



2025 CRA Public File

Written Comments from the Public

There have been no written comments received from the public for the current year or the prior two calendar years that specifically relate to the Bank's performance in helping to meet community credit needs.

May 15, 2023

COMMUNITY REINVESTMENT ACT

PERFORMANCE EVALUATION

Oxford Bank
RSSD# 448040

60 South Washington Street
Oxford, Michigan 48371

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S CRA RATING

Oxford Bank is rated: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

Oxford Bank is meeting the credit needs of its community based on an analysis of lending and community development activities. The bank's average loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, local competitors, and the credit needs of the assessment area. A majority of loans are originated inside the assessment area. The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. Loan distribution reflects reasonable penetration among businesses of different sizes. Neither Oxford Bank nor this Reserve Bank have received any Community Reinvestment Act (CRA) -related complaints since the previous examination.

The bank's community development performance demonstrates adequate responsiveness to the needs of its assessment area through community development loans, qualified donations, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment area.

SCOPE OF EXAMINATION

Oxford Bank's CRA performance was evaluated using the Intermediate Small Institution Examination Procedures issued by the Federal Financial Institutions Examination Council (FFIEC). The evaluation was performed within the context of information about the institution and its assessment areas such as asset size, financial condition, competition, and economic demographic characteristics.

The evaluation included one full scope review and two limited-scope reviews. A full scope review was selected for the Warren-Troy-Farmington Hills, Michigan metropolitan division (MD) #47664 assessment area based on several factors including deposit market share, branch concentration, and volume of lending. The Ann Arbor, Michigan metropolitan statistical area (MSA) #11460 and Flint, Michigan MSA #22420 assessment areas received limited scope reviews due to the bank's limited presence in these areas. These limited scope review assessment areas were evaluated for consistency with the bank's performance in its full scope review assessment area, although it did not affect the overall rating.

Loan products reviewed include a sample of small business loans originated in 2022. This product is considered the bank's primary business line based on volume by number and dollar amount. The bank's level of community development activities was also evaluated to determine their responsiveness to the needs of the assessment area.

Performance within the designated assessment areas was evaluated using intermediate-small bank examination procedures based on the following performance criteria:

- ***Loan-to-Deposit Ratio*** – A 13-quarter average loan-to-deposit ratio was calculated for the bank and compared to a sample of local competitors. The average LTD ratio period was evaluated from March 31, 2020 - March 31, 2023.
- ***Lending in the Assessment Area*** – The bank's small business loans originated from January 1, 2022 – December 31, 2022 were reviewed to determine the percentage of loans originated within the assessment area.
- ***Geographic Distribution of Lending in the Assessment Area*** – The bank's small business loans originated within the assessment area, from January 1, 2022 – December 31, 2022, were analyzed to determine the extent to which the bank is making loans in geographies of different income levels, particularly those designated as low- and moderate-income.
- ***Lending to Businesses of Different Sizes*** – The bank's small business loans originated within the assessment area, from January 1, 2022 – December 31, 2022, were reviewed to determine the distribution to businesses with different revenue sizes.
- ***Response to Substantiated Complaints*** – Complaints were reviewed to determine if any were related to the bank's record of helping to meet community credit needs and its responses to any received were evaluated for appropriateness.
- ***Community Development Activities*** – The bank's responsiveness to community development needs through community development loans, qualified investments, and community development services, from March 10, 2020 – May 15, 2023 were reviewed considering the capacity, need, and availability of such opportunities within the assessment area.

In addition, two community representatives focusing on economic development were contacted in connection with this examination to provide information regarding local economic and socio-economic conditions in the assessment area.

DESCRIPTION OF INSTITUTION

Oxford Bank is a wholly owned subsidiary of Oxford Bank Corporation, a single bank holding company. The bank has two subsidiaries including Secure SBA, Inc. and Oxford Insurance Solutions, LLC. Secure SBA was recently established to hold the bank's Small Business Administration servicing program, while Oxford Insurance Solutions is primarily used to generate revenue through insurance referral activity. In addition, the bank has a newly formed subsidiary,

Oxford Commercial Finance (OCF), which was created in January of 2022 to provide new asset-based lending, factoring, and equipment leasing. Oxford Bank's network includes eight total branches and 19 automated teller machines (ATMs) within its assessment areas. This includes the main office with an ATM, six branches with two full-service ATMs at each location, and a mobile branch without an ATM at Independent Village. In addition, the bank maintains six full-service ATMs across its four loan production offices within the assessment areas. The main office, six branches, and thirteen full-service ATMs are located within Oxford County, while one branch and two full-service ATMs are located within Lapeer County, one branch and two full-service ATMs in Genesee County, one full-service ATM in Washtenaw County, and one full-service ATM is located in Macomb County.

According to the Uniform Bank Performance Report (UBPR), the bank reported total assets of \$821.6 million as of March 31, 2023. The bank offers a range of traditional loan products and services. The bank is primarily a commercial lender, representing 88.7 percent of total loans, but also offers agricultural and consumer loan products. Traditional deposit products include checking and savings accounts, individual retirement accounts (IRAs), certificates of deposit (CDs), and money market accounts (MMDA). Checking and savings accounts are also available for business customers.

As of the June 30, 2022, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, Oxford Bank ranks 15th out of 36 financial institutions operating within the assessment areas. The bank held \$732.6 million in deposits, representing a market share of 0.58 percent. The financial institutions with the largest percentage of the deposit market share are Bank of America (21.4 percent), JP Morgan Chase Bank (17.8 percent), and PNC Bank (11.9 percent).

Details of the allocation of the bank's loan portfolio are provided in the following table:

Composition of Loan Portfolio as of March, 31, 2023 (000's)		
Type	\$	%
Residential Real Estate	19,918	6.3
Commercial	412,647	88.7
Agriculture	199	0.0
Consumer	12,427	0.7
Other	19,951	4.3
Total	465,142	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

The bank was rated **satisfactory** under the CRA at its previous evaluation conducted on March 9, 2020.

DESCRIPTION OF ASSESSMENT AREA

Oxford bank operates within three assessment areas throughout the state of Michigan. The designated assessment areas include the Warren-Troy-Farmington Hills, Michigan MD #47664, the Flint, Michigan MSA #22420, and the Ann Arbor, Michigan MSA #11460. Within the Warren-Troy-Farmington Hills, MSA, the bank includes the contiguous counties of Oakland, Macomb, and Lapeer in their entirety. The Flint, Michigan MSA includes the entirety of Genesee County, while the Ann Arbor, Michigan MSA assessment area includes the entirety of Washtenaw County. The combined assessment area includes 859 census tracts, and is comprised of 61 low-income, 201 moderate-income, 309 middle-income, 254 upper-income, and 34 unknown-income census tracts. The bank's combined assessment area changed since the previous performance evaluation, dated March 9, 2020, with the addition of the Ann Arbor, MI MSA assessment area in April 2022, and the inclusion of Macomb County in the Warren-Troy-Farmington Hills, MI MD in September 2022. Both additions to the assessment area were due to the opening of an LPO with a full-service ATM, which accepts deposits.

Additional assessment area demographic information is provided in the following table.

2022 Combined AA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	61	7.1	35,627	4.7	10,192	28.6	155,393	20.4
Moderate	201	23.4	164,313	21.6	19,623	11.9	134,547	17.7
Middle	309	36.0	291,139	38.2	15,482	5.3	161,252	21.2
Upper	254	29.6	266,433	35.0	7,349	2.8	310,012	40.7
Unknown	34	4.0	3,692	0.5	667	18.1	0	0.0
Total AA	859	100.0	761,204	100.0	53,313	7.0	761,204	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	85,334	26,939	3.1	31.6	46,818	54.9	11,577	13.6
Moderate	312,235	170,769	19.9	54.7	116,044	37.2	25,422	8.1
Middle	488,139	340,941	39.7	69.8	120,763	24.7	26,435	5.4
Upper	393,509	316,087	36.8	80.3	57,725	14.7	19,697	5.0
Unknown	11,714	3,564	0.4	30.4	6,941	59.3	1,209	10.3
Total AA	1,290,931	858,300	100.0	66.5	348,291	27.0	84,340	6.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	8,056	5.3	6,950	5.0	1,054	8.2	52	4.1
Moderate	30,434	20.0	27,470	19.9	2,759	21.4	205	16.3
Middle	55,376	36.4	50,566	36.7	4,352	33.7	458	36.4
Upper	55,330	36.4	50,791	36.8	4,028	31.2	511	40.6
Unknown	2,916	1.9	2,173	1.6	710	5.5	33	2.6
Total AA	152,112	100.0	137,950	100.0	12,903	100.0	1,259	100.0
Percentage of Total Businesses:				90.7		8.5		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	1.7	22	1.8	0	0.0	0	0.0
Moderate	173	13.5	170	13.5	3	10.7	0	0.0
Middle	653	50.9	637	50.8	16	57.1	0	0.0
Upper	433	33.7	423	33.7	9	32.1	1	100.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,284	100.0	1,255	100.0	28	100.0	1	100.0
Percentage of Total Farms:				97.7		2.2		0.1

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LENDING TEST

Oxford Bank's performance relative to the lending test is **Satisfactory**. Overall, the bank is meeting the credit needs of its assessment areas based on an analysis of the bank's lending activities. The loan-to-deposit ratio is reasonable given the bank's size, financial condition, and assessment areas' credit needs. The majority of small business loans are originated in the combined assessment areas. The geographic distribution of loans reflects reasonable dispersion throughout the combined assessment areas. Additionally, the loan distribution reflects reasonable penetration among businesses of different revenue sizes. Lastly, no CRA-related complaints were received by the institution, nor this Reserve Bank since the previous evaluation.

Loan-to-Deposit Ratio

Oxford Bank had a reasonable loan-to-deposit ratio (considering seasonal variations) given the bank's size, financial condition, the credit needs of its assessment area(s), and taking into account, as appropriate, other lending-related activities such as loan originations for sale to the secondary markets and community development loans and qualified investments. As of March 31, 2023, the bank's LTD ratio averaged 72.5 percent over a 13-quarter period. The LTD has remained stable since the previous evaluation with an average LTD ratio of 76.9 percent over a five-quarter period ending December 31, 2019. The following table compares the bank's LTD ratio to its local competitors.

Comparative Loan-to-Deposit Ratios as of March 31, 2023	
Comparative Data	13-Quarter Average (%)
Oxford Bank	72.5
Peer Avg – Local	67.3
Competitors	
Chelsea State Bank	57.8
Eastern Michigan Bank	44.5
Eaton Community Bank	62.5
First Community Bank	76.9
First Independence Bank	72.9
Northstar Bank	81.2
Tri-County Bank	71.9
University Bank	77.9
First State Bank	60.2

Assessment Area Concentration

Oxford Bank originated a majority of its small business loans in the bank's assessment area during the review period. Specifically, Oxford Bank originated 74.2 percent of its total small business loans by volume and 68.7 percent by dollar amount inside the assessment areas. The total small business loan originated within the assessment area increased since the previous evaluation, when the bank originated 65.4 percent of its loans with the assessment area. The percentage of small business loans originated within the assessment area indicates the bank's responsiveness to assessment area credit needs.

The following table includes a sample of small business loans originated inside/outside its combined assessment areas from January 1, 2022 to December 31, 2022.

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Business	135	74.2	45,454	68.7	47	25.8	20,746	100.0
TOTAL LOANS	135	74.2	45,454	68.7	47	25.8	20,746	100.0

Geographic and Borrower Distribution

Oxford Bank demonstrated a reasonable geographic distribution of loans given the bank's assessment area(s). In addition, the borrower distribution reflects reasonable penetration among businesses of different sizes. Additional information regarding the bank's geographic and borrower distribution is found within the respective assessment area sections below.

Response to Complaints

The bank or this Reserve Bank has not received any CRA-related complaints since the previous examination.

COMMUNITY DEVELOPMENT TEST

The bank's performance relative to the community development test is Satisfactory.

Lending, Investment, and Services Activities

Oxford Bank demonstrates adequate responsiveness to the community development needs of its assessment area(s) through community development loans, qualified investments, and community development services. During the evaluation period, the bank originated 22 qualified loans totaling approximately \$41.7 million towards economic development across its assessment area and portions of the state. Community development lending has significantly increased since the

previous evaluation, during which the bank originated seven loans totaling \$8.4 million. All of the community development loans submitted by the bank were a part of the Small Business Association's (SBA) 504 loan program, through which the bank provided long-term financing to small businesses that otherwise might not obtain the necessary financing to grow. Community representatives stated that there's a growing need and demand for more small business banking options within the assessment area, as such the bank's ability to find opportunities to lend for small business economic development is particularly responsive.

The bank also made three new investments since the previous evaluation totaling \$3.8 million in the assessment area and across portions of the state. The investments made include affordable housing efforts primarily tailored to low- and moderate-income communities or families. Further, Oxford Bank made 49 donations totaling \$81,820 in the assessment area. The majority of donations were focused on providing vital community services to low- and moderate-income individuals and families.

