	10.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$98,060	80.72%	Middle
15764	25	009	2681.00	No	No	No	2,602	176	6.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$186,167	153.24%	Upper
15764	25	009	2682.00	No	No	No	6,940	702	10.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$126,638	104.24%	Middle
15764	25	009	2683.00	No	No	No	4,371	384	8.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$128,672	105.91%	Middle
15764	25	009	2684.00	No	No	No	4,376	361	8.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$138,319	113.86%	Middle
15764	25	009	2691.00	No	No	No	6,716	490	7.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$167,813	138.13%	Upper
15764	25	009	2701.00	No	No	No	6,161	446	7.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$122,929	101.19%	Middle
15764	25	009	9901.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3001.00	No	No	No	3,193	280	8.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$103,370	85.09%	Middle
15764	25	017	3011.01	No	No	No	4,210	557	13.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,333	85.06%	Middle
15764	25	017	3011.02	No	No	No	4,917	504	10.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$119,596	98.44%	Middle
15764	25	017	3101.01	No	No	No	3,472	1,888	54.38%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$69,821	57.47%	Moderate
15764	25	017	3101.02	No	No	No	2,609	1,622	62.17%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$45,332	37.31%	Low
15764	25	017	3102.00	No	No	No	6,537	3,555	54.38%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$89,722	73.85%	Moderate
15764	25	017	3103.00	No	No	No	6,689	3,978	59.47%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$63,399	52.18%	Moderate
15764	25	017	3104.00	No	No	No	3,429	2,340	68.24%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$40,991	33.74%	Low
15764	25	017	3105.00	No	No	No	3,291	1,740	52.87%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$86,250	70.99%	Moderate
15764	25	017	3106.01	No	No	No	6,194	2,923	47.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$63,507	52.27%	Moderate
15764	25	017	3106.02	No	No	No	6,358	2,961	46.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$83,720	68.91%	Moderate
15764	25	017	3107.00	No	No	No	4,530	3,201	70.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$54,122	44.55%	Low
15764	25	017	3111.00	No	No	No	2,544	1,896	74.53%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$57,750	47.53%	Low
15764	25	017	3112.00	No	No	No	3,217	2,645	82.22%	Yes	Yes	Yes	No	Asian	Not Hispanic	Male	\$138,700	\$121,481	\$52,344	43.08%	Low
15764	25	017	3113.00	No	No	No	5,207	3,881	74.53%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$69,660	57.34%	Moderate
15764	25	017	3114.00	No	No	No	6,550	4,509	68.84%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$91,743	75.52%	Moderate
15764	25	017	3115.00	No	No	No	3,224	2,065	64.05%	Yes	No	No	No	Asian	Not Hispanic	Male	\$138,700	\$121,481	\$125,195	103.05%	Middle
15764	25	017	3116.00	No	No	No	5,625	3,135	55.73%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$79,620	65.54%	Moderate
15764	25	017	3117.00	No	No	No	5,190	4,086	78.73%	Yes	Yes	No	No	Asian	Not Hispanic	Female	\$138,700	\$121,481	\$77,312	63.64%	Moderate
15764	25	017	3118.00	No	No	No	3,603	3,033	84.18%	Yes	Yes	Yes	No	Asian	Not Hispanic	Male	\$138,700	\$121,481	\$65,268	53.72%	Moderate
15764	25	017	3119.00	No	No	No	3,062	1,924	62.83%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$31,250	25.72%	Low
15764	25	017	3120.00	No	No	No	3,047	1,972	64.72%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$50,938	41.93%	Low
15764	25	017	3121.00	No	No	No	3,525	2,363	67.04%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$52,714	43.39%	Low
15764	25	017	3122.00	No	No	No	4,920	3,069	62.38%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$71,587	58.92%	Moderate
15764	25	017	3123.00	No	No	No	5,277	2,356	44.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$89,683	73.82%	Moderate
15764	25	017	3124.00	No	No	No	2,505	1,628	64.99%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$40,909	33.67%	Low
15764	25	017	3125.01	No	No	No	4,456	1,434	32.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$109,750	90.34%	Middle
15764	25	017	3125.02	No	No	No	4,088	1,122	27.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$120,531	99.21%	Middle
15764	25	017	3131.01	No	No	No	6,440	1,364	21.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$165,061	135.87%	Upper
15764	25	017	3131.02	No	No	No	5,940	1,050	17.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$118,125	97.23%	Middle
15764	25	017	3141.01	No	No	No	6,785	1,710	25.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$99,063	81.54%	Middle
15764	25	017	3141.02	No	No	No	7,448	1,759	23.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$88,295	72.68%	Moderate
15764	25	017	3142.00	No	No	No	5,629	1,377	24.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,859	85.49%	Middle
15764	25	017	3143.01	No	No	No	9,287	2,304	24.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$109,121	89.82%	Middle
15764	25	017	3143.02	No	No	No	3,468	584	16.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,277	108.88%	Middle
15764	25	017	3151.00	No	No	No	5,740	893	15.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,288	108.89%	Middle
15764	25	017	3152.00	No	No	No	8,693	1,413	16.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$134,844	111.00%	Middle
15764	25	017	3154.01	No	No	No	4,178	603	14.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$102,132	84.07%	Middle
15764	25	017	3154.02	No	No	No	3,316	498	15.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,479	94.23%	Middle

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted FFIEC Information			Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	FFIEC	Information															
15764	25	017	3154.03	No	No	No	1,661	172	10.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$129,250	106.39%	Middle
15764	25	017	3155.00	No	No	No	7,754	810	10.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$123,266	101.46%	Middle
15764	25	017	3161.01	No	No	No	5,057	587	11.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,075	108.72%	Middle
15764	25	017	3161.02	No	No	No	6,152	808	13.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$134,346	110.59%	Middle
15764	25	017	3162.01	No	No	No	4,218	669	15.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$123,199	101.41%	Middle
15764	25	017	3162.02	No	No	No	4,440	1,094	24.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$114,931	94.60%	Middle
15764	25	017	3163.00	No	No	No	8,441	2,402	28.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$119,006	97.96%	Middle
15764	25	017	3164.00	No	No	No	7,097	1,621	22.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$125,602	103.39%	Middle
15764	25	017	3165.00	No	No	No	6,714	1,579	23.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$117,712	96.89%	Middle
15764	25	017	3171.01	No	No	No	6,966	1,842	26.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$133,218	109.66%	Middle
15764	25	017	3171.02	No	No	No	4,945	1,279	25.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$136,581	112.42%	Middle
15764	25	017	3171.03	No	No	No	5,081	821	16.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$157,647	129.77%	Upper
15764	25	017	3172.01	No	No	No	2,897	358	12.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$172,083	141.65%	Upper
15764	25	017	3172.02	No	No	No	3,426	509	14.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$146,724	120.77%	Upper
15764	25	017	3172.03	No	No	No	4,253	900	21.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$151,346	124.58%	Upper
15764	25	017	3173.01	No	No	No	2,869	928	32.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$127,145	104.66%	Middle
15764	25	017	3173.02	No	No	No	5,955	1,354	22.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$104,452	85.98%	Middle
15764	25	017	3181.00	No	No	No	6,825	1,854	27.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$151,410	124.63%	Upper
15764	25	017	3182.00	No	No	No	4,822	1,584	32.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$148,377	122.14%	Upper
15764	25	017	3183.00	No	No	No	8,327	2,330	27.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$183,929	151.40%	Upper
15764	25	017	3184.00	No	No	No	4,669	1,351	28.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$159,931	131.65%	Upper
15764	25	017	3201.02	No	No	No	5,417	1,030	19.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$206,921	170.33%	Upper
15764	25	017	3201.05	No	No	No	2,573	644	25.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$227,361	187.15%	Upper
15764	25	017	3201.06	No	No	No	6,392	1,277	19.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$212,844	175.20%	Upper
15764	25	017	3201.07	No	No	No	4,376	2,074	47.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$195,625	161.03%	Upper
15764	25	017	3211.00	No	No	No	7,218	2,567	35.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$105,450	86.80%	Middle
15764	25	017	3212.00	No	No	No	6,923	2,963	42.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$95,899	78.94%	Moderate
15764	25	017	3213.01	No	No	No	4,351	2,279	52.38%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$71,023	58.46%	Moderate
15764	25	017	3213.02	No	No	No	3,656	1,506	41.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$122,470	100.81%	Middle
15764	25	017	3214.00	No	No	No	4,239	1,396	32.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$112,313	92.45%	Middle
15764	25	017	3215.00	No	No	No	7,791	3,600	46.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$98,272	80.89%	Middle
15764	25	017	3216.00	No	No	No	7,615	2,786	36.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,412	94.18%	Middle
15764	25	017	3221.00	No	No	No	4,651	585	12.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$148,864	122.54%	Upper
15764	25	017	3222.00	No	No	No	4,462	1,064	23.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$134,643	110.83%	Middle
15764	25	017	3223.00	No	No	No	6,281	1,528	24.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$122,252	100.63%	Middle
15764	25	017	3224.00	No	No	No	4,698	1,118	23.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,295	91.61%	Middle
15764	25	017	3231.01	No	No	No	3,819	516	13.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$155,169	127.73%	Upper
15764	25	017	3231.02	No	No	No	3,355	507	15.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$151,306	124.55%	Upper
15764	25	017	3241.01	No	No	No	5,567	947	17.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$133,458	109.85%	Middle
15764	25	017	3241.02	No	No	No	4,574	766	16.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$149,250	122.85%	Upper
15764	25	017	3251.01	No	No	No	4,010	933	23.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$151,406	124.63%	Upper
15764	25	017	3251.02	No	No	No	4,469	1,109	24.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$121,354	99.89%	Middle
15764	25	017	3261.01	No	No	No	4,511	736	16.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$192,895	158.78%	Upper
15764	25	017	3261.02	No	No	No	6,804	933	13.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$166,083	136.71%	Upper
15764	25	017	3271.01	No	No	No	3,663	410	11.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$141,250	116.27%	Middle
15764	25	017	3271.02	No	No	No	4,339	532	12.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$102,621	84.47%	Middle
15764	25	017	3271.03	No	No	No	3,602	396	10.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$123,942	102.02%	Middle
15764	25	017	3281.00	No	No	No	3,358	462	13.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$174,375	143.54%	Upper
15764	25	017	3301.01	No	No	No	3,811	343	9.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$173,333	142.68%	Upper
15764	25	017	3301.02	No	No	No	4,925	539	10.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$148,155	121.95%	Upper
15764	25	017	3302.01	No	No	No	2,570	299	11.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$151,550	124.75%	Upper
15764	25	017	3302.02	No	No	No	4,248	604	14.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$106,969	88.05%	Middle
15764	25	017	3311.01	No	No	No	3,311	576	17.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$141,316	116.32%	Middle
15764	25	017	3311.02	No	No	No	7,073	820	11.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$144,157	118.66%	Middle
15764	25	017	3312.00	No	No	No	5,488	761	13.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$157,458	129.61%	Upper
15764	25	017	3313.00	No	No	No	7,477	1,060	14.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$153,942	126.72%	Upper
15764	25	017	3321.00	No	No	No	6,063	1,276	21.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$158,000	130.06%	Upper
15764	25	017	3322.01	No	No	No	2,111	597	28.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$121,719	100.19%	Middle

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted Infused			FFIEC Distressed			Majority Minority			High Minority			FFIEC		Decennial		Percentage	
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level			
15764	25	017	3322.02	No	No	No	6,640	2,550	38.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$128,897	106.10%	Middle
15764	25	017	3323.00	No	No	No	6,955	2,193	31.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$159,583	131.36%	Upper
15764	25	017	3324.01	No	No	No	2,466	547	22.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$137,023	112.79%	Middle
15764	25	017	3324.02	No	No	No	2,142	754	35.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$140,642	115.77%	Middle
15764	25	017	3331.00	No	No	No	7,687	1,689	21.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,896	94.57%	Middle
15764	25	017	3332.00	No	No	No	5,228	1,069	20.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$108,500	89.31%	Middle
15764	25	017	3333.00	No	No	No	4,316	1,379	31.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$87,838	72.30%	Moderate
15764	25	017	3334.00	No	No	No	6,524	1,754	26.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,503	91.78%	Middle
15764	25	017	3335.01	No	No	No	5,093	1,112	21.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$126,888	104.45%	Middle
15764	25	017	3335.02	No	No	No	3,429	1,009	29.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,333	85.06%	Middle
15764	25	017	3336.01	No	No	No	1,550	647	41.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$79,038	65.06%	Moderate
15764	25	017	3336.02	No	No	No	7,049	2,471	35.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$94,954	78.16%	Moderate
15764	25	017	3341.00	No	No	No	6,999	870	12.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$144,142	118.65%	Middle
15764	25	017	3342.00	No	No	No	4,070	484	11.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$159,663	131.43%	Upper
15764	25	017	3343.00	No	No	No	7,768	781	10.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$172,796	142.24%	Upper
15764	25	017	3344.00	No	No	No	6,681	1,130	16.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$167,981	138.27%	Upper
15764	25	017	3351.00	No	No	No	6,259	731	11.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$116,964	96.28%	Middle
15764	25	017	3352.00	No	No	No	6,273	816	13.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$124,688	102.63%	Middle
15764	25	017	3353.01	No	No	No	4,124	725	17.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$108,714	89.49%	Middle
15764	25	017	3353.02	No	No	No	5,309	836	15.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$134,688	110.87%	Middle
15764	25	017	3354.00	No	No	No	5,125	759	14.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$161,875	133.25%	Upper
15764	25	017	3361.00	No	No	No	5,758	955	16.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$140,385	115.56%	Middle
15764	25	017	3362.01	No	No	No	3,062	362	11.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$169,142	139.23%	Upper
15764	25	017	3362.02	No	No	No	3,416	486	14.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$233,482	192.19%	Upper
15764	25	017	3363.00	No	No	No	6,985	1,172	16.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$152,358	125.41%	Upper
15764	25	017	3364.02	No	No	No	4,764	1,057	22.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$130,963	107.80%	Middle
15764	25	017	3364.03	No	No	No	3,254	1,289	39.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3364.04	No	No	No	2,578	760	29.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$87,155	71.74%	Moderate
15764	25	017	3371.01	No	No	No	3,220	536	16.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$149,345	122.93%	Upper
15764	25	017	3371.02	No	No	No	5,414	919	16.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$136,600	112.44%	Middle
15764	25	017	3372.01	No	No	No	3,370	679	20.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$164,107	135.08%	Upper
15764	25	017	3372.02	No	No	No	5,110	752	14.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$137,917	113.52%	Middle
15764	25	017	3373.00	No	No	No	6,130	1,428	23.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$120,097	98.86%	Middle
15764	25	017	3381.00	No	No	No	3,204	1,049	32.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$197,614	162.67%	Upper
15764	25	017	3382.00	No	No	No	4,271	1,723	40.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$154,779	127.41%	Upper
15764	25	017	3383.00	No	No	No	3,469	613	17.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3384.00	No	No	No	6,167	1,361	22.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3385.00	No	No	No	5,859	1,091	18.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$218,587	179.93%	Upper
15764	25	017	3391.01	No	No	No	3,267	880	26.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$152,333	125.39%	Upper
15764	25	017	3391.02	No	No	No	3,442	595	17.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$159,178	131.03%	Upper
15764	25	017	3392.00	No	No	No	5,700	806	14.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$176,417	145.22%	Upper
15764	25	017	3393.00	No	No	No	2,996	1,264	42.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$95,208	78.37%	Moderate
15764	25	017	3394.00	No	No	No	3,479	942	27.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$156,125	128.51%	Upper
15764	25	017	3395.00	No	No	No	5,662	1,985	35.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$103,693	85.35%	Middle
15764	25	017	3396.00	No	No	No	5,454	1,688	30.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$138,968	114.39%	Middle
15764	25	017	3397.00	No	No	No	3,916	1,560	39.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$68,459	56.35%	Moderate
15764	25	017	3398.02	No	No	No	5,485	2,704	49.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$102,111	84.05%	Middle
15764	25	017	3398.03	No	No	No	3,383	1,682	49.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$94,750	77.99%	Moderate
15764	25	017	3398.04	No	No	No	2,260	1,018	45.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3399.00	No	No	No	5,327	2,002	37.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$92,106	75.81%	Moderate
15764	25	017	3400.00	No	No	No	2,590	981	37.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$108,232	89.09%	Middle
15764	25	017	3401.00	No	No	No	6,698	1,712	25.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$113,654	93.55%	Middle
15764	25	017	3411.01	No	No	No	3,850	1,973	51.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$147,717	121.59%	Upper
15764	25	017	3411.02	No	No	No	5,180	2,736	52.82%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$98,495	81.07%	Middle
15764	25	017	3412.00	No	No	No	6,988	4,194	60.02%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$73,352	60.38%	Moderate
15764	25	017	3413.01	No	No	No	4,565	3,222	70.58%	Yes	Yes	No	No	Asian	Not Hispanic	Male	\$138,700	\$121,481	\$128,008	105.37%	Middle
15764	25	017	3413.02	No	No	No	2,273	1,465	64.45%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$114,848	94.53%	Middle
15764	25	017	3414.00	No	No	No	6,747	4,395	65.14%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$75,694	62.30%	Moderate

MSA/MD	State Code	County Code	Census Tract	Population										Income									
				FFIEC Infused			FFIEC Distressed			Majority Minority			High Minority			Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage	
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level											
15764	25	017	3415.00	No	No	No	5,353	3,780	70.61%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$80,066	65.90%	Moderate		
15764	25	017	3416.00	No	No	No	6,985	3,705	53.04%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$107,333	88.35%	Middle		
15764	25	017	3417.00	No	No	No	5,607	2,802	49.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$85,303	70.21%	Moderate		
15764	25	017	3418.00	No	No	No	7,075	4,575	64.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$47,560	39.15%	Low		
15764	25	017	3419.01	No	No	No	1,515	864	57.03%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$101,875	83.86%	Middle		
15764	25	017	3419.03	No	No	No	6,888	4,153	60.29%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$110,909	91.29%	Middle		
15764	25	017	3419.04	No	No	No	3,237	1,888	58.33%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$44,163	36.35%	Low		
15764	25	017	3421.01	No	No	No	5,028	3,157	62.79%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$80,625	66.36%	Moderate		
15764	25	017	3421.02	No	No	No	4,718	2,912	61.72%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$92,250	75.93%	Moderate		
15764	25	017	3422.01	No	No	No	6,274	4,262	67.93%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$60,457	49.76%	Low		
15764	25	017	3422.02	No	No	No	4,208	2,754	65.45%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$87,611	72.11%	Moderate		
15764	25	017	3423.01	No	No	No	3,242	2,078	64.10%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$87,875	72.33%	Moderate		
15764	25	017	3423.02	No	No	No	4,548	2,935	64.53%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$74,877	61.63%	Moderate		
15764	25	017	3424.01	No	No	No	4,604	3,134	68.07%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$92,808	76.39%	Moderate		
15764	25	017	3424.02	No	No	No	3,664	2,167	59.14%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$67,332	55.42%	Moderate		
15764	25	017	3425.01	No	No	No	4,740	3,267	68.92%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$61,641	50.74%	Moderate		
15764	25	017	3425.02	No	No	No	3,080	2,141	69.51%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$0	0.00%	Not Available		
15764	25	017	3426.00	No	No	No	4,969	3,539	71.22%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$69,432	57.15%	Moderate		
15764	25	017	3501.05	No	No	No	1,181	365	30.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$107,734	88.68%	Middle		
15764	25	017	3501.06	No	No	No	1,660	726	43.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$105,515	86.85%	Middle		
15764	25	017	3501.07	No	No	No	1,355	693	51.14%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$99,016	81.50%	Middle		
15764	25	017	3501.08	No	No	No	4,174	2,341	56.09%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$59,799	49.22%	Low		
15764	25	017	3501.09	No	No	No	2,176	1,170	53.77%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$71,769	59.07%	Moderate		
15764	25	017	3502.01	No	No	No	2,699	1,210	44.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$105,541	86.87%	Middle		
15764	25	017	3502.02	No	No	No	3,860	1,203	31.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$115,108	94.75%	Middle		
15764	25	017	3503.00	No	No	No	2,984	1,001	33.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$140,236	115.43%	Middle		
15764	25	017	3504.00	No	No	No	5,901	1,221	20.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$113,269	93.24%	Middle		
15764	25	017	3505.00	No	No	No	1,743	335	19.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$199,000	163.81%	Upper		
15764	25	017	3506.00	No	No	No	4,788	1,634	34.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$153,846	126.64%	Upper		
15764	25	017	3507.01	No	No	No	3,000	645	21.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$146,761	120.80%	Upper		
15764	25	017	3507.02	No	No	No	3,315	1,468	44.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$52,708	43.38%	Low		
15764	25	017	3508.00	No	No	No	2,076	552	26.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$195,329	160.78%	Upper		
15764	25	017	3509.00	No	No	No	3,531	761	21.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$190,833	157.08%	Upper		
15764	25	017	3510.01	No	No	No	4,083	1,169	28.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$155,744	128.20%	Upper		
15764	25	017	3510.02	No	No	No	3,037	678	22.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$162,150	133.47%	Upper		
15764	25	017	3511.01	No	No	No	3,775	927	24.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$146,250	120.38%	Upper		
15764	25	017	3511.02	No	No	No	1,972	516	26.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$0	0.00%	Not Available		
15764	25	017	3512.03	No	No	No	4,631	1,303	28.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$129,167	106.32%	Middle		
15764	25	017	3512.04	No	No	No	4,295	1,428	33.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$118,984	97.94%	Middle		
15764	25	017	3513.00	No	No	No	4,406	1,509	34.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$106,509	87.67%	Middle		
15764	25	017	3514.03	No	No	No	3,943	1,972	50.01%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$85,363	70.26%	Moderate		
15764	25	017	3514.04	No	No	No	3,996	2,128	53.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$79,803	65.69%	Moderate		
15764	25	017	3515.00	No	No	No	2,464	1,216	49.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$75,521	62.16%	Moderate		
15764	25	017	3521.01	No	No	No	4,271	2,228	52.17%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$166,016	136.66%	Upper		
15764	25	017	3521.02	No	No	No	2,663	968	36.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$175,625	144.56%	Upper		
15764	25	017	3522.00	No	No	No	1,999	845	42.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$82,083	67.56%	Moderate		
15764	25	017	3523.00	No	No	No	4,313	1,950	45.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$126,538	104.16%	Middle		
15764	25	017	3524.00	No	No	No	1,879	1,479	78.71%	Yes	No	No	No	Black	Not Hispanic	Male	\$138,700	\$121,481	\$57,813	47.59%	Low		
15764	25	017	3525.00	No	No	No	3,466	1,699	49.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$107,554	88.53%	Middle		
15764	25	017	3526.00	No	No	No	2,817	1,207	42.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$82,500	67.91%	Moderate		
15764	25	017	3527.00	No	No	No	2,009	927	46.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$54,358	44.74%	Low		
15764	25	017	3528.00	No	No	No	1,892	803	42.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$121,250	99.80%	Middle		
15764	25	017	3529.00	No	No	No	2,869	859	29.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$210,156	172.99%	Upper		
15764	25	017	3530.00	No	No	No	2,968	1,282	43.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$117,250	96.51%	Middle		
15764	25	017	3531.01	No	No	No	3,641	2,041	56.06%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$109,615	90.23%	Middle		
15764	25	017	3531.02	No	No	No	6,238	4,018	64.41%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$113,250	93.22%	Middle		
15764	25	017	3532.00	No	No	No	5,242	2,634	50.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$181,597	149.48%	Upper		
15764	25	017	3533.00	No	No	No	3,723	1,234	33.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$153,875	126.66%	Upper		

MSA/MD	State Code	County Code	Census Tract	Federally Targeted FFIEC Infrastructure	FFIEC Distressed	Population							Income								
						Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
15764	25	017	3536.00	No	No	No	5,146	1,960	38.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$158,810	130.72%	Upper
15764	25	017	3537.00	No	No	No	5,593	2,447	43.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$154,191	126.92%	Upper
15764	25	017	3538.00	No	No	No	4,177	1,553	37.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$141,731	116.66%	Middle
15764	25	017	3539.00	No	No	No	6,139	3,303	53.80%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$94,313	77.63%	Moderate
15764	25	017	3540.00	No	No	No	4,918	1,715	34.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$191,625	157.74%	Upper
15764	25	017	3541.00	No	No	No	2,889	881	30.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$217,083	178.69%	Upper
15764	25	017	3542.00	No	No	No	3,008	618	20.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$218,923	180.21%	Upper
15764	25	017	3543.00	No	No	No	3,488	1,283	36.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$138,456	113.97%	Middle
15764	25	017	3544.00	No	No	No	1,730	452	26.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$176,042	144.91%	Upper
15764	25	017	3545.00	No	No	No	1,937	534	27.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3546.01	No	No	No	1,646	693	42.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$103,333	85.06%	Middle
15764	25	017	3546.02	No	No	No	4,185	2,072	49.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$149,375	122.96%	Upper
15764	25	017	3547.00	No	No	No	2,859	860	30.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$203,942	167.87%	Upper
15764	25	017	3548.00	No	No	No	2,323	657	28.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$171,250	140.96%	Upper
15764	25	017	3549.01	No	No	No	2,876	1,677	58.31%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$237,547	195.54%	Upper
15764	25	017	3549.02	No	No	No	5,616	3,615	64.37%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$69,904	57.54%	Moderate
15764	25	017	3550.00	No	No	No	3,129	1,132	36.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$165,109	135.91%	Upper
15764	25	017	3561.00	No	No	No	3,330	802	24.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$150,769	124.10%	Upper
15764	25	017	3563.00	No	No	No	5,332	1,741	32.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$94,527	77.81%	Moderate
15764	25	017	3564.00	No	No	No	8,136	1,699	20.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$164,423	135.34%	Upper
15764	25	017	3565.00	No	No	No	7,067	1,689	23.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$148,125	121.93%	Upper
15764	25	017	3566.01	No	No	No	4,783	1,388	29.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$135,968	111.92%	Middle
15764	25	017	3566.02	No	No	No	4,284	957	22.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$173,875	143.12%	Upper
15764	25	017	3567.01	No	No	No	6,275	1,503	23.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$157,300	129.48%	Upper
15764	25	017	3567.03	No	No	No	3,211	711	22.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$156,103	128.49%	Upper
15764	25	017	3567.04	No	No	No	3,890	1,005	25.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$172,596	142.07%	Upper
15764	25	017	3571.00	No	No	No	5,480	1,911	34.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$193,565	159.33%	Upper
15764	25	017	3572.00	No	No	No	3,243	850	26.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$187,063	153.98%	Upper
15764	25	017	3573.00	No	No	No	3,117	900	28.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$171,406	141.09%	Upper
15764	25	017	3574.00	No	No	No	2,372	557	23.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$213,413	175.67%	Upper
15764	25	017	3575.00	No	No	No	2,255	594	26.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$169,219	139.29%	Upper
15764	25	017	3576.00	No	No	No	2,665	953	35.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$146,071	120.24%	Upper
15764	25	017	3577.00	No	No	No	4,139	1,380	33.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$137,188	112.92%	Middle
15764	25	017	3578.00	No	No	No	4,024	1,161	28.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$147,361	121.30%	Upper
15764	25	017	3581.00	No	No	No	5,282	1,975	37.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$233,750	192.41%	Upper
15764	25	017	3583.00	No	No	No	6,380	3,121	48.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$215,385	177.29%	Upper
15764	25	017	3584.00	No	No	No	5,285	2,090	39.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$197,059	162.21%	Upper
15764	25	017	3585.00	No	No	No	5,580	2,510	44.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$236,181	194.41%	Upper
15764	25	017	3586.00	No	No	No	6,319	2,793	44.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$222,984	183.55%	Upper
15764	25	017	3587.00	No	No	No	5,608	2,446	43.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$231,154	190.27%	Upper
15764	25	017	3591.00	No	No	No	6,544	1,763	26.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$185,827	152.96%	Upper
15764	25	017	3593.01	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3593.02	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3593.03	No	No	No	7,839	2,042	26.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$171,840	141.45%	Upper
15764	25	017	3594.00	No	No	No	6,754	3,224	47.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$123,404	101.58%	Middle
15764	25	017	3603.00	No	No	No	7,014	1,671	23.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$169,896	139.85%	Upper
15764	25	017	3611.00	No	No	No	5,726	713	12.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$215,313	177.24%	Upper
15764	25	017	3612.00	No	No	No	6,259	1,439	22.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$162,040	133.38%	Upper
15764	25	017	3613.00	No	No	No	6,506	1,210	18.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$219,766	180.90%	Upper
15764	25	017	3621.00	No	No	No	5,237	1,108	21.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$238,803	196.57%	Upper
15764	25	017	3631.03	No	No	No	3,617	1,172	32.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$186,833	153.79%	Upper
15764	25	017	3631.04	No	No	No	6,259	2,089	33.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$195,000	160.51%	Upper
15764	25	017	3631.05	No	No	No	3,781	1,830	48.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$147,955	121.79%	Upper
15764	25	017	3631.06	No	No	No	3,330	1,753	52.64%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$154,615	127.27%	Upper
15764	25	017	3632.01	No	No	No	3,317	1,005	30.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$181,653	149.53%	Upper
15764	25	017	3632.02	No	No	No	3,717	1,008	27.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$165,184	135.97%	Upper
15764	25	017	3641.01	No	No	No	5,631	982	17.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$149,306	122.90%	Upper
15764	25	017	3641.02	No	No	No	5,115	843	16.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$132,338	108.93%	Middle

