

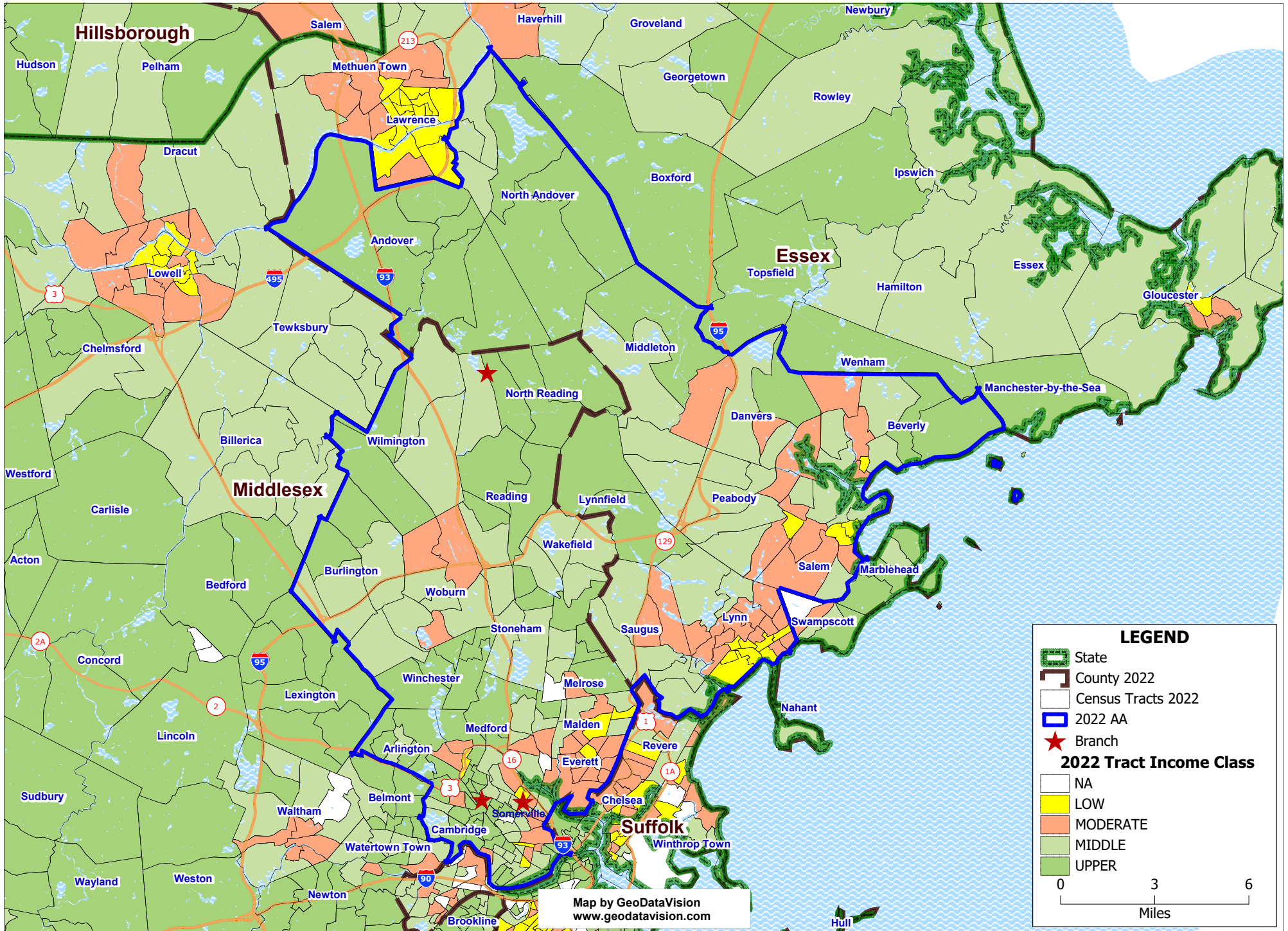
## **Section VI.**

### **THE BANK'S ASSESSMENT AREA**

The Bank regards as its primary assessment area as the communities where the Bank has its main office, branches, and deposit taking ATMs, as well as the surrounding communities in which the Bank originated or purchased a substantial portion of its loans. This assessment area is identified on the following map and census tract listing.

The Bank's assessment area does not exclude any low and moderate-income neighborhoods.