During the evaluation period, bank staff provided 1,431 hours targeted towards community development financial services during the bank's evaluation period. Across the 16 community organizations served, a substantial amount of community development hours was dedicated to organizations with a community service focus. It should be noted that during the evaluation period, bank staff were impacted by the results of the COVID-19 pandemic, which hindered their abilities to provide additional service activities in-person.

Additional information with respect to the bank's community development activities is found within the full review assessment area section for Warren-Troy-Farmington Hills, MI MSA.

Community Development Activities March 10, 2020 – May 15, 2023								
Assessment Area	Loans		Investments		Donations		Services	
	#	\$ (000)s	#	\$ (000)s	#	\$ (000)s	#	Hours
Warren-Troy-Farmington Hills, MI MD #47664	12	27,205	2	3,104	30	54	8	817
Flint, MI MSA #22420	2	926	0	0	11	15	2	255
Ann Arbor, MI MSA #11460	2	2,701	0	0	4	4	5	353
Outside of Assessment Area	6	10,863	1	750	4	8	1	6
Total	22	41,695	3	3,854	49	81	16	1,431

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

WARREN-TROY-FARMINGTON HILLS, MICHIGAN MD #47664 – FULL REVIEW

SCOPE OF EXAMINATION

Full scope examination procedures were used to evaluate the bank's performance in the Warren-Troy-Farmington Hills, Michigan MD assessment area. The scope is consistent with the scope of examination described within the institution summary. For further information, refer to the "Scope of Examination" section for details.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN WARREN-TROY-FARMINGTON HILLS, MICHIGAN MSA¹

Oxford Bank's Warren-Troy-Farmington Hills, Michigan MD assessment area consists of Macomb, Oakland, and Lapeer counties in their entirety. The assessment area has changed since the previous examination to include Macomb County, with the inclusion of a full-service ATM. Based on 2022 FFIEC Census data, there are a total of 618 census tracts across the three counties and census tract composition includes 32 low-income, 155 moderate-income, 228 middle-income, 185 upper-income, and 18 unknown-income census tracts due to the lakes within the assessment area. No underserved and/or distressed middle-income census tracts are located within the assessment area.

Within the assessment area, the bank operates a main office in Oxford, Michigan, six additional branch locations, and 16 full-service ATMs. Six of the branch locations and 13 full-service ATMs are located within Oakland County, while a single branch and two additional full-service ATMs are within Lapeer County, and a single full-service ATM is in Macomb County. A single ATM is located within a low-income census tract in Oakland County, and the remainder of branch and ATM locations are within middle and upper-income census tracts. Further, the bank added an additional ATM within an upper-income census tract in Macomb County. There have been no closures of ATMs or branches since the previous evaluation.

According to the June 30, 2022 Federal Deposit Insurance Corporation (FDIC) Market Share Report, Oxford Bank ranked 12th among 31 FDIC insured financial institutions operating in Oakland, Macomb, and Lapeer Counties. The bank held \$701.9 million in deposits inside of the market, representing a 0.7 percent of the total deposit market share within the three counties. The financial institutions with the largest percentage of the deposit market share are Bank of America (24.2 percent) and JP Morgan Chase Bank (16.0 percent).

¹ Census tract designations are based on American Community Survey income data. For years 2022 and after, the designations are based on 2016-2020 ACS data. For years 2021 and before, the designations are based on 2011-2015 ACS data. For examinations that include performance before and after 2022, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	24	32	8
Moderate	67	155	88
Middle	123	228	105
Upper	146	185	39
Unknown	2	18	16
Total	362	618	256
<i>Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015 U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020</i>			

Additional assessment area demographic information is provided in the following table.

2022 Warren-Troy-Farmington Hills, MI MD 47664 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	32	5.2	19,934	3.5	4,935	24.8	115,426	20.2
Moderate	155	25.1	134,701	23.6	13,524	10.0	101,234	17.7
Middle	228	36.9	221,038	38.7	10,787	4.9	121,328	21.2
Upper	185	29.9	195,606	34.2	4,801	2.5	233,494	40.9
Unknown	18	2.9	201	0.0	105	52.2	0	0.0
Total AA	618	100.0	571,482	100.0	34,152	6.0	571,482	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	46,790	14,773	2.3	31.6	26,811	57.3	5,206	11.1
Moderate	246,103	142,324	21.9	57.8	87,919	35.7	15,860	6.4
Middle	368,250	259,709	39.9	70.5	89,788	24.4	18,753	5.1
Upper	284,920	233,880	35.9	82.1	37,287	13.1	13,753	4.8
Unknown	532	292	0.0	54.9	187	35.2	53	10.0
Total AA	946,595	650,978	100.0	68.8	241,992	25.6	53,625	5.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,929	4.9	4,997	4.6	892	8.5	40	4.0
Moderate	26,150	21.8	23,499	21.6	2,471	23.6	180	18.1
Middle	43,045	35.8	39,369	36.2	3,338	31.9	338	34.0
Upper	43,393	36.1	39,762	36.6	3,216	30.7	415	41.7
Unknown	1,622	1.4	1,037	1.0	563	5.4	22	2.2
Total AA	120,139	100.0	108,664	100.0	10,480	100.0	995	100.0
Percentage of Total Businesses:				90.4		8.7		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	13	1.7	13	1.8	0	0.0	0	0.0
Moderate	155	20.8	152	21.0	3	14.3	0	0.0
Middle	337	45.2	327	45.2	10	47.6	0	0.0
Upper	239	32.1	231	31.9	8	38.1	0	0.0
Unknown	1	0.1	1	0.1	0	0.0	0	0.0
Total AA	745	100.0	724	100.0	21	100.0	0	0.0
Percentage of Total Farms:				97.2		2.8		0.0
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Population Characteristics

According to the 2015 American Community Survey (ACS) demographic data, the assessment area's population is 2,244,231, an increase of 3.3 percent since 2010. Each county within the MD experienced similar growth in population, with the exception of Lapeer County (0.4 percent since 2010), at 3.1 percent for Macomb County, and 3.7 percent within Oakland County.

Community representatives attributed the disparity in population percentage change between Lapeer County and other counties within the assessment area to it being a more distressed and less accessible urban community. Further a lack of adequate housing supply within Lapeer County was noted as an impediment to population growth within the county. Community representatives attributed the increased growth within Macomb and Oakland County to the availability of higher paying jobs and the ease of commute between them.

2022 Warren-Troy-Farmington Hills, MI MD 47664 Population Change			
Area	2010 Population	2020 Population	Percent Change (%)
2022 Warren-Troy-Farmington Hills, MI MD 47664	2,172,427	2,244,231	3.3
Lapeer County, MI	88,235	88,619	0.4
Macomb County, MI	854,689	881,217	3.1
Oakland County, MI	1,229,503	1,274,395	3.7
Warren-Troy-Farmington Hills, MI MD	2,517,447	2,598,480	3.2
Michigan	9,900,571	10,077,331	1.8
Source: 2010-2020 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census			

Income Characteristics

The following table presents median family income (MFI) for families living within the assessment area. According to the 2010-2020 ACS data, the MFI for the counties within the assessment area, the entire MD, and the state of Michigan experienced nearly double-digit percentage increases in MFI. Comparing the assessment area to the entire state of Michigan, both experienced nearly similar increases in MFI at 10.3 percent and 11.0 percent, respectively. Amongst individual counties within the assessment area, Macomb County experienced the smallest increase in MFI percentage at 8.5 percent, compared to Lapeer and Oakland Counties at 10.5 and 11.3 percent, respectively.

According to community representatives, Oakland County and Macomb County are some of the most densely populated counties within the state due to its concentration in a higher-skilled workforce and proximity to higher-income jobs. The increase in electric vehicle, start-ups, and engineering related industries within the assessment area is the largest driver of increased wages within these counties. Conversely, it is the opinion of both representatives that Lapeer County is

recognized as a more distressed urban community and generally less favorable to commuters due to institutionalized transportation issues, and this has had an impact on the ability of people being able to commute to certain jobs.

2022 Warren-Troy-Farmington Hills, MI MD 47664 Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
2022 Warren-Troy-Farmington Hills, MI MD 47664	84,038	92,733	10.3
Lapeer County, MI	67,575	74,675	10.5
Macomb County, MI	74,060	80,371	8.5
Oakland County, MI	95,290	106,060	11.3
Warren-Troy-Farmington Hills, MI MD	83,843	92,419	10.2
Michigan	68,010	75,470	11.0
<i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2016 - 2020 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

According to the 2022 FFIEC Census Data, a total of 946,595 housing units exist in the assessment area. The majority of housing units are owner-occupied at 68.8 percent, while 25.6 percent are rental, and 5.7 percent of units are vacant.

The following table presents recent housing cost burden for groups of income classes within the assessment area, counties within the assessment area, and the state of Michigan. The cost burden is the ratio of households gross monthly costs to household's gross monthly income. Housing cost burden, as defined by the Department of Housing and Urban Development (HUD), takes these quantitative ratios, and assigns qualitative values to them. If a household's housing is above 30.0 percent of its income, then the household is severely housing cost burdened.

Across the assessment area, 40.8 percent of all renters are considered cost burdened. Of the cost burdened renters, 78.5 percent are low-income, and 41.1 percent moderate-income. For homeowners, only 18.5 percent are experiencing housing cost burden within the assessment area, but similar to renters, the majority are low- and moderate-income owners at 6.8 percent and 32.3 percent, respectfully.

Community representative noted an imbalance between the age of housing stock and the cost of new construction in the assessment area. Generally, Lapeer County did not experience an increase in housing stock, compared to other counties within the assessment area, although there is an increased effort to bring affordable housing and apartment complexes to the area by some developers from the adjacent Detroit metropolitan area. While there is some effort to increase the housing stock, the cost of construction has significantly increased due to economic pressures over the past few years. Price points on new, single-family construction are not obtainable for the average homebuyer in the area, hence the emphasis on affordable housing and apartment complex projects. Representatives also noted that Oakland County is home to higher income skilled laborers and is the wealthiest county within the state of Michigan. Concentrations of this workforce has attributed to less affordable housing within Oakland County, compared to Macomb and Lapeer Counties.

2022 Warren-Troy-Farmington Hills, MI MD 47664 Housing Cost Burden (%)						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
2022 Warren-Troy-Farmington Hills, MI MD 47664	78.5	41.1	40.8	66.8	32.3	18.5
Lapeer County, MI	69.8	20.3	44.0	62.0	24.9	18.6
Macomb County, MI	80.3	36.2	43.6	64.1	29.1	18.9
Oakland County, MI	77.6	45.4	38.9	70.0	36.5	18.1
Warren-Troy-Farmington Hills, MI MD	77.7	38.9	40.8	65.8	31.0	18.4
Michigan	74.2	31.3	43.2	61.7	26.5	18.2
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy						

Employment Characteristics

Overall, the unemployment rates in the assessment area, counties within the assessment area, and the state of Michigan have fluctuated from 2017 to 2021. From 2019 to 2020, all geographies experienced significant increase due to the COVID-19 pandemic. Community representatives indicated that unemployment rates were high in 2020 due to the COVID-19 pandemic, but most areas have since returned to pre-pandemic unemployment levels. One representative attributed wage correction and the increase in minimum wages as the biggest factors in higher unemployment rates in 2021 when compared to pre-pandemic levels. Representatives also noted that small businesses drive the state's economy, and the increase in minimum wages may have

affected these businesses' ability to hire hourly workers at the same rate prior to the pandemic.

2022 Warren-Troy-Farmington Hills, MI MD 47664 Unemployment Rates (%)					
Area	2017	2018	2019	2020	2021
2022 Warren-Troy-Farmington Hills, MI MD 47664	3.9	3.7	3.7	10.2	5.2
Lapeer County, MI	5.5	5.2	5.3	12.2	6.1
Macomb County, MI	4.4	4.1	4.2	11.8	5.9
Oakland County, MI	3.5	3.4	3.4	9.1	4.7
Warren-Troy-Farmington Hills, MI MD	4.0	3.7	3.8	10.2	5.2
Michigan	4.6	4.2	4.1	10.0	5.9
Source: Bureau of Labor Statistics(BLS), Local Area Unemployment Statistics					

Industry Characteristics

According to the U.S. Bureau of Labor Statistics, the assessment area contains a diverse employment base and is most heavily impacted by the industries of healthcare, manufacturing, professional and technical services, and retail. Community representatives mentioned that the assessment area is experiencing a change in its historical industries, transitioning from legacy automobile manufacturing to semiconductor facilities and science, technology, engineering, and mathematics (STEM) focused businesses.