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				Federally Targeted Infused			FFIEC Distressed			Majority Minority			High Minority			FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage		
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level						
15764	25	017	3651.00	No	No	No	7,918	1,404	17.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$208,232	171.41%	Upper
15764	25	017	3652.01	No	No	No	5,949	1,144	19.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$199,375	164.12%	Upper
15764	25	017	3652.02	No	No	No	5,067	1,065	21.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$205,375	169.05%	Upper
15764	25	017	3661.00	No	No	No	4,952	1,295	26.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$206,111	169.66%	Upper
15764	25	017	3662.01	No	No	No	3,750	720	19.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$233,571	192.26%	Upper
15764	25	017	3662.02	No	No	No	5,241	1,225	23.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3671.00	No	No	No	4,861	1,279	26.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$249,572	205.44%	Upper
15764	25	017	3672.00	No	No	No	6,990	1,804	25.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3681.01	No	No	No	5,782	2,064	35.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$134,955	111.09%	Middle
15764	25	017	3681.02	No	No	No	4,718	1,468	31.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$163,250	134.38%	Upper
15764	25	017	3682.00	No	No	No	4,198	1,169	27.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$130,862	107.72%	Middle
15764	25	017	3683.00	No	No	No	5,763	2,846	49.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$77,000	63.38%	Moderate
15764	25	017	3684.00	No	No	No	8,606	3,546	41.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$141,375	116.37%	Middle
15764	25	017	3685.00	No	No	No	3,419	1,751	51.21%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$70,625	58.13%	Moderate
15764	25	017	3686.00	No	No	No	5,856	2,604	44.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$101,346	83.42%	Middle
15764	25	017	3687.00	No	No	No	2,684	1,615	60.17%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$62,333	51.31%	Moderate
15764	25	017	3688.00	No	No	No	6,169	2,978	48.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$96,835	79.71%	Moderate
15764	25	017	3689.01	No	No	No	5,973	1,726	28.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$128,825	106.04%	Middle
15764	25	017	3689.02	No	No	No	3,691	2,286	61.93%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$72,688	59.83%	Moderate
15764	25	017	3690.00	No	No	No	3,300	798	24.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$0	0.00%	Not Available
15764	25	017	3691.00	No	No	No	5,059	997	19.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$131,500	108.24%	Middle
15764	25	017	3701.01	No	No	No	6,807	1,823	26.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,675	91.92%	Middle
15764	25	017	3701.03	No	No	No	3,544	1,222	34.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$158,194	130.22%	Upper
15764	25	017	3701.04	No	No	No	3,734	1,080	28.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$139,318	114.68%	Middle
15764	25	017	3702.01	No	No	No	3,798	698	18.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$145,000	119.36%	Middle
15764	25	017	3702.02	No	No	No	4,222	773	18.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$133,672	110.03%	Middle
15764	25	017	3703.01	No	No	No	4,531	1,348	29.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$112,555	92.65%	Middle
15764	25	017	3703.02	No	No	No	1,572	453	28.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$85,417	70.31%	Moderate
15764	25	017	3704.01	No	No	No	3,531	1,041	29.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$157,353	129.52%	Upper
15764	25	017	3704.02	No	No	No	1,520	438	28.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$165,759	136.44%	Upper
15764	25	017	3704.03	No	No	No	2,070	624	30.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$92,500	76.14%	Moderate
15764	25	017	3731.00	No	No	No	5,113	1,593	31.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$164,464	135.38%	Upper
15764	25	017	3732.00	No	No	No	4,789	1,724	36.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$111,850	92.07%	Middle
15764	25	017	3733.00	No	No	No	3,100	881	28.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$148,981	122.63%	Upper
15764	25	017	3734.00	No	No	No	3,319	905	27.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$164,375	135.30%	Upper
15764	25	017	3735.00	No	No	No	6,237	1,476	23.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$227,679	187.41%	Upper
15764	25	017	3736.00	No	No	No	6,132	1,947	31.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$229,306	188.75%	Upper
15764	25	017	3737.00	No	No	No	3,854	886	22.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3738.00	No	No	No	6,066	1,849	30.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$188,726	155.35%	Upper
15764	25	017	3739.01	No	No	No	3,128	972	31.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$156,429	128.76%	Upper
15764	25	017	3739.02	No	No	No	3,876	1,310	33.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3740.00	No	No	No	4,808	1,554	32.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$190,361	156.70%	Upper
15764	25	017	3741.00	No	No	No	4,965	2,075	41.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$154,000	126.76%	Upper
15764	25	017	3742.00	No	No	No	4,311	1,203	27.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$213,232	175.52%	Upper
15764	25	017	3743.00	No	No	No	3,772	791	20.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3744.00	No	No	No	5,955	1,556	26.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$250,001	205.79%	Upper
15764	25	017	3745.00	No	No	No	4,586	1,398	30.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$169,602	139.61%	Upper
15764	25	017	3746.00	No	No	No	5,285	1,502	28.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$183,295	150.88%	Upper
15764	25	017	3747.00	No	No	No	4,602	1,528	33.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$151,958	125.08%	Upper
15764	25	017	3748.00	No	No	No	5,025	1,470	29.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$159,191	131.04%	Upper
15764	25	017	3821.00	No	No	No	5,146	1,155	22.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$145,819	120.03%	Upper
15764	25	017	3822.00	No	No	No	5,375	939	17.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$155,524	128.02%	Upper
15764	25	017	3823.00	No	No	No	5,917	988	16.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$194,242	159.89%	Upper
15764	25	017	3824.00	No	No	No	5,340	901	16.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$172,790	142.23%	Upper
15764	25	017	3825.00	No	No	No	5,664	1,597	28.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$124,167	102.21%	Middle
15764	25	017	3826.01	No	No	No	4,794	2,218	46.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$125,030	102.92%	Middle
15764	25	017	3826.02	No	No	No	4,770	1,223	25.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$167,064	137.52%	Upper
15764	25	017	3831.01	No	No	No	4,149	3,248	78.28%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$46,905	38.61%	Low

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				FFIEC Information			Total			Minority			Percentage			FFIEC			Percentage		
				Federally Targeted	FFIEC	Information	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
15764	25	017	3831.02	No	No	No	5,012	4,149	82.78%	Yes	No	Yes	No	2 or More Minority	Not Hispanic	Female	\$138,700	\$121,481	\$43,133	35.50%	Low
15764	25	017	3832.00	No	No	No	6,591	4,327	65.65%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$90,873	74.80%	Moderate
15764	25	017	3833.00	No	No	No	3,191	1,617	50.67%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$121,750	100.22%	Middle
15764	25	017	3834.01	No	No	No	2,499	1,544	61.78%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$59,293	48.80%	Low
15764	25	017	3834.02	No	No	No	3,799	2,425	63.83%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$87,365	71.91%	Moderate
15764	25	017	3835.01	No	No	No	4,674	2,727	58.34%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$85,586	70.45%	Moderate
15764	25	017	3835.02	No	No	No	3,932	1,262	32.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$116,200	95.65%	Middle
15764	25	017	3836.00	No	No	No	6,341	2,523	39.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$120,707	99.36%	Middle
15764	25	017	3837.00	No	No	No	5,308	1,804	33.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$128,032	105.39%	Middle
15764	25	017	3838.00	No	No	No	6,356	1,876	29.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$151,188	124.45%	Upper
15764	25	017	3839.02	No	No	No	5,466	1,377	25.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$196,534	161.78%	Upper
15764	25	017	3839.03	No	No	No	2,665	583	21.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$144,402	118.86%	Middle
15764	25	017	3839.04	No	No	No	5,221	1,126	21.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$125,169	103.03%	Middle
15764	25	017	3840.03	No	No	No	5,699	2,427	42.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$102,469	84.34%	Middle
15764	25	017	3840.04	No	No	No	1,459	492	33.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$141,667	116.61%	Middle
15764	25	017	3851.01	No	No	No	2,869	710	24.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$175,000	144.05%	Upper
15764	25	017	3851.02	No	No	No	4,972	1,411	28.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$126,178	103.86%	Middle
15764	25	017	3852.01	No	No	No	2,837	887	31.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$131,860	108.54%	Middle
15764	25	017	3852.03	No	No	No	4,797	1,616	33.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$145,926	120.12%	Upper
15764	25	017	3852.04	No	No	No	3,357	1,317	39.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$159,565	131.34%	Upper
15764	25	017	3861.00	No	No	No	4,401	807	18.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$225,735	185.81%	Upper
15764	25	017	3871.00	No	No	No	4,379	545	12.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$178,309	146.77%	Upper
15764	25	017	3872.01	No	No	No	6,231	1,201	19.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$153,083	126.01%	Upper
15764	25	017	3872.02	No	No	No	4,386	629	14.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$173,182	142.55%	Upper
15764	25	017	3881.00	No	No	No	5,506	1,812	32.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$138,700	\$121,481	\$190,795	157.05%	Upper
15764	25	017	3882.00	No	No	No	7,431	1,943	26.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$112,974	92.99%	Middle
15764	25	017	3883.00	No	No	No	6,405	3,320	51.83%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$138,700	\$121,481	\$22,788	18.75%	Low
15764	25	017	9800.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$138,700	\$121,481	\$0	0.00%	Not Available
NA	25	019	9501.00	No	Yes	No	1,716	248	14.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$119,400	\$107,833	\$107,813	99.98%	Middle
NA	25	019	9502.01	No	Yes	No	3,683	1,312	35.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$119,400	\$107,833	\$111,875	103.74%	Middle
NA	25	019	9502.02	No	Yes	No	2,996	1,279	42.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$119,400	\$107,833	\$116,053	107.62%	Middle
NA	25	019	9503.07	No	No	No	524	62	11.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$119,400	\$107,833	\$79,107	73.36%	Moderate
NA	25	019	9504.00	No	Yes	No	3,571	1,276	35.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$119,400	\$107,833	\$127,891	118.60%	Middle
NA	25	019	9505.00	No	Yes	No	1,765	189	10.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$119,400	\$107,833	\$126,513	117.32%	Middle
NA	25	019	9900.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$119,400	\$107,833	\$0	0.00%	Not Available
14454	25	021	4001.00	No	No	No	5,548	1,982	35.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$177,917	157.99%	Upper
14454	25	021	4002.01	No	No	No	3,047	1,004	32.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$123,125	109.34%	Middle
14454	25	021	4002.02	No	No	No	3,625	1,737	47.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$92,065	81.75%	Middle
14454	25	021	4003.00	No	No	No	4,310	1,370	31.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$165,682	147.13%	Upper
14454	25	021	4004.01	No	No	No	3,890	1,124	28.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$144,563	128.37%	Upper
14454	25	021	4004.02	No	No	No	2,045	593	29.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	021	4005.00	No	No	No	5,558	1,519	27.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$145,909	129.57%	Upper
14454	25	021	4006.00	No	No	No	5,492	1,655	30.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$171,563	152.35%	Upper
14454	25	021	4007.00	No	No	No	3,986	1,307	32.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$181,538	161.21%	Upper
14454	25	021	4008.00	No	No	No	6,077	2,286	37.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$160,250	142.30%	Upper
14454	25	021	4009.00	No	No	No	4,354	2,008	46.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$115,833	102.86%	Middle
14454	25	021	4010.00	No	No	No	3,534	1,325	37.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$166,292	147.67%	Upper
14454	25	021	4011.00	No	No	No	4,827	1,540	31.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	021	4012.01	No	No	No	5,191	1,987	38.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$235,074	208.75%	Upper
14454	25	021	4012.02	No	No	No	1,707	511	29.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	021	4021.01	No	No	No	3,593	745	20.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$149,773	133.00%	Upper
14454	25	021	4021.02	No	No	No	4,402	1,634	37.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$99,338	88.21%	Middle
14454	25	021	4022.00	No	No	No	2,217	546	24.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$137,569	122.16%	Upper
14454	25	021	4023.00	No	No	No	4,518	674	14.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$164,201	145.81%	Upper
14454	25	021	4024.00	No	No	No	6,341	1,388	21.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$127,054	112.82%	Middle
14454	25	021	4025.00	No	No	No	4,293	602	14.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$193,889	172.18%	Upper
14454	25	021	4031.00	No	No	No	7,599	1,289	16.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$233,158	207.05%	Upper
14454	25	021	4033.00	No	No	No	4,431	690	15.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$236,932	210.40%	Upper

MSA/MD	State Code	County Code	Census Tract	FFIEC Information						Population						Income						
				Federally Targeted		FFIEC Underserved	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				No	No																	
14454	25	021	4034.00	No	No	No	6,961	1,313	18.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$189,050	167.88%	Upper	
14454	25	021	4035.01	No	No	No	2,851	715	25.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$130,896	116.24%	Middle	
14454	25	021	4035.02	No	No	No	4,280	1,087	25.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$202,917	180.19%	Upper	
14454	25	021	4041.00	No	No	No	4,456	1,498	33.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper	
14454	25	021	4042.01	No	No	No	3,944	601	15.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper	
14454	25	021	4042.02	No	No	No	5,040	1,515	30.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$216,979	192.68%	Upper	
14454	25	021	4043.01	No	No	No	5,813	1,216	20.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper	
14454	25	021	4043.02	No	No	No	3,825	1,113	29.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$221,111	196.35%	Upper	
14454	25	021	4044.00	No	No	No	6,472	1,954	30.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper	
14454	25	021	4051.00	No	No	No	5,923	1,137	19.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper	
14454	25	021	4061.01	No	No	No	6,081	821	13.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$190,486	169.15%	Upper	
14454	25	021	4061.02	No	No	No	6,718	781	11.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$223,889	198.82%	Upper	
14454	25	021	4071.01	No	No	No	4,419	529	11.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$143,059	127.04%	Upper	
14454	25	021	4071.02	No	No	No	4,041	485	12.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$111,352	98.88%	Middle	
14454	25	021	4081.02	No	No	No	4,932	611	12.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$123,854	109.98%	Middle	
14454	25	021	4081.03	No	No	No	3,034	398	13.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$182,750	162.29%	Upper	
14454	25	021	4081.04	No	No	No	5,149	527	10.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$157,427	139.80%	Upper	
14454	25	021	4091.01	No	No	No	5,885	1,318	22.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$168,750	149.85%	Upper	
14454	25	021	4091.02	No	No	No	5,777	535	9.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$184,524	163.86%	Upper	
14454	25	021	4101.00	No	No	No	6,813	925	13.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$123,393	109.57%	Middle	
14454	25	021	4103.00	No	No	No	4,947	815	16.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$121,711	108.08%	Middle	
14454	25	021	4104.00	No	No	No	6,858	1,305	19.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$113,668	100.94%	Middle	
14454	25	021	4111.01	No	No	No	4,665	1,327	28.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$137,075	121.72%	Upper	
14454	25	021	4111.02	No	No	No	4,670	482	10.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$158,071	140.37%	Upper	
14454	25	021	4112.00	No	No	No	7,453	1,512	20.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$168,776	149.88%	Upper	
14454	25	021	4113.01	No	No	No	6,072	595	9.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$170,473	151.38%	Upper	
14454	25	021	4113.02	No	No	No	3,523	606	17.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$118,241	105.00%	Middle	
14454	25	021	4121.00	No	No	No	6,707	998	14.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$205,129	182.16%	Upper	
14454	25	021	4122.00	No	No	No	3,899	564	14.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$157,250	139.64%	Upper	
14454	25	021	4123.00	No	No	No	5,660	1,242	21.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$159,600	141.73%	Upper	
14454	25	021	4131.00	No	No	No	6,494	1,435	22.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$124,207	110.30%	Middle	
14454	25	021	4132.01	No	No	No	4,834	1,055	21.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$70,500	62.60%	Moderate	
14454	25	021	4132.02	No	No	No	2,093	425	20.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$128,421	114.04%	Middle	
14454	25	021	4133.00	No	No	No	5,083	978	19.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$145,956	129.61%	Upper	
14454	25	021	4134.01	No	No	No	3,554	719	20.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$115,556	102.61%	Middle	
14454	25	021	4134.02	No	No	No	4,901	2,182	44.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$107,232	95.22%	Middle	
14454	25	021	4135.00	No	No	No	4,652	1,885	40.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$85,000	75.48%	Moderate	
14454	25	021	4141.00	No	No	No	5,862	2,284	38.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$143,491	127.42%	Upper	
14454	25	021	4142.00	No	No	No	7,549	2,471	32.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$192,750	171.17%	Upper	
14454	25	021	4143.00	No	No	No	5,164	1,414	27.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$151,035	134.12%	Upper	
14454	25	021	4151.01	No	No	No	4,774	1,068	22.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$165,438	146.91%	Upper	
14454	25	021	4151.03	No	No	No	4,749	1,426	30.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$121,265	107.68%	Middle	
14454	25	021	4151.04	No	No	No	3,310	840	25.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$118,594	105.31%	Middle	
14454	25	021	4152.01	No	No	No	4,020	1,755	43.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$170,891	151.75%	Upper	
14454	25	021	4152.02	No	No	No	3,263	739	22.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$99,412	88.28%	Middle	
14454	25	021	4153.00	No	No	No	4,254	770	18.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$142,813	126.82%	Upper	
14454	25	021	4161.01	No	No	No	6,274	1,185	18.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$194,805	172.99%	Upper	
14454	25	021	4161.02	No	No	No	4,005	1,116	27.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$233,611	207.45%	Upper	
14454	25	021	4162.00	No	No	No	6,913	3,561	51.51%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$122,083	108.41%	Middle	
14454	25	021	4163.00	No	No	No	5,005	1,471	29.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$187,083	166.13%	Upper	
14454	25	021	4164.00	No	No	No	6,454	976	15.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$173,636	154.19%	Upper	
14454	25	021	4171.00	No	No	No	6,010	2,500	41.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$96,091	85.33%	Middle	
14454	25	021	4172.01	No	No	No	4,456	2,990	67.10%	Yes	Yes	No	No	Asian	Not Hispanic	Female	\$129,500	\$112,607	\$77,471	68.79%	Moderate	
14454	25	021	4172.02	No	No	No	4,059	2,368	58.34%	Yes	No	No	No	Asian	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available	
14454	25	021	4173.00	No	No	No	3,660	998	27.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$142,163	126.24%	Upper	
14454	25	021	4174.00	No	No	No	2,656	302	11.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$118,664	105.37%	Middle	
14454	25	021	4175.01	No	No	No	5,291	2,962	55.98%	Yes	No	No	No	Asian	Not Hispanic	Female	\$129,500	\$112,607	\$107,745	95.68%	Middle	
14454	25	021	4175.02	No	No	No	4,716	2,853	60.50%	Yes	No	No	No	Asian	Not Hispanic	Male	\$129,500	\$112,607	\$86,694	76.98%	Moderate	

MSA/MD	State Code	County Code	Census Tract	Population										Income									
				FFIEC Infarmoured			FFIEC Distressed			Majority Minority			Minority Minority			Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	FFIEC	Infarmoured	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	Minority Minority Mixed Race	Minority Minority Single Race										
14454	25	021	4176.01	No	No	No	5,249	2,692	51.29%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$65,549	58.21%	Moderate		
14454	25	021	4176.02	No	No	No	5,402	2,629	48.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$108,472	96.32%	Middle		
14454	25	021	4177.02	No	No	No	2,826	623	22.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$122,679	108.94%	Middle		
14454	25	021	4177.03	No	No	No	3,004	1,335	44.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$36,765	32.64%	Low		
14454	25	021	4177.04	No	No	No	3,689	1,691	45.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$100,694	89.42%	Middle		
14454	25	021	4178.01	No	No	No	5,518	1,022	18.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$117,375	104.23%	Middle		
14454	25	021	4178.02	No	No	No	3,217	1,884	58.56%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$49,148	43.64%	Low		
14454	25	021	4179.01	No	No	No	8,127	3,704	45.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$66,853	59.36%	Moderate		
14454	25	021	4179.02	No	No	No	3,786	1,867	49.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$71,964	63.90%	Moderate		
14454	25	021	4180.02	No	No	No	7,444	4,066	54.62%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$97,544	86.62%	Middle		
14454	25	021	4180.03	No	No	No	2,448	1,189	48.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$147,500	130.98%	Upper		
14454	25	021	4180.04	No	No	No	5,043	2,651	52.57%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$70,163	62.30%	Moderate		
14454	25	021	4181.01	No	No	No	5,121	2,067	40.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$116,136	103.13%	Middle		
14454	25	021	4181.02	No	No	No	3,550	1,660	46.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$79,615	70.70%	Moderate		
14454	25	021	4182.01	No	No	No	6,335	2,527	39.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$110,820	98.41%	Middle		
14454	25	021	4191.00	No	No	No	6,329	1,932	30.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$138,633	123.11%	Upper		
14454	25	021	4192.00	No	No	No	5,177	1,396	26.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$135,349	120.19%	Upper		
14454	25	021	4193.00	No	No	No	4,000	1,552	38.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$95,577	84.87%	Middle		
14454	25	021	4194.00	No	No	No	3,211	964	30.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$113,971	101.21%	Middle		
14454	25	021	4195.00	No	No	No	3,481	1,133	32.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$135,873	120.66%	Upper		
14454	25	021	4196.01	No	No	No	1,600	633	39.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$195,083	173.24%	Upper		
14454	25	021	4196.02	No	No	No	5,913	1,211	20.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$139,898	124.23%	Upper		
14454	25	021	4197.00	No	No	No	4,716	1,512	32.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$156,680	139.13%	Upper		
14454	25	021	4198.00	No	No	No	4,716	1,385	29.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$103,409	91.83%	Middle		
14454	25	021	4201.01	No	No	No	4,698	3,428	72.97%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$103,569	91.97%	Middle		
14454	25	021	4201.02	No	No	No	4,122	2,852	69.19%	Yes	No	No	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$86,433	76.75%	Moderate		
14454	25	021	4202.01	No	No	No	3,576	2,602	72.76%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$107,721	95.66%	Middle		
14454	25	021	4202.02	No	No	No	7,404	5,668	76.55%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$96,810	85.97%	Middle		
14454	25	021	4203.01	No	No	No	7,295	5,227	71.65%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$90,954	80.77%	Middle		
14454	25	021	4203.02	No	No	No	7,889	5,918	75.02%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$103,245	91.68%	Middle		
14454	25	021	4211.00	No	No	No	5,410	2,091	38.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$104,038	92.39%	Middle		
14454	25	021	4212.00	No	No	No	5,995	1,830	30.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$112,917	100.27%	Middle		
14454	25	021	4221.00	No	No	No	5,354	894	16.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$145,048	128.80%	Upper		
14454	25	021	4222.01	No	No	No	2,277	709	31.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	021	4222.02	No	No	No	6,961	1,468	21.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,328	95.31%	Middle		
14454	25	021	4223.01	No	No	No	3,432	550	16.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$130,503	115.89%	Middle		
14454	25	021	4223.03	No	No	No	5,007	1,987	39.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$85,040	75.51%	Moderate		
14454	25	021	4223.04	No	No	No	2,167	304	14.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$180,125	159.95%	Upper		
14454	25	021	4224.01	No	No	No	3,573	1,088	30.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$105,117	93.34%	Middle		
14454	25	021	4224.02	No	No	No	3,889	694	17.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$120,029	106.59%	Middle		
14454	25	021	4225.01	No	No	No	4,847	1,349	27.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$80,063	71.09%	Moderate		
14454	25	021	4225.02	No	No	No	5,590	1,707	30.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$79,691	70.76%	Moderate		
14454	25	021	4226.00	No	No	No	6,779	958	14.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$126,083	111.96%	Middle		
14454	25	021	4227.00	No	No	No	3,804	768	20.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$103,922	92.28%	Middle		
14454	25	021	4228.00	No	No	No	3,757	496	13.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$115,313	102.40%	Middle		
14454	25	021	4231.01	No	No	No	3,849	275	7.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$206,500	183.38%	Upper		
14454	25	021	4231.02	No	No	No	4,532	329	7.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$236,458	209.98%	Upper		
14454	25	021	4401.01	No	No	No	6,608	1,028	15.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$98,125	87.13%	Middle		
14454	25	021	4401.02	No	No	No	3,337	404	12.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$110,952	98.53%	Middle		
14454	25	021	4412.02	No	No	No	3,021	298	9.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$187,500	166.50%	Upper		
14454	25	021	4412.03	No	No	No	4,112	359	8.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$156,734	139.18%	Upper		
14454	25	021	4412.04	No	No	No	5,045	613	12.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$140,978	125.19%	Upper		
14454	25	021	4421.01	No	No	No	5,797	866	14.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$126,625	112.44%	Middle		
14454	25	021	4421.03	No	No	No	7,009	964	13.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$161,853	143.73%	Upper		
14454	25	021	4421.04	No	No	No	5,565	778	13.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$147,669	131.13%	Upper		
14454	25	021	4421.05	No	No	No	1,894	357	18.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$129,722	115.19%	Middle		
14454	25	021	4422.01	No	No	No	4,362	562	12.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$163,850	145.50%	Upper		
14454	25	021	4422.03	No	No	No	4,249	763	17.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$121,322	107.73%	Middle		