# WINTER HILL BANK- ASSESSMENT AREA 2022



**LEGEND**

- State
- County 2022
- Census Tracts 2022
- 2022 AA
- Branch

**2022 Tract Income Class**

- NA
- LOW
- MODERATE
- MIDDLE
- UPPER

0 3 6  
Miles

Map by GeoDataVision  
www.geodatavision.com

**Winter Hill Bank AA- CensusTracts\_2022**

State	County	Tract	CompleteTractNumber	Income Level	Minority %	MM Status
25	009	204101	25009204101	MODERATE	30.21%	NOT MM
25	009	204102	25009204102	MIDDLE	26.07%	NOT MM
25	009	204200	25009204200	LOW	31.46%	NOT MM
25	009	204300	25009204300	LOW	57.68%	MM
25	009	204400	25009204400	MIDDLE	13.81%	NOT MM
25	009	204500	25009204500	MIDDLE	21.88%	NOT MM
25	009	204600	25009204600	MIDDLE	22.97%	NOT MM
25	009	204701	25009204701	MODERATE	40.02%	NOT MM
25	009	204702	25009204702	MODERATE	34.49%	NOT MM
25	009	205100	25009205100	MODERATE	45.86%	NOT MM
25	009	205200	25009205200	MODERATE	60.19%	MM
25	009	205300	25009205300	MIDDLE	32.76%	NOT MM
25	009	205400	25009205400	MIDDLE	22.01%	NOT MM
25	009	205500	25009205500	MODERATE	74.71%	MM
25	009	205600	25009205600	MODERATE	55.09%	MM
25	009	205700	25009205700	MODERATE	53.75%	MM
25	009	205800	25009205800	MODERATE	78.77%	MM
25	009	205900	25009205900	MODERATE	70.40%	MM
25	009	206000	25009206000	LOW	83.94%	SUPER MM
25	009	206100	25009206100	LOW	85.71%	SUPER MM
25	009	206200	25009206200	MODERATE	86.26%	SUPER MM
25	009	206300	25009206300	MODERATE	81.56%	SUPER MM
25	009	206400	25009206400	MODERATE	65.81%	MM
25	009	206500	25009206500	LOW	81.35%	SUPER MM
25	009	206600	25009206600	MODERATE	58.76%	MM
25	009	206700	25009206700	MODERATE	60.41%	MM
25	009	206800	25009206800	LOW	76.32%	MM
25	009	206900	25009206900	LOW	64.64%	MM
25	009	207000	25009207000	LOW	74.40%	MM
25	009	207100	25009207100	LOW	88.86%	SUPER MM
25	009	207200	25009207200	LOW	80.02%	SUPER MM
25	009	208101	25009208101	MIDDLE	29.58%	NOT MM
25	009	208102	25009208102	MIDDLE	30.55%	NOT MM
25	009	208200	25009208200	MIDDLE	21.59%	NOT MM
25	009	208301	25009208301	MODERATE	20.61%	NOT MM
25	009	208302	25009208302	MODERATE	21.89%	NOT MM
25	009	208401	25009208401	MIDDLE	21.56%	NOT MM
25	009	208402	25009208402	MIDDLE	27.80%	NOT MM
25	009	209100	25009209100	UPPER	16.18%	NOT MM
25	009	209200	25009209200	UPPER	10.27%	NOT MM
25	009	210100	25009210100	MIDDLE	10.84%	NOT MM
25	009	210200	25009210200	MIDDLE	10.19%	NOT MM
25	009	210301	25009210301	MIDDLE	10.72%	NOT MM
25	009	210302	25009210302	MIDDLE	24.66%	NOT MM