Community Representatives

Two community representatives were contacted during the evaluation period to provide information regarding local economic and demographic conditions. The representatives provided information on housing, employment, and economic development needs within the assessment area, as well as providing information regarding the effects of the economy due to the COVID-19 pandemic. Both representatives noted the transition of the assessment area's historic automobile industry into STEM focused industries. Further, both representatives stated that there is an immediate need for more small business banking options within the assessment area, as small businesses are the largest drivers of the local economy within the assessment area and expressed the need for the refinancing of COVID-19 debt.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN WARREN-TROY-FARMINGTON HILLS, MI MSA

LENDING TEST

Geographic Distribution of Loans

Oxford Bank demonstrates reasonable geographic distribution of loans given the bank's assessment area. A sample of small business loans originated from January 1, 2022 - December 31, 2022, were reviewed to determine dispersion of loans among the assessment area geographies.

An analysis of the dispersion of loans throughout the assessment area was conducted to identify conspicuous gaps in lending. According to the analysis, in 2022 the Warren-Troy-Farmington Hills, MI MD assessment area contained 618 census tracts, of which 32 are low-income and 155 are moderate-income. In the same year, the bank originated loans in 10.7 percent of the 618 census tracts. Specifically, the bank originated loans within three of the 32 low-income census tracts and 12 of the 155 moderate-income census tracts. Despite the low figures, the bank's size, locations (relative to LMI census tracts), and lender competition contributed to the low level of LMI census tract penetration. Overall, examiners determined there was no conspicuous lending gaps in the bank's assessment area.

Small Business Loans

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. Within the sample of small business loans reviewed, Oxford Bank originated 119 small business loans within the assessment area in 2022. The bank's lending volume in low-income census tracts at 2.5 percent underperforms the percentage of total businesses located in low-income tracts at 4.9 percent. Similarly, the bank's lending volume in moderate-income census tracts at 16.0 percent also underperforms the percentage of total businesses located in moderate-income census tracts at 21.8 percent. While the bank's performance in low-and moderate-income tracts trailed the percentage of businesses, there is significant competition from other lenders that have branches located within the low-and moderate-income tracts.

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Warren-Troy-Farmington Hills, MI MD 47664					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	3	2.5	1,220	3.1	4.9
Moderate	19	16.0	6,653	16.8	21.8
Middle	54	45.4	19,364	48.8	35.8
Upper	43	36.1	12,458	31.4	36.1
Unknown	0	0.0	0	0.0	1.4
Tract-Unk	0	0.0	0	0.0	
Total	119	100.0	39,695	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Data & Broadstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses of Different Sizes

Oxford Bank demonstrates the distribution of loans to and, as appropriate, other lending-related activities for businesses of different sizes that is reasonable given the demographics of the bank's assessment area.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different revenues sizes. A sample of small business loans originated in 2022 were reviewed, of which 45.4 percent by number were to businesses with gross revenues equal to or less than \$1.0 million, compared to the demographic measures of 90.4 percent of businesses having revenues of \$1.0 million or less in the assessment area. While the bank's performance was below the percentage of total businesses, the bank operates in an extremely competitive market and maintains a relatively small footprint compared to other lenders. Also, the bank's branch offices only account for 0.5 percent of the total branch offices operating within the assessment area. Separately, of the bank's small business loan originations, 27.8 percent of loans were made in dollar amounts of \$100,000 or less which are generally considered most beneficial for small businesses.

Lastly, in April 2020, the Small Business Administration (SBA) created the Paycheck Protection Program (PPP). This program was designed to provide direct incentive for small businesses, allow workforces to remain employed, and promote economic stability during the COVID-19 pandemic. Oxford Bank participated in the Payment Protection Program, which assisted small businesses by originating \$346.0 million in PPP loans. Overall, these factors help demonstrate the bank's responsiveness to the credit needs of small businesses within the assessment area.

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Warren-Troy-Farmington Hills, MI MD 47664					
	Bank Loans				Total Businesses
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	54	45.4	17,112	43.1	90.4
Over \$1 Million	65	54.6	22,584	56.9	8.7
Revenue Unknown	0	0.0	0	0.0	0.8
Total	119	100.0	39,695	100.0	100.0
By Loan Size					
\$100,000 or Less	24	20.2	1,404	3.5	
\$100,001 - \$250,000	32	26.9	6,200	15.6	
\$250,001 - \$1 Million	63	52.9	32,091	80.8	
Total	119	100.0	39,695	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	15	27.8	623	3.6	
\$100,001 - \$250,000	9	16.7	1,851	10.8	
\$250,001 - \$1 Million	30	55.6	14,638	85.5	
Total	54	100.0	17,112	100.0	
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

The bank's community development performance demonstrates adequate responsiveness to community development needs of its assessment area through community development loans, donations, and community development services, as appropriate, considering the bank's capacity as well as the need and the availability of such opportunities for community development in the bank's assessment area.

Lending

During the evaluation period, the bank originated 12 qualified loans totaling approximately \$27.2 million toward economic development within the assessment area. Each of the community development loans originated by the bank were a part of the Small Business Administration's (SBA) 504 loan program, through which the bank provided long-term financing to small businesses that otherwise might not obtain the necessary financing to grow. Community representatives stated that there's a growing need and demand for more small business banking options within the assessment area, as such the bank's ability to find opportunities to lend for small business economic development is particularly responsive.

Through its use of the SBA 504 loan program, the bank significantly increased the level of community development lending since the previous evaluation period within this assessment area, during which time the bank originated four qualified loans totaling approximately \$6.7 million. The bank was also heavily involved the Small Business Administration's Paycheck Protection Program (PPP), which provided small businesses with funding during the COVID-19 pandemic. These loans were generally for smaller amounts than community development loans originated during the review period.

Investments

During the evaluation period, the bank made two new investments totaling \$3.1 million in the assessment area. The investments made include affordable housing efforts primarily tailored to low- and moderate-income communities or families. Further, Oxford Bank made 30 donations for \$54,828 in the assessment area. The majority of donations were focused on providing vital community services to low- and moderate-income individuals and families.

Services

During the evaluation period, bank staff provided 817 hours targeted towards community development financial services during the bank's evaluation period. Across the eight community organizations served, a substantial amount of community hours was dedicated to organizations with a community service focus. It should be noted that during the evaluation period, bank staff were impacted by the results of the COVID-19 pandemic, which hindered their abilities to provide additional service activities in-person. The following table presents the community development activities during the evaluation period in the Warren-Troy-Farmington Hills, Michigan MD.

Community Development Activities March 10, 2020 – May 15, 2023								
Assessment Area	Loans		Investments		Donations		Services	
	#	\$ (000)s	#	\$ (000)s	#	\$ (000)s	#	Hours
Warren-Troy-Farmington Hills, MI MSA #47664	12	27205	2	3,104	30	54	8	817
Flint, MI MSA #22420	2	926	0	0	11	15	2	255
Ann Arbor, MI MSA #11460	2	2,701	0	0	4	4	5	353
Outside of Assessment Area	6	10,863	1	750	4	8	1	6
Total	22	41,695	3	3,854	49	81	16	1,431

FLINT, MICHIGAN MSA 22420 – LIMITED REVIEW

DESCRIPTION OF INSTITUTION’S OPERATIONS IN FLINT, MICHIGAN MSA #22420

Oxford Bank’s assessment area is comprised of Genesee County in its entirety. The assessment area is comprised of 134 census tracts, including 16 low-, 33 moderate-, 41 middle-, and 39 upper-, and five unknown-income census tracts. No underserved and/or distressed middle-income census tracts are located within the assessment area. The bank has one branch location with two full-service ATMs in Davison, Michigan. The branch and ATMs are located within an upper-income census tract.

According to the June 30, 2022, FDIC Market Share Report, Oxford Bank ranked ninth among nine FDIC-insured financial institutions operating in Genesee County. The bank held \$30.7 million in deposits, representing 0.5 percent of the total deposit market share in the Flint, Michigan MSA. The financial institutions comprising the largest percentage of the deposit market share are JP Morgan Chase Bank (43.3 percent) and the Huntington National Bank (29.4 percent).

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau’s American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	20	16	-4
Moderate	28	33	5
Middle	47	41	-6
Upper	34	39	5
Unknown	2	5	3
Total	131	134	3
Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015 U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020			

Additional assessment area demographic information is provided in the following table.

2022 Flint, MI MSA 22420 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	11.9	9,012	8.3	3,511	39.0	23,052	21.3
Moderate	33	24.6	21,362	19.7	5,018	23.5	18,958	17.5
Middle	41	30.6	34,988	32.3	3,341	9.5	22,509	20.8
Upper	39	29.1	40,177	37.1	1,776	4.4	43,911	40.3
Unknown	5	3.7	2,891	2.7	393	13.6	0	0.0
Total AA	134	100.0	108,430	100.0	14,039	12.9	108,430	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	20,522	8,014	6.7	39.1	7,401	36.1	5,107	24.9
Moderate	47,988	20,839	17.5	43.4	18,764	39.1	8,385	17.5
Middle	58,678	39,973	33.5	68.1	14,016	23.9	4,689	8.0
Upper	60,706	47,609	39.9	78.4	9,692	16.0	3,405	5.6
Unknown	4,689	2,949	2.5	62.9	1,324	28.2	416	8.9
Total AA	192,583	119,384	100.0	62.0	51,197	26.6	22,002	11.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	842	5.8	783	5.8	55	5.3	4	3.4
Moderate	2,805	19.3	2,577	19.2	210	20.2	18	15.1
Middle	5,059	34.7	4,580	34.2	433	41.6	46	38.7
Upper	5,148	35.3	4,840	36.1	266	25.5	42	35.3
Unknown	712	4.9	625	4.7	78	7.5	9	7.6
Total AA	14,566	100.0	13,405	100.0	1,042	100.0	119	100.0
Percentage of Total Businesses:				92.0		7.2		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	1.0	2	1.0	0	0.0	0	0.0
Moderate	9	4.6	9	4.7	0	0.0	0	0.0
Middle	90	46.2	87	45.5	3	75.0	0	0.0
Upper	92	47.2	91	47.6	1	25.0	0	0.0
Unknown	2	1.0	2	1.0	0	0.0	0	0.0
Total AA	195	100.0	191	100.0	4	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLINT, MI MSA

Assessment Area	Lending Test	Community Development Test
Flint, MI MSA	Consistent	Consistent

Oxford Bank's lending and community development performance in the area is consistent with the institution's lending and community development performance overall.

Geographic Distribution of Loans

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Flint, MI MSA 22420					
Geographic Income Level	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
Low	0	0.0	0	0.0	5.8
Moderate	0	0.0	0	0.0	19.3
Middle	4	36.4	604	25.7	34.7
Upper	7	63.6	1,749	74.3	35.3
Unknown	0	0.0	0	0.0	4.9
Tract-Unk	0	0.0	0	0.0	
Total	11	100.0	2,353	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses of Different Sizes

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Flint, MI MSA 22420					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	5	45.5	994	42.2	92.0
Over \$1 Million	6	54.5	1,359	57.8	7.2
Revenue Unknown	0	0.0	0	0.0	0.8
Total	11	100.0	2,353	100.0	100.0
By Loan Size					
\$100,000 or Less	6	54.5	333	14.2	
\$100,001 - \$250,000	2	18.2	350	14.9	
\$250,001 - \$1 Million	3	27.3	1,670	71.0	
Total	11	100.0	2,353	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	3	60.0	174	17.5	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	40.0	820	82.5	
Total	5	100.0	994	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

COMMUNITY DEVELOPMENT TEST

Oxford Bank's community development performance in the area is consistent with the institution's community development performance overall.

Community Development Activities March 10, 2020 – May 15, 2023								
Assessment Area	Loans		Investments		Donations		Services	
	#	\$ (000)s	#	\$ (000)s	#	\$ (000)s	#	Hours
Warren-Troy-Farmington Hills, MI MSA #47664	12	27,205	2	3,104	30	54	8	817
Flint, MI MSA #22420	2	926	0	0	11	15	2	255
Ann Arbor, MI MSA #11460	2	2,701	0	0	4	4	5	353
Outside of Assessment Area	6	10,863	1	750	4	8	1	6
Total	22	41,695	3	3,854	49	81	16	1,431

ANN ARBOR, MICHIGAN MSA #11460 – LIMITED REVIEW

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN ANN ARBOR, MICHIGAN MSA
#11460**

Oxford Bank’s assessment area is comprised of Washtenaw County in its entirety. The assessment area is comprised of 107 total census tracts, including 13 low-, 13 moderate-, 40 middle-, and 30 upper -, and 11 are unknown-income census tracts. No underserved and/or distressed middle-income census tracts are located within the assessment area. The bank has no branches within the assessment area, but does operate a single, new full-service ATM. The assessment area is new since the previous evaluation due to the opening of a new loan production office, with the full-service ATM, in April 2022.

There are no deposits allocated to this assessment area as it does not have a branch office. As such, no analysis of the bank’s deposit market share within the assessment area was conducted.

Additional assessment area demographic information is provided in the following table.