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				Federally Targeted Infarmmed	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC	Percentage				
																Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
14454	25	021	4422.04	No	No	No	4,385	666	15.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$134,896	119.79%	Middle
14454	25	021	4431.03	No	No	No	4,562	621	13.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$125,500	111.44%	Middle
14454	25	021	4431.04	No	No	No	4,763	712	14.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$119,864	106.44%	Middle
14454	25	021	4431.05	No	No	No	2,080	289	13.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$106,442	94.52%	Middle
14454	25	021	4431.06	No	No	No	5,540	852	15.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$121,625	108.00%	Middle
14454	25	021	4561.01	No	No	No	4,115	1,637	39.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$122,625	108.89%	Middle
14454	25	021	4561.02	No	No	No	5,144	2,146	41.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$86,625	76.92%	Moderate
14454	25	021	4562.00	No	No	No	4,040	1,756	43.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$104,128	92.47%	Middle
14454	25	021	4563.01	No	No	No	2,017	1,127	55.88%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$73,498	65.26%	Moderate
14454	25	021	4563.02	No	No	No	5,537	2,133	38.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$87,778	77.95%	Moderate
14454	25	021	4564.01	No	No	No	2,886	1,012	35.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$113,800	101.05%	Middle
14454	25	021	4564.02	No	No	No	5,542	1,599	28.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$131,403	116.69%	Middle
14454	25	021	4571.00	No	No	No	4,777	1,741	36.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,434	95.40%	Middle
14454	25	021	4572.00	No	No	No	5,969	984	16.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$216,188	191.98%	Upper
14454	25	021	9800.00	No	No	No	8	7	87.50%	Yes	Yes	Yes	No	2 or More Minority	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	023	5001.01	No	No	No	3,617	323	8.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$136,053	120.82%	Upper
14454	25	023	5001.03	No	No	No	2,231	147	6.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$185,903	165.09%	Upper
14454	25	023	5001.04	No	No	No	4,224	366	8.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$110,521	98.14%	Middle
14454	25	023	5011.01	No	No	No	3,516	249	7.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$223,333	198.32%	Upper
14454	25	023	5011.02	No	No	No	9,185	905	9.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$226,524	201.16%	Upper
14454	25	023	5012.01	No	No	No	3,881	282	7.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$204,612	181.70%	Upper
14454	25	023	5012.03	No	No	No	2,679	195	7.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$236,250	209.80%	Upper
14454	25	023	5012.04	No	No	No	5,023	435	8.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$155,777	138.33%	Upper
14454	25	023	5021.01	No	No	No	6,196	1,375	22.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$97,400	86.49%	Middle
14454	25	023	5021.02	No	No	No	5,644	962	17.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$105,481	93.67%	Middle
14454	25	023	5022.00	No	No	No	5,963	770	12.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,083	95.09%	Middle
14454	25	023	5031.01	No	No	No	7,405	659	8.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$138,616	123.09%	Upper
14454	25	023	5031.02	No	No	No	7,428	547	7.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$154,924	137.57%	Upper
14454	25	023	5041.01	No	No	No	5,618	535	9.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$174,219	154.71%	Upper
14454	25	023	5041.02	No	No	No	5,733	462	8.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$188,523	167.41%	Upper
14454	25	023	5051.02	No	No	No	5,317	314	5.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$161,861	143.73%	Upper
14454	25	023	5051.03	No	No	No	2,636	167	6.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$232,895	206.82%	Upper
14454	25	023	5051.04	No	No	No	4,027	312	7.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$143,556	127.48%	Upper
14454	25	023	5052.01	No	No	No	2,563	205	8.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$145,875	129.54%	Upper
14454	25	023	5052.02	No	No	No	4,520	257	5.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$147,241	130.75%	Upper
14454	25	023	5061.02	No	No	No	6,324	621	9.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$170,306	151.23%	Upper
14454	25	023	5061.03	No	No	No	2,783	173	6.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$115,431	102.50%	Middle
14454	25	023	5061.04	No	No	No	4,148	262	6.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$142,031	126.12%	Upper
14454	25	023	5062.02	No	No	No	2,570	109	4.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$126,979	112.76%	Middle
14454	25	023	5062.03	No	No	No	5,256	389	7.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$130,790	116.14%	Middle
14454	25	023	5062.05	No	No	No	1,858	79	4.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$129,931	115.38%	Middle
14454	25	023	5062.06	No	No	No	2,886	121	4.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$102,137	90.70%	Middle
14454	25	023	5071.01	No	No	No	5,589	402	7.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$171,534	152.32%	Upper
14454	25	023	5071.03	No	No	No	4,534	355	7.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$174,196	154.69%	Upper
14454	25	023	5071.04	No	No	No	5,967	420	7.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$141,944	126.05%	Upper
14454	25	023	5081.01	No	No	No	7,078	624	8.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$156,979	139.40%	Upper
14454	25	023	5081.02	No	No	No	4,978	354	7.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$129,583	115.07%	Middle
14454	25	023	5082.00	No	No	No	6,305	399	6.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$134,295	119.25%	Middle
14454	25	023	5091.01	No	No	No	7,584	619	8.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$121,630	108.01%	Middle
14454	25	023	5091.02	No	No	No	6,124	517	8.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$119,015	105.69%	Middle
14454	25	023	5101.00	No	No	No	4,925	2,584	52.47%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$106,635	94.69%	Middle
14454	25	023	5102.00	No	No	No	6,999	4,573	65.34%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$87,711	77.89%	Moderate
14454	25	023	5103.00	No	No	No	4,490	3,783	84.25%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$54,966	48.81%	Low
14454	25	023	5104.00	No	No	No	4,332	3,837	88.57%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$41,143	36.53%	Low
14454	25	023	5105.01	No	No	No	3,574	2,472	69.17%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$69,203	61.45%	Moderate
14454	25	023	5105.03	No	No	No	4,571	3,223	70.51%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$53,432	47.44%	Low
14454	25	023	5105.04	No	No	No	2,676	2,021	75.52%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$59,659	52.97%	Moderate
14454	25	023	5105.05	No	No	No	4,247	3,201	75.37%	Yes	No	No	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$55,727	49.48%	Low

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				Federally Targeted Infrastructure			Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	FFIEC	Infrastructure															
14454	25	023	5106.00	No	No	No	3,243	1,469	45.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$131,447	116.73%	Middle
14454	25	023	5107.00	No	No	No	6,340	4,698	74.10%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$94,038	83.50%	Middle
14454	25	023	5108.00	No	No	No	6,900	6,078	88.09%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$47,486	42.16%	Low
14454	25	023	5109.00	No	No	No	3,042	2,565	84.32%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$33,044	29.34%	Low
14454	25	023	5110.00	No	No	No	3,346	2,779	83.05%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$57,909	51.42%	Moderate
14454	25	023	5111.00	No	No	No	5,571	3,243	58.21%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$93,041	82.62%	Middle
14454	25	023	5112.00	No	No	No	5,322	3,666	68.88%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$77,578	68.89%	Moderate
14454	25	023	5113.01	No	No	No	6,312	4,688	74.27%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$64,709	57.46%	Moderate
14454	25	023	5113.02	No	No	No	3,750	2,400	64.00%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$75,221	66.79%	Moderate
14454	25	023	5114.00	No	No	No	4,520	3,948	87.35%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$55,476	49.26%	Low
14454	25	023	5115.00	No	No	No	5,139	4,605	89.61%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$56,405	50.09%	Moderate
14454	25	023	5116.01	No	No	No	4,487	3,793	84.53%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$83,804	74.42%	Moderate
14454	25	023	5116.02	No	No	No	3,908	2,413	61.75%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$109,219	96.99%	Middle
14454	25	023	5117.01	No	No	No	5,131	2,909	56.69%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$105,461	93.65%	Middle
14454	25	023	5117.02	No	No	No	2,818	1,303	46.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$100,130	88.91%	Middle
14454	25	023	5201.00	No	No	No	6,854	1,182	17.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$133,281	118.35%	Middle
14454	25	023	5202.01	No	No	No	4,079	696	17.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$98,188	87.19%	Middle
14454	25	023	5202.02	No	No	No	6,129	1,166	19.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$123,750	109.89%	Middle
14454	25	023	5211.01	No	No	No	4,740	574	12.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$97,925	86.96%	Middle
14454	25	023	5211.02	No	No	No	3,344	530	15.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$95,255	84.59%	Middle
14454	25	023	5212.01	No	No	No	3,097	615	19.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$101,042	89.72%	Middle
14454	25	023	5212.02	No	No	No	3,940	394	10.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$106,702	94.75%	Middle
14454	25	023	5221.01	No	No	No	4,601	449	9.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$120,714	107.19%	Middle
14454	25	023	5221.02	No	No	No	6,038	441	7.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$121,982	108.32%	Middle
14454	25	023	5231.00	No	No	No	3,261	444	13.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,396	95.37%	Middle
14454	25	023	5232.01	No	No	No	2,998	382	12.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$129,286	114.81%	Middle
14454	25	023	5232.03	No	No	No	4,426	391	8.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$149,712	132.95%	Upper
14454	25	023	5232.04	No	No	No	3,755	446	11.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$88,684	78.75%	Moderate
14454	25	023	5241.01	No	No	No	3,381	475	14.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$135,417	120.25%	Upper
14454	25	023	5241.02	No	No	No	4,326	535	12.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$116,058	103.06%	Middle
14454	25	023	5251.01	No	No	No	7,314	1,283	17.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$108,790	96.61%	Middle
14454	25	023	5251.04	No	No	No	6,765	843	12.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$137,663	122.25%	Upper
14454	25	023	5252.04	No	No	No	3,934	607	15.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$132,625	117.77%	Middle
14454	25	023	5261.00	No	No	No	7,749	562	7.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$105,396	93.59%	Middle
14454	25	023	5301.00	No	No	No	4,447	751	16.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$116,250	103.23%	Middle
14454	25	023	5302.00	No	No	No	3,983	834	20.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$77,159	68.52%	Moderate
14454	25	023	5303.00	No	No	No	4,118	585	14.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$86,154	76.50%	Moderate
14454	25	023	5304.00	No	No	No	5,913	519	8.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$129,861	115.32%	Middle
14454	25	023	5305.00	No	No	No	5,744	696	12.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$100,458	89.21%	Middle
14454	25	023	5306.00	No	No	No	6,456	1,088	16.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$137,500	122.10%	Upper
14454	25	023	5307.00	No	No	No	5,947	445	7.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$121,629	108.01%	Middle
14454	25	023	5308.01	No	No	No	6,209	455	7.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$125,141	111.13%	Middle
14454	25	023	5308.02	No	No	No	4,634	411	8.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$108,264	96.14%	Middle
14454	25	023	5309.02	No	No	No	4,512	389	8.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$118,427	105.16%	Middle
14454	25	023	5309.03	No	No	No	5,998	685	11.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$122,725	108.98%	Middle
14454	25	023	5309.04	No	No	No	3,256	347	10.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$117,101	103.99%	Middle
14454	25	023	5401.01	No	No	No	4,435	483	10.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$87,292	77.51%	Moderate
14454	25	023	5401.02	No	No	No	2,642	201	7.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$112,308	99.73%	Middle
14454	25	023	5401.03	No	No	No	4,446	326	7.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$161,141	143.10%	Upper
14454	25	023	5411.00	No	No	No	5,717	429	7.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$130,858	116.20%	Middle
14454	25	023	5421.01	No	No	No	7,354	687	9.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$99,936	88.74%	Middle
14454	25	023	5421.02	No	No	No	2,659	246	9.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$90,375	80.25%	Middle
14454	25	023	5422.00	No	No	No	6,311	625	9.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$84,181	74.75%	Moderate
14454	25	023	5423.01	No	No	No	3,586	430	11.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$67,238	59.71%	Moderate
14454	25	023	5423.02	No	No	No	4,335	656	15.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$85,417	75.85%	Moderate
14454	25	023	5431.00	No	No	No	2,930	175	5.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$112,778	100.15%	Middle
14454	25	023	5441.00	No	No	No	5,570	522	9.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$85,378	75.81%	Moderate
14454	25	023	5442.00	No	No	No	6,075	526	8.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$79,909	70.96%	Moderate

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				FFIEC Infused			FFIEC Distressed			Majority Minority			High Minority			FFIEC		Percentage			
				Federally Targeted	Targeted	FFIEC	FFIEC	Distressed	Majority Minority	Mixed Race	Majority Minority	Single Race	High Minority	Mixed Race	High Minority	Single Race	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
Total Population	Minority Population	Percentage Minority	Majority Minority	Mixed Race	Majority Minority	Single Race	High Minority	Mixed Race	High Minority	Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Tract / MSA/MD Median Family	Decennial Census Tract MFI Level			
14454	25	023	5451.00	No	No	No	6,844	1,239	18.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,604	95.55%	Middle
14454	25	023	5452.00	No	No	No	6,478	1,296	20.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$81,709	72.56%	Moderate
14454	25	023	5453.00	No	No	No	4,463	813	18.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$78,717	69.90%	Moderate
14454	25	023	5454.00	No	No	No	5,518	912	16.53%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$74,643	66.28%	Moderate
14454	25	023	5601.00	No	No	No	6,508	552	8.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$114,976	102.10%	Middle
14454	25	023	5611.00	No	No	No	5,347	789	14.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$102,357	90.89%	Middle
14454	25	023	5614.00	No	No	No	6,225	1,081	17.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$99,438	88.30%	Middle
14454	25	023	9802.00	No	No	No	1,575	749	47.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	023	9803.00	No	No	No	2,820	781	27.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	023	9900.03	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0001.01	No	No	No	1,876	665	35.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$122,333	108.63%	Middle
14454	25	025	0001.02	No	No	No	3,714	2,149	57.86%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$98,850	87.78%	Middle
14454	25	025	0002.01	No	No	No	3,953	1,241	31.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$100,114	88.90%	Middle
14454	25	025	0002.02	No	No	No	4,148	1,754	42.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$78,281	69.51%	Moderate
14454	25	025	0003.01	No	No	No	3,136	918	29.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$109,010	96.80%	Middle
14454	25	025	0003.02	No	No	No	3,072	1,050	34.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$92,426	82.07%	Middle
14454	25	025	0004.01	No	No	No	5,853	2,136	36.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$87,630	77.81%	Moderate
14454	25	025	0004.02	No	No	No	3,644	1,118	30.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$128,281	113.91%	Middle
14454	25	025	0005.02	No	No	No	6,986	1,828	26.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$119,605	106.21%	Middle
14454	25	025	0005.03	No	No	No	2,418	797	32.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$111,580	99.08%	Middle
14454	25	025	0005.05	No	No	No	2,196	813	37.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$144,338	128.17%	Upper
14454	25	025	0005.06	No	No	No	2,895	895	30.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$81,859	72.69%	Moderate
14454	25	025	0006.01	No	No	No	3,758	1,425	37.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$127,311	113.05%	Middle
14454	25	025	0006.03	No	No	No	1,757	1,356	77.18%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0006.04	No	No	No	2,591	1,214	46.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$64,625	57.38%	Moderate
14454	25	025	0007.01	No	No	No	4,517	1,873	41.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$72,463	64.35%	Moderate
14454	25	025	0007.03	No	No	No	2,442	1,192	48.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$141,500	125.65%	Upper
14454	25	025	0007.04	No	No	No	5,312	2,643	49.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$90,208	80.10%	Middle
14454	25	025	0008.04	No	No	No	3,813	2,152	56.44%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0008.05	No	No	No	4,616	2,422	52.47%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0008.06	No	No	No	1,972	1,023	51.88%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$67,143	59.62%	Moderate
14454	25	025	0008.07	No	No	No	2,282	1,057	46.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0101.03	No	No	No	4,697	2,036	43.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$222,386	197.48%	Upper
14454	25	025	0101.04	No	No	No	5,063	1,928	38.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$168,333	149.48%	Upper
14454	25	025	0102.04	No	No	No	3,443	1,753	50.91%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0102.05	No	No	No	4,906	2,563	52.24%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$166,623	147.96%	Upper
14454	25	025	0102.06	No	No	No	2,154	1,114	51.72%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	0103.00	No	No	No	5,186	1,602	30.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$90,333	80.21%	Middle
14454	25	025	0104.03	No	No	No	3,179	1,608	50.58%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$53,177	47.22%	Low
14454	25	025	0104.04	No	No	No	5,747	2,456	42.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$72,656	64.52%	Moderate
14454	25	025	0104.05	No	No	No	6,853	3,060	44.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$48,051	42.67%	Low
14454	25	025	0104.08	No	No	No	1,438	617	42.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$96,250	85.47%	Middle
14454	25	025	0105.00	No	No	No	3,876	1,790	46.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$57,202	50.79%	Moderate
14454	25	025	0106.00	No	No	No	3,529	1,057	29.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$210,391	186.83%	Upper
14454	25	025	0107.01	No	No	No	2,543	580	22.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$181,875	161.51%	Upper
14454	25	025	0107.02	No	No	No	2,328	472	20.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$216,250	192.03%	Upper
14454	25	025	0108.01	No	No	No	2,856	621	21.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	025	0108.02	No	No	No	3,058	605	19.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	025	0201.01	No	No	No	4,235	592	13.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	025	0202.00	No	No	No	3,804	934	24.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$172,188	152.91%	Upper
14454	25	025	0203.01	No	No	No	2,166	878	40.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$164,750	146.30%	Upper
14454	25	025	0203.02	No	No	No	1,293	286	22.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$223,125	198.14%	Upper
14454	25	025	0203.04	No	No	No	1,906	637	33.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper
14454	25	025	0203.05	No	No	No	3,633	1,257	34.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$191,098	169.70%	Upper
14454	25	025	0301.00	No	No	No	2,115	273	12.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$95,469	84.78%	Middle
14454	25	025	0302.00	No	No	No	1,815	257	14.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$126,339	112.19%	Middle
14454	25	025	0303.01	No	No	No	1,385	231	16.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$131,136	116.45%	Middle
14454	25	025	0303.02	No	No	No	1,844	544	29.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper

MSA/MD	State Code	County Code	Census Tract	Population										Income									
				FFIEC Distressed			FFIEC Infamished			Majority Minority			High Minority			Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race													
14454	25	025	0304.00	No	No	No	4,160	649	15.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$221,944	197.09%	Upper		
14454	25	025	0305.00	No	No	No	2,715	320	11.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$171,333	152.15%	Upper		
14454	25	025	0401.00	No	No	No	2,360	309	13.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$222,625	197.70%	Upper		
14454	25	025	0402.00	No	No	No	1,594	757	47.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$118,542	105.27%	Middle		
14454	25	025	0403.00	No	No	No	4,525	1,019	22.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$157,917	140.23%	Upper		
14454	25	025	0404.01	No	No	No	2,922	716	24.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$131,949	117.17%	Middle		
14454	25	025	0406.00	No	No	No	3,683	702	19.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$197,853	175.70%	Upper		
14454	25	025	0408.01	No	No	No	4,036	1,991	49.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$126,250	112.11%	Middle		
14454	25	025	0501.01	No	No	No	4,917	3,675	74.74%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$70,066	62.22%	Moderate		
14454	25	025	0502.00	No	No	No	5,197	3,730	71.77%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$49,349	43.82%	Low		
14454	25	025	0503.00	No	No	No	3,258	2,007	61.60%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$60,556	53.77%	Moderate		
14454	25	025	0504.00	No	No	No	2,372	1,282	54.05%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$53,750	47.73%	Low		
14454	25	025	0505.00	No	No	No	2,174	1,242	57.13%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$93,929	83.41%	Middle		
14454	25	025	0506.00	No	No	No	2,074	1,373	66.20%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$59,602	52.92%	Moderate		
14454	25	025	0507.00	No	No	No	4,520	3,252	71.95%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$43,615	38.73%	Low		
14454	25	025	0509.01	No	No	No	4,242	3,151	74.28%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$55,943	49.67%	Low		
14454	25	025	0510.00	No	No	No	4,317	2,411	55.85%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$83,922	74.52%	Moderate		
14454	25	025	0511.01	No	No	No	6,460	3,719	57.57%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$49,744	44.17%	Low		
14454	25	025	0512.00	No	No	No	3,454	1,437	41.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$97,472	86.55%	Middle		
14454	25	025	0601.01	No	No	No	3,673	273	7.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$184,375	163.73%	Upper		
14454	25	025	0602.00	No	No	No	2,328	179	7.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$150,417	133.57%	Upper		
14454	25	025	0603.01	No	No	No	3,609	241	6.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$156,563	139.03%	Upper		
14454	25	025	0604.00	No	No	No	5,195	455	8.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$165,395	146.87%	Upper		
14454	25	025	0605.01	No	No	No	4,733	566	11.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$138,661	123.13%	Upper		
14454	25	025	0606.01	No	No	No	2,006	345	17.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$234,886	208.58%	Upper		
14454	25	025	0606.02	No	No	No	331	66	19.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$211,750	188.04%	Upper		
14454	25	025	0606.03	No	No	No	1,502	350	23.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$192,115	170.60%	Upper		
14454	25	025	0606.04	No	No	No	2,803	693	24.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$250,001	222.01%	Upper		
14454	25	025	0607.00	No	No	No	1,689	1,460	86.44%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$20,568	18.26%	Low		
14454	25	025	0608.00	No	No	No	4,859	658	13.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$180,750	160.51%	Upper		
14454	25	025	0610.00	No	No	No	2,416	1,248	51.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$63,152	56.08%	Moderate		
14454	25	025	0611.01	No	No	No	2,710	2,194	80.96%	Yes	No	Yes	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$14,028	12.45%	Low		
14454	25	025	0612.01	No	No	No	2,013	446	22.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	025	0612.02	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	025	0612.03	No	No	No	2,686	713	26.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$236,250	209.80%	Upper		
14454	25	025	0612.04	No	No	No	937	150	16.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$187,742	166.72%	Upper		
14454	25	025	0701.02	No	No	No	3,687	1,493	40.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	025	0701.03	No	No	No	751	515	68.58%	Yes	No	No	No	Asian	Not Hispanic	Female	\$129,500	\$112,607	\$52,212	46.36%	Low		
14454	25	025	0701.04	No	No	No	2,862	1,010	35.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$246,354	218.77%	Upper		
14454	25	025	0702.01	No	No	No	3,990	1,760	44.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$39,776	35.32%	Low		
14454	25	025	0702.02	No	No	No	5,460	3,852	70.55%	Yes	Yes	No	No	Asian	Not Hispanic	Female	\$129,500	\$112,607	\$35,577	31.59%	Low		
14454	25	025	0703.01	No	No	No	2,213	526	23.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$236,979	210.44%	Upper		
14454	25	025	0703.02	No	No	No	2,090	664	31.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$245,292	217.83%	Upper		
14454	25	025	0704.02	No	No	No	3,561	2,088	58.64%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$33,276	29.55%	Low		
14454	25	025	0705.01	No	No	No	2,223	602	27.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$192,417	170.87%	Upper		
14454	25	025	0705.02	No	No	No	3,393	1,849	54.49%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$63,667	32.56%	Low		
14454	25	025	0706.00	No	No	No	2,287	482	21.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$247,250	219.56%	Upper		
14454	25	025	0707.00	No	No	No	2,527	1,155	45.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	025	0708.01	No	No	No	1,056	485	45.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available		
14454	25	025	0708.02	No	No	No	2,685	983	36.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$195,954	174.01%	Upper		
14454	25	025	0709.01	No	No	No	1,165	874	75.02%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$44,713	39.70%	Low		
14454	25	025	0709.02	No	No	No	2,300	1,097	47.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$250,001	222.01%	Upper		
14454	25	025	0711.01	No	No	No	4,111	2,034	49.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$83,375	74.04%	Moderate		
14454	25	025	0712.01	No	No	No	3,514	2,062	58.68%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$63,333	56.24%	Moderate		
14454	25	025	0801.00	No	No	No	2,900	2,328	80.28%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$51,576	45.80%	Low		
14454	25	025	0803.00	No	No	No	2,236	2,090	93.47%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$62,031	55.08%	Moderate		
14454	25	025	0804.01	No	No	No	3,391	3,039	89.62%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$18,719	16.62%	Low		
14454	25	025	0805.00	No	No	No	3,288	2,980	90.63%	Yes	No	Yes	257	Black	Not Hispanic	Female	\$129,500	\$112,607	\$45,238	40.17%	Low		

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted Infused	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
14454	25	025	0806.01	No	No	No	4,732	2,983	63.04%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$27,604	24.51%	Low
14454	25	025	0808.01	No	No	No	4,282	3,044	71.09%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$28,750	25.53%	Low
14454	25	025	0809.00	No	No	No	4,376	2,182	49.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$78,452	69.66%	Moderate
14454	25	025	0810.01	No	No	No	5,695	3,740	65.67%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$41,463	36.82%	Low
14454	25	025	0811.01	No	No	No	1,484	678	45.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$77,379	68.71%	Moderate
14454	25	025	0811.02	No	No	No	3,165	1,917	60.57%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$100,543	89.28%	Middle
14454	25	025	0812.00	No	No	No	3,506	2,929	83.54%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$32,098	28.50%	Low
14454	25	025	0813.01	No	No	No	2,394	2,058	85.96%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$51,087	45.36%	Low
14454	25	025	0813.02	No	No	No	3,080	2,825	91.72%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$23,414	20.79%	Low
14454	25	025	0814.00	No	No	No	3,774	2,602	68.95%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$100,682	89.41%	Middle
14454	25	025	0815.00	No	No	No	2,449	2,043	83.42%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$55,577	49.35%	Low
14454	25	025	0817.00	No	No	No	4,141	3,887	93.87%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$42,286	37.55%	Low
14454	25	025	0818.00	No	No	No	3,567	3,311	92.82%	Yes	Yes	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$43,750	38.85%	Low
14454	25	025	0819.00	No	No	No	3,671	3,544	96.54%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$81,136	72.05%	Moderate
14454	25	025	0820.00	No	No	No	3,195	3,066	95.96%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$80,380	71.38%	Moderate
14454	25	025	0821.00	No	No	No	5,224	5,060	96.86%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$28,351	25.17%	Low
14454	25	025	0901.00	No	No	No	5,171	5,038	97.43%	Yes	Yes	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$33,139	29.42%	Low
14454	25	025	0902.00	No	No	No	2,412	2,307	95.65%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$34,773	30.87%	Low
14454	25	025	0903.00	No	No	No	3,795	3,713	97.84%	Yes	Yes	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$44,583	39.59%	Low
14454	25	025	0904.00	No	No	No	4,101	3,933	95.90%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$50,465	44.81%	Low
14454	25	025	0906.00	No	No	No	2,450	2,275	92.86%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$53,929	47.89%	Low
14454	25	025	0907.00	No	No	No	4,673	1,815	38.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$129,896	115.35%	Middle
14454	25	025	0909.01	No	No	No	3,600	2,593	72.03%	Yes	No	No	No	Asian	Not Hispanic	Female	\$129,500	\$112,607	\$34,583	30.71%	Low
14454	25	025	0910.01	No	No	No	3,255	1,489	45.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$76,839	68.23%	Moderate
14454	25	025	0911.00	No	No	No	4,916	2,388	48.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$119,250	105.89%	Middle
14454	25	025	0912.00	No	No	No	3,140	2,020	64.33%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$97,829	86.87%	Middle
14454	25	025	0913.00	No	No	No	2,626	2,329	88.69%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$44,570	39.58%	Low
14454	25	025	0914.00	No	No	No	2,886	2,685	93.04%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$56,745	50.39%	Moderate
14454	25	025	0915.00	No	No	No	4,588	3,967	86.46%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$53,678	47.66%	Low
14454	25	025	0916.00	No	No	No	3,200	2,738	85.56%	Yes	No	Yes	No	Asian	Not Hispanic	Male	\$129,500	\$112,607	\$50,139	44.52%	Low
14454	25	025	0917.00	No	No	No	3,203	2,995	93.51%	Yes	No	Yes	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$55,357	49.15%	Low
14454	25	025	0918.00	No	No	No	3,718	3,523	94.76%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$63,310	56.22%	Moderate
14454	25	025	0919.00	No	No	No	4,278	4,135	96.66%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$60,859	54.04%	Moderate
14454	25	025	0920.00	No	No	No	5,180	4,777	92.22%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$65,561	58.22%	Moderate
14454	25	025	0921.01	No	No	No	6,921	5,021	72.55%	Yes	No	No	No	Asian	Not Hispanic	Male	\$129,500	\$112,607	\$57,166	50.76%	Moderate
14454	25	025	0922.00	No	No	No	3,602	2,851	79.15%	Yes	No	No	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$96,118	85.35%	Middle
14454	25	025	0923.00	No	No	No	3,301	3,182	96.40%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$79,265	70.39%	Moderate
14454	25	025	0924.00	No	No	No	6,067	5,886	97.02%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$36,167	32.11%	Low
14454	25	025	1001.00	No	No	No	5,722	5,571	97.36%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$35,969	31.94%	Low
14454	25	025	1002.00	No	No	No	2,919	2,873	98.42%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$61,047	54.21%	Moderate
14454	25	025	1003.00	No	No	No	3,737	3,609	96.57%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$71,262	63.28%	Moderate
14454	25	025	1004.00	No	No	No	5,068	4,300	84.85%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$94,519	83.93%	Middle
14454	25	025	1005.00	No	No	No	6,576	5,642	85.80%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$58,750	52.17%	Moderate
14454	25	025	1006.01	No	No	No	5,342	3,247	60.78%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$78,438	69.65%	Moderate
14454	25	025	1006.03	No	No	No	2,172	781	35.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$93,684	83.19%	Middle
14454	25	025	1007.00	No	No	No	4,332	603	13.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$147,394	130.89%	Upper
14454	25	025	1008.00	No	No	No	5,791	2,702	46.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$109,722	97.43%	Middle
14454	25	025	1009.00	No	No	No	4,148	3,155	76.06%	Yes	Yes	No	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$99,432	88.30%	Middle
14454	25	025	1010.01	No	No	No	5,595	5,488	98.09%	Yes	Yes	Yes	Yes	Black	Not Hispanic	Male	\$129,500	\$112,607	\$71,761	63.72%	Moderate
14454	25	025	1010.02	No	No	No	5,712	5,517	96.59%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$44,129	39.18%	Low
14454	25	025	1011.01	No	No	No	3,522	3,414	96.93%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$52,097	46.26%	Low
14454	25	025	1011.02	No	No	No	4,766	4,707	98.76%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$60,231	53.48%	Moderate
14454	25	025	1101.04	No	No	No	2,177	1,744	80.11%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$46,426	41.22%	Low
14454	25	025	1101.05	No	No	No	2,120	887	41.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$133,844	118.85%	Middle
14454	25	025	1101.06	No	No	No	1,356	646	47.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	1102.01	No	No	No	2,091	1,752	83.79%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$72,250	64.16%	Moderate
14454	25	025	1103.01	No	No	No	2,500	1,478	59.12%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$88,575	78.65%	Moderate
14454	25	025	1104.01	No	No	No	3,625	2,343	64.63%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$83,804	74.42%	Moderate

MSA/MD	State Code	County Code	Census Tract	Population									Income								
				Federally Targeted Infrastructure			Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	FFIEC Infrastructure	FFIEC Distressed															
14454	25	025	1104.03	No	No	No	4,437	2,315	52.17%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$137,454	122.06%	Upper
14454	25	025	1105.01	No	No	No	3,302	1,065	32.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$125,195	111.17%	Middle
14454	25	025	1105.02	No	No	No	4,000	1,822	45.55%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$107,174	95.17%	Middle
14454	25	025	1106.01	No	No	No	2,639	475	18.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$196,250	174.27%	Upper
14454	25	025	1106.07	No	No	No	5,276	1,202	22.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$139,591	123.96%	Upper
14454	25	025	1201.03	No	No	No	1,642	346	21.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$210,231	186.69%	Upper
14454	25	025	1201.04	No	No	No	2,373	803	33.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$116,513	103.46%	Middle
14454	25	025	1201.05	No	No	No	2,492	596	23.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$201,726	179.14%	Upper
14454	25	025	1202.01	No	No	No	4,360	2,007	46.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$116,218	103.20%	Middle
14454	25	025	1203.01	No	No	No	5,120	2,846	55.59%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$123,625	109.78%	Middle
14454	25	025	1204.00	No	No	No	6,006	1,657	27.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$164,333	145.93%	Upper
14454	25	025	1205.00	No	No	No	2,423	1,500	61.91%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$89,345	79.34%	Moderate
14454	25	025	1206.00	No	No	No	2,566	714	27.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$169,766	150.75%	Upper
14454	25	025	1207.00	No	No	No	2,139	868	40.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$141,750	125.88%	Upper
14454	25	025	1301.01	No	No	No	6,048	1,508	24.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$166,071	147.47%	Upper
14454	25	025	1302.00	No	No	No	4,708	945	20.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$157,727	140.06%	Upper
14454	25	025	1303.00	No	No	No	4,496	953	21.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$163,701	145.37%	Upper
14454	25	025	1304.02	No	No	No	4,833	1,439	29.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$143,656	127.57%	Upper
14454	25	025	1304.04	No	No	No	3,073	1,244	40.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$104,500	92.80%	Middle
14454	25	025	1304.06	No	No	No	5,639	4,026	71.40%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$52,417	46.54%	Low
14454	25	025	1401.02	No	No	No	4,958	3,396	68.50%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$107,830	95.75%	Middle
14454	25	025	1401.05	No	No	No	3,592	2,461	68.51%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$90,500	80.36%	Middle
14454	25	025	1401.06	No	No	No	2,178	1,851	84.99%	Yes	No	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$58,021	51.52%	Moderate
14454	25	025	1401.07	No	No	No	2,778	2,031	73.11%	Yes	No	No	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$97,404	86.49%	Middle
14454	25	025	1402.01	No	No	No	2,311	1,544	66.81%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$97,522	86.60%	Middle
14454	25	025	1402.02	No	No	No	5,824	3,814	65.49%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$116,382	103.35%	Middle
14454	25	025	1403.00	No	No	No	6,843	5,923	86.56%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$71,404	63.40%	Moderate
14454	25	025	1404.00	No	No	No	7,859	7,366	93.73%	Yes	Yes	Yes	No	Black	Not Hispanic	Female	\$129,500	\$112,607	\$67,364	59.82%	Moderate
14454	25	025	1601.02	No	No	No	3,823	3,438	89.93%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$64,005	56.83%	Moderate
14454	25	025	1601.03	No	No	No	4,646	3,964	85.32%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$129,500	\$112,607	\$67,787	60.19%	Moderate
14454	25	025	1602.00	No	No	No	4,154	3,761	90.54%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$129,500	\$112,607	\$50,676	45.00%	Low
14454	25	025	1603.00	No	No	No	2,753	1,217	44.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$110,938	98.51%	Middle
14454	25	025	1604.00	No	No	No	3,878	3,061	78.93%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$60,573	53.79%	Moderate
14454	25	025	1605.01	No	No	No	6,105	5,372	87.99%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$129,500	\$112,607	\$82,148	72.95%	Moderate
14454	25	025	1605.02	No	No	No	5,604	4,556	81.30%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$51,434	45.67%	Low
14454	25	025	1606.01	No	No	No	4,331	3,126	72.18%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$74,907	66.52%	Moderate
14454	25	025	1606.02	No	No	No	5,493	4,050	73.73%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$65,051	57.76%	Moderate
14454	25	025	1701.01	No	No	No	4,023	2,255	56.05%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$85,729	76.13%	Moderate
14454	25	025	1701.02	No	No	No	5,015	3,137	62.55%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$80,904	71.84%	Moderate
14454	25	025	1702.00	No	No	No	5,305	2,499	47.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$49,740	44.17%	Low
14454	25	025	1703.01	No	No	No	7,045	2,989	42.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$102,750	91.24%	Middle
14454	25	025	1703.02	No	No	No	4,051	2,323	57.34%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$81,723	72.57%	Moderate
14454	25	025	1704.00	No	No	No	5,761	3,187	55.32%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$106,458	94.53%	Middle
14454	25	025	1705.02	No	No	No	3,407	1,161	34.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$87,500	77.70%	Moderate
14454	25	025	1705.03	No	No	No	1,698	740	43.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$74,955	66.56%	Moderate
14454	25	025	1705.04	No	No	No	3,157	1,644	52.07%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$107,981	95.89%	Middle
14454	25	025	1706.01	No	No	No	6,247	3,689	59.05%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$94,583	83.99%	Middle
14454	25	025	1707.01	No	No	No	2,702	1,503	55.63%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$62,554	55.55%	Moderate
14454	25	025	1707.02	No	No	No	7,995	6,014	75.22%	Yes	No	No	No	White-Not Hispanic	Hispanic	Male	\$129,500	\$112,607	\$44,805	39.78%	Low
14454	25	025	1708.00	No	No	No	5,773	3,089	53.51%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$75,066	66.66%	Moderate
14454	25	025	1801.01	No	No	No	5,804	1,303	22.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$79,238	70.36%	Moderate
14454	25	025	1802.00	No	No	No	4,326	955	22.08%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$114,107	101.33%	Middle
14454	25	025	1803.01	No	No	No	3,169	443	13.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$120,450	106.96%	Middle
14454	25	025	1804.00	No	No	No	1,928	374	19.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$129,053	114.60%	Middle
14454	25	025	1805.00	No	No	No	4,089	996	24.36%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$108,147	96.03%	Middle
14454	25	025	9801.01	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9803.00	No	No	No	113	71	62.83%	Yes	No	No	No	Black	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9807.00	No	No	No	7	5	71.43%	Yes	Yes	No	2 or More Minority	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available	

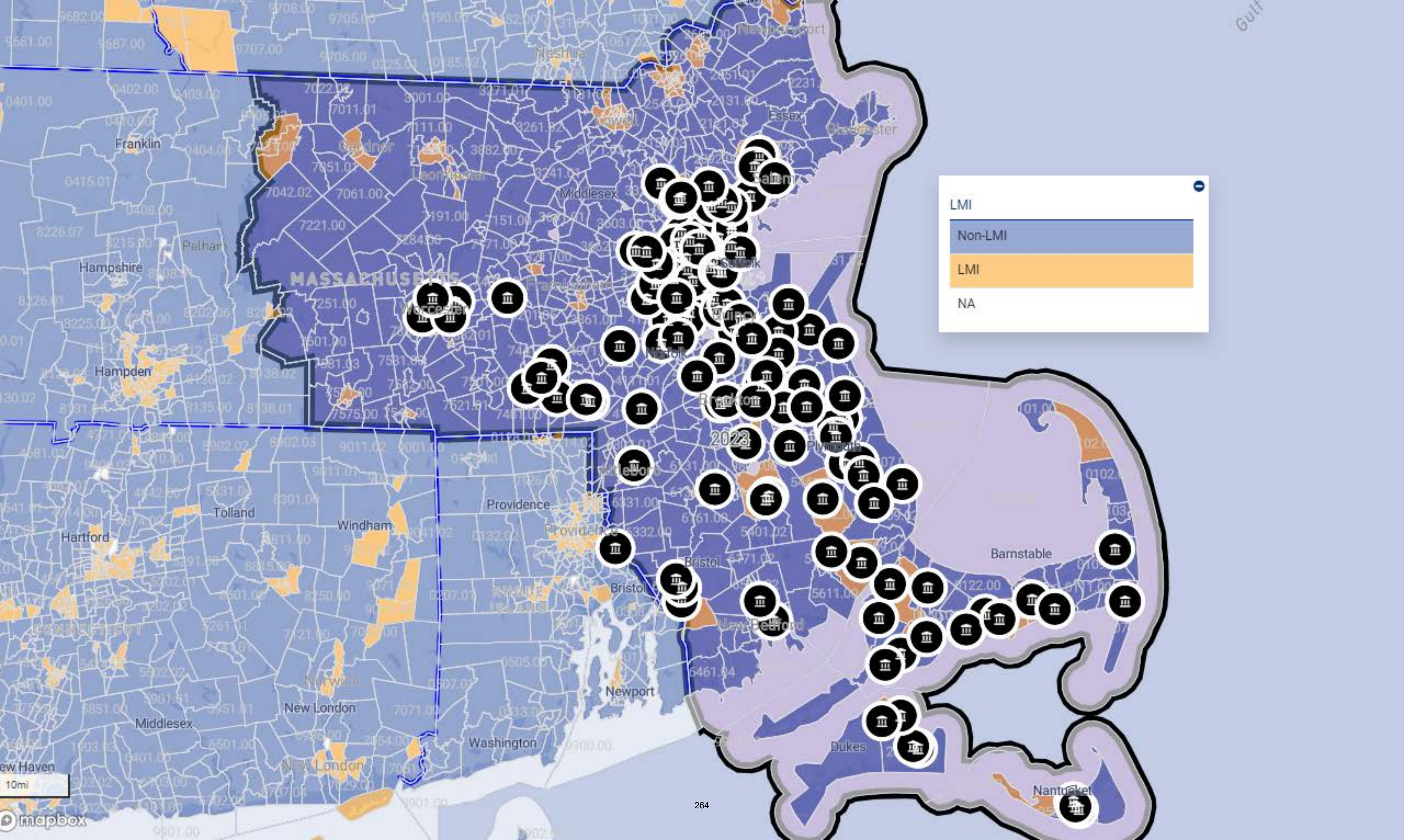
MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted Infused			FFIEC Distressed			Majority Minority			High Minority			FFIEC		Decennial		Percentage	
				Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage MSA/MD Median Family	Decennial Census Tract MFI Level			
14454	25	025	9809.00	No	No	No	125	53	42.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9810.00	No	No	No	11	9	81.82%	Yes	No	Yes	No	2 or More Minority	Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9811.00	No	No	No	97	70	72.16%	Yes	No	No	No	2 or More Minority	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9812.01	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9812.02	No	No	No	6	5	83.33%	Yes	No	Yes	No	2 or More Minority	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9813.00	No	No	No	79	25	31.65%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9815.01	No	No	No	13	8	61.54%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9815.02	No	No	No	7	7	100.00%	Yes	No	Yes	No	2 or More Minority	Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9816.00	No	No	No	2	2	100.00%	Yes	Yes	Yes	Yes	2 or More Minority	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9817.00	No	No	No	4	3	75.00%	Yes	No	No	No	2 or More Minority	Not Hispanic	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9818.00	No	No	No	23	8	34.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9819.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
14454	25	025	9901.01	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$129,500	\$112,607	\$0	0.00%	Not Available
49340	25	027	7001.00	No	No	No	6,315	589	9.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$120,478	124.38%	Upper
49340	25	027	7011.01	No	No	No	4,789	611	12.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$103,033	106.37%	Middle
49340	25	027	7011.02	No	No	No	3,634	512	14.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$90,438	93.36%	Middle
49340	25	027	7022.01	No	No	No	1,250	74	5.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$102,112	105.42%	Middle
49340	25	027	7022.02	No	No	No	1,941	260	13.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$109,830	113.39%	Middle
49340	25	027	7031.00	No	No	No	4,515	622	13.78%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$69,028	71.26%	Moderate
49340	25	027	7032.00	No	No	No	3,639	376	10.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$67,326	69.50%	Moderate
49340	25	027	7033.00	No	No	No	3,791	472	12.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$66,688	68.84%	Moderate
49340	25	027	7042.01	No	No	No	1,726	158	9.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$89,663	92.56%	Middle
49340	25	027	7042.02	No	No	No	1,194	106	8.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$92,054	95.03%	Middle
49340	25	027	7051.01	No	No	No	3,687	341	9.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$102,153	105.46%	Middle
49340	25	027	7051.02	No	No	No	4,462	424	9.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$98,942	102.14%	Middle
49340	25	027	7061.00	No	No	No	4,328	363	8.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$109,432	112.97%	Middle
49340	25	027	7071.00	No	No	No	4,085	872	21.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$54,387	56.15%	Moderate
49340	25	027	7072.00	No	No	No	2,120	451	21.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$40,078	41.37%	Low
49340	25	027	7073.00	No	No	No	4,056	791	19.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$52,250	53.94%	Moderate
49340	25	027	7074.00	No	No	No	4,904	850	17.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$64,375	66.46%	Moderate
49340	25	027	7075.00	No	No	No	6,122	1,597	26.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$78,159	80.69%	Middle
49340	25	027	7081.00	No	No	No	8,213	826	10.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$116,587	120.36%	Upper
49340	25	027	7091.00	No	No	No	4,356	1,217	27.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$92,679	95.68%	Middle
49340	25	027	7092.01	No	No	No	7,812	2,340	29.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$87,366	90.19%	Middle
49340	25	027	7092.03	No	No	No	3,404	1,424	41.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$50,769	52.41%	Moderate
49340	25	027	7092.04	No	No	No	4,078	1,603	39.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$89,176	92.06%	Middle
49340	25	027	7094.00	No	No	No	4,939	2,502	50.66%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$48,281	49.84%	Low
49340	25	027	7095.01	No	No	No	2,134	481	22.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$109,063	112.59%	Middle
49340	25	027	7095.02	No	No	No	6,187	1,881	30.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$92,237	95.22%	Middle
49340	25	027	7096.00	No	No	No	2,428	1,228	50.58%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$88,469	91.33%	Middle
49340	25	027	7097.01	No	No	No	5,948	2,219	37.31%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$100,276	103.52%	Middle
49340	25	027	7097.02	No	No	No	2,496	848	33.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$74,432	76.84%	Moderate
49340	25	027	7101.00	No	No	No	3,815	2,119	55.54%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$61,016	62.99%	Moderate
49340	25	027	7102.00	No	No	No	7,039	2,468	35.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$66,389	68.54%	Moderate
49340	25	027	7103.00	No	No	No	3,582	1,311	36.60%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$78,977	81.53%	Middle
49340	25	027	7104.00	No	No	No	2,204	846	38.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$67,240	69.41%	Moderate
49340	25	027	7105.00	No	No	No	3,395	1,934	56.97%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$52,773	54.48%	Moderate
49340	25	027	7106.01	No	No	No	3,285	1,954	59.48%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$44,615	46.06%	Low
49340	25	027	7106.02	No	No	No	4,013	2,055	51.21%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$62,917	64.95%	Moderate
49340	25	027	7107.00	No	No	No	1,800	1,006	55.89%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$37,109	38.31%	Low
49340	25	027	7108.00	No	No	No	4,785	2,466	51.54%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$45,536	47.01%	Low
49340	25	027	7110.00	No	No	No	3,073	1,571	51.12%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$49,959	51.57%	Moderate
49340	25	027	7111.00	No	No	No	4,955	1,298	26.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$99,479	102.70%	Middle
49340	25	027	7121.01	No	No	No	7,349	1,135	15.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$103,684	107.04%	Middle
49340	25	027	7121.02	No	No	No	4,433	560	12.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$137,727	142.19%	Upper
49340	25	027	7131.00	No	No	No	8,441	2,132	25.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$110,893	114.48%	Middle
49340	25	027	7151.00	No	No	No	5,665	762	13.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$185,714	191.73%	Upper
49340	25	027	7161.01	No	No	No	3,701	717	19.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$135,398	139.78%	Upper

MSA/MD	State Code	County Code	Census Tract	Population									Income										
				FFIEC Infomed			FFIEC Distressed			Majority Minority			Minority Minority			Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
				Federally Targeted	FFIEC	Infomed	Total Population	Minority Population	Percentage Minority	Majority Minority	Mixed Race	Single Race	High Minority	Mixed Race	High Minority								
49340	25	027	7161.02	No	No	No	4,807	1,517	31.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$79,476	82.05%	Middle		
49340	25	027	7162.00	No	No	No	2,953	986	33.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$91,075	94.02%	Middle		
49340	25	027	7163.00	No	No	No	3,967	1,265	31.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$85,990	88.77%	Middle		
49340	25	027	7171.00	No	No	No	3,158	362	11.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$113,795	117.48%	Middle		
49340	25	027	7181.00	No	No	No	4,849	639	13.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$124,213	128.23%	Upper		
49340	25	027	7191.00	No	No	No	7,985	755	9.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$129,675	133.87%	Upper		
49340	25	027	7201.00	No	No	No	3,495	303	8.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$128,472	132.63%	Upper		
49340	25	027	7211.01	No	No	No	1,851	176	9.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$87,250	90.07%	Middle		
49340	25	027	7211.03	No	No	No	5,026	555	11.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$161,667	166.90%	Upper		
49340	25	027	7211.04	No	No	No	4,023	501	12.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$93,750	96.78%	Middle		
49340	25	027	7221.00	No	No	No	5,530	534	9.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$105,337	108.75%	Middle		
49340	25	027	7231.00	No	No	No	3,663	286	7.81%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$89,861	92.77%	Middle		
49340	25	027	7241.00	No	No	No	3,833	341	8.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$84,145	86.87%	Middle		
49340	25	027	7251.00	No	No	No	4,735	459	9.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$85,300	88.06%	Middle		
49340	25	027	7261.00	No	No	No	6,182	725	11.73%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$106,548	110.00%	Middle		
49340	25	027	7262.00	No	No	No	5,810	1,110	19.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$81,224	83.85%	Middle		
49340	25	027	7271.00	No	No	No	5,004	757	15.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$141,964	146.56%	Upper		
49340	25	027	7281.00	No	No	No	5,388	790	14.66%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$146,458	151.20%	Upper		
49340	25	027	7282.00	No	No	No	4,045	541	13.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$125,521	129.59%	Upper		
49340	25	027	7283.00	No	No	No	4,916	560	11.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$132,938	137.24%	Upper		
49340	25	027	7284.00	No	No	No	5,556	770	13.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$129,896	134.10%	Upper		
49340	25	027	7291.00	No	No	No	5,008	889	17.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$152,692	157.64%	Upper		
49340	25	027	7292.00	No	No	No	2,869	444	15.48%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$96,250	99.37%	Middle		
49340	25	027	7301.00	No	No	No	6,504	2,486	38.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$104,017	107.38%	Middle		
49340	25	027	7302.00	No	No	No	6,146	1,975	32.13%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$102,426	105.74%	Middle		
49340	25	027	7303.00	No	No	No	5,223	1,851	35.44%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$101,901	105.20%	Middle		
49340	25	027	7304.01	No	No	No	5,992	3,577	59.70%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$59,572	61.50%	Moderate		
49340	25	027	7304.02	No	No	No	2,066	1,268	61.37%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$70,536	72.82%	Moderate		
49340	25	027	7305.00	No	No	No	4,166	2,084	50.02%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$60,167	62.11%	Moderate		
49340	25	027	7306.00	No	No	No	9,298	1,995	21.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$142,605	147.22%	Upper		
49340	25	027	7307.00	No	No	No	7,367	2,353	31.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$90,670	93.60%	Middle		
49340	25	027	7308.01	No	No	No	3,823	818	21.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$142,057	146.66%	Upper		
49340	25	027	7308.02	No	No	No	2,222	585	26.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$114,167	117.86%	Middle		
49340	25	027	7309.01	No	No	No	3,728	842	22.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$97,386	100.54%	Middle		
49340	25	027	7309.02	No	No	No	4,416	1,223	27.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$111,150	114.75%	Middle		
49340	25	027	7310.01	No	No	No	2,468	1,206	48.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$83,750	86.46%	Middle		
49340	25	027	7310.02	No	No	No	7,081	3,832	54.12%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$59,602	61.53%	Moderate		
49340	25	027	7311.01	No	No	No	4,527	2,654	58.63%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$60,795	62.76%	Moderate		
49340	25	027	7311.02	No	No	No	2,857	1,093	38.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$108,863	112.39%	Middle		
49340	25	027	7312.02	No	No	No	1,375	379	27.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$0	0.00%	Not Available		
49340	25	027	7312.03	No	No	No	6,090	4,084	67.06%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$40,625	41.94%	Low		
49340	25	027	7312.04	No	No	No	2,531	1,861	73.53%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$43,491	44.90%	Low		
49340	25	027	7313.00	No	No	No	4,423	3,638	82.25%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$107,900	\$96,860	\$29,985	30.95%	Low		
49340	25	027	7314.00	No	No	No	5,197	4,188	80.58%	Yes	No	Yes	No	White-Not Hispanic	Hispanic	Female	\$107,900	\$96,860	\$44,122	45.55%	Low		
49340	25	027	7315.00	No	No	No	5,443	4,067	74.72%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$27,004	27.87%	Low		
49340	25	027	7316.01	No	No	No	4,812	2,356	48.96%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$40,513	41.82%	Low		
49340	25	027	7316.02	No	No	No	3,267	1,126	34.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$28,145	29.05%	Low		
49340	25	027	7317.00	No	No	No	4,059	2,121	52.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$29,453	30.40%	Low		
49340	25	027	7318.01	No	No	No	2,825	1,364	48.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$0	0.00%	Not Available		
49340	25	027	7318.02	No	No	No	4,118	3,193	77.54%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$19,706	20.34%	Low		
49340	25	027	7319.00	No	No	No	6,351	4,524	71.23%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$43,235	44.63%	Low		
49340	25	027	7320.01	No	No	No	3,439	2,746	79.85%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$107,900	\$96,860	\$12,386	12.78%	Low		
49340	25	027	7320.02	No	No	No	4,348	2,011	46.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$66,827	68.99%	Moderate		
49340	25	027	7322.01	No	No	No	3,264	1,450	44.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$96,806	99.94%	Middle		
49340	25	027	7322.02	No	No	No	3,683	1,474	40.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$83,750	86.46%	Middle		
49340	25	027	7322.03	No	No	No	3,212	1,887	58.75%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$71,250	73.55%	Moderate		
49340	25	027	7323.01	No	No	No	4,835	1,815	37.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$92,222	95.21%	Middle		
49340	25	027	7323.02	No	No	No	4,716	2,469	52.35%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$51,354	53.01%	Moderate		