2022 Ann Arbor, MI MSA 11460 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	12.1	6,681	8.2	1,746	26.1	16,915	20.8
Moderate	13	12.1	8,250	10.1	1,081	13.1	14,355	17.7
Middle	40	37.4	35,113	43.2	1,354	3.9	17,415	21.4
Upper	30	28.0	30,648	37.7	772	2.5	32,607	40.0
Unknown	11	10.3	600	0.7	169	28.2	0	0.0
Total AA	107	100.0	81,292	100.0	5,122	6.3	81,292	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	18,022	4,152	4.7	23.0	12,606	69.9	1,264	7.0
Moderate	18,144	7,606	8.6	41.9	9,361	51.6	1,177	6.5
Middle	61,211	41,259	46.9	67.4	16,959	27.7	2,993	4.9
Upper	47,883	34,598	39.3	72.3	10,746	22.4	2,539	5.3
Unknown	6,493	323	0.4	5.0	5,430	83.6	740	11.4
Total AA	151,753	87,938	100.0	57.9	55,102	36.3	8,713	5.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	1,285	7.4	1,170	7.4	107	7.7	8	5.5
Moderate	1,479	8.5	1,394	8.8	78	5.6	7	4.8
Middle	7,272	41.8	6,617	41.7	581	42.1	74	51.0
Upper	6,789	39.0	6,189	39.0	546	39.5	54	37.2
Unknown	582	3.3	511	3.2	69	5.0	2	1.4
Total AA	17,407	100.0	15,881	100.0	1,381	100.0	145	100.0
Percentage of Total Businesses:				91.2		7.9		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	7	2.0	7	2.1	0	0.0	0	0.0
Moderate	9	2.6	9	2.6	0	0.0	0	0.0
Middle	226	65.7	223	65.6	3	100.0	0	0.0
Upper	102	29.7	101	29.7	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	344	100.0	340	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.8		0.9		0.3
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ANN ARBOR, MI MSA

Assessment Area	Lending Test	Community Development Test
Ann Arbor, MI MSA	Consistent	Consistent

LENDING TEST

Oxford Bank's lending and community development performance in the area is consistent with the institution's lending and community development performance overall.

Geographic Distribution of Loans

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Ann Arbor, MI MSA 11460					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	20.0	607	17.8	7.4
Moderate	0	0.0	0	0.0	8.5
Middle	3	60.0	1,855	54.4	41.8
Upper	1	20.0	945	27.7	39.0
Unknown	0	0.0	0	0.0	3.3
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	3,407	100.0	100.0
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses of Different Sizes

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Ann Arbor, MIMSA 11460					
	Bank Loans				Total Businesses
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	60.0	1,850	54.3	91.2
Over \$1 Million	2	40.0	1,557	45.7	7.9
Revenue Unknown	0	0.0	0	0.0	0.8
Total	5	100.0	3,407	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	20.0	145	4.3	
\$250,001 - \$1 Million	4	80.0	3,262	95.7	
Total	5	100.0	3,407	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	33.3	145	7.8	
\$250,001 - \$1 Million	2	66.7	1,705	92.2	
Total	3	100.0	1,850	100.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

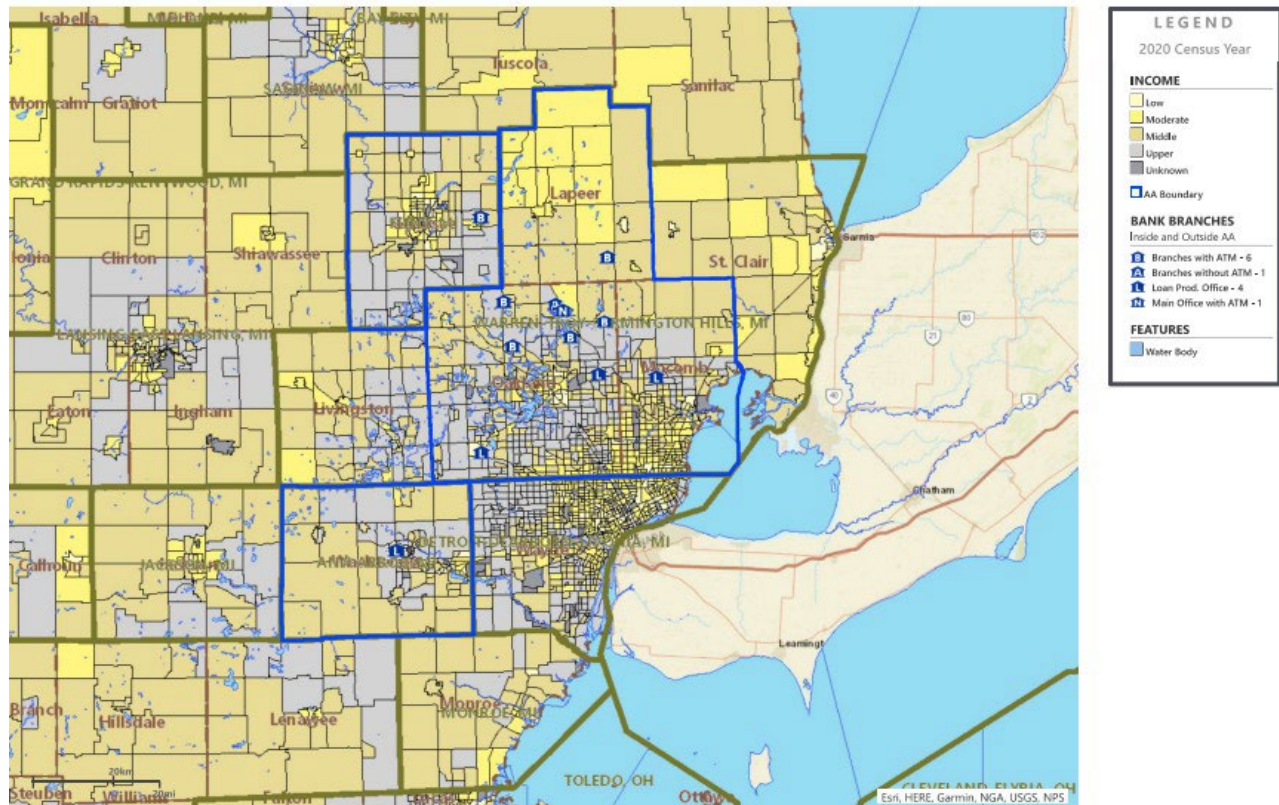
COMMUNITY DEVELOPMENT TEST

Oxford Bank's community development performance in the area is consistent with the institution's community development performance overall.

Community Development Activities March 10, 2020 – May 15, 2023								
Assessment Area	Loans		Investments		Donations		Services	
	#	\$ (000)s	#	\$ (000)s	#	\$ (000)s	#	Hours
Warren-Troy-Farmington Hills, MI MSA #47664	12	27,205	2	3,104	30	54	8	817
Flint, MI MSA #22420	2	926	0	0	11	15	2	255
Ann Arbor, MI MSA #11460	2	2,701	0	0	4	4	5	353
Outside of Assessment Area	6	10,863	1	750	4	8	1	6
Total	22	41,695	3	3,854	49	81	16	1,431

APPENDIX A – Maps of Assessment Areas

Oxford Bank 448040 Combined Assessment Area



APPENDIX B – Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Lending Test: Small Business Loans (sample): January 1, 2022 to December 31, 2022 Community Development Test: March 10, 2020 to May 15, 2023	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Oxford Bank			Small Business Loans
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Warren-Troy-Farmington Hills, MI MD #47664	Full scope	N/A	N/A
Flint, MI MSA #22420	Limited scope	N/A	N/A
Ann Arbor, MI MSA #11460	Limited scope	N/A	N/A

APPENDIX C – Glossary

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

American Community Survey Data (ACS): The American Community Survey (ACS) data is based on a nationwide survey designed to provide local communities with reliable and timely demographic, social, economic, and housing data each year. The Census Bureau first released data for geographies of all sizes in 2010. This data is known as the “five-year estimate data.” The five-year estimate data is used by the FFIEC as the base file for data used in conjunction with consumer compliance and CRA examinations.²

Area Median Income (AMI): AMI means –

1. The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or
2. The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment area: Assessment area means a geographic area delineated in accordance with section 228.41

Automated teller machine (ATM): An automated teller machine means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

Bank: Bank means a state member as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 USC 1813(d)(2)), except as provided in section 228.11(c)(3), and includes an

² Source: FFIEC press release dated October 19, 2011.

uninsured state branch (other than a limited branch) of a foreign bank described in section 228.11(c)(2).

Branch: Branch refers to a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Combined Statistical Area (CSAs): Adjacent metropolitan statistical areas/metropolitan divisions (MSA/MDs) and micropolitan statistical areas may be combined into larger Combined Statistical Areas based on social and economic ties as well as commuting patterns. The ties used as the basis for CSAs are not as strong as the ties used to support MSA/MD and micropolitan statistical area designations; however, they do bind the larger area together and may be particularly useful for regional planning authorities and the private sector. Under Regulation BB, assessment areas may be presented under a Combined Statistical Area heading; however, all analysis is conducted on the basis of median income figures for MSA/MDs and the applicable state-wide non metropolitan median income figure.

Community Development: The financial supervisory agencies have adopted the following definition for community development:

1. Affordable housing, including for multi-family housing, for low- and moderate-income households;
2. Community services tailored to meet the needs of low- and moderate-income individuals;
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
4. Activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definitions of community development. Activities that revitalize or stabilize:

- 1) Low- or moderate-income geographies;
- 2) Designated disaster areas; or
- 3) Distressed or underserved nonmetropolitan middle-income geographies

designated by the Board, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency based on:

- a. Rates of poverty, unemployment, or population loss; or
- b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community services including the needs of low- and moderate-income individuals.

Community Development Loan: A community development loan means a loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank –
 - a. Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family housing loan (as described in the regulation implementing the Home Mortgage Disclosure Act); and
 - b. Benefits the bank's assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s).

Community Development Service: A community development service means a service that:

- 1) Has as its primary purpose community development; and
- 2) Is related to the provision of financial services.

Consumer loan: 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 of loans: motor vehicle, credit card, other consumer secured loan, includes loans for home improvement purposes not secured by a dwelling, and other consumer unsecured loan, includes loans for home improvement purposes not secured.

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, which is further classified into "male householder" (a family with a male household and no wife present) or "female householder" (a family with a female householder and no husband present).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to

permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Full review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and amount of qualified investments) and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that do business or have banking offices in metropolitan statistical areas to file annual summary reports of their mortgage lending activity. The reports include data such as the race, gender and income of the applicant(s) and the disposition of the application(s) (for example, approved, denied, and withdrawn).

Home mortgage loans: Are defined in conformance with the definitions of home mortgage activity under the Home Mortgage Disclosure Act and include closed end mortgage loans secured by a dwelling and open-end lines of credit secured by a dwelling. This includes loans for home purchase, refinancing and loans for multi-family housing. It does not include loans for home improvement purposes that are not secured by a dwelling.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Income Level: Income level means:

- 1) Low-income – an 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 census tract;
- 2) Moderate-income – an 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 percent and less than 80 percent in the case of a census tract;

- 3) Middle-income – an 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 percent and less than 120 percent in the case of a census tract; and
- 4) Upper-income – an individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent in the case of a census tract.

Additional Guidance: .12(m) Income Level: The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level).

Limited-purpose bank: This term refers to a bank that offers only a narrow product line such as credit card or motor vehicle loans to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with section 228.25(b).

Limited review: Performance under the Lending, Investment, and Services test is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, amount of investments and branch office distribution).

Loan location: Under this definition, a loan is located as follows:

- 1) Consumer loan is located in the census tract where the borrower resides;
- 2) Home mortgage loan is located in the census tract where the property to which the loan relates is located;
- 3) Small business and small farm loan is located in the census tract where the main business facility or farm is located or where the loan proceeds have been applied as indicated by the borrower.

Loan production office: This term refers to a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: A metropolitan statistical area (**MSA**) or a metropolitan division (**MD**) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a single core population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area: This term refers to any area that is not located in a metropolitan statistical area or metropolitan division. Micropolitan statistical areas are included in the definition of a nonmetropolitan area; a micropolitan statistical area has an urban core population of at least 10,000 but less than 50,000.

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: This term refers to any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: This term refers to a state or multistate metropolitan area. For institutions with domestic branch offices in one state only, the institution's CRA rating is the state's rating. If the institution maintains domestic branch offices in more than one state, the institution will receive a rating for each state in which those branch offices are located. If the institution maintains domestic branch offices in at least two states in a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan area.

Small Bank: This term refers to a bank that as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. Intermediate small bank means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

Annual Adjustment: The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.

Small Business Loan: This term refers to a loan that is included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. The loans have original amounts of \$1 million or less and are either secured nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: This term refers to a loan that is included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income. These loans have original amounts of \$500 thousand 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.

Wholesale Bank: This term refers to a bank that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with section 228.25(b).