MSA/MD	State Code	County Code	Census Tract	Population										Income							
				Federally Targeted FFIEC Information		Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
				Federally Targeted	FFIEC Information																
49340	25	027	7324.00	No	No	No	8,018	5,744	71.64%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$54,006	55.75%	Moderate
49340	25	027	7325.00	No	No	No	2,490	1,678	67.39%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$49,167	50.76%	Moderate
49340	25	027	7326.00	No	No	No	5,448	3,746	68.76%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$45,505	46.98%	Low
49340	25	027	7327.00	No	No	No	4,699	3,095	65.87%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$36,857	38.05%	Low
49340	25	027	7328.01	No	No	No	5,374	2,078	38.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$80,156	82.75%	Middle
49340	25	027	7328.02	No	No	No	4,620	2,358	51.04%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$70,625	72.91%	Moderate
49340	25	027	7329.01	No	No	No	7,444	3,768	50.62%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$71,649	73.97%	Moderate
49340	25	027	7329.02	No	No	No	3,299	1,026	31.10%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$0	0.00%	Not Available
49340	25	027	7330.00	No	No	No	4,273	3,151	73.74%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$42,321	43.69%	Low
49340	25	027	7331.01	No	No	No	2,273	943	41.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$73,250	75.62%	Moderate
49340	25	027	7331.02	No	No	No	2,708	1,297	47.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$73,393	75.77%	Moderate
49340	25	027	7351.00	No	No	No	6,645	946	14.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$100,000	103.24%	Middle
49340	25	027	7352.00	No	No	No	4,442	1,085	24.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$109,865	113.42%	Middle
49340	25	027	7361.00	No	No	No	2,688	373	13.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$128,780	132.95%	Upper
49340	25	027	7362.00	No	No	No	3,985	645	16.19%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$98,477	101.66%	Middle
49340	25	027	7363.00	No	No	No	2,489	433	17.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$87,083	89.90%	Middle
49340	25	027	7364.00	No	No	No	3,113	510	16.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$97,552	100.71%	Middle
49340	25	027	7365.00	No	No	No	4,614	523	11.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$125,588	129.65%	Upper
49340	25	027	7371.00	No	No	No	5,381	703	13.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$127,359	131.48%	Upper
49340	25	027	7372.00	No	No	No	1,760	266	15.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$74,088	76.48%	Moderate
49340	25	027	7373.00	No	No	No	6,690	1,082	16.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$104,964	108.36%	Middle
49340	25	027	7381.00	No	No	No	5,014	1,447	28.86%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$127,644	131.78%	Upper
49340	25	027	7382.01	No	No	No	4,446	803	18.06%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$134,076	138.42%	Upper
49340	25	027	7382.02	No	No	No	6,768	1,190	17.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$140,987	145.55%	Upper
49340	25	027	7391.01	No	No	No	5,286	1,899	35.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$143,526	148.17%	Upper
49340	25	027	7391.02	No	No	No	5,232	3,022	57.76%	Yes	No	No	No	Asian	Not Hispanic	Male	\$107,900	\$96,860	\$107,321	110.80%	Middle
49340	25	027	7392.01	No	No	No	3,508	1,495	42.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$97,981	101.15%	Middle
49340	25	027	7392.02	No	No	No	3,248	1,304	40.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$146,607	151.35%	Upper
49340	25	027	7393.00	No	No	No	4,004	1,276	31.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$114,135	117.83%	Middle
49340	25	027	7394.01	No	No	No	6,554	2,327	35.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$133,333	137.65%	Upper
49340	25	027	7394.02	No	No	No	2,548	593	23.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$156,272	161.33%	Upper
49340	25	027	7395.00	No	No	No	7,945	2,144	26.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$160,995	166.21%	Upper
49340	25	027	7401.01	No	No	No	6,227	1,582	25.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$156,352	161.42%	Upper
49340	25	027	7401.02	No	No	No	6,266	1,447	23.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$164,554	169.88%	Upper
49340	25	027	7402.00	No	No	No	3,248	790	24.32%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$141,833	146.43%	Upper
49340	25	027	7411.01	No	No	No	4,646	1,103	23.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$205,179	211.83%	Upper
49340	25	027	7411.02	No	No	No	5,804	1,461	25.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$178,879	184.67%	Upper
49340	25	027	7423.00	No	No	No	4,255	1,070	25.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$124,018	128.03%	Upper
49340	25	027	7424.01	No	No	No	5,677	1,527	26.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$213,889	220.82%	Upper
49340	25	027	7424.02	No	No	No	5,046	3,140	62.23%	Yes	Yes	No	No	Asian	Not Hispanic	Male	\$107,900	\$96,860	\$160,375	165.57%	Upper
49340	25	027	7431.00	No	No	No	8,000	1,072	13.40%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$137,037	141.47%	Upper
49340	25	027	7441.02	No	No	No	5,552	1,283	23.11%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$112,500	116.14%	Middle
49340	25	027	7441.03	No	No	No	2,780	710	25.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$108,504	112.02%	Middle
49340	25	027	7441.04	No	No	No	5,167	1,174	22.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$121,094	125.01%	Upper
49340	25	027	7442.01	No	No	No	2,824	1,086	38.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$104,556	107.94%	Middle
49340	25	027	7442.02	No	No	No	5,339	1,915	35.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$96,219	99.33%	Middle
49340	25	027	7443.00	No	No	No	4,450	2,546	57.21%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$72,917	75.28%	Moderate
49340	25	027	7444.00	No	No	No	4,267	1,620	37.97%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$84,360	87.09%	Middle
49340	25	027	7451.00	No	No	No	6,017	738	12.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$117,000	120.79%	Upper
49340	25	027	7461.00	No	No	No	6,228	584	9.38%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$150,573	155.45%	Upper
49340	25	027	7471.01	No	No	No	5,306	548	10.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$116,014	119.77%	Middle
49340	25	027	7471.02	No	No	No	3,902	412	10.56%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$118,125	121.95%	Upper
49340	25	027	7481.00	No	No	No	3,174	259	8.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$94,250	97.30%	Middle
49340	25	027	7491.00	No	No	No	8,371	737	8.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$129,331	133.52%	Upper
49340	25	027	7492.00	No	No	No	5,791	678	11.71%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$113,235	116.90%	Middle
49340	25	027	7501.00	No	No	No	6,152	903	14.68%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$96,192	99.31%	Middle
49340	25	027	7502.00	No	No	No	7,160	707	9.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$138,368	142.85%	Upper
49340	25	027	7503.00	No	No	No	3,023	430	14.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$89,024	91.90%	Middle

MSA/MD	State Code	County Code	Census Tract	Federally Targeted FFIEC Underserved	FFIEC Distressed	Population						Income									
						Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level	
49340	25	027	7511.01	No	No	No	6,390	600	9.39%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$125,156	129.21%	Upper
49340	25	027	7511.02	No	No	No	2,967	225	7.58%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$115,250	118.98%	Middle
49340	25	027	7521.01	No	No	No	5,647	512	9.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$135,364	139.75%	Upper
49340	25	027	7521.02	No	No	No	3,336	300	8.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$126,944	131.05%	Upper
49340	25	027	7531.00	No	No	No	7,254	1,077	14.85%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$122,167	126.12%	Upper
49340	25	027	7532.00	No	No	No	6,093	667	10.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$89,483	92.38%	Middle
49340	25	027	7541.00	No	No	No	6,778	1,025	15.12%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$101,511	104.80%	Middle
49340	25	027	7542.00	No	No	No	3,769	1,101	29.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$46,189	47.68%	Low
49340	25	027	7543.00	No	No	No	3,099	1,107	35.72%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$49,873	51.48%	Moderate
49340	25	027	7544.00	No	No	No	4,130	1,081	26.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$80,987	83.61%	Middle
49340	25	027	7551.00	No	No	No	3,450	624	18.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$85,125	87.88%	Middle
49340	25	027	7552.01	No	No	No	4,508	535	11.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$111,788	115.41%	Middle
49340	25	027	7552.02	No	No	No	3,963	1,145	28.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$86,917	89.73%	Middle
49340	25	027	7561.01	No	No	No	4,538	482	10.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$103,513	106.86%	Middle
49340	25	027	7561.02	No	No	No	8,777	794	9.05%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$120,901	124.82%	Upper
49340	25	027	7571.00	No	No	No	4,630	1,865	40.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$56,914	58.75%	Moderate
49340	25	027	7572.00	No	No	No	2,554	1,574	61.63%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$107,900	\$96,860	\$37,500	38.71%	Low
49340	25	027	7573.00	No	No	No	3,205	1,880	58.66%	Yes	No	No	No	White-Not Hispanic	Hispanic	Female	\$107,900	\$96,860	\$38,100	39.33%	Low
49340	25	027	7574.00	No	No	No	2,813	954	33.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$80,096	82.69%	Middle
49340	25	027	7575.00	No	No	No	4,538	1,408	31.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$93,717	96.75%	Middle
49340	25	027	7581.01	No	No	No	1,684	181	10.75%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$114,000	117.69%	Middle
49340	25	027	7581.03	No	No	No	4,982	628	12.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$93,644	96.67%	Middle
49340	25	027	7581.04	No	No	No	3,201	431	13.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$109,643	113.19%	Middle
49340	25	027	7591.00	No	No	No	2,224	222	9.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$80,223	82.82%	Middle
49340	25	027	7601.00	No	No	No	3,439	309	8.99%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$110,066	113.63%	Middle
49340	25	027	7611.00	No	No	No	4,975	495	9.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$93,373	96.39%	Middle
49340	25	027	7612.00	No	No	No	6,589	2,850	43.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$97,078	100.22%	Middle
49340	25	027	7613.00	No	No	No	3,436	621	18.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$106,414	109.86%	Middle
49340	25	027	7614.01	No	No	No	4,185	587	14.03%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$107,900	\$96,860	\$201,058	207.57%	Upper
49340	25	027	7614.02	No	No	No	2,666	920	34.51%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$107,900	\$96,860	\$133,750	138.08%	Upper
Grand Totals:						6,201,729	2,029,601	32.73%													

- Notes:
1. Federal Financial Institutions Examination Council Demographic Data: 2022
 2. Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
 3. Census Tracts in Federally Targeted Area's are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
 4. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
 5. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
 9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.

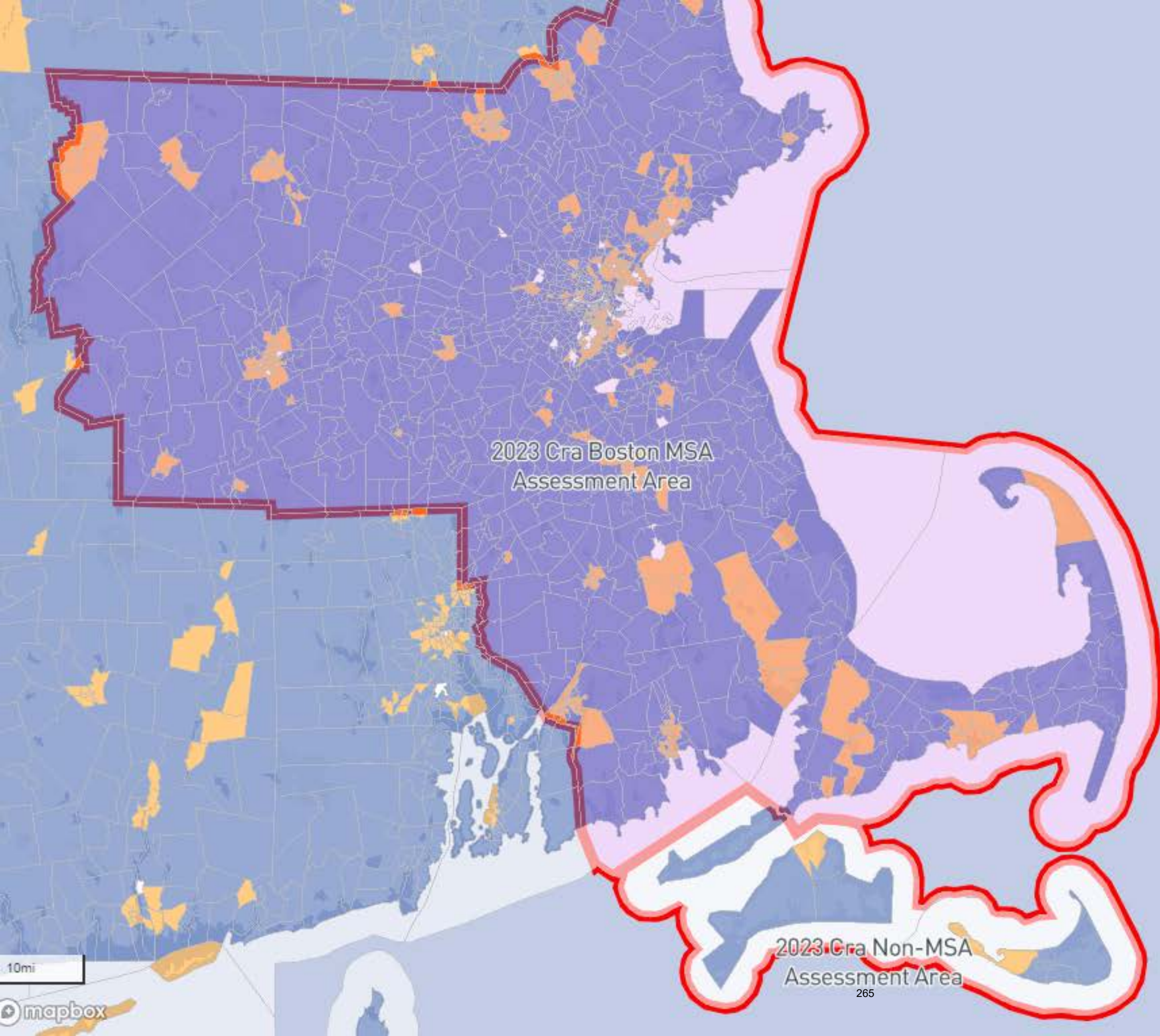


LMI

Non-LMI

LMI

NA



2023 Cra Boston MSA
Assessment Area

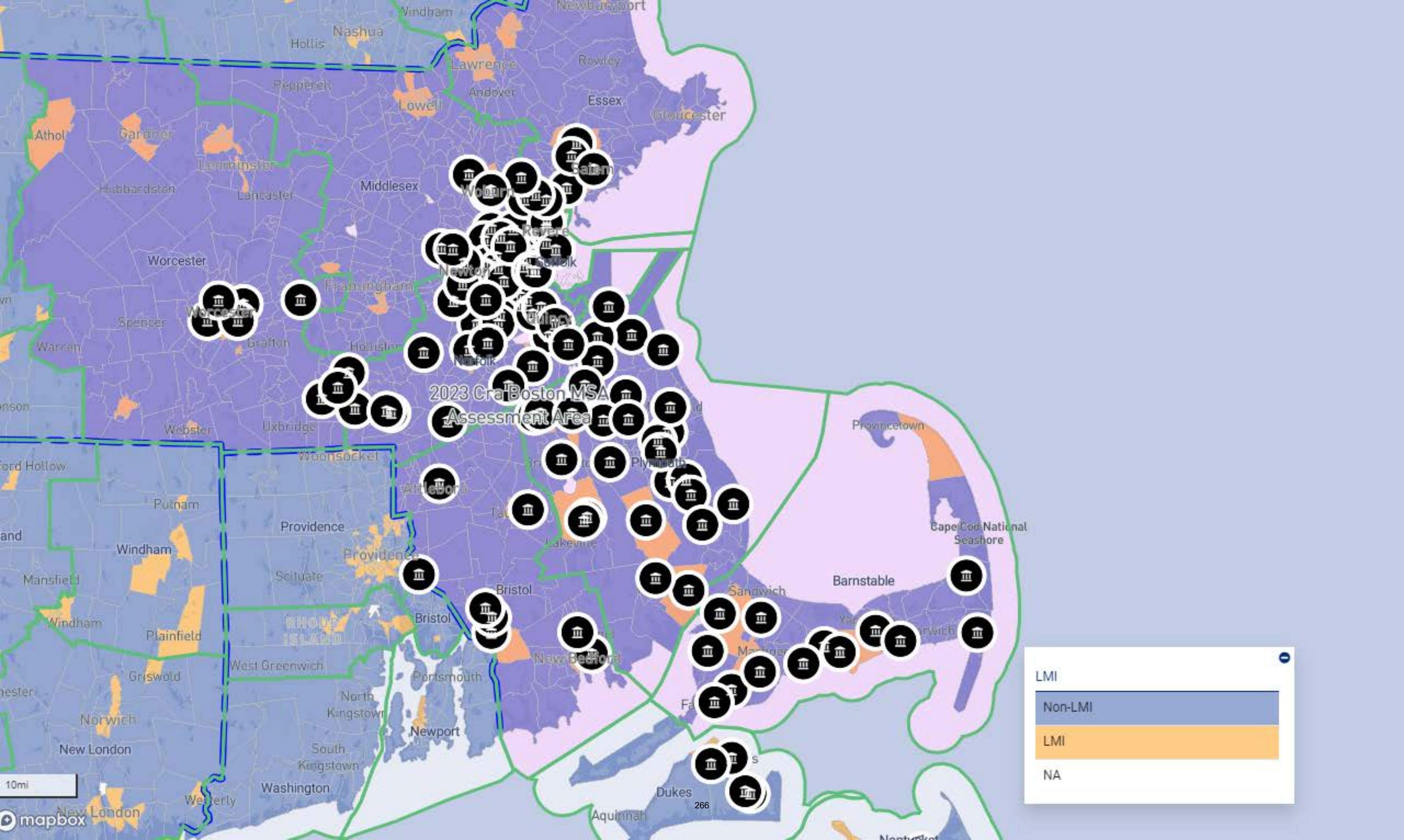
2023 Cra Non-MSA
Assessment Area

LMI

Non-LMI
LMI
NA

10mi

mapbox



2023 Greater Boston MSA
Assessment Area

LMI

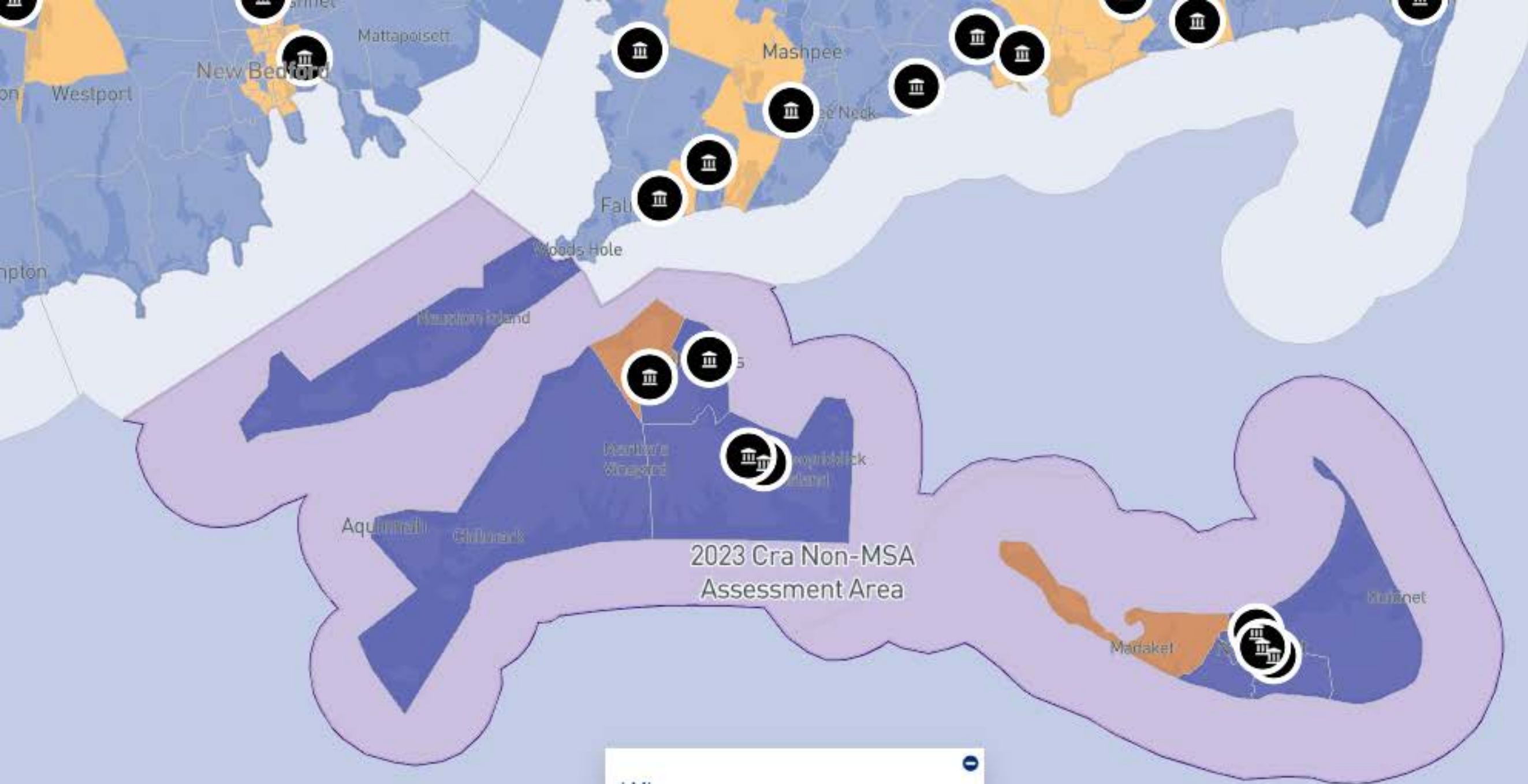
Non-LMI

LMI

NA

10mi

mapbox



LMI

- Non-LMI
- LMI
- NA

5mi



Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	600	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	0	0	0	0
STATE TOTAL	0	0	0	0	1	600	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	40	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	196	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	196	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	205	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	205	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	40	2	401	0	0	0	0	0	0
STATE TOTAL	1	40	2	401	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
DENVER COUNTY (031), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	94	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	112	0	0	0	0	1	18	0	0
STATE TOTAL	2	112	0	0	0	0	1	18	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	1	5	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	144	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	144	1	500	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	97	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOLLAND COUNTY (013), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	425	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	425	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	105	1	144	2	925	1	5	0	0
STATE TOTAL	3	105	1	144	2	925	1	5	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	220	0	0	1	220	0	0
Upper Income	1	18	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	220	0	0	1	220	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	115	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	8	2	386	1	315	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	2	386	1	315	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	26	4	721	1	315	1	220	0	0
STATE TOTAL	2	26	4	721	1	315	1	220	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	19	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	135	1	595	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	1	595	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	617	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	617	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	19	1	135	2	1,212	0	0	0	0
STATE TOTAL	1	19	1	135	2	1,212	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AROOSTOOK COUNTY (003), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	218	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	218	0	0	0	0	0	0
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	237	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	865	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	237	1	865	0	0	0	0
KENNEBEC COUNTY (011), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	219	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	219	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KNOX COUNTY (013), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	4	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0
SAGadahoc COUNTY (023), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	67	3	674	1	865	1	51	0	0
STATE TOTAL	3	67	3	674	1	865	1	51	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	158	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	158	0	0	0	0	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	223	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	223	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	379	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,379	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	381	2	1,379	0	0	0	0
STATE TOTAL	0	0	2	381	2	1,379	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA 2/										
MSA 12700										
Inside AA 0001										
Low Income	58	1,623	15	2,412	8	2,992	9	2,113	0	0
Moderate Income	32	993	8	1,273	6	2,766	7	1,107	0	0
Middle Income	435	13,070	68	10,784	42	19,447	83	8,202	0	0
Upper Income	97	2,754	6	830	6	3,275	16	978	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	622	18,440	97	15,299	62	28,480	115	12,400	0	0
Outside Assessment Area										
Moderate Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	116	0	0	0	0	0	0
County Total	0	0	1	116	0	0	0	0	0	0
Totals For County: (001) 2/										
Low Income	58	1,623	15	2,412	8	2,992	9	2,113	0	0
Moderate Income	32	993	8	1,273	6	2,766	7	1,107	0	0
Middle Income	435	13,070	68	10,784	42	19,447	83	8,202	0	0
Upper Income	97	2,754	6	830	6	3,275	16	978	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	116	0	0	0	0	0	0
County Total	622	18,440	98	15,415	62	28,480	115	12,400	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKSHIRE COUNTY (003), MA										
MSA 38340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	206	0	0	1	206	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	206	0	0	1	206	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA 2/										
MSA 39300										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	4	41	1	120	2	640	0	0	0	0
Median Family Income 20-30%	20	690	9	1,700	3	1,480	2	32	0	0
Median Family Income 30-40%	4	117	0	0	1	476	0	0	0	0
Median Family Income 40-50%	23	645	6	1,024	4	1,596	1	250	0	0
Median Family Income 50-60%	25	877	11	1,522	4	2,270	2	166	0	0
Median Family Income 60-70%	39	1,116	5	850	4	2,632	5	271	0	0
Median Family Income 70-80%	19	421	2	397	6	3,597	3	96	0	0
Median Family Income 80-90%	40	1,225	9	1,605	5	2,747	5	311	0	0
Median Family Income 90-100%	34	1,015	4	488	4	1,684	6	840	0	0
Median Family Income 100-110%	54	1,869	14	2,330	7	4,142	12	2,021	0	0
Median Family Income 110-120%	65	1,970	20	3,375	4	2,095	5	567	0	0
Median Family Income >= 120%	249	8,211	39	6,196	44	21,690	21	2,363	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	576	18,197	120	19,607	88	45,049	62	6,917	0	0
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	51	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Totals For County: (005) 2/										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	4	41	1	120	2	640	0	0	0	0
Median Family Income 20-30%	20	690	9	1,700	3	1,480	2	32	0	0
Median Family Income 30-40%	4	117	0	0	1	476	0	0	0	0
Median Family Income 40-50%	23	645	6	1,024	4	1,596	1	250	0	0
Median Family Income 50-60%	25	877	11	1,522	4	2,270	2	166	0	0
Median Family Income 60-70%	39	1,116	5	850	4	2,632	5	271	0	0
Median Family Income 70-80%	19	421	2	397	6	3,597	3	96	0	0
Median Family Income 80-90%	40	1,225	9	1,605	5	2,747	5	311	0	0
Median Family Income 90-100%	34	1,015	4	488	4	1,684	6	840	0	0
Median Family Income 100-110%	54	1,869	14	2,330	7	4,142	12	2,021	0	0
Median Family Income 110-120%	65	1,970	20	3,375	4	2,095	5	567	0	0
Median Family Income >= 120%	249	8,211	39	6,196	44	21,690	21	2,363	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	51	0	0	0	0	0	0	0	0
County Total	577	18,248	120	19,607	88	45,049	62	6,917	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUKES COUNTY (007), MA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	1,077	9	1,617	3	1,671	6	762	0	0
Middle Income	74	2,694	17	2,639	8	3,913	13	700	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	101	3,771	26	4,256	11	5,584	19	1,462	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	70	0	0	1	379	0	0	0	0
County Total	1	70	0	0	1	379	0	0	0	0
Totals For County: (007) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	27	1,077	9	1,617	3	1,671	6	762	0	0
Middle Income	74	2,694	17	2,639	8	3,913	13	700	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	70	0	0	1	379	0	0	0	0
County Total	102	3,841	26	4,256	12	5,963	19	1,462	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	15	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	87	2	322	3	1,468	1	468	0	0
Median Family Income 40-50%	4	53	0	0	2	986	3	721	0	0
Median Family Income 50-60%	3	38	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	33	1	225	0	0	0	0	0	0
Median Family Income 70-80%	4	137	0	0	2	1,500	1	25	0	0
Median Family Income 80-90%	3	79	0	0	2	1,394	2	25	0	0
Median Family Income 90-100%	3	86	2	225	2	1,440	0	0	0	0
Median Family Income 100-110%	7	185	3	481	2	735	2	58	0	0
Median Family Income 110-120%	2	53	1	114	1	300	2	341	0	0
Median Family Income >= 120%	7	205	3	480	5	2,635	4	1,115	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	971	12	1,847	19	10,458	15	2,753	0	0
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	1	8	0	0	0	0	0	0	0	0
Moderate Income	1	66	2	226	3	1,101	3	842	0	0
Middle Income	1	58	0	0	1	448	1	448	0	0
Upper Income	2	38	2	392	3	1,010	2	412	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	170	4	618	7	2,559	6	1,702	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	32	0	0	0	0	1	20	0	0
Upper Income	0	0	1	200	2	980	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	32	1	200	2	980	1	20	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	201	0	0	0	0	0	0	0	0
Median Family Income 40-50%	13	397	1	134	0	0	1	100	0	0
Median Family Income 50-60%	13	342	3	485	2	677	2	367	0	0
Median Family Income 60-70%	15	310	6	919	1	440	2	37	0	0
Median Family Income 70-80%	37	1,286	11	1,764	7	3,373	5	1,390	0	0
Median Family Income 80-90%	106	2,574	11	1,734	13	6,274	6	2,435	0	0
Median Family Income 90-100%	53	1,626	4	609	4	1,449	4	158	0	0
Median Family Income 100-110%	66	1,697	17	2,752	19	9,214	8	2,267	0	0
Median Family Income 110-120%	60	1,603	16	2,922	16	8,563	11	2,580	0	0
Median Family Income >= 120%	182	5,475	32	5,511	35	16,737	28	5,634	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	550	15,511	101	16,830	97	46,727	67	14,968	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NANTUCKET COUNTY (019), MA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	92	3,285	20	2,909	12	4,489	6	533	0	0
Upper Income	52	2,083	17	2,662	6	2,400	2	599	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	144	5,368	37	5,571	18	6,889	8	1,132	0	0
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	29	1,013	7	1,091	6	3,404	5	1,028	0	0
Median Family Income 70-80%	42	937	10	1,575	11	5,315	12	1,014	0	0
Median Family Income 80-90%	47	1,246	4	673	5	2,617	7	488	0	0
Median Family Income 90-100%	90	3,022	16	2,410	23	10,056	15	1,130	0	0
Median Family Income 100-110%	128	4,179	22	3,656	21	10,210	22	1,569	0	0
Median Family Income 110-120%	139	4,360	25	3,981	21	9,227	15	810	0	0
Median Family Income >= 120%	459	14,354	68	10,766	51	24,582	55	7,839	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	934	29,111	152	24,152	138	65,411	131	13,878	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	14	582	1	210	5	2,356	4	702	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	6	327	0	0	3	1,198	1	365	0	0
Median Family Income 40-50%	17	554	7	1,159	5	2,212	3	525	0	0
Median Family Income 50-60%	41	1,362	14	2,200	17	8,519	8	1,947	0	0
Median Family Income 60-70%	60	2,014	20	3,407	11	4,111	5	358	0	0
Median Family Income 70-80%	98	3,290	21	3,160	10	5,973	12	1,344	0	0
Median Family Income 80-90%	218	7,533	45	7,408	26	13,280	31	2,608	0	0
Median Family Income 90-100%	260	8,067	58	9,170	54	25,374	28	1,705	0	0
Median Family Income 100-110%	160	5,034	23	3,926	24	10,504	26	4,489	0	0
Median Family Income 110-120%	353	11,897	64	10,068	45	21,466	54	3,203	0	0
Median Family Income >= 120%	581	18,374	76	12,076	68	33,887	65	6,357	0	0
Median Family Income Not Known	2	23	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	101	0	0	0	0	0	0
County Total	1,810	59,057	330	52,885	268	128,880	237	23,603	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	39	0	0	0	0	0	0	0	0
Median Family Income 30-40%	13	251	3	453	0	0	5	399	0	0
Median Family Income 40-50%	11	321	2	407	3	1,656	2	125	0	0
Median Family Income 50-60%	51	1,421	11	1,697	7	2,924	5	658	0	0
Median Family Income 60-70%	37	779	14	2,547	4	1,379	7	389	0	0
Median Family Income 70-80%	14	367	2	366	3	1,383	1	280	0	0
Median Family Income 80-90%	22	791	3	584	5	2,413	3	142	0	0
Median Family Income 90-100%	24	585	3	501	0	0	4	65	0	0
Median Family Income 100-110%	9	250	1	200	4	2,627	5	2,109	0	0
Median Family Income 110-120%	26	782	5	909	0	0	6	514	0	0
Median Family Income >= 120%	74	2,316	15	2,535	21	10,324	12	1,521	0	0
Median Family Income Not Known	3	64	2	394	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	286	7,966	61	10,593	47	22,706	50	6,202	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	81	0	0	0	0	0	0	0	0
Median Family Income 40-50%	8	207	2	314	0	0	1	50	0	0
Median Family Income 50-60%	5	106	0	0	0	0	0	0	0	0
Median Family Income 60-70%	17	613	4	857	1	258	2	94	0	0
Median Family Income 70-80%	1	3	0	0	1	471	0	0	0	0
Median Family Income 80-90%	9	271	1	127	1	300	0	0	0	0
Median Family Income 90-100%	9	319	2	310	1	300	0	0	0	0
Median Family Income 100-110%	4	192	5	1,152	3	1,500	5	1,299	0	0
Median Family Income 110-120%	28	820	3	578	3	897	6	170	0	0
Median Family Income >= 120%	118	3,537	24	4,097	19	8,325	10	612	0	0
Median Family Income Not Known	4	61	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	166	2	860	0	0	0	0
County Total	206	6,210	42	7,601	31	12,911	24	2,225	0	0
TOTAL INSIDE AA IN STATE	5,266	164,602	978	158,641	779	373,095	728	85,540	0	0
TOTAL OUTSIDE AA IN STATE	9	323	7	1,140	10	3,918	8	1,928	0	0
STATE TOTAL	5,275	164,925	985	159,781	789	377,013	736	87,468	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	0	0	0	0	0	0	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,311	1	500	0	0
Upper Income	2	48	0	0	1	480	1	480	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	0	0	3	1,791	2	980	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	297	0	0	0	0
Middle Income	6	75	0	0	2	997	2	367	0	0
Upper Income	4	188	1	152	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	263	1	152	3	1,294	2	367	0	0
STRAFFORD COUNTY (017), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
SULLIVAN COUNTY (019), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	17	434	1	152	7	3,435	5	1,697	0	0
STATE TOTAL	17	434	1	152	7	3,435	5	1,697	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	20	833	0	0	1	875	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	833	0	0	1	875	0	0	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	11	618	1	156	1	337	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	618	1	156	1	337	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	94	0	0	1	511	2	605	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	1	511	2	605	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	13	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	324	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	324	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	33	1,558	1	156	4	2,047	2	605	0	0
STATE TOTAL	33	1,558	1	156	4	2,047	2	605	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	928	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	928	0	0	0	0
MONTGOMERY COUNTY (057), NY										
MSA NA										
Outside Assessment Area										
Low Income	1	79	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	94	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	94	0	0	0	0	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RENSSELAER COUNTY (083), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	217	0	0	1	928	0	0	0	0
STATE TOTAL	8	217	0	0	1	928	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	3	401	1	341	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	401	1	341	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	401	1	341	0	0	0	0
STATE TOTAL	0	0	3	401	1	341	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	53	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	0	0	0	0	0	0
STATE TOTAL	1	53	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (001), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	3	442	0	0	2	311	0	0
Middle Income	0	0	2	309	0	0	0	0	0	0
Upper Income	10	446	3	663	3	2,163	4	1,078	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	531	8	1,414	3	2,163	6	1,389	0	0
KENT COUNTY (003), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	177	1	783	0	0	0	0
Middle Income	4	77	4	790	7	2,923	2	250	0	0
Upper Income	5	179	2	323	5	2,748	1	387	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	256	7	1,290	13	6,454	3	637	0	0
NEWPORT COUNTY (005), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	101	0	0	0	0	0	0	0	0
Upper Income	5	70	1	114	2	883	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	171	1	114	2	883	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	136	1	150	0	0	0	0	0	0
Median Family Income 30-40%	3	189	0	0	1	892	0	0	0	0
Median Family Income 40-50%	5	142	1	222	1	260	3	374	0	0
Median Family Income 50-60%	5	131	3	534	2	624	1	123	0	0
Median Family Income 60-70%	4	188	0	0	3	1,260	0	0	0	0
Median Family Income 70-80%	5	231	3	539	3	1,456	1	490	0	0
Median Family Income 80-90%	2	89	1	215	2	1,128	0	0	0	0
Median Family Income 90-100%	1	74	0	0	4	2,525	2	914	0	0
Median Family Income 100-110%	0	0	0	0	1	475	0	0	0	0
Median Family Income 110-120%	5	145	4	564	1	574	0	0	0	0
Median Family Income >= 120%	12	455	1	221	2	1,477	3	1,150	0	0
Median Family Income Not Known	0	0	1	132	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,780	15	2,577	20	10,671	10	3,051	0	0
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	583	0	0	0	0
Upper Income	3	126	0	0	1	426	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	126	0	0	2	1,009	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	75	2,864	31	5,395	40	21,180	20	5,577	0	0
STATE TOTAL	75	2,864	31	5,395	40	21,180	20	5,577	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	25	0	0	0	0	0	0	0	0
STATE TOTAL	2	25	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	42	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	0	0	0	0	0	0	0	0
STATE TOTAL	1	42	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	204	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	65	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	65	0	0	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	245	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	86	2	449	0	0	0	0	0	0
STATE TOTAL	5	86	2	449	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINDHAM COUNTY (025), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	1	200	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	37	1	200	0	0	0	0	0	0
STATE TOTAL	1	37	1	200	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	5,266	164,602	978	158,641	779	373,095	728	85,540	0	0
TOTAL OUTSIDE AA	164	6,008	59	10,349	72	37,145	39	10,101	0	0
TOTAL INSIDE & OUTSIDE	5,430	170,610	1,037	168,990	851	410,240	767	95,641	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA 2/										
MSA 12700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	33	0	0	0	0	0	0	0	0
Middle Income	5	130	0	0	0	0	2	30	0	0
Upper Income	1	100	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	263	1	118	0	0	2	30	0	0
BRISTOL COUNTY (005), MA 2/										
MSA 39300										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	200	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	30	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	3	276	7	1,052	1	360	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	30	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	336	8	1,252	1	360	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NANTUCKET COUNTY (019), MA 2/										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	1	134	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	1	134	0	0	0	0	0	0
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	236	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	236	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	110	0	0	0	0	0	0
Median Family Income 80-90%	4	82	0	0	0	0	2	30	0	0
Median Family Income 90-100%	1	10	0	0	0	0	1	10	0	0
Median Family Income 100-110%	0	0	0	0	1	270	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	212	2	338	1	380	2	492	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	304	3	448	2	650	5	532	0	0
TOTAL INSIDE AA IN STATE	29	936	14	2,188	3	1,010	7	562	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	29	936	14	2,188	3	1,010	7	562	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAPE MAY COUNTY (009), NJ										
MSA 36140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	201	8	1,101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	201	8	1,101	0	0	0	0	0	0
OCEAN COUNTY (029), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	2	270	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	270	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	201	10	1,371	0	0	0	0	0	0
STATE TOTAL	3	201	10	1,371	0	0	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	29	936	14	2,188	3	1,010	7	562	0	0
TOTAL OUTSIDE AA	3	201	10	1,371	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	32	1,137	24	3,559	3	1,010	7	562	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Rockland Trust Company

Respondent ID: 0000009712
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - BARNSTABLE COUNTY (001) - MSA 12700 2/	781	62,219	115	12,400	0	0
MA - BRISTOL COUNTY (005) - MSA 39300 2/	784	82,853	62	6,917	0	0
MA - DUKES COUNTY (007) - MSA NA 2/	138	13,611	19	1,462	0	0
MA - ESSEX COUNTY (009) - MSA 15764	68	13,276	15	2,753	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	748	79,068	67	14,968	0	0
MA - NANTUCKET COUNTY (019) - MSA NA 2/	199	17,828	8	1,132	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	1,224	118,674	131	13,878	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	2,408	240,822	237	23,603	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	394	41,265	50	6,202	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	279	26,722	24	2,225	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - BARNSTABLE COUNTY (001) - MSA 12700 2/	9	381	2	30	0	0
MA - BRISTOL COUNTY (005) - MSA 39300 2/	15	1,948	0	0	0	0
MA - NANTUCKET COUNTY (019) - MSA NA 2/	2	146	0	0	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	2	257	0	0	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	18	1,402	5	532	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: Rockland Trust Company

Respondent ID: 0000009712
 Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	122,518	0	0
Purchased	0	0	0	0
Total	23	122,518	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Low Income

0153.00

Moderate Income

0101.00 0102.06 0102.08 0120.01 0120.02 0125.02 0126.02 0141.00*

Middle Income

0103.04 0103.06 0104.00 0105.00 0106.00 0107.00 0108.00 0109.00 0110.02 0111.00 0112.00

0113.00 0114.00 0115.00 0116.00 0117.00 0118.01 0118.02 0121.01 0121.02 0126.01 0127.00

0128.00 0129.00 0130.02 0131.00 0133.00 0136.00 0138.00 0139.00 0140.02 0144.02 0145.00

0146.00 0147.00 0148.00 0150.01 0150.02 0151.00

Upper Income

0122.00 0132.00 0134.00 0135.00 0137.00 0143.00 0149.00 0152.00

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Median Family Income 10-20%

6518.00

Median Family Income 20-30%

6410.00 6411.01 6509.00

Median Family Income 30-40%

6413.00 6508.00 6525.00* 6526.00

Median Family Income 40-50%

6138.00 6409.01* 6414.00 6420.00 6506.00* 6507.00 6511.00 6512.00 6513.00 6517.00* 6519.00

6523.00 6527.00

Median Family Income 50-60%

6402.00 6403.00 6406.00 6412.00 6419.00 6504.00 6505.00 6514.00* 6515.00* 6520.00* 6524.00

Median Family Income 60-70%

6139.01 6140.00 6314.00 6401.00 6404.00 6405.00 6407.00 6415.00* 6421.00 6503.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income 70-80%

6136.00 6301.01 6315.00 6316.00 6416.00* 6422.00 6424.00 6502.02 6516.00 6521.00* 6528.00

Median Family Income 80-90%

6137.00* 6408.00 6417.00 6442.00 6501.02 6510.02 6542.00 6552.00

Median Family Income 90-100%

6139.02 6141.01 6301.02 6502.01 6531.01 6532.03

Median Family Income 100-110%

6131.00 6311.00 6418.00 6425.00 6451.01 6501.01 6510.01* 6522.00* 6533.01 6553.00 6554.00

Median Family Income 110-120%

6002.02 6101.00 6134.00 6441.01 6451.02 6461.01 6532.04 6551.00

Median Family Income >= 120%

6001.00 6002.03 6002.04 6102.02 6102.03* 6102.04 6111.01 6111.02 6112.01 6112.02 6121.00

6122.00 6133.00 6141.02 6151.00 6161.00 6171.01 6171.02 6302.00 6303.00 6304.00 6312.00

6313.00 6317.00 6318.00 6321.00 6322.00 6331.00 6332.00 6423.00 6441.02 6451.03 6461.03

6461.04 6531.02 6533.04 6541.00 9855.00 9856.00

DUKES COUNTY (007), MA 2/

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2003.00 2004.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 20-30%

2504.00* 2509.00* 2511.00* 2513.00

Median Family Income 30-40%

2043.00 2060.00* 2062.00* 2067.00 2068.00* 2070.00* 2072.00 2501.00* 2502.00* 2505.00* 2507.00

2508.00* 2510.00* 2512.00* 2514.00* 2515.00* 2516.00 2602.00* 2608.00*

Median Family Income 40-50%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

2055.00	2056.00	2061.00*	2065.00*	2069.00*	2071.00	2108.00*	2215.00*	2503.00*	2506.00*	2517.00
2524.00*	2601.00	2606.00*								
Median Family Income 50-60%										
2042.00*	2058.00*	2063.00*	2064.00	2107.00*	2173.00	2216.00*	2607.00*			
Median Family Income 60-70%										
2041.01*	2059.00*	2103.00	2214.00*	2217.00*	2523.00*	2525.01*	2609.00*	2610.00*		
Median Family Income 70-80%										
2044.00*	2047.01*	2052.00*	2057.00*	2066.00	2081.02*	2106.00*	2109.00*	2174.00*	2518.00*	2521.01*
2531.00	2611.02	2671.01								
Median Family Income 80-90%										
2041.02*	2045.00*	2046.00	2047.02*	2083.00	2104.00	2114.01	2201.02*	2231.00*	2232.00*	2522.01*
2525.02*	2603.01*	2605.00*	2662.00*	2663.00*						
Median Family Income 90-100%										
2021.02*	2051.00*	2054.00*	2081.01*	2082.00	2105.00*	2111.00	2112.00*	2114.02*	2171.00	2172.01*
2175.00*	2211.00*	2218.00*	2219.01*	2219.02*	2522.02*	2526.01*	2526.03*	2532.02	2604.01	2621.00*
2664.00*	2671.02*									
Median Family Income 100-110%										
2053.00	2084.00	2101.00*	2102.00	2113.00	2181.00*	2201.01	2213.00*	2532.01*	2604.02*	2611.01*
2641.00	2661.00*	2683.00*	2691.00*							
Median Family Income 110-120%										
2011.00	2033.01*	2033.02*	2151.02*	2172.02*	2221.00*	2233.00*	2521.02	2526.02	2603.02*	2651.01*
2684.00*	2701.00*									
Median Family Income >= 120%										
2021.01*	2022.00	2031.00*	2032.00*	2091.00	2092.00*	2121.00*	2131.00	2141.00*	2151.01*	2161.00*
2176.00*	2532.03	2532.04*	2532.05*	2541.00*	2542.00*	2543.01	2543.02*	2544.01*	2544.02	2544.03
2631.00*	2651.02*	2681.00*	2682.00*							
Median Family Income Not Known										
9901.00*										

MIDDLESEX COUNTY (017), MA

MSA: 15764

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income 10-20%

3883.00*

Median Family Income 20-30%

3104.00*

Median Family Income 30-40%

3111.00* 3118.00* 3119.00* 3124.00 3418.00 3421.01* 3421.02* 3524.00 3831.02

Median Family Income 40-50%

3101.00* 3107.00* 3112.00* 3113.00* 3120.00* 3121.00* 3413.00 3424.00 3425.00 3501.04 3831.01

Median Family Income 50-60%

3103.00* 3114.00 3117.00* 3397.00 3415.00 3416.00 3419.01* 3426.00 3514.04 3539.00* 3549.00

Median Family Income 60-70%

3102.00* 3105.00 3115.00* 3123.00* 3212.00 3213.00 3412.00 3414.00* 3422.01 3422.02* 3423.00*

3501.03 3507.00 3534.00 3687.00 3832.00 3834.00* 3852.01

Median Family Income 70-80%

3106.02* 3116.00* 3122.00* 3141.02 3271.02* 3364.01 3398.02 3399.00 3400.00* 3411.01* 3417.00*

3419.02 3512.03 3512.04* 3514.03 3515.00 3526.00 3527.00 3531.01 3538.00 3685.00 3689.02

3833.00* 3835.01 3836.00 3882.00

Median Family Income 80-90%

3001.00* 3011.01* 3106.01* 3125.01* 3142.00 3215.00 3223.00* 3332.00 3334.00 3336.00 3372.01*

3393.00 3395.00 3396.00* 3398.01 3411.02 3502.00 3510.00 3513.00 3546.00 3563.00 3601.00*

3683.00 3684.00 3686.00 3688.00 3703.00

Median Family Income 90-100%

3141.01* 3143.01* 3155.00 3163.00* 3173.01* 3211.00 3216.00 3222.00 3224.00* 3251.00 3312.00

3333.00 3335.02 3353.02 3373.00 3503.00* 3511.00 3543.00 3576.00 3577.00 3689.01 3701.02

3826.01 3837.00

Median Family Income 100-110%

3125.02* 3152.00 3154.03* 3161.01 3164.00 3173.02* 3214.00 3271.03* 3311.01 3311.02 3322.00

3323.00 3324.00 3331.00 3351.00 3354.00 3372.02 3401.00* 3525.00* 3530.00 3531.02* 3535.00*

3567.01 3682.00 3690.00 3701.01 3704.00 3732.00 3741.00 3840.02

Median Family Income 110-120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

3011.02*	3131.01*	3131.02	3151.00	3154.01*	3154.02	3161.02	3162.01	3162.02	3165.00	3171.02
3172.02	3181.00*	3182.00	3221.00	3335.01	3341.00	3344.00	3352.00*	3353.01*	3363.00	3364.02
3371.02	3391.00	3392.00	3394.00*	3504.00	3505.00	3521.01	3523.00*	3529.00	3532.00	3537.00*
3550.00	3641.01	3641.02	3681.01	3681.02	3691.00	3702.02*	3835.02*	3838.00	3839.01	3840.01
3871.00										
Median Family Income >= 120%										
3143.02*	3171.01*	3171.03*	3172.01*	3172.03	3183.00*	3184.00	3201.02	3201.03*	3201.04	3231.00*
3241.01*	3241.02*	3261.01*	3261.02	3271.01*	3281.00*	3301.00	3302.00*	3313.00	3321.00	3342.00
3343.00	3361.00	3362.00	3371.01	3381.00	3382.00	3383.00*	3384.00	3385.00	3506.00	3508.00
3509.00	3521.02*	3522.00*	3528.00*	3533.00	3536.00	3540.00*	3541.00	3542.00*	3544.00*	3545.00*
3547.00*	3548.00	3561.00	3564.00	3565.00	3566.01	3566.02	3567.02*	3571.00*	3572.00*	3573.00
3574.00	3575.00	3578.00	3581.00	3583.00	3584.00	3585.00	3586.00	3587.00	3591.00	3593.00
3602.00	3611.00	3612.00	3613.00	3621.00*	3631.02*	3631.03	3631.04	3632.01	3632.02*	3651.00
3652.01	3652.02	3661.00	3662.01*	3662.02	3671.00	3672.00	3702.01	3731.00	3733.00	3734.00
3735.00	3736.00	3737.00*	3738.00	3739.00	3740.00	3742.00	3743.00*	3744.00*	3745.00	3746.00
3747.00*	3748.00	3821.00	3822.00	3823.00	3824.00	3825.00	3826.02	3839.02	3851.00	3852.02
3861.00	3872.01	3872.02	3881.00							
Median Family Income Not Known										
9800.00*										
NANTUCKET COUNTY (019), MA 2/										
MSA: NA										
Middle Income										
9501.00	9502.00	9505.00								
Upper Income										
9503.07	9504.00									
NORFOLK COUNTY (021), MA										
MSA: 14454										
Median Family Income 20-30%										
4178.02*										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income 60-70%

4179.02 4180.04 4193.00 4203.02 4225.02 4563.01

Median Family Income 70-80%

4176.02 4177.01 4179.01 4181.02 4201.00 4211.00

Median Family Income 80-90%

4009.00 4175.02 4180.02 4181.01 4203.01 4563.02

Median Family Income 90-100%

4021.01 4021.02 4172.00 4175.01 4176.01 4177.02 4180.03 4202.01 4202.02 4223.02 4225.01
4227.00 4571.00

Median Family Income 100-110%

4104.00 4132.00 4135.00 4151.02 4171.00 4173.00 4182.00 4212.00 4221.00 4222.00 4224.00
4226.00 4228.00 4561.02 4562.00

Median Family Income 110-120%

4002.00 4022.00 4131.00 4174.00 4178.01 4191.00 4192.00 4194.00 4195.00 4197.00 4198.00
4421.01 4431.01 4431.02 4564.01

Median Family Income >= 120%

4001.00 4003.00 4004.00 4005.00 4006.00 4007.00 4008.00 4010.00 4011.00 4012.00 4023.00
4024.00 4025.00 4031.00 4033.00 4034.00* 4035.00 4041.00 4042.01 4042.02 4043.01 4043.02
4044.00 4051.00 4061.01 4061.02 4071.00 4081.01 4081.02 4091.01 4091.02 4101.00 4103.00
4111.00 4112.00 4113.01 4113.02 4121.00 4122.00 4123.00 4133.00 4134.01 4134.02 4141.00
4142.00 4143.00 4151.01 4152.00 4153.00 4161.01 4161.02 4162.00 4163.00 4164.00 4196.00
4223.01 4231.00 4401.00 4412.02 4412.03 4412.04 4421.02 4421.03 4422.01 4422.02 4561.01
4564.02 4572.00

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 10-20%

5109.00

Median Family Income 30-40%

5104.00

Median Family Income 40-50%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

5103.00 5108.00 5110.00

Median Family Income 50-60%

5105.02 5105.03 5113.01 5114.00 5115.00 5116.00

Median Family Income 60-70%

5105.01 5112.00 5301.00 5452.00

Median Family Income 70-80%

5102.00 5107.00 5305.00 5423.00 5442.00 5454.00

Median Family Income 80-90%

5021.01 5022.00 5101.00 5111.00 5113.02* 5117.01 5211.02 5212.01 5302.00 5303.00 5401.01

5453.00

Median Family Income 90-100%

5021.02 5062.04 5091.02 5117.02 5201.00 5202.01 5231.00 5241.02 5252.03 5261.00 5308.01

5421.02 5422.00 5451.00

Median Family Income 100-110%

5001.01 5001.03 5001.04 5106.00 5211.01 5221.01 5251.01 5308.02 5431.00 5441.00 5601.00

5611.00

Median Family Income 110-120%

5041.01 5081.01 5081.02 5212.02 5221.02 5232.01 5232.02 5304.00 5306.00 5307.00 5309.01

5401.02 5411.00 5421.01

Median Family Income >= 120%

5011.01 5011.02 5012.01 5012.02 5031.01 5031.02 5041.02 5051.01 5051.02 5052.00 5061.01

5061.02 5062.02 5062.03 5071.01 5071.03 5071.04 5082.00 5091.01 5202.02 5241.01 5251.04

5252.04 5309.02 5401.03

Median Family Income Not Known

5253.00* 5612.00 9900.03*

Tract Not Known

9999.99

SUFFOLK COUNTY (025), MA

MSA: 14454

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income 10-20%

0611.01* 0821.00*

Median Family Income 20-30%

0607.00* 0610.00* 0704.02 0805.00* 0806.01* 0810.01* 0812.00* 0813.00 0902.00*

Median Family Income 30-40%

0006.02 0103.00* 0503.00* 0702.00 0801.00 0803.00* 0808.01 0814.00 0817.00 0818.00 0819.00