Geographies & Locations

Loan Production Offices	Address	Hours	ITM/ATM	County	Tract	MSA
Business Solutions - West Wixom	28345 Beck Road, Suite 206 Wixom MI 48393	Appointment Only	Yes	Oakland (125)	1331.02	47664
Business Solutions - North Flint	5454 Gateway Centre Suite B Flint MI 48507	Appointment Only	No	Genesee (49)	0129.05	22420
Customer Experience Centers	Address	Hours	ITM	County	Tract	MSA
Rochester Hills - North	183 S. Livernois Road Rochester Hills MI 48307	M-F 9 AM to 5 PM	Yes	Oakland (125)	1931.00	47664
Macomb - East	51020 Hayes Road, Macomb MI 48042	M-F 9 AM to 5 PM	Yes	Macomb (99)	2239.02	47664
Ann Arbor - West	3645 Jackson Road Ann Arbor MI 48103	M-F 9 AM to 5 PM	Yes	Washtenaw (161)	4560.00	11460
Branches	Address	Hours	ITM	County	Tract	MSA
Addison-Oaks	35 S. Rochester Road Oakland MI 48363	M-F 9AM to 5 PM	Yes	Oakland (125)	1902.00	47664
Clarkston	7199 N. Main Street Clarkston MI 48346	M-F 9AM to 5 PM	Yes	Oakland (125)	1272.00	47664
Davison	600 N. State Road Davison, MI 48423	M-F 9AM to 5 PM	Yes	Genesee(49)	0117.10	22420
Dryden	5459 Main Street Dryden MI 48428	M-F 9AM to 5 PM	Yes	Lapeer (87)	3410.00	47664
Lake Orion	1115 S. Lapeer Road, Lake Orion MI 48360	M-F 9AM to 5 PM	Yes	Oakland (125)	1289.00	47664
Ortonville	345 S. Ortonville Road Ortonville MI 48462	M-F 9AM to 5 PM	Yes	Oakland (125)	1229.00	47664
Oxford	60 S. Washington Street Oxford MI 48371	M-F 9AM to 5 PM	Yes	Oakland (125)	1215.00	47664

ITM hours are 7am-8pm M-F and 7am – 5pm on Saturdays. Outside of these hours, they can be used as a standard ATM.

There is an ITM located in the building where our Operations Center is located. The building is open M-F 8am – 5pm.

The Bank's Operations Center is located at: 2601 Cambridge Ct. Suite 400 Auburn Hills, MI 48326

Opened/Closed Locations

The Bank has not had any branches closed, opened, or relocated in 2025.

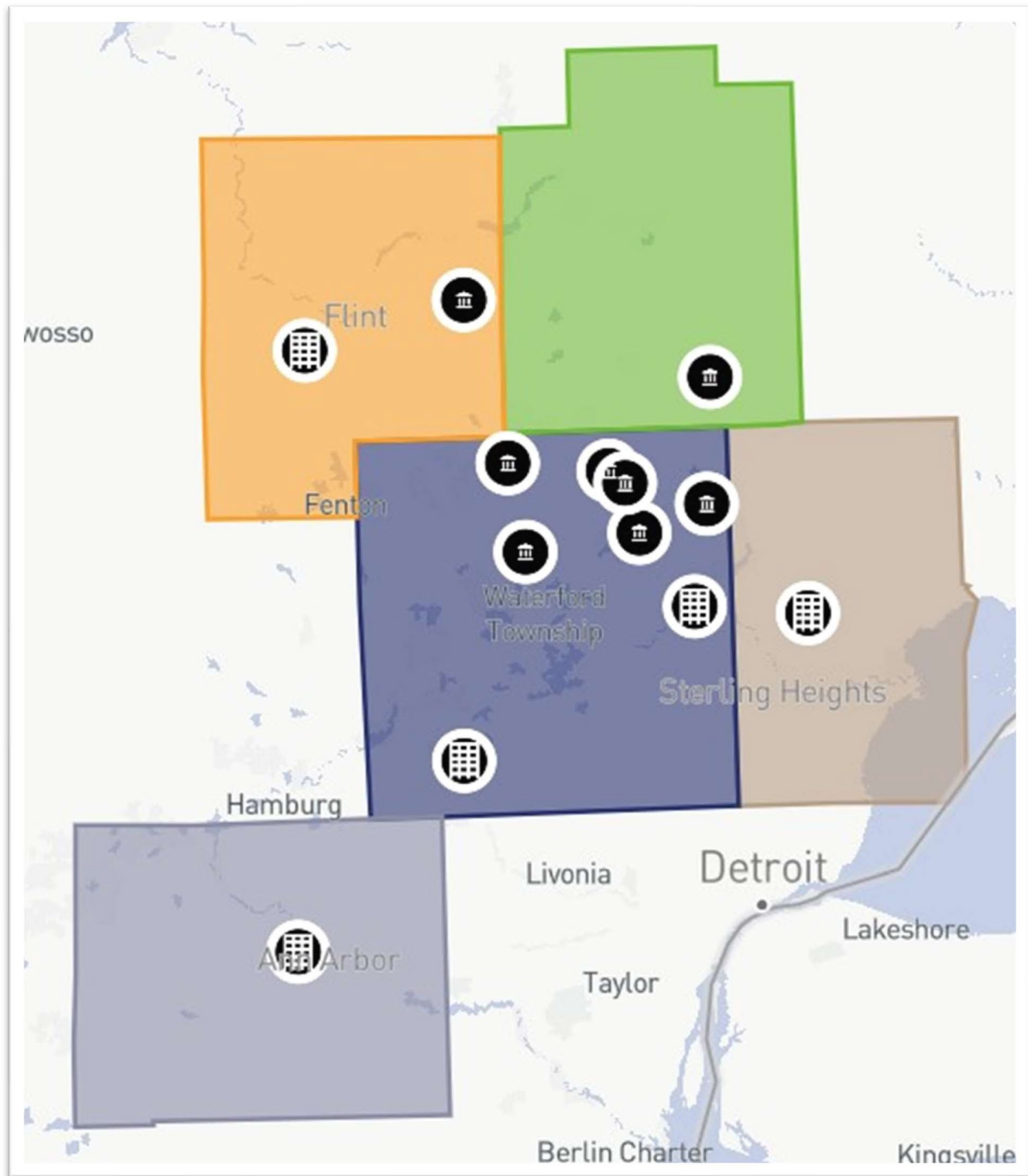
2024

FACILITY	DATE	OLD ADDRESS	NEW ADDRESS	REASON
Business Solutions	Closed 11/25/2024	64 S Washington Oxford MI 48371	N/A	Building No longer needed
Flint LPO	Moved 12/23/2024	4511 Miller Road Flint MI 48507	5454 Gateway Centre, Suite B Flint MI 48507	More space and a centralized for employee collaboration.

2023

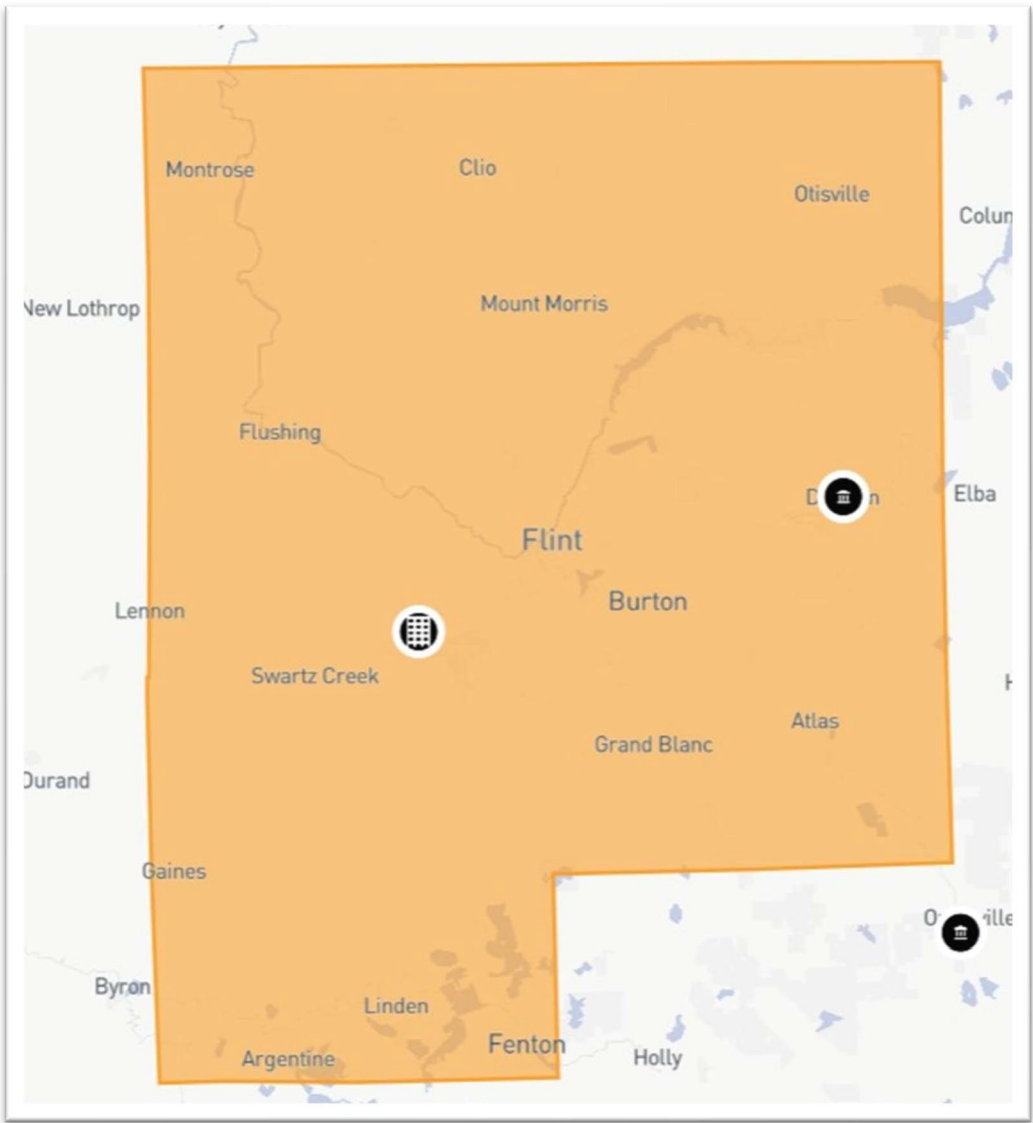
FACILITY	DATE	OLD ADDRESS	NEW ADDRESS	REASON
ANN ARBOR LPO	09.2023	2355 W. Stadium Blvd Ann Arbor, MI 48103	3645 Jackson Rd. Ann Arbor, MI 48103	Moved from a temporary location to a permanent one.
OPERATIONS	09.2023	485 N. Lapeer Rd Oxford, MI 48371	2601 Cambridge Ct. Suite 400 Auburn Hills, MI 48326	More space and a centralized for employee collaboration.

Assessment Area



Oxford Bank's designated Assessment Area is comprised of the five (5) counties that our Branches or Loan Production Offices are located in. County information was obtained from the FFIEC MSA/MD State County Tract website.