0901.00 0903.00 0909.01* 1001.00* 9811.00*

Median Family Income 40-50%

0104.05* 0402.00* 0505.00* 0507.00 0712.01 0804.01 0815.00 0904.00 0906.00* 0913.00* 0916.00

0917.00* 0920.00 0923.00* 0924.00* 1002.00* 1010.02* 1011.02 1604.00 1707.01*

Median Family Income 50-60%

0001.00 0002.02 0007.01 0008.02 0105.00 0304.00 0408.01 0501.01* 0502.00 0504.00 0506.00

0811.00 0820.00* 0907.00 0914.00 0915.00* 0918.00* 0919.00* 0921.01 1003.00 1304.06 1601.01*

1602.00* 1605.01* 1605.02 1606.01 1606.02 1704.00 1707.02* 1708.00*

Median Family Income 60-70%

0004.01 0006.01 0007.04 0104.04 0104.08* 0509.01 0511.01* 0608.00 0911.00 0912.00 1005.00

1006.01* 1009.00 1010.01 1011.01* 1102.01* 1104.01* 1401.06* 1403.00 1701.00 1702.00 1705.01

9813.00*

Median Family Income 70-80%

0002.01 0004.02 0005.03* 0005.04* 0008.03* 0512.00 1101.03 1205.00* 1703.00 1706.01* 1805.00

Median Family Income 80-90%

0007.03 0102.03 0102.04 0302.00 0510.00 0809.00 0910.01* 1004.00* 1006.03 1103.01 1105.02

1202.01 1401.02 1401.05* 1404.00 1705.02* 1801.01* 1802.00*

Median Family Income 90-100%

0003.01 0003.02 0922.00 1008.00 1201.04 1203.01 1304.04 1401.07* 1402.01 1402.02 1603.00

Median Family Income 100-110%

0005.02 0101.04 1104.03 1105.01* 1304.02 1803.01*

Median Family Income 110-120%

0601.01* 0603.01 0604.00 0605.01 0707.00 1204.00 1207.00* 1301.00 1302.00 1804.00*

Median Family Income >= 120%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

0101.03*	0104.03	0106.00	0107.01	0107.02	0108.01*	0108.02	0201.01	0202.00*	0203.01*	0203.02
0203.03	0301.00*	0303.00	0305.00*	0401.00*	0403.00*	0404.01*	0406.00	0602.00	0606.00	0612.00
0701.01	0703.00	0705.00	0706.00	0708.00	1007.00	1106.01*	1106.07	1201.03	1201.05	1206.00*
1303.00	9818.00*									
Median Family Income Not Known										
0709.00	0711.01*	9801.01*	9803.00*	9807.00*	9810.00*	9812.01*	9812.02	9815.01*	9815.02*	9816.00*
9817.00*	9901.01*									
WORCESTER COUNTY (027), MA										
MSA: 49340										
Median Family Income 10-20%										
7320.01*										
Median Family Income 30-40%										
7094.00* 7107.00* 7314.00 7315.00 7324.00* 7572.00* 7573.00*										
Median Family Income 40-50%										
7072.00* 7108.00* 7304.01* 7312.04* 7313.00 7318.00 7322.03* 7323.02 7325.00 7326.00 7327.00*										
Median Family Income 50-60%										
7071.00* 7105.00* 7110.00* 7311.01* 7312.03 7316.00* 7319.00 7322.02* 7330.00 7542.00* 7543.00										
Median Family Income 60-70%										
7032.00* 7073.00* 7075.00* 7096.00* 7101.00* 7106.00 7304.02* 7305.00 7310.02* 7311.02* 7443.00										
7571.00* 7611.00*										
Median Family Income 70-80%										
7031.00 7074.00* 7102.00* 7162.00* 7262.00* 7328.01 7331.01* 7372.00* 7544.00* 7551.00*										
Median Family Income 80-90%										
7103.00* 7104.00* 7163.00* 7310.01* 7320.02 7322.01* 7328.02* 7329.01 7444.00 7541.00* 7574.00*										
7601.00*										
Median Family Income 90-100%										
7022.00* 7033.00* 7092.01* 7092.02* 7097.01 7097.02 7231.00* 7241.00* 7251.00* 7292.00 7301.00										
7303.00 7331.02 7351.00* 7501.00* 7503.00 7575.00*										
Median Family Income 100-110%										

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

7011.00 7042.00 7051.00* 7091.00* 7095.02* 7121.01* 7161.00 7211.01* 7221.02* 7302.00 7307.00
 7323.01* 7363.00* 7364.00* 7365.00 7373.00* 7392.00 7531.00 7581.01*

Median Family Income 110-120%

7061.00* 7111.00* 7261.00* 7306.00* 7309.01* 7309.02* 7352.00* 7393.00 7441.02 7471.01 7471.02
 7481.00 7492.00 7521.00 7532.00* 7552.00* 7561.01 7591.00*

Median Family Income >= 120%

7001.00* 7081.00* 7095.01* 7121.02* 7131.00* 7151.00 7171.00 7181.00* 7191.00 7201.00* 7211.02*
 7271.00* 7281.00* 7282.00* 7283.00 7284.00 7291.00 7308.01* 7308.02 7361.00 7362.00* 7371.00
 7381.00 7382.01* 7382.02 7391.00* 7394.00 7395.00 7401.01* 7401.02* 7402.00* 7411.01 7411.02*
 7423.00 7424.01* 7424.02* 7431.00 7441.01 7442.00 7451.00 7461.00 7491.00 7502.00 7511.01*
 7511.02 7561.02 7581.02* 7612.00 7613.00 7614.00*

Median Family Income Not Known

7312.02* 7317.00 7329.02*

Tract Not Known

9999.99

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

2168.07

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2753.02

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income >= 120%

0218.02

RIVERSIDE COUNTY (065), CA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

MSA: 40140

Median Family Income >= 120%

0418.10

BOULDER COUNTY (013), CO

MSA: 14500

Upper Income

0613.00

DENVER COUNTY (031), CO

MSA: 19740

Median Family Income 40-50%

0041.02

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income >= 120%

0502.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 80-90%

4923.00

Median Family Income 100-110%

4306.01

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income >= 120%

3432.00

NEW LONDON COUNTY (011), CT

MSA: 35980

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

7091.00
TOLLAND COUNTY (013), CT
MSA: 25540
Middle Income
5352.00
COLLIER COUNTY (021), FL
MSA: 34940
Middle Income
0105.10
Upper Income
0112.01
MARTIN COUNTY (085), FL
MSA: 38940
Upper Income
0005.02
PALM BEACH COUNTY (099), FL
MSA: 48424
Median Family Income >= 120%
0003.01 0035.09 0066.03 0070.02
CHEROKEE COUNTY (057), GA
MSA: 12060
Upper Income
0905.02
DEKALB COUNTY (089), GA
MSA: 12060
Median Family Income >= 120%
0226.00
FULTON COUNTY (121), GA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

MSA: 12060

Median Family Income >= 120%

0116.18

AROOSTOOK COUNTY (003), ME

MSA: NA

Moderate Income

9524.00

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0003.00

Upper Income

0044.02

KENNEBEC COUNTY (011), ME

MSA: NA

Middle Income

0103.00

KNOX COUNTY (013), ME

MSA: NA

Upper Income

9702.00

SAGadahoc COUNTY (023), ME

MSA: 38860

Middle Income

9703.02

YORK COUNTY (031), ME

MSA: 38860

Middle Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

0360.01

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 90-100%

4008.00

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6023.02

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 50-60%

2801.01

Median Family Income 100-110%

1102.00

BARNSTABLE COUNTY (001), MA 2/

MSA: 12700

Tract Not Known

9999.99

BERKSHIRE COUNTY (003), MA

MSA: 38340

Upper Income

9131.00

BRISTOL COUNTY (005), MA 2/

MSA: 39300

Tract Not Known

9999.99

DUKES COUNTY (007), MA 2/

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

MSA: NA

Tract Not Known

9999.99

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8020.00

Moderate Income

8015.02 8015.03 8127.02

Middle Income

8112.00 8122.02

Upper Income

8124.01 8125.00 8131.01 8134.01

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Middle Income

8216.02 8219.03

Upper Income

8209.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9556.00

Upper Income

9563.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Middle Income

0114.02 0141.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Upper Income

0029.01 0114.01

MERRIMACK COUNTY (013), NH

MSA: NA

Middle Income

0440.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Moderate Income

0630.02

Middle Income

0520.00 0610.01 0650.01 0692.00 0693.00 1002.00 1003.02

Upper Income

0600.00 0691.00 1031.00 1061.01

STRAFFORD COUNTY (017), NH

MSA: 40484

Upper Income

0802.04

SULLIVAN COUNTY (019), NH

MSA: NA

Upper Income

9753.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income >= 120%

0351.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Upper Income

7038.02

CAPE MAY COUNTY (009), NJ

MSA: 36140

Middle Income

0217.01

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 90-100%

0094.00

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 110-120%

8086.00

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 80-90%

7351.03

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0521.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income >= 120%

0063.00

MONTGOMERY COUNTY (057), NY

MSA: NA

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Low Income

0709.00

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0007.00 0013.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0139.00

RENSSELAER COUNTY (083), NY

MSA: 10580

Moderate Income

0403.00

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9519.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income >= 120%

0235.21

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income >= 120%

0001.00

BRISTOL COUNTY (001), RI

MSA: 39300

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Moderate Income

0305.00 0307.00

Middle Income

0306.01 0308.00

Upper Income

0302.00 0303.00 0306.02 0309.02

KENT COUNTY (003), RI

MSA: 39300

Moderate Income

0202.00

Middle Income

0201.02 0205.00 0210.02 0214.01 0214.02 0218.00 0219.02 0223.00

Upper Income

0201.01 0208.00 0221.00

NEWPORT COUNTY (005), RI

MSA: 39300

Middle Income

0410.00 0411.00

Upper Income

0401.02 0403.04 0404.00 0414.00 0417.02

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 20-30%

0009.00

Median Family Income 30-40%

0006.00 0007.00

Median Family Income 40-50%

0001.02 0003.00 0111.00 0167.00 0176.00 0181.00

Median Family Income 50-60%

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

0001.01 0014.00 0016.00 0025.00 0147.00 0160.00 0171.00

Median Family Income 60-70%

0102.00 0103.00 0105.01 0141.00 0182.00

Median Family Income 70-80%

0008.00 0015.00 0104.00 0112.00

Median Family Income 80-90%

0119.01 0148.00

Median Family Income 90-100%

0129.00 0138.00 0170.00

Median Family Income 100-110%

0124.01

Median Family Income 110-120%

0037.00 0114.03 0119.02 0123.00 0127.02 0139.00

Median Family Income >= 120%

0033.00 0101.02 0114.01 0114.02 0116.00 0122.00 0127.01 0128.03

Median Family Income Not Known

0031.00

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0508.02

Upper Income

0503.01 0505.00 0513.06

BEAUFORT COUNTY (013), SC

MSA: 25940

Middle Income

0021.06

YORK COUNTY (091), SC

MSA: 16740

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Upper Income

0617.07

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 40-50%

0173.00

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.04

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 50-60%

5503.02

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income 40-50%

0024.11

WILLIAMSON COUNTY (491), TX

MSA: 12420

Upper Income

0206.03

WINDHAM COUNTY (025), VT

MSA: NA

Middle Income

9672.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2020 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000009712

Institution: Rockland Trust Company

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,022	1,022	0	0.00%
Small Farm Loans	32	32	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	14	14	0	0.00%
Total	1,071	1,071	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	43	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	43	0	0	0	0	0	0	0	0
STATE TOTAL	1	43	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	6	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	144	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	45	0	0	0	0	1	45	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	144	0	0	1	45	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	139	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	139	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	51	2	283	0	0	1	45	0	0
STATE TOTAL	2	51	2	283	0	0	1	45	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BREVARD COUNTY (009), FL										
MSA 37340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	22	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
MARTIN COUNTY (085), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	151	1	881	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	1	881	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	169	1	151	1	881	1	50	0	0
STATE TOTAL	3	169	1	151	1	881	1	50	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	362	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	362	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	362	0	0	0	0
STATE TOTAL	0	0	0	0	1	362	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (005), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	201	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	0	0	0	0
KNOX COUNTY (013), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	1	201	0	0	0	0	0	0
STATE TOTAL	1	7	1	201	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	221	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	1,000	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	1	1,000	0	0	0	0
HOWARD COUNTY (027), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	312	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	411	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	411	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	221	3	1,723	0	0	0	0
STATE TOTAL	0	0	1	221	3	1,723	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Inside AA 0001										
Low Income	38	1,360	11	1,899	5	2,605	6	1,713	0	0
Moderate Income	27	800	2	291	6	3,719	5	1,239	0	0
Middle Income	303	8,545	50	8,592	42	19,055	79	5,053	0	0
Upper Income	65	1,845	6	792	14	7,704	20	4,262	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	116	0	0	0	0	0	0
County Total	433	12,550	70	11,690	67	33,083	110	12,267	0	0
BERKSHIRE COUNTY (003), MA										
MSA 38340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	4	1,538	1	400	0	0
Upper Income	0	0	0	0	2	1,100	1	800	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	6	2,638	2	1,200	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	21	0	0	1	344	0	0	0	0
Median Family Income 20-30%	11	271	3	501	10	3,829	4	45	0	0
Median Family Income 30-40%	4	155	0	0	1	335	0	0	0	0
Median Family Income 40-50%	15	329	4	764	2	1,200	3	61	0	0
Median Family Income 50-60%	15	332	5	638	2	1,526	1	756	0	0
Median Family Income 60-70%	16	401	3	444	1	523	2	155	0	0
Median Family Income 70-80%	15	464	1	200	2	859	2	97	0	0
Median Family Income 80-90%	24	503	9	1,754	10	5,961	3	200	0	0
Median Family Income 90-100%	13	377	2	230	2	908	1	89	0	0
Median Family Income 100-110%	31	841	7	1,223	7	3,726	9	1,195	0	0
Median Family Income 110-120%	31	1,031	13	2,336	8	3,768	5	1,759	0	0
Median Family Income >= 120%	149	4,249	27	4,395	19	9,869	28	3,134	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	325	8,974	74	12,485	65	32,848	58	7,491	0	0
DUKES COUNTY (007), MA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	387	6	967	2	909	2	296	0	0
Middle Income	47	1,211	11	1,550	12	5,446	11	2,175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	97	0	0	0	0	0	0	0	0
County Total	58	1,695	17	2,517	14	6,355	13	2,471	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	8	1	197	0	0	0	0	0	0
Median Family Income 40-50%	1	23	0	0	3	1,536	1	450	0	0
Median Family Income 50-60%	3	68	1	245	1	320	2	360	0	0
Median Family Income 60-70%	1	100	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	95	0	0	2	675	2	440	0	0
Median Family Income 80-90%	2	26	1	250	2	1,677	1	14	0	0
Median Family Income 90-100%	3	102	2	225	0	0	1	50	0	0
Median Family Income 100-110%	8	214	2	313	4	1,908	2	51	0	0
Median Family Income 110-120%	1	15	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	234	0	0	5	2,687	5	2,222	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	885	7	1,230	17	8,803	14	3,587	0	0
FRANKLIN COUNTY (011), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	1	5	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPDEN COUNTY (013), MA										
MSA 44140										
Outside Assessment Area										
Low Income	1	8	2	390	1	490	0	0	0	0
Moderate Income	1	75	3	389	0	0	2	235	0	0
Middle Income	0	0	0	0	7	3,372	0	0	0	0
Upper Income	6	190	1	200	4	1,586	2	270	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	273	6	979	12	5,448	4	505	0	0
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	400	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	244	0	0	0	0	1	48	0	0
Median Family Income 40-50%	5	208	1	134	0	0	0	0	0	0
Median Family Income 50-60%	7	231	0	0	1	350	1	350	0	0
Median Family Income 60-70%	18	406	5	713	2	892	2	94	0	0
Median Family Income 70-80%	27	941	7	1,268	2	660	1	15	0	0
Median Family Income 80-90%	101	3,337	10	1,931	6	3,116	9	1,338	0	0
Median Family Income 90-100%	34	917	6	1,175	7	2,944	8	590	0	0
Median Family Income 100-110%	33	864	16	2,927	17	9,126	11	1,843	0	0
Median Family Income 110-120%	32	935	12	2,229	14	7,636	7	2,267	0	0
Median Family Income >= 120%	135	3,376	21	3,748	28	13,238	25	5,322	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	397	11,459	78	14,125	77	37,962	65	11,867	0	0
NANTUCKET COUNTY (019), MA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	50	1,522	12	2,109	8	3,477	6	1,282	0	0
Upper Income	33	1,431	12	2,010	3	1,280	1	19	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	83	2,953	24	4,119	11	4,757	7	1,301	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	22	526	8	1,301	6	2,900	6	756	0	0
Median Family Income 70-80%	29	752	3	446	8	4,027	5	661	0	0
Median Family Income 80-90%	42	1,002	5	872	4	2,245	8	619	0	0
Median Family Income 90-100%	58	2,215	15	2,382	15	8,022	12	1,172	0	0
Median Family Income 100-110%	84	2,195	18	2,916	16	9,126	24	3,280	0	0
Median Family Income 110-120%	110	3,824	18	3,029	23	10,971	33	3,013	0	0
Median Family Income >= 120%	282	8,693	47	7,539	47	21,911	52	6,335	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	627	19,207	114	18,485	119	59,202	140	15,836	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	7	359	2	389	1	326	1	168	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	181	1	175	2	683	2	527	0	0
Median Family Income 40-50%	8	227	6	965	3	1,259	0	0	0	0
Median Family Income 50-60%	34	965	6	899	7	3,907	4	690	0	0
Median Family Income 60-70%	35	1,202	13	2,270	16	7,972	9	809	0	0
Median Family Income 70-80%	80	2,772	11	1,601	6	3,344	10	580	0	0
Median Family Income 80-90%	158	5,279	25	4,222	27	13,238	24	4,915	0	0
Median Family Income 90-100%	172	5,610	33	5,461	33	15,403	34	1,474	0	0
Median Family Income 100-110%	108	2,996	10	1,661	15	6,380	19	2,781	0	0
Median Family Income 110-120%	251	7,973	43	6,747	34	14,779	46	4,450	0	0
Median Family Income >= 120%	357	10,621	50	7,987	51	23,566	43	3,056	0	0
Median Family Income Not Known	3	35	1	128	0	0	1	128	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1,216	38,220	201	32,505	195	90,857	193	19,578	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (025), MA										
MSA 14454										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	1	9	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	16	0	0	1	400	0	0	0	0
Median Family Income 30-40%	9	178	2	375	0	0	4	263	0	0
Median Family Income 40-50%	8	160	1	246	0	0	1	10	0	0
Median Family Income 50-60%	51	1,231	4	719	6	1,920	3	395	0	0
Median Family Income 60-70%	37	664	11	1,878	6	2,282	4	283	0	0
Median Family Income 70-80%	9	178	1	200	4	2,253	1	28	0	0
Median Family Income 80-90%	11	357	4	747	9	4,514	1	468	0	0
Median Family Income 90-100%	20	595	3	578	2	1,005	4	408	0	0
Median Family Income 100-110%	9	313	0	0	0	0	1	2	0	0
Median Family Income 110-120%	20	631	6	1,032	1	500	3	200	0	0
Median Family Income >= 120%	52	1,760	21	3,921	19	9,618	10	1,825	0	0
Median Family Income Not Known	1	21	1	194	1	387	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	229	6,113	54	9,890	49	22,879	32	3,882	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	12	0	0	2	784	2	784	0	0
Median Family Income 40-50%	5	104	0	0	1	800	0	0	0	0
Median Family Income 50-60%	3	84	0	0	1	375	1	50	0	0
Median Family Income 60-70%	18	514	3	607	1	259	4	180	0	0
Median Family Income 70-80%	2	53	0	0	0	0	0	0	0	0
Median Family Income 80-90%	10	201	1	133	1	500	1	2	0	0
Median Family Income 90-100%	2	85	0	0	2	916	2	916	0	0
Median Family Income 100-110%	5	129	1	188	2	890	1	549	0	0
Median Family Income 110-120%	21	570	3	546	3	1,589	7	1,363	0	0
Median Family Income >= 120%	77	1,924	15	2,360	22	9,905	27	4,551	0	0
Median Family Income Not Known	4	89	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	3,765	23	3,834	35	16,018	45	8,395	0	0
TOTAL INSIDE AA IN STATE	3,545	105,821	662	110,880	649	312,764	677	86,675	0	0
TOTAL OUTSIDE AA IN STATE	9	278	7	1,179	19	8,486	7	1,710	0	0
STATE TOTAL	3,554	106,099	669	112,059	668	321,250	684	88,385	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	0	0	0	0
HILLSBOROUGH COUNTY (011), NH										
MSA 31700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	340	0	0	0	0
Middle Income	0	0	1	160	2	835	0	0	0	0
Upper Income	2	49	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	1	160	3	1,175	0	0	0	0
MERRIMACK COUNTY (013), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	2	664	2	664	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	2	664	2	664	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKINGHAM COUNTY (015), NH										
MSA 40484										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	297	0	0	0	0
Middle Income	1	14	0	0	3	1,208	1	339	0	0
Upper Income	1	41	1	156	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	1	156	4	1,505	1	339	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	174	2	316	9	3,344	3	1,003	0	0
STATE TOTAL	6	174	2	316	9	3,344	3	1,003	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	800	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	2,000	0	0	0	0
Median Family Income >= 120%	11	581	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	581	0	0	3	2,800	0	0	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	7	477	3	388	3	1,117	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	477	3	388	3	1,117	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SOMERSET COUNTY (035), NJ										
MSA 35154										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	333	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	333	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	18	1,058	3	388	7	4,250	0	0	0	0
STATE TOTAL	18	1,058	3	388	7	4,250	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	18	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	0	0	0	0
LEWIS COUNTY (049), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	101	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	840	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	840	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
ULSTER COUNTY (111), NY										
MSA 28740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	182	0	0	1	840	0	0	0	0
STATE TOTAL	6	182	0	0	1	840	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	136	1	311	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	136	1	311	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	136	1	311	0	0	0	0
STATE TOTAL	0	0	1	136	1	311	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	59	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	59	0	0	0	0	0	0	0	0
STATE TOTAL	1	59	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (001), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	113	1	184	0	0	0	0	0	0
Middle Income	1	14	1	232	0	0	0	0	0	0
Upper Income	6	312	1	116	0	0	3	191	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	439	3	532	0	0	3	191	0	0
KENT COUNTY (003), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	184	0	0	0	0	0	0
Middle Income	1	9	1	200	2	765	1	440	0	0
Upper Income	0	0	1	200	2	1,600	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	3	584	4	2,365	1	440	0	0
NEWPORT COUNTY (005), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	1	200	2	1,000	2	700	0	0
Upper Income	3	48	0	0	1	383	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	1	200	3	1,383	2	700	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	113	0	0	1	610	1	610	0	0
Median Family Income 30-40%	3	248	0	0	2	1,674	1	991	0	0
Median Family Income 40-50%	1	7	1	200	1	520	0	0	0	0
Median Family Income 50-60%	4	182	3	665	1	367	1	58	0	0
Median Family Income 60-70%	3	114	1	150	1	258	0	0	0	0
Median Family Income 70-80%	1	97	4	706	3	1,630	0	0	0	0
Median Family Income 80-90%	3	140	0	0	6	2,250	0	0	0	0
Median Family Income 90-100%	2	33	0	0	1	407	0	0	0	0
Median Family Income 100-110%	1	10	0	0	1	475	1	10	0	0
Median Family Income 110-120%	4	283	3	443	5	1,970	3	910	0	0
Median Family Income >= 120%	3	29	2	352	1	464	1	1	0	0
Median Family Income Not Known	0	0	1	176	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,256	15	2,692	23	10,625	8	2,580	0	0
WASHINGTON COUNTY (009), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	583	0	0	0	0
Upper Income	0	0	1	214	4	1,717	1	330	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	214	5	2,300	1	330	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	41	1,794	23	4,222	35	16,673	15	4,241	0	0
STATE TOTAL	41	1,794	23	4,222	35	16,673	15	4,241	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	0	0	0	0
STATE TOTAL	1	12	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	238	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	238	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	4	78	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	78	0	0	0	0	0	0	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	99	1	238	0	0	0	0	0	0
STATE TOTAL	5	99	1	238	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Business Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHITTENDEN COUNTY (007), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,530	2	1,530	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,530	2	1,530	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,530	2	1,530	0	0
STATE TOTAL	0	0	0	0	2	1,530	2	1,530	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	3,545	105,821	662	110,880	649	312,764	677	86,675	0	0
TOTAL OUTSIDE AA	94	3,926	42	7,335	79	38,400	29	8,579	0	0
TOTAL INSIDE & OUTSIDE	3,639	109,747	704	118,215	728	351,164	706	95,254	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (029), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	35	0	0	0	0	2	35	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	35	0	0	0	0	2	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	35	0	0	0	0	2	35	0	0
STATE TOTAL	2	35	0	0	0	0	2	35	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	132	0	0	0	0	1	30	0	0
Upper Income	0	0	1	118	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	132	1	118	0	0	1	30	0	0
BRISTOL COUNTY (005), MA										
MSA 39300										
Inside AA 0004										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	12	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	21	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	23	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	140	10	1,481	1	371	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	102	0	0	1	479	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	318	10	1,481	2	850	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	16	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	21	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	28	2	370	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	65	2	370	0	0	0	0	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	15	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	18	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	55	0	0	0	0	1	16	0	0
Median Family Income 90-100%	3	38	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	38	0	0	0	0	1	23	0	0
Median Family Income 110-120%	4	75	0	0	0	0	0	0	0	0
Median Family Income >= 120%	14	321	1	229	0	0	2	75	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	560	1	229	0	0	4	114	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Inside AA 0005										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	7	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	14	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	53	1,096	14	2,198	2	850	5	144	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	53	1,096	14	2,198	2	850	5	144	0	0

Loans by County

Respondent ID: 0000009712

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: Rockland Trust Company

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	53	1,096	14	2,198	2	850	5	144	0	0
TOTAL OUTSIDE AA	4	77	0	0	0	0	2	35	0	0
TOTAL INSIDE & OUTSIDE	57	1,173	14	2,198	2	850	7	179	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: Rockland Trust Company

Respondent ID: 0000009712
 Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - BARNSTABLE COUNTY (001) - MSA 12700	570	57,323	110	12,267	0	0
MA - DUKES COUNTY (007) - MSA NA	89	10,567	13	2,471	0	0
MA - NANTUCKET COUNTY (019) - MSA NA	118	11,829	7	1,301	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	860	96,894	140	15,836	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	1,612	161,582	193	19,578	0	0
MA - SUFFOLK COUNTY (025) - MSA 14454	332	38,882	32	3,882	0	0
MA - ESSEX COUNTY (009) - MSA 15764	53	10,918	14	3,587	0	0
MA - MIDDLESEX COUNTY (017) - MSA 15764	552	63,546	65	11,867	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	464	54,307	58	7,491	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	206	23,617	45	8,395	0	0