Genesee County



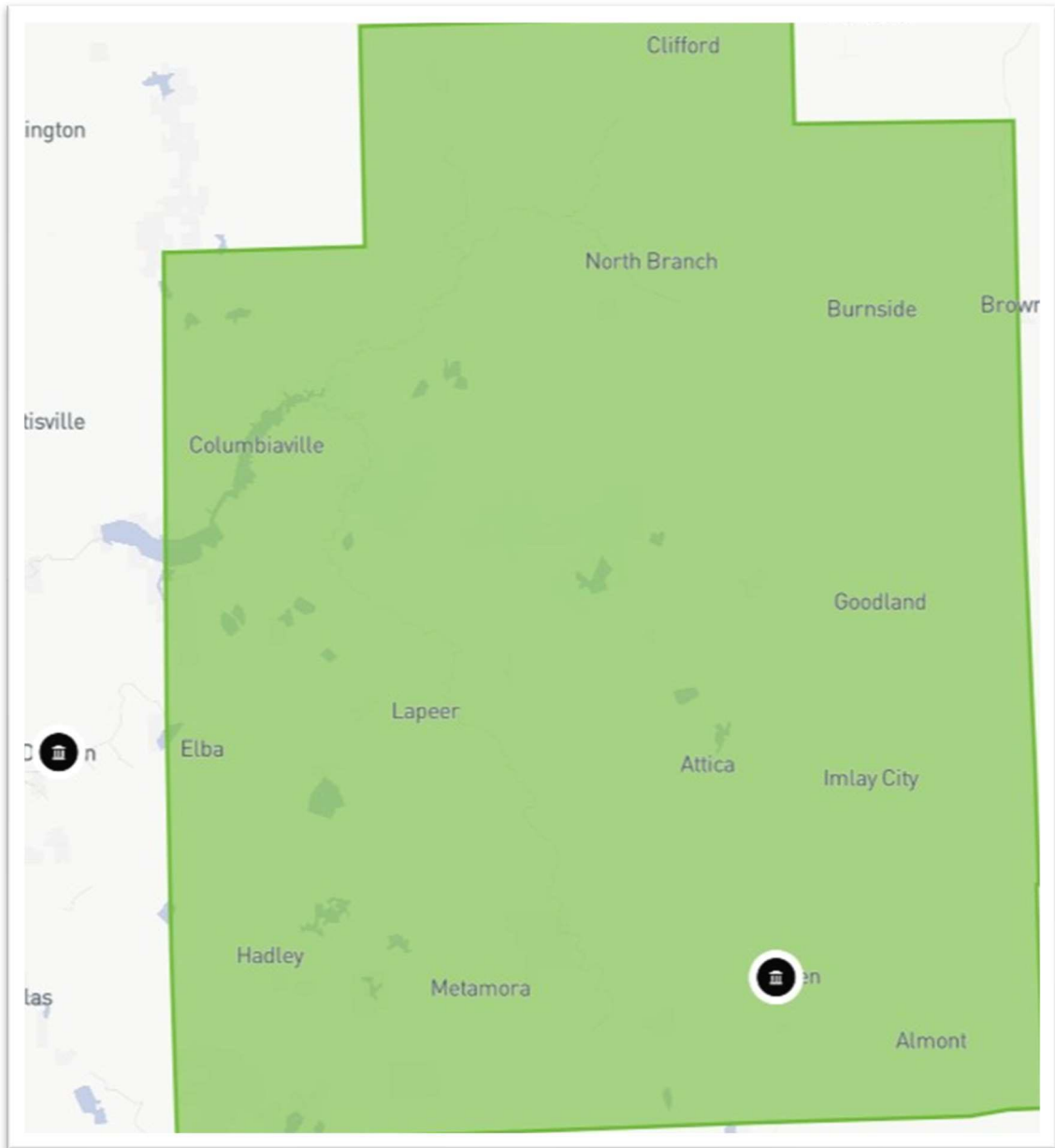
Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	County name	Tract income level
2024	MSA	22420	26	049	0001.00	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000200	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000300	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000400	GENESEE COUNTY	Low
2024	MSA	22420	26	049	000500	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000600	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000700	GENESEE COUNTY	Low
2024	MSA	22420	26	049	000800	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	000900	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	001000	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	001100	GENESEE COUNTY	Low
2024	MSA	22420	26	049	001200	GENESEE COUNTY	Middle

2024	MSA	22420	26	049	001300	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	001400	GENESEE COUNTY	Unknown
2024	MSA	22420	26	049	001500	GENESEE COUNTY	Low
2024	MSA	22420	26	049	001600	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	001700	GENESEE COUNTY	Low
2024	MSA	22420	26	049	001800	GENESEE COUNTY	Low
2024	MSA	22420	26	049	001900	GENESEE COUNTY	Low
2024	MSA	22420	26	049	002000	GENESEE COUNTY	Low
2024	MSA	22420	26	049	002200	GENESEE COUNTY	Low
2024	MSA	22420	26	049	002300	GENESEE COUNTY	Low
2024	MSA	22420	26	049	002400	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	002600	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	002700	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	002800	GENESEE COUNTY	Unknown
2024	MSA	22420	26	049	002900	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	003000	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	003100	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	003200	GENESEE COUNTY	Low
2024	MSA	22420	26	049	003300	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	003400	GENESEE COUNTY	Low
2024	MSA	22420	26	049	003500	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	003600	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	003700	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	003800	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	004000	GENESEE COUNTY	Low
2024	MSA	22420	26	049	010110	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010111	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010112	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010116	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010117	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010201	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010202	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010304	GENESEE COUNTY	Low
2024	MSA	22420	26	049	010305	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010501	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010502	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010503	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010504	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010603	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010604	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010610	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010700	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010810	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	010811	GENESEE COUNTY	Low

2024	MSA	22420	26	049	010812	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010813	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010910	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	010911	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	010912	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011010	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011102	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011103	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011104	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011209	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011210	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011211	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011212	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011213	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011214	GENESEE COUNTY	Unknown
2024	MSA	22420	26	049	011301	GENESEE COUNTY	Low
2024	MSA	22420	26	049	011302	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	011401	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011402	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011502	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011503	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011505	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011508	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011601	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011611	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	011612	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011710	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011711	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	011712	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011713	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	011714	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011800	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	011901	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	011902	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012003	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012006	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012007	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012008	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012009	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012100	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012201	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	012202	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	012310	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	012311	GENESEE COUNTY	Moderate

2024	MSA	22420	26	049	012401	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012402	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012501	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012503	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012504	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012601	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012602	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	012603	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012702	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012703	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012704	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012801	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012802	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012904	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012905	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	012906	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	012907	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013001	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013002	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013110	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013111	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013112	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013113	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013202	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013205	GENESEE COUNTY	Middle
2024	MSA	22420	26	049	013206	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013302	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013303	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013401	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013402	GENESEE COUNTY	Upper
2024	MSA	22420	26	049	013500	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	013600	GENESEE COUNTY	Moderate
2024	MSA	22420	26	049	980000	GENESEE COUNTY	Unknown
2024	MSA	22420	26	049	980100	GENESEE COUNTY	Unknown

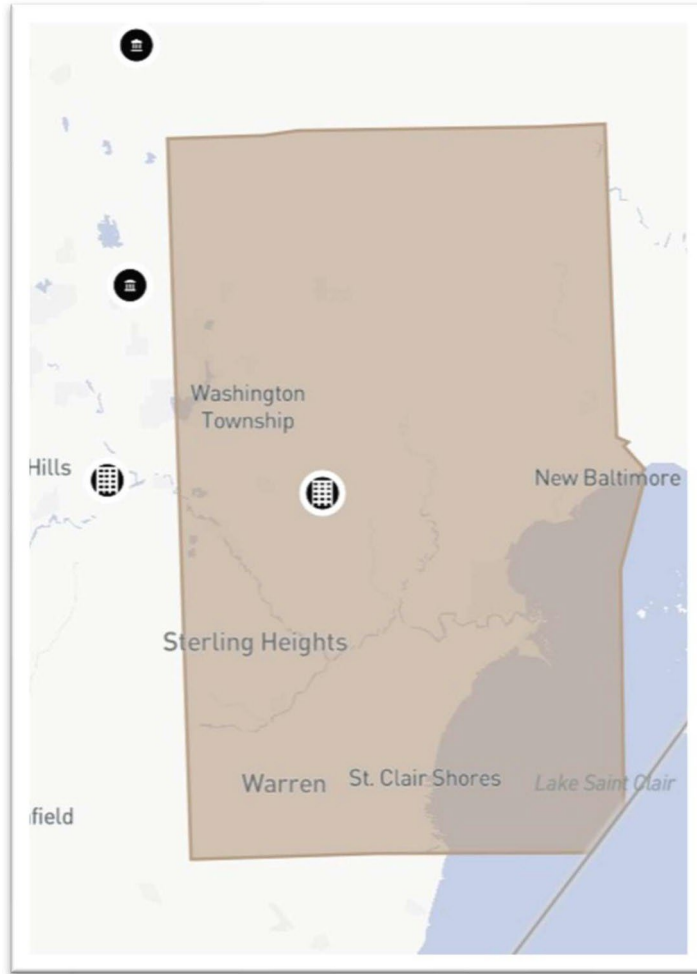
Lapeer County



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	County name	Tract income level
2024	MD	47664	26	087	330000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	330500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	331000	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	331500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	332000	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	332500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	333000	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	333500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	334000	LAPEER COUNTY	Moderate

2024	MD	47664	26	087	334500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	336000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	336500	LAPEER COUNTY	Unknown
2024	MD	47664	26	087	337000	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	337500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	338000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	338500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	339000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	339500	LAPEER COUNTY	Low
2024	MD	47664	26	087	340000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	340500	LAPEER COUNTY	Moderate
2024	MD	47664	26	087	341000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	341500	LAPEER COUNTY	Middle
2024	MD	47664	26	087	342000	LAPEER COUNTY	Middle
2024	MD	47664	26	087	342100	LAPEER COUNTY	Moderate

Macomb County



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	County name	Tract income level
2024	MD	47664	26	099	206700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	210000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	211000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	212000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	214000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	214500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	215000	MACOMB COUNTY	Upper
2024	MD	47664	26	099	215201	MACOMB COUNTY	Upper
2024	MD	47664	26	099	215202	MACOMB COUNTY	Upper
2024	MD	47664	26	099	215300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	215500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	216000	MACOMB COUNTY	Upper
2024	MD	47664	26	099	217000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	218001	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	218002	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	220002	MACOMB COUNTY	Middle
2024	MD	47664	26	099	220003	MACOMB COUNTY	Upper
2024	MD	47664	26	099	220004	MACOMB COUNTY	Middle
2024	MD	47664	26	099	221100	MACOMB COUNTY	Middle

2024	MD	47664	26	099	221200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	221500	MACOMB COUNTY	Upper
2024	MD	47664	26	099	221800	MACOMB COUNTY	Upper
2024	MD	47664	26	099	222103	MACOMB COUNTY	Middle
2024	MD	47664	26	099	222104	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	222105	MACOMB COUNTY	Upper
2024	MD	47664	26	099	222106	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	222500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	222800	MACOMB COUNTY	Middle
2024	MD	47664	26	099	223401	MACOMB COUNTY	Upper
2024	MD	47664	26	099	223402	MACOMB COUNTY	Upper
2024	MD	47664	26	099	223500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	223801	MACOMB COUNTY	Upper
2024	MD	47664	26	099	223802	MACOMB COUNTY	Upper
2024	MD	47664	26	099	223803	MACOMB COUNTY	Middle
2024	MD	47664	26	099	223901	MACOMB COUNTY	Upper
2024	MD	47664	26	099	223902	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224001	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224002	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224101	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224102	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224201	MACOMB COUNTY	Upper
2024	MD	47664	26	099	224202	MACOMB COUNTY	Middle
2024	MD	47664	26	099	224300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	224400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	224500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	224600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	225100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	225200	MACOMB COUNTY	Upper
2024	MD	47664	26	099	225300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	225401	MACOMB COUNTY	Middle
2024	MD	47664	26	099	225402	MACOMB COUNTY	Upper
2024	MD	47664	26	099	225500	MACOMB COUNTY	Upper
2024	MD	47664	26	099	225600	MACOMB COUNTY	Middle
2024	MD	47664	26	099	225701	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	225702	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	225800	MACOMB COUNTY	Middle
2024	MD	47664	26	099	225900	MACOMB COUNTY	Middle
2024	MD	47664	26	099	226101	MACOMB COUNTY	Upper
2024	MD	47664	26	099	226102	MACOMB COUNTY	Upper
2024	MD	47664	26	099	226400	MACOMB COUNTY	Upper
2024	MD	47664	26	099	226700	MACOMB COUNTY	Middle
2024	MD	47664	26	099	227000	MACOMB COUNTY	Upper
2024	MD	47664	26	099	227300	MACOMB COUNTY	Middle

2024	MD	47664	26	099	228000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	228100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	230000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	230200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230501	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	230502	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	230602	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230603	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230604	MACOMB COUNTY	Upper
2024	MD	47664	26	099	230700	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	230901	MACOMB COUNTY	Middle
2024	MD	47664	26	099	230902	MACOMB COUNTY	Middle
2024	MD	47664	26	099	231000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	231100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	231200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	231400	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	231500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	231600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	231700	MACOMB COUNTY	Middle
2024	MD	47664	26	099	231800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	231900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	232000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	232100	MACOMB COUNTY	Middle
2024	MD	47664	26	099	232200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	232301	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	232400	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	232500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	233000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240000	MACOMB COUNTY	Low
2024	MD	47664	26	099	240300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	240601	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240602	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240700	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240801	MACOMB COUNTY	Middle
2024	MD	47664	26	099	240802	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	240900	MACOMB COUNTY	Middle
2024	MD	47664	26	099	241000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241300	MACOMB COUNTY	Moderate

2024	MD	47664	26	099	241400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	241500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	241900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	242001	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	242002	MACOMB COUNTY	Middle
2024	MD	47664	26	099	242003	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	242100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	242500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	243000	MACOMB COUNTY	Upper
2024	MD	47664	26	099	243501	MACOMB COUNTY	Upper
2024	MD	47664	26	099	243502	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	244000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	245000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	245100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	245200	MACOMB COUNTY	Low
2024	MD	47664	26	099	245300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	245400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	247100	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	247201	MACOMB COUNTY	Middle
2024	MD	47664	26	099	247202	MACOMB COUNTY	Middle
2024	MD	47664	26	099	247301	MACOMB COUNTY	Middle
2024	MD	47664	26	099	247302	MACOMB COUNTY	Upper
2024	MD	47664	26	099	247400	MACOMB COUNTY	Upper
2024	MD	47664	26	099	247500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	247601	MACOMB COUNTY	Low
2024	MD	47664	26	099	247602	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	250200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	250700	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250800	MACOMB COUNTY	Middle
2024	MD	47664	26	099	250900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	251000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	251100	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251400	MACOMB COUNTY	Middle

2024	MD	47664	26	099	251500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251600	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	251800	MACOMB COUNTY	Middle
2024	MD	47664	26	099	251900	MACOMB COUNTY	Middle
2024	MD	47664	26	099	252000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	252100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	252200	MACOMB COUNTY	Upper
2024	MD	47664	26	099	254000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	254100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	254200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	254500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255300	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	255500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	255600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	255900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256300	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256400	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	256800	MACOMB COUNTY	Low
2024	MD	47664	26	099	258000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	258100	MACOMB COUNTY	Middle
2024	MD	47664	26	099	258200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	258300	MACOMB COUNTY	Low
2024	MD	47664	26	099	258400	MACOMB COUNTY	Low
2024	MD	47664	26	099	258500	MACOMB COUNTY	Middle
2024	MD	47664	26	099	258600	MACOMB COUNTY	Low
2024	MD	47664	26	099	258700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	258800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	258900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	260000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	260100	MACOMB COUNTY	Middle
2024	MD	47664	26	099	260200	MACOMB COUNTY	Middle

2024	MD	47664	26	099	260300	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	260400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	260600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	260700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	260800	MACOMB COUNTY	Middle
2024	MD	47664	26	099	260900	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	261200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261400	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	261601	MACOMB COUNTY	Middle
2024	MD	47664	26	099	261700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	261800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	261900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262000	MACOMB COUNTY	Middle
2024	MD	47664	26	099	262100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262200	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262300	MACOMB COUNTY	Middle
2024	MD	47664	26	099	262400	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	262900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263200	MACOMB COUNTY	Low
2024	MD	47664	26	099	263400	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263500	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263600	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263700	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263800	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	263900	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	264000	MACOMB COUNTY	Low
2024	MD	47664	26	099	264200	MACOMB COUNTY	Low
2024	MD	47664	26	099	267600	MACOMB COUNTY	Middle
2024	MD	47664	26	099	268000	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	268100	MACOMB COUNTY	Moderate
2024	MD	47664	26	099	268200	MACOMB COUNTY	Middle
2024	MD	47664	26	099	268300	MACOMB COUNTY	Low
2024	MD	47664	26	099	268400	MACOMB COUNTY	Low
2024	MD	47664	26	099	980000	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	980100	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	982001	MACOMB COUNTY	Unknown

2024	MD	47664	26	099	982002	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	982100	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	982200	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	982300	MACOMB COUNTY	Unknown
2024	MD	47664	26	099	990100	MACOMB COUNTY	Unknown

Oakland County



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	County name	Tract income level
2024	MD	47664	26	125	120000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	120300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	121000	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	121400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	121500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	121700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	121800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	122200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	122400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	122700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	122900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	123000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	123100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	124000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	124500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	125000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	125600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	126200	OAKLAND COUNTY	Upper

2024	MD	47664	26	125	126300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	126400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	126500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	127000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	127100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	127200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	127300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	127400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	127500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	127600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	127700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	128000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	128100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	128200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	128300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	128400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	128500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	128600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	128700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	128800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	128900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	129000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	130000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	130100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	130200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	130300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	130400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	130500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	130600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	130700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	131100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	131300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	131400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	131500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	131600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	131800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	132100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	132500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	132600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	132700	OAKLAND COUNTY	Upper

2024	MD	47664	26	125	133001	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	133002	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	133003	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	133101	OAKLAND COUNTY	Low
2024	MD	47664	26	125	133102	OAKLAND COUNTY	Low
2024	MD	47664	26	125	134000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	134300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	134400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	134500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	134600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	134700	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	134800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	134900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	135000	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	135100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	135200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	135300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	136000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	136101	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	136102	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	136300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	136500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	136601	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	136602	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	136700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	136800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	137101	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	137102	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	137400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	137700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	137800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	138100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	138301	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	138302	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	138600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	139201	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	139202	OAKLAND COUNTY	Middle
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2024	MD	47664	26	125	140303	OAKLAND COUNTY	Middle
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2024	MD	47664	26	125	140700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	140800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	140900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	141001	OAKLAND COUNTY	Low
2024	MD	47664	26	125	141002	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	141100	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	141200	OAKLAND COUNTY	Low
2024	MD	47664	26	125	141300	OAKLAND COUNTY	Low
2024	MD	47664	26	125	141400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	141500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	141600	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	141700	OAKLAND COUNTY	Low
2024	MD	47664	26	125	142000	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	142100	OAKLAND COUNTY	Low
2024	MD	47664	26	125	142200	OAKLAND COUNTY	Low
2024	MD	47664	26	125	142300	OAKLAND COUNTY	Low
2024	MD	47664	26	125	142400	OAKLAND COUNTY	Low
2024	MD	47664	26	125	142500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	142600	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	142700	OAKLAND COUNTY	Low
2024	MD	47664	26	125	143500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	144100	OAKLAND COUNTY	Middle
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2024	MD	47664	26	125	144900	OAKLAND COUNTY	Moderate
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2024	MD	47664	26	125	145600	OAKLAND COUNTY	Middle

2024	MD	47664	26	125	145700	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	145900	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	150000	OAKLAND COUNTY	Upper
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2024	MD	47664	26	125	150400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	150500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	150600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	150700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	150800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	150900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	151000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	152000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	152600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	152700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	152900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	153000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	153100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	153200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	153300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	154000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	154100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	154200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	154500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	154600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	156000	OAKLAND COUNTY	Upper
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2024	MD	47664	26	125	156400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	156500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	156900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157200	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	157300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	157600	OAKLAND COUNTY	Middle

2024	MD	47664	26	125	157700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	157900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	158000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	158100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	158200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	159000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	160000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	160300	OAKLAND COUNTY	Low
2024	MD	47664	26	125	160400	OAKLAND COUNTY	Low
2024	MD	47664	26	125	160500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	160600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	160700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	160800	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	160900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161000	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	161100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	161400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161600	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	161700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	161800	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	161900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	162000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	162100	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	162200	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	162300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	162400	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	162500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	165000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	165100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	165200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	166000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	166200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166600	OAKLAND COUNTY	Middle

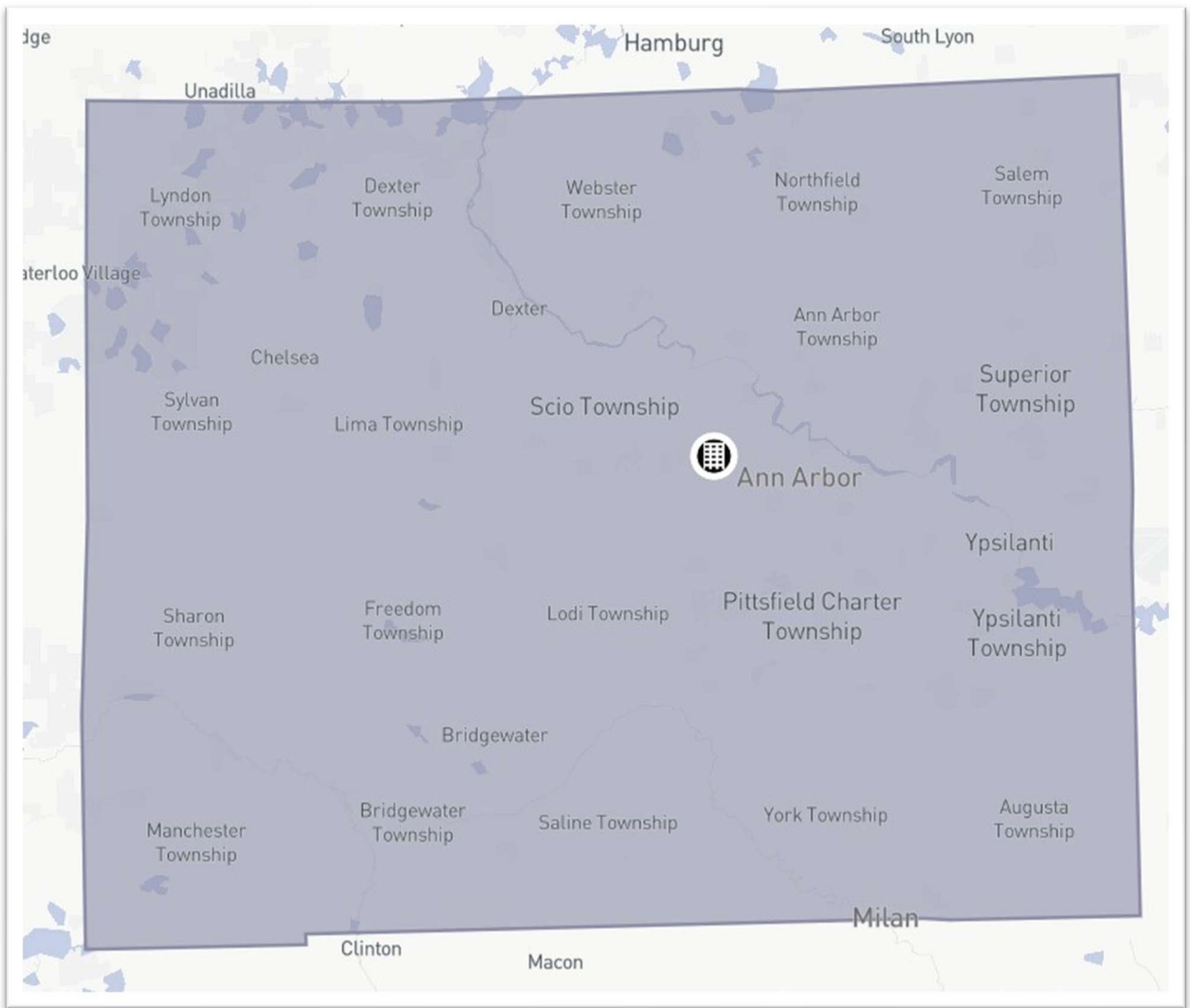
2024	MD	47664	26	125	166700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	166900	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	167000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	167300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	167400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	167500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	167800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	167900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	168601	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168602	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	168700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	168901	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	168902	OAKLAND COUNTY	Low
2024	MD	47664	26	125	170000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	170100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	170200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	170300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	170400	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	171000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	171100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	171200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	171300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	171400	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	171500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	171600	OAKLAND COUNTY	Low
2024	MD	47664	26	125	172400	OAKLAND COUNTY	Low
2024	MD	47664	26	125	172500	OAKLAND COUNTY	Low
2024	MD	47664	26	125	173000	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	173100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	173200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	173300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	173400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	173500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	173600	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	175000	OAKLAND COUNTY	Moderate

2024	MD	47664	26	125	175100	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	175200	OAKLAND COUNTY	Low
2024	MD	47664	26	125	175300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	180000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	180100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	180200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	180300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	181001	OAKLAND COUNTY	Low
2024	MD	47664	26	125	181100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	181200	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	181300	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	181400	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	181500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	181600	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	183000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	183100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	183200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	183300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	183400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	183500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	183600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	183700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	183800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	183900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	184700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	187000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	188001	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	188100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	190200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	190400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	190500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	190700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	190800	OAKLAND COUNTY	Upper

2024	MD	47664	26	125	191000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	191100	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	191200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	191300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	192000	OAKLAND COUNTY	Upper
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2024	MD	47664	26	125	192400	OAKLAND COUNTY	Upper
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2024	MD	47664	26	125	192700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	193000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	193100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	193300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	193400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	193500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	193600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	193700	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	194000	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	194100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	194200	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	194300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	194400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	194500	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	194600	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	196000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	196300	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196400	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196500	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196600	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196700	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196800	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	196900	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	197000	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	197100	OAKLAND COUNTY	Upper
2024	MD	47664	26	125	197200	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	197300	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	197400	OAKLAND COUNTY	Moderate
2024	MD	47664	26	125	197500	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	197600	OAKLAND COUNTY	Middle

2024	MD	47664	26	125	197701	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	197702	OAKLAND COUNTY	Middle
2024	MD	47664	26	125	197900	OAKLAND COUNTY	Upper
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2024	MD	47664	26	125	198100	OAKLAND COUNTY	Middle
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2024	MD	47664	26	125	981100	OAKLAND COUNTY	Unknown
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2024	MD	47664	26	125	981500	OAKLAND COUNTY	Unknown
2024	MD	47664	26	125	981600	OAKLAND COUNTY	Unknown

Washtenaw County



Year	MSA/MD code type	MSA/MD code	State code	County code	Tract	County name	Tract income level
2024	MSA	11460	26	161	400100	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	400300	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	400400	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	400500	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	400600	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	400700	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	400800	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	402100	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	402201	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	402300	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	402500	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	402601	WASHTENAW COUNTY	Moderate