2021 Institution Disclosure Statement - Table 4
 Assessment Area/Non-Assessment Area Activity
 Small Farm Loans
 Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MA - BARNSTABLE COUNTY (001) - MSA 12700	7	250	1	30	0	0
MA - NORFOLK COUNTY (021) - MSA 14454	7	435	0	0	0	0
MA - PLYMOUTH COUNTY (023) - MSA 14454	28	789	4	114	0	0
MA - BRISTOL COUNTY (005) - MSA 39300	25	2,649	0	0	0	0
MA - WORCESTER COUNTY (027) - MSA 49340	2	21	0	0	0	0

2021 Institution Disclosure Statement - Table 5
 Community Development/Consortium-Third Party Activity
 Institution: Rockland Trust Company

Respondent ID: 0000009712
 Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	24	225,714	0	0
Purchased	0	0	0	0
Total	24	225,714	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

ASSESSMENT AREA - 0001

BARNSTABLE COUNTY (001), MA

MSA: 12700

Low Income

0153.00

Moderate Income

0101.00* 0102.06 0102.08* 0120.01 0120.02 0125.02 0126.02 0141.00*

Middle Income

0103.04 0103.06 0104.00 0105.00 0106.00 0107.00 0108.00 0109.00 0110.02 0111.00 0112.00

0113.00 0114.00 0115.00 0116.00 0117.00 0118.01 0118.02 0121.01 0121.02 0126.01 0127.00

0128.00 0129.00 0130.02 0131.00 0133.00 0136.00 0138.00 0139.00 0140.02 0144.02 0145.00

0146.00 0147.00 0148.00 0150.01 0150.02 0151.00

Upper Income

0122.00 0132.00 0134.00 0135.00 0137.00 0143.00 0149.00 0152.00

Income Not Known

9900.00*

Tract Not Known

9999.99

ASSESSMENT AREA - 0002

DUKES COUNTY (007), MA

MSA: NA

Moderate Income

2001.00

Middle Income

2002.00 2003.00 2004.00

Income Not Known

9900.00*

Tract Not Known

9999.99

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

NANTUCKET COUNTY (019), MA

MSA: NA

Middle Income

9501.00 9502.00 9505.00

Upper Income

9503.07 9504.00

Income Not Known

9900.00*

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income 20-30%

4178.02*

Median Family Income 60-70%

4179.02 4180.04 4193.00 4203.02 4225.02 4563.01

Median Family Income 70-80%

4176.02 4177.01 4179.01 4181.02 4201.00 4211.00

Median Family Income 80-90%

4009.00 4175.02 4180.02 4181.01 4203.01 4563.02

Median Family Income 90-100%

4021.01 4021.02 4172.00 4175.01* 4176.01 4177.02 4180.03 4202.01 4202.02 4223.02 4225.01

4227.00 4571.00

Median Family Income 100-110%

4104.00 4132.00 4135.00 4151.02 4171.00 4173.00 4182.00 4212.00 4221.00 4222.00 4224.00

4226.00 4228.00 4561.02 4562.00

Median Family Income 110-120%

4002.00 4022.00 4131.00 4174.00 4178.01 4191.00 4192.00 4194.00 4195.00 4197.00 4198.00

4421.01 4431.01 4431.02 4564.01

Median Family Income >= 120%

4001.00* 4003.00* 4004.00 4005.00 4006.00 4007.00 4008.00 4010.00 4011.00 4012.00 4023.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

4024.00	4025.00	4031.00	4033.00	4034.00*	4035.00	4041.00	4042.01	4042.02	4043.01	4043.02
4044.00*	4051.00	4061.01	4061.02	4071.00	4081.01	4081.02	4091.01	4091.02	4101.00	4103.00
4111.00	4112.00	4113.01	4113.02	4121.00	4122.00	4123.00	4133.00	4134.01	4134.02	4141.00
4142.00	4143.00	4151.01	4152.00	4153.00	4161.01	4161.02	4162.00	4163.00	4164.00	4196.00
4223.01	4231.00	4401.00	4412.02	4412.03	4412.04	4421.02	4421.03	4422.01	4422.02	4561.01
4564.02	4572.00									

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 10-20%

5109.00

Median Family Income 30-40%

5104.00

Median Family Income 40-50%

5103.00 5108.00 5110.00

Median Family Income 50-60%

5105.02 5105.03 5113.01 5114.00 5115.00 5116.00

Median Family Income 60-70%

5105.01 5112.00 5301.00 5452.00

Median Family Income 70-80%

5102.00 5107.00 5305.00 5423.00 5442.00 5454.00

Median Family Income 80-90%

5021.01 5022.00 5101.00 5111.00 5113.02 5117.01 5211.02 5212.01 5302.00 5303.00 5401.01

5453.00

Median Family Income 90-100%

5021.02 5062.04 5091.02 5117.02 5201.00 5202.01 5231.00 5241.02 5252.03 5261.00 5308.01

5421.02 5422.00 5451.00

Median Family Income 100-110%

5001.01 5001.03 5001.04 5106.00 5211.01 5221.01 5251.01 5308.02 5431.00 5441.00 5601.00

5611.00

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

5041.01 5081.01 5081.02 5212.02 5221.02 5232.01 5232.02 5304.00 5306.00 5307.00 5309.01

5401.02 5411.00 5421.01

Median Family Income >= 120%

5011.01 5011.02 5012.01 5012.02 5031.01 5031.02 5041.02 5051.01 5051.02 5052.00 5061.01

5061.02 5062.02 5062.03 5071.01 5071.03 5071.04 5082.00 5091.01 5202.02 5241.01 5251.04

5252.04 5309.02 5401.03

Median Family Income Not Known

5253.00* 5612.00 9900.03*

SUFFOLK COUNTY (025), MA

MSA: 14454

Median Family Income 10-20%

0611.01* 0821.00

Median Family Income 20-30%

0607.00* 0610.00* 0704.02* 0805.00* 0806.01 0810.01 0812.00* 0813.00* 0902.00*

Median Family Income 30-40%

0006.02 0103.00* 0503.00* 0702.00 0801.00 0803.00* 0808.01 0814.00* 0817.00 0818.00* 0819.00*

0901.00 0903.00* 0909.01* 1001.00 9811.00*

Median Family Income 40-50%

0104.05* 0402.00* 0505.00* 0507.00 0712.01 0804.01* 0815.00* 0904.00* 0906.00 0913.00* 0916.00*

0917.00 0920.00* 0923.00* 0924.00 1002.00* 1010.02* 1011.02 1604.00* 1707.01*

Median Family Income 50-60%

0001.00 0002.02 0007.01 0008.02 0105.00 0304.00 0408.01 0501.01* 0502.00 0504.00 0506.00

0811.00 0820.00* 0907.00 0914.00 0915.00 0918.00* 0919.00* 0921.01 1003.00 1304.06 1601.01*

1602.00* 1605.01* 1605.02 1606.01* 1606.02 1704.00 1707.02* 1708.00*

Median Family Income 60-70%

0004.01 0006.01 0007.04 0104.04* 0104.08 0509.01* 0511.01 0608.00 0911.00 0912.00 1005.00

1006.01 1009.00 1010.01 1011.01 1102.01* 1104.01 1401.06 1403.00 1701.00 1702.00* 1705.01

9813.00*

Median Family Income 70-80%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

0002.01 0004.02 0005.03* 0005.04* 0008.03* 0512.00 1101.03 1205.00* 1703.00 1706.01* 1805.00

Median Family Income 80-90%

0007.03 0102.03 0102.04 0302.00 0510.00* 0809.00* 0910.01 1004.00* 1006.03 1103.01 1105.02

1202.01* 1401.02 1401.05 1404.00 1705.02* 1801.01* 1802.00

Median Family Income 90-100%

0003.01 0003.02 0922.00 1008.00 1201.04 1203.01 1304.04 1401.07 1402.01 1402.02 1603.00

Median Family Income 100-110%

0005.02 0101.04* 1104.03 1105.01* 1304.02 1803.01*

Median Family Income 110-120%

0601.01* 0603.01 0604.00 0605.01 0707.00 1204.00 1207.00* 1301.00 1302.00 1804.00

Median Family Income >= 120%

0101.03 0104.03 0106.00 0107.01 0107.02 0108.01* 0108.02 0201.01 0202.00* 0203.01* 0203.02*

0203.03 0301.00* 0303.00 0305.00 0401.00* 0403.00* 0404.01* 0406.00* 0602.00* 0606.00 0612.00

0701.01 0703.00 0705.00* 0706.00 0708.00 1007.00 1106.01* 1106.07 1201.03 1201.05 1206.00*

1303.00 9818.00*

Median Family Income Not Known

0709.00* 0711.01* 9801.01* 9803.00* 9807.00* 9810.00* 9812.01* 9812.02 9815.01* 9815.02* 9816.00*

9817.00* 9901.01*

ASSESSMENT AREA - 0003

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 20-30%

2504.00* 2509.00* 2511.00* 2513.00*

Median Family Income 30-40%

2043.00 2060.00* 2062.00* 2067.00* 2068.00* 2070.00* 2072.00* 2501.00 2502.00* 2505.00* 2507.00*

2508.00* 2510.00* 2512.00* 2514.00* 2515.00* 2516.00 2602.00* 2608.00*

Median Family Income 40-50%

2055.00* 2056.00 2061.00* 2065.00* 2069.00* 2071.00* 2108.00* 2215.00* 2503.00* 2506.00* 2517.00

2524.00* 2601.00 2606.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income 50-60%

2042.00* 2058.00* 2063.00 2064.00 2107.00 2173.00 2216.00* 2607.00*

Median Family Income 60-70%

2041.01* 2059.00* 2103.00 2214.00* 2217.00* 2523.00* 2525.01* 2609.00* 2610.00*

Median Family Income 70-80%

2044.00* 2047.01* 2052.00 2057.00* 2066.00* 2081.02 2106.00* 2109.00* 2174.00* 2518.00* 2521.01*

2531.00 2611.02* 2671.01*

Median Family Income 80-90%

2041.02* 2045.00* 2046.00* 2047.02* 2083.00* 2104.00 2114.01 2201.02* 2231.00* 2232.00* 2522.01*

2525.02* 2603.01* 2605.00* 2662.00* 2663.00

Median Family Income 90-100%

2021.02* 2051.00* 2054.00* 2081.01* 2082.00 2105.00* 2111.00 2112.00* 2114.02* 2171.00 2172.01*

2175.00* 2211.00* 2218.00* 2219.01* 2219.02* 2522.02* 2526.01* 2526.03 2532.02* 2604.01 2621.00*

2664.00* 2671.02*

Median Family Income 100-110%

2053.00 2084.00 2101.00 2102.00 2113.00 2181.00* 2201.01* 2213.00* 2532.01* 2604.02* 2611.01*

2641.00* 2661.00 2683.00* 2691.00*

Median Family Income 110-120%

2011.00 2033.01* 2033.02* 2151.02* 2172.02* 2221.00* 2233.00* 2521.02* 2526.02* 2603.02* 2651.01*

2684.00* 2701.00*

Median Family Income >= 120%

2021.01* 2022.00 2031.00* 2032.00 2091.00 2092.00 2121.00* 2131.00* 2141.00* 2151.01* 2161.00*

2176.00* 2532.03 2532.04* 2532.05* 2541.00* 2542.00* 2543.01* 2543.02* 2544.01 2544.02* 2544.03*

2631.00 2651.02* 2681.00* 2682.00*

Median Family Income Not Known

9901.00*

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 10-20%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

3883.00*											
Median Family Income 20-30%											
3104.00*											
Median Family Income 30-40%											
3111.00*	3118.00*	3119.00*	3124.00*	3418.00	3421.01	3421.02*	3524.00	3831.02			
Median Family Income 40-50%											
3101.00*	3107.00*	3112.00	3113.00*	3120.00*	3121.00*	3413.00	3424.00*	3425.00	3501.04	3831.01*	
Median Family Income 50-60%											
3103.00*	3114.00*	3117.00*	3397.00*	3415.00	3416.00*	3419.01	3426.00	3514.04	3539.00*	3549.00	
Median Family Income 60-70%											
3102.00*	3105.00	3115.00*	3123.00	3212.00	3213.00	3412.00	3414.00	3422.01	3422.02*	3423.00*	
3501.03	3507.00	3534.00	3687.00	3832.00	3834.00	3852.01*					
Median Family Income 70-80%											
3106.02*	3116.00*	3122.00*	3141.02*	3271.02*	3364.01	3398.02	3399.00*	3400.00*	3411.01	3417.00*	
3419.02	3512.03	3512.04	3514.03	3515.00	3526.00*	3527.00	3531.01	3538.00	3685.00	3689.02	
3833.00*	3835.01*	3836.00	3882.00								
Median Family Income 80-90%											
3001.00*	3011.01*	3106.01	3125.01*	3142.00*	3215.00*	3223.00*	3332.00	3334.00	3336.00	3372.01*	
3393.00	3395.00	3396.00	3398.01	3411.02*	3502.00	3510.00*	3513.00	3546.00	3563.00	3601.00*	
3683.00	3684.00	3686.00	3688.00	3703.00							
Median Family Income 90-100%											
3141.01*	3143.01	3155.00	3163.00	3173.01*	3211.00*	3216.00	3222.00*	3224.00*	3251.00*	3312.00	
3333.00	3335.02	3353.02	3373.00	3503.00*	3511.00	3543.00	3576.00	3577.00*	3689.01	3701.02	
3826.01	3837.00										
Median Family Income 100-110%											
3125.02*	3152.00	3154.03*	3161.01	3164.00	3173.02*	3214.00	3271.03*	3311.01*	3311.02	3322.00	
3323.00	3324.00	3331.00	3351.00	3354.00*	3372.02	3401.00*	3525.00*	3530.00	3531.02*	3535.00*	
3567.01	3682.00	3690.00	3701.01	3704.00	3732.00	3741.00	3840.02*				
Median Family Income 110-120%											
3011.02*	3131.01	3131.02*	3151.00	3154.01*	3154.02	3161.02	3162.01*	3162.02	3165.00	3171.02	

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

3172.02 3181.00* 3182.00* 3221.00 3335.01 3341.00* 3344.00 3352.00* 3353.01* 3363.00 3364.02
 3371.02 3391.00 3392.00 3394.00 3504.00 3505.00 3521.01 3523.00* 3529.00 3532.00* 3537.00*
 3550.00 3641.01* 3641.02* 3681.01 3681.02 3691.00 3702.02* 3835.02* 3838.00 3839.01* 3840.01
 3871.00*

Median Family Income >= 120%

3143.02* 3171.01* 3171.03* 3172.01* 3172.03 3183.00* 3184.00 3201.02 3201.03* 3201.04 3231.00
 3241.01 3241.02* 3261.01* 3261.02 3271.01* 3281.00* 3301.00 3302.00 3313.00 3321.00 3342.00
 3343.00 3361.00 3362.00 3371.01 3381.00* 3382.00 3383.00* 3384.00 3385.00 3506.00 3508.00
 3509.00 3521.02* 3522.00* 3528.00* 3533.00 3536.00 3540.00* 3541.00 3542.00* 3544.00* 3545.00*
 3547.00* 3548.00 3561.00 3564.00 3565.00 3566.01 3566.02* 3567.02 3571.00 3572.00* 3573.00
 3574.00 3575.00* 3578.00 3581.00 3583.00* 3584.00 3585.00 3586.00 3587.00* 3591.00 3593.00
 3602.00 3611.00 3612.00 3613.00* 3621.00* 3631.02 3631.03 3631.04* 3632.01 3632.02* 3651.00*
 3652.01 3652.02 3661.00 3662.01 3662.02 3671.00 3672.00 3702.01 3731.00 3733.00 3734.00
 3735.00 3736.00* 3737.00 3738.00 3739.00 3740.00 3742.00 3743.00* 3744.00* 3745.00 3746.00
 3747.00 3748.00 3821.00 3822.00* 3823.00 3824.00* 3825.00 3826.02 3839.02* 3851.00* 3852.02
 3861.00* 3872.01 3872.02 3881.00

Median Family Income Not Known

9800.00*

ASSESSMENT AREA - 0004

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 10-20%

6518.00

Median Family Income 20-30%

6410.00 6411.01 6509.00*

Median Family Income 30-40%

6413.00 6508.00 6525.00* 6526.00

Median Family Income 40-50%

6138.00 6409.01* 6414.00 6420.00 6506.00 6507.00 6511.00 6512.00 6513.00* 6517.00* 6519.00*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

6523.00	6527.00									
Median Family Income 50-60%										
6402.00	6403.00	6406.00	6412.00	6419.00	6504.00	6505.00*	6514.00*	6515.00*	6520.00	6524.00
Median Family Income 60-70%										
6139.01	6140.00	6314.00	6401.00	6404.00	6405.00	6407.00	6415.00*	6421.00	6503.00	
Median Family Income 70-80%										
6136.00	6301.01	6315.00	6316.00	6416.00	6422.00	6424.00	6502.02	6516.00	6521.00*	6528.00
Median Family Income 80-90%										
6137.00	6408.00	6417.00	6442.00	6501.02	6510.02	6542.00	6552.00			
Median Family Income 90-100%										
6139.02	6141.01	6301.02	6502.01	6531.01	6532.03					
Median Family Income 100-110%										
6131.00	6311.00	6418.00	6425.00	6451.01	6501.01	6510.01*	6522.00*	6533.01	6553.00	6554.00
Median Family Income 110-120%										
6002.02	6101.00	6134.00	6441.01	6451.02	6461.01	6532.04	6551.00			
Median Family Income >= 120%										
6001.00	6002.03	6002.04	6102.02	6102.03	6102.04	6111.01	6111.02*	6112.01	6112.02	6121.00
6122.00	6133.00	6141.02	6151.00	6161.00	6171.01	6171.02	6302.00	6303.00	6304.00	6312.00
6313.00	6317.00	6318.00	6321.00	6322.00	6331.00	6332.00	6423.00*	6441.02	6451.03	6461.03
6461.04	6531.02	6533.04*	6541.00	9855.00	9856.00					
Median Family Income Not Known										
9900.00*										
<u>ASSESSMENT AREA - 0005</u>										
WORCESTER COUNTY (027), MA										
MSA: 49340										
Median Family Income 10-20%										
7320.01*										
Median Family Income 30-40%										
7094.00*	7107.00	7314.00*	7315.00*	7324.00	7572.00*	7573.00*				
Median Family Income 40-50%										

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

7072.00* 7108.00* 7304.01* 7312.04 7313.00 7318.00 7322.03* 7323.02 7325.00 7326.00* 7327.00
 Median Family Income 50-60%

7071.00* 7105.00* 7110.00* 7311.01* 7312.03 7316.00* 7319.00* 7322.02* 7330.00 7542.00* 7543.00
 Median Family Income 60-70%

7032.00* 7073.00* 7075.00* 7096.00* 7101.00* 7106.00* 7304.02* 7305.00 7310.02 7311.02* 7443.00
 7571.00* 7611.00*
 Median Family Income 70-80%

7031.00* 7074.00* 7102.00* 7162.00* 7262.00* 7328.01 7331.01* 7372.00* 7544.00* 7551.00*
 Median Family Income 80-90%

7103.00* 7104.00* 7163.00* 7310.01* 7320.02 7322.01* 7328.02 7329.01 7444.00 7541.00* 7574.00*
 7601.00*
 Median Family Income 90-100%

7022.00 7033.00* 7092.01* 7092.02* 7097.01* 7097.02* 7231.00* 7241.00* 7251.00* 7292.00 7301.00
 7303.00* 7331.02 7351.00* 7501.00* 7503.00 7575.00*
 Median Family Income 100-110%

7011.00 7042.00* 7051.00* 7091.00* 7095.02* 7121.01* 7161.00 7211.01* 7221.00 7302.00* 7307.00
 7323.01 7363.00* 7364.00* 7365.00* 7373.00* 7392.00 7531.00 7581.01*
 Median Family Income 110-120%

7061.00* 7111.00* 7261.00* 7306.00 7309.01* 7309.02* 7352.00 7393.00* 7441.02 7471.01 7471.02*
 7481.00* 7492.00 7521.00 7532.00 7552.00* 7561.01 7591.00*
 Median Family Income >= 120%

7001.00* 7081.00* 7095.01* 7121.02* 7131.00* 7151.00 7171.00* 7181.00 7191.00 7201.00 7211.02*
 7271.00 7281.00 7282.00 7283.00 7284.00 7291.00 7308.01* 7308.02 7361.00* 7362.00* 7371.00*
 7381.00* 7382.01 7382.02 7391.00 7394.00* 7395.00* 7401.01 7401.02 7402.00 7411.01 7411.02
 7423.00* 7424.01* 7424.02 7431.00 7441.01 7442.00 7451.00 7461.00 7491.00 7502.00* 7511.01
 7511.02* 7561.02 7581.02* 7612.00 7613.00* 7614.00*

Median Family Income Not Known

7312.02* 7317.00 7329.02*

OUTSIDE ASSESSMENT AREA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2753.02

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 110-120%

1002.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 100-110%

4306.01

Median Family Income >= 120%

4663.00

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income >= 120%

3432.00

Median Family Income 110-120%

0650.21

MARTIN COUNTY (085), FL

MSA: 38940

Upper Income

0005.02

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0035.09 0070.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: Rockland Trust Company

Respondent ID: 0000009712

Agency: FDIC - 3

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0245.09

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0027.12

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 70-80%

8024.02

CUMBERLAND COUNTY (005), ME

MSA: 38860

Moderate Income

0003.00

KNOX COUNTY (013), ME

MSA: NA

Upper Income

9702.00

WASHINGTON COUNTY (029), ME

MSA: NA

Moderate Income

9551.00

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 90-100%

4008.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income >= 120%

4048.00

HOWARD COUNTY (027), MD

MSA: 12580

Upper Income

6023.02

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 50-60%

2801.01

BERKSHIRE COUNTY (003), MA

MSA: 38340

Middle Income

9003.00

Upper Income

9111.00 9131.00

FRANKLIN COUNTY (011), MA

MSA: 44140

Middle Income

0410.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Low Income

8013.00 8020.00 8116.00

Moderate Income

8011.02 8015.03 8127.02

Middle Income

8127.01 8132.07

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

8124.01 8124.04 8131.01 8131.02 8133.04 8134.01 8136.01 8138.02

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Moderate Income

8201.02

Middle Income

8211.00

CARROLL COUNTY (003), NH

MSA: NA

Middle Income

9556.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Moderate Income

0024.00

Middle Income

0210.00

Upper Income

0114.01

MERRIMACK COUNTY (013), NH

MSA: NA

Middle Income

0327.06 0440.00

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Moderate Income

0630.02

Middle Income

0610.01 0693.00 1002.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Upper Income

0691.00 1031.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 100-110%

0571.02

Median Family Income 110-120%

0362.00

Median Family Income >= 120%

0351.00

BURLINGTON COUNTY (005), NJ

MSA: 15804

Upper Income

7038.02

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 110-120%

8086.00

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0521.00

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 70-80%

0341.00

LEWIS COUNTY (049), NY

MSA: NA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Middle Income

9503.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 80-90%

3042.02

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0139.00

SCHENECTADY COUNTY (093), NY

MSA: 10580

Upper Income

0320.00

ULSTER COUNTY (111), NY

MSA: 28740

Middle Income

9519.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income >= 120%

0235.21

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income >= 120%

0001.00

BRISTOL COUNTY (001), RI

MSA: 39300

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Moderate Income

0305.00 0307.00

Middle Income

0306.01 0308.00

Upper Income

0301.00 0302.00 0306.02 0309.02

KENT COUNTY (003), RI

MSA: 39300

Moderate Income

0202.00

Middle Income

0211.00 0219.02

Upper Income

0208.00 0221.00

NEWPORT COUNTY (005), RI

MSA: 39300

Middle Income

0410.00 0411.00

Upper Income

0401.02 0403.04 0404.00

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 20-30%

0009.00

Median Family Income 30-40%

0006.00 0007.00

Median Family Income 40-50%

0152.00 0167.00

Median Family Income 50-60%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

0001.01 0016.00 0025.00 0160.00 0171.00
Median Family Income 60-70%

0102.00 0103.00 0141.00 0182.00
Median Family Income 70-80%

0008.00 0015.00 0021.01 0104.00
Median Family Income 80-90%

0106.00 0117.01 0119.01 0137.01 0148.00
Median Family Income 90-100%

0105.02 0138.00 0173.00
Median Family Income 100-110%

0024.00 0124.01
Median Family Income 110-120%

0037.00 0119.02 0133.00 0139.00 0165.00 0169.00
Median Family Income >= 120%

0033.00 0036.01 0101.02 0128.01 0131.02
Median Family Income Not Known

0031.00

WASHINGTON COUNTY (009), RI

MSA: 39300

Middle Income

0508.02

Upper Income

0503.01 0506.00 0513.06

BEAUFORT COUNTY (013), SC

MSA: 25940

Middle Income

0021.06

COLLIN COUNTY (085), TX

MSA: 19124

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000009712

* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: Rockland Trust Company

Median Family Income >= 120%

0305.04

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 50-60%

5503.02

WILLIAMSON COUNTY (491), TX

MSA: 12420

Upper Income

0206.03

CHITTENDEN COUNTY (007), VT

MSA: 15540

Middle Income

0027.01

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000009712

Institution: Rockland Trust Company

Agency: FDIC - 3

Record Identifier: ¹¹	Total Composite Records on File	Total Composite Records Without Errors	Total Validity ¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	943	943	0	0.00%
Small Farm Loans	49	49	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	10	10	0	0.00%
Total	1,005	1,005	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

The **Rockland Trust 2021 CRA Disclosure Statement** may be obtained online at the following location:

<https://www.ffiec.gov/craadweb/DisRptMain.aspx>

Alternatively, if you prefer, the Rockland Trust 2021 Community Reinvestment Act (“CRA”) Disclosure Statement will be copied and provided upon request. Interested parties should contact the CRA Officer of Rockland Trust Company:

Thomas Golden, CRCM, CCPE-III (he/him/his)
Vice President, CRA Officer
Compliance/Brockton Office
120 Liberty Street
Brockton, MA 02301
Phone: (781) 982-6117
Thomas.Golden@RocklandTrust.com

Earlier CRA Disclosure Statements are similarly available.

HMDA Disclosure Statements may be obtained on the Consumer Financial Protection Bureau's (Bureau's) Web site at www.consumerfinance.gov/hmda

The **Rockland Trust 2022 HMDA Disclosure Statement** may be obtained online at the following location:

<https://ffiec.cfpb.gov/data-publication/modified-lar/2022>

Alternatively, if you prefer, the Rockland Trust 2021 Home Mortgage Disclosure Act (“HMDA”) Disclosure Statements will be copied and provided upon request. Interested parties should contact the CRA Officer of Rockland Trust Company:

Thomas Golden, MBA, CRCM, CCPE-III (he/him/his)
Vice President, CRA Officer
Compliance/Brockton Office
120 Liberty Street
Brockton, MA 02301
Phone: (781) 982-6117
Thomas.Golden@RocklandTrust.com

Earlier HMDA Disclosure Statements are similarly available