2024	MSA	11460	26	161	402700	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	403100	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	403200	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	403300	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	403400	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	403500	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	403600	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	403800	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	404100	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	404200	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	404300	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	404400	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	404500	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	404600	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	405100	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	405200	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	405300	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	405400	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	405500	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	405600	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	406000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	407000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	407400	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	407600	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	410100	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	410200	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	410300	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	410400	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	410500	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	410600	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	410700	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	410800	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	410900	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	411000	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	411200	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	411700	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	411900	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	412000	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	412100	WASHTENAW COUNTY	Moderate

2024	MSA	11460	26	161	412300	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	412600	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	412700	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	413000	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	413200	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	413401	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	413402	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	413403	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	414000	WASHTENAW COUNTY	Low
2024	MSA	11460	26	161	414200	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	414300	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	414500	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	414700	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	414900	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	415200	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	415400	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	415600	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	415800	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	416000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	416200	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	420000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	420200	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	421100	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	422201	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	422202	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	423400	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	423600	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	425000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	426001	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	426002	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	431000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	432000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	444000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	445000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	446200	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	446400	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	447000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	448000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	453000	WASHTENAW COUNTY	Upper

2024	MSA	11460	26	161	454001	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	454002	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	455000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	456000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	461000	WASHTENAW COUNTY	Upper
2024	MSA	11460	26	161	464000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	465001	WASHTENAW COUNTY	Moderate
2024	MSA	11460	26	161	465002	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	466000	WASHTENAW COUNTY	Middle
2024	MSA	11460	26	161	980101	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980102	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980200	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980300	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980400	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980500	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	980600	WASHTENAW COUNTY	Unknown
2024	MSA	11460	26	161	984000	WASHTENAW COUNTY	Unknown

Fee Schedule & Other Service Charges

Checking Account Fees	Automatic Transfers (Electronic or Telephone)	\$5.00
	Canceled Check Request (first three are free, then per check fee applies)	\$1.00
	Check Cashed and/or Replaced Check (non-customer)	\$10.00
	Counter Checks (max. of 4)	\$1.00
	New Account Closed within 90 days of opening	\$25.00
	Returned Statement Fee (per month)	\$3.00
	Statement (snapshot, reproduction or duplicate)	\$5.00
	Statement: Check Image(s) Fee (per month)	\$3.00
	Statement: Paper Statement Fee (per month)	\$5.00
	Copies of Checks (Black and White)	\$0.25
Miscellaneous Deposit Account Fees	Endorsement Stamps (self-inking)	\$20.00
	Endorsement Stamps (wood)	\$12.00
	Escheat Fee	\$50.00
	Garnishment or Tax Levy (if applicable up to \$50)	\$50.00
	Inferior MICR Charge (per check)	\$1.00
	International Collections (waived for transfer of funds to Oxford Bank)	\$10.00
	Records Research Fee (per hour)	\$20.00
	Note: Check Printing Fees vary by the style and quantity of the check ordered	Varies
Miscellaneous Service Fees	Cashier's Check (Oxford Bank account holders only)	\$5.00
	Check Cashed and/or Replaced Check (non-customer)	\$10.00
	Installment Loan Lost Payment Book	\$5.00
	Money Orders - Oxford Bank account holders only (max \$500.00)	\$3.00
	Stop Payment	\$35.00
	Overdraft Item Fee	\$35.00

Overdraft & NSF Fees	Return Item Fee (NSF)	\$35.00
	Sweep Overdraft Transfer Fee	\$10.00
	Returned Check/Returned ACH Fee	\$15.00
ATM/Debit Card/ Gift Card/Prepaid Card Fees	ATM Transactions (NYCE, PLUS at any non-Oxford Bank terminal)	\$2.00
	Prepaid Card - Fee for Purchase	\$5.00
	Prepaid Card - Reload Fee	\$2.00
	Quoted Rates: Reloadable Gift Cards & Gift Cards	Varies
External Funds/Wire Transfer Fees	Wire Transfer - Domestic Incoming	\$15.00
	Wire Transfer - Domestic Outgoing	\$25.00
	Wire Transfer – International Incoming	\$15.00
	Wire Transfer – International Outgoing	\$50.00
Night Drop Fees	Night Depository - Additional Bag Charge	\$15.00
	Night Depository - Bag Rental (one-time charge)	\$20.00
	Night Depository - Lost Key	
	Night Depository - Security Deposit (key refundable)	\$25.00
		\$5.00

Commercial Fee Schedule & Other Service Charges

Safe Deposit Fees (Oxford Bank will be discontinuing Safe Deposit box rentals in 2025)	Safe Deposit Box: 10" x 10"	\$125.00
	Safe Deposit Box: 2" or 2.5" x 5"	\$25.00
	Safe Deposit Box: 3" x 10"	\$55.00
	Safe Deposit Box: 3" x 5"	\$35.00
	Safe Deposit Box: 5" x 10"	\$75.00
	Safe Deposit Box: 5" x 5"	\$50.00
	Safe Deposit Box: Lock Drilling	\$250.00
	Safe Deposit Box: Lost Key	\$25.00
	Safe Deposit Box: Rent Past Due (per month)	\$5.00

Online Banking Service	Free
Enhanced Account Analysis Maintenance Fee (Monthly Fee)	\$50.00
Hard Token Charge (Monthly Fee Per Token)	
ACH Monthly Maintenance Fee (Monthly Fee)	\$1.00
ACH Items Originated (Per Item)	\$30.00
ACH Remittance Fee (Monthly Fee)	
ACH Positive Pay Fee (Monthly Fee/Per Account)	\$0.20
Same Day ACH Batch Fee	\$35.00
Same Day ACH Fee (Per Item)	\$25.00
Same Day "Emergency" Service Fee	
Same Day "Emergency" Service Fee (Per Item)	\$10.00
Check	\$0.50
Check Positive Pay Charge (Monthly Fee/Per Account)	\$50.00
Remote Deposit Capture Fee (+ \$500 to purchase machine)	\$0.50
Remote Deposit Capture Fee (includes the lease of machine)	
Endorsement Stamp Fee (One Time Fee)	\$25.00
Stop Payment Fee (Per Item)	
SmartSafe Fee (Monthly Fee)	\$45.00
Vault Services Fee (Monthly Fee)	
Cash Vault Order Fee (Per Order)	\$60.00
Cash Vault Deposit Fee (Per Deposit)	
Money Service Business Fee (Monthly Fee)	\$30.00
Privately Owned ATMs	\$35.00
Notary Services	\$400.00
Telephone Banking	\$250.00
	\$10.00
	\$3.00
	\$500.00
	\$75.00
	Free
	Free

Loan Fees

NAME OF CHARGE	DEFINITION OF CHARGE	FEE PAID TO	AMOUNT OR RANGE OF CHARGE
Application Fee (Rocket Mortgage Fee)	Fee charged by lender for a request for an extension of credit. Paid at closing. This is a fee that is not paid to the Bank.	Third Party	\$495
AVM	Fee for Automated Valuation	Third Party	\$15
PCR	Fee for Property Condition Report		\$85
Property Tax Service Fee	Fee to ensure that mortgagors pay their property taxes on time.	Third Party	\$100
Cash Out Fee (Rocket Mortgage Fee)	Fee for cash out refinances sold to Federal Home Loan Bank	Third Party	2.5% of loan amount
Closing/Settlement Fee (Rocket Mortgage Fee)	Fee for consummation of a real estate transaction including delivery of a deed, financial adjustments, the signing of notes, and disbursement of funds necessary to complete the sale and loan transaction	Third Party	\$150.00-\$650.00
Courier Fee	Fee for courier services	Third Party	\$75
Credit Report Fee	Fee for credit report	Third Party	\$0.00-\$125.00
DNR Boat Filing Fee	Fee to perfect a security interest in marine vehicles (boats)	Government Agency	\$0.00-\$90.00
E Recording Fee	Fee for title company to electronically record documents	Third Party	As billed
Property Tax Service Fee	Fee to ensure that mortgagors pay their property taxes on time	Third Party	\$100.00
Flood Determination Fee	Fee to determine if the property used for security on a loan is in a flood hazard area	Third Party	\$11
FHA Appraisal Fee (Rocket Mortgage Fee)	Fee for appraisal on FHA loans	Third Party	\$585
Funding Fee (Rocket Mortgage Fee)	Fee for secondary market loans	Third Party	\$395
Funding Fee FHA (Rocket Mortgage Fee)	Fee for FHA loans	Third Party	\$575
Origination Fee (Rocket Mortgage Fee)	Fee to cover the cost of the process of making a mortgage loan	Third Party	0%-2% of Loan Amount
Overnight Fee	Fee to use overnight mailing	Third Party	\$75
PMI (Rocket Mortgage Fee)	Fee to provide private mortgage insurance	Third Party	As billed
Property Survey Fee	Fee for the measurement and description of land as provided by a registered surveyor	Third Party	As billed
Real Estate Appraisal Fee	Fee for the appraisal/valuation of property used as security Drive-by Appraisals	Third Party	\$500 - \$700
Recording Fee	Fee to record a satisfaction of mortgage that was used as security	Government Agency	As billed
Tax Verification Fee (Rocket Mortgage Fee)	Fee for 4506T- transcript of tax return	Third Party	\$12
Title Insurance fee	Fee for title insurance on property used as collateral	Third Party	As billed
Underwriting Fee (Rocket Mortgage Fee)	Fee for the process of evaluating a loan application to determine the risk involved for the lender as well as the appropriate rates and terms on a given loan	Third Party	\$0.00-\$995.00
Vehicle Lien Filing Fee	Fee to perfect a security interest in motor vehicle	Government Agency	\$16
Warranty Deed Filing Fee	Fee to record the warranty deed to transfer the title of real estate	Government Agency	As billed
Wire Fee	Fee for wire transfer services	Third Party	\$75

Products & Services

Retail Products

Personal Checking:

- Kasasa Cash
- Kasasa Cash Back
- Focus (for customer ages 62 or older)
- Money Market

Personal Savings:

- Kasasa Saver
- Regular Savings
- Minor Savings
- Certificates of Deposits
- Individual Retirement Accounts (IRAs)
- Coverdell Education Savings accounts

Personal Loans:

- Home Mortgage Loans
- Home Equity Line of Credit (HELOC)
- Auto Loans
- Student Loans

Other Personal:

- Debit Cards
- Personal Credit Cards (Elan)
- Overdraft Protection
- Mobile Wallet for Apple & Google Play

Commercial Products

Business Checking:

- Small Business Checking
- Classic Business Checking
- Premium Business Checking
- Business Analyzed Checking Business
- DACA Accounts

Savings

- Business Savings Account
- Business Certificate of Deposit

Business Loans

- Business Term Loans
- Business Lines of Credit
- Commercial Real Estate Loans
- Small Business Administration (SBA) Loans

Business Credit Card & Charge Card

Business Other:

- Business Debit Card
- Positive Pay
- Online Banking
- Bill Pay
- Cash Management Services
- Business Credit Cards

Other Banking Services

- Electronic Statements
- GreenPath Financial Wellness Service
- Gift Cards
- Safe Deposit Boxes
- Notary Service

Methods of Accessing Services

- Direct Deposit for payroll, retirement, or SS Check
- Cashier Checks
- Money Orders
- Wire Transfer of Funds
- Remote Deposit Capture

- Non-Deposit Investment Products
- Lockbox services
- Zero-Balance Accounts
- Armored Car Solutions
- Night Depository Services
- Zelle

- Telephone Banking
- Online Banking
- Mobile Banking with Banking
- Bill Pay
- Automated Teller Machines
- Interactive Teller Machines
- Night Depository

Community Reinvestment Act Disclosure Statement

Oxford Bank did not report CRA Loans for 2024 as our asset size as of December 31, 2024 and December 31, 2023 were below the threshold.

2024 Reporting Criteria

All institutions regulated by the Office of the Comptroller of the Currency, Federal Reserve System, and the Federal Deposit Insurance Corporation that meet the asset size threshold are subject to data collection and reporting requirements. The asset size threshold that triggers data collection and reporting for all agencies is \$1.564 billion as of December 31 of each of the prior two calendar years.

*Effective January 1, 2024 the asset size threshold for Intermediate Small Banks is \$402 million as of December 31, of both of the prior two calendar years and less than \$1.609 billion as of December 31 of each of the prior two calendar years.

Home Mortgage Disclosure Act Statement

Please note that our institution is not subject to HMDA reporting requirements due to low loan volume. As such, we are exempt from providing HMDA data in our CRA public file.

Loan to Deposit Ratio

QUARTER END	LOAN-TO-DEPOSIT RATIO
DECEMBER 2024	86.51%
SEPTEMBER 2024	77.67%
JUNE 2024	83.42%
MARCH 2024	71.12%
DECEMBER 2023	74.86%
SEPTEMBER 2023	74.24%
JUNE 2023	66.53%
MARCH 2023	65.52%