**Winter Hill Bank AA- CensusTracts\_2022**

State	County	Tract	CompleteTractNumber	Income Level	Minority %	MM Status
25	009	210401	25009210401	MODERATE	34.22%	NOT MM
25	009	210402	25009210402	MIDDLE	18.22%	NOT MM
25	009	210500	25009210500	MIDDLE	15.92%	NOT MM
25	009	210600	25009210600	MODERATE	25.95%	NOT MM
25	009	210700	25009210700	LOW	44.06%	NOT MM
25	009	210800	25009210800	MODERATE	45.28%	NOT MM
25	009	210900	25009210900	MIDDLE	23.89%	NOT MM
25	009	211100	25009211100	MODERATE	13.17%	NOT MM
25	009	211201	25009211201	MIDDLE	11.63%	NOT MM
25	009	211202	25009211202	MODERATE	11.10%	NOT MM
25	009	211300	25009211300	UPPER	9.79%	NOT MM
25	009	211401	25009211401	MODERATE	19.71%	NOT MM
25	009	211402	25009211402	MIDDLE	12.34%	NOT MM
25	009	212101	25009212101	UPPER	21.06%	NOT MM
25	009	212102	25009212102	MIDDLE	10.06%	NOT MM
25	009	217101	25009217101	MIDDLE	15.84%	NOT MM
25	009	217102	25009217102	MODERATE	17.89%	NOT MM
25	009	217201	25009217201	MIDDLE	14.09%	NOT MM
25	009	217202	25009217202	MIDDLE	10.21%	NOT MM
25	009	217300	25009217300	MODERATE	30.28%	NOT MM
25	009	217401	25009217401	LOW	21.75%	NOT MM
25	009	217402	25009217402	MODERATE	16.93%	NOT MM
25	009	217500	25009217500	MIDDLE	12.02%	NOT MM
25	009	217601	25009217601	UPPER	8.88%	NOT MM
25	009	217602	25009217602	UPPER	8.39%	NOT MM
25	009	253100	25009253100	MIDDLE	22.21%	NOT MM
25	009	253201	25009253201	MIDDLE	20.99%	NOT MM
25	009	253202	25009253202	MIDDLE	29.43%	NOT MM
25	009	253203	25009253203	UPPER	11.09%	NOT MM
25	009	253204	25009253204	UPPER	24.85%	NOT MM
25	009	253205	25009253205	UPPER	12.29%	NOT MM
25	009	254100	25009254100	UPPER	24.40%	NOT MM
25	009	254200	25009254200	UPPER	19.53%	NOT MM
25	009	254301	25009254301	UPPER	24.68%	NOT MM
25	009	254302	25009254302	UPPER	23.24%	NOT MM
25	009	254401	25009254401	UPPER	28.88%	NOT MM
25	009	254402	25009254402	UPPER	37.15%	NOT MM
25	009	254403	25009254403	UPPER	24.18%	NOT MM
25	017	330101	25017330101	UPPER	9.00%	NOT MM
25	017	330102	25017330102	UPPER	10.94%	NOT MM
25	017	330201	25017330201	UPPER	11.63%	NOT MM
25	017	330202	25017330202	MIDDLE	14.22%	NOT MM
25	017	331101	25017331101	MIDDLE	17.40%	NOT MM
25	017	331102	25017331102	MIDDLE	11.59%	NOT MM

**Winter Hill Bank AA- CensusTracts\_2022**

State	County	Tract	CompleteTractNumber	Income Level	Minority %	MM Status
25	017	331200	25017331200	UPPER	13.87%	NOT MM
25	017	331300	25017331300	UPPER	14.18%	NOT MM
25	017	332100	25017332100	UPPER	21.05%	NOT MM
25	017	332201	25017332201	MIDDLE	28.28%	NOT MM
25	017	332202	25017332202	MIDDLE	38.40%	NOT MM
25	017	332300	25017332300	UPPER	31.53%	NOT MM
25	017	332401	25017332401	MIDDLE	22.18%	NOT MM
25	017	332402	25017332402	MIDDLE	35.20%	NOT MM
25	017	333100	25017333100	MIDDLE	21.97%	NOT MM
25	017	333200	25017333200	MIDDLE	20.45%	NOT MM
25	017	333300	25017333300	MODERATE	31.95%	NOT MM
25	017	333400	25017333400	MIDDLE	26.89%	NOT MM
25	017	333501	25017333501	MIDDLE	21.83%	NOT MM
25	017	333502	25017333502	MIDDLE	29.43%	NOT MM
25	017	333601	25017333601	MODERATE	41.74%	NOT MM
25	017	333602	25017333602	MODERATE	35.05%	NOT MM
25	017	334100	25017334100	MIDDLE	12.43%	NOT MM
25	017	334200	25017334200	UPPER	11.89%	NOT MM
25	017	334300	25017334300	UPPER	10.05%	NOT MM
25	017	334400	25017334400	UPPER	16.91%	NOT MM
25	017	335100	25017335100	MIDDLE	11.68%	NOT MM
25	017	335200	25017335200	MIDDLE	13.01%	NOT MM
25	017	335301	25017335301	MIDDLE	17.58%	NOT MM
25	017	335302	25017335302	MIDDLE	15.75%	NOT MM
25	017	335400	25017335400	UPPER	14.81%	NOT MM
25	017	336100	25017336100	MIDDLE	16.59%	NOT MM
25	017	336201	25017336201	UPPER	11.82%	NOT MM
25	017	336202	25017336202	UPPER	14.23%	NOT MM
25	017	336300	25017336300	UPPER	16.78%	NOT MM
25	017	336402	25017336402	MIDDLE	22.19%	NOT MM
25	017	336403	25017336403	NA	39.61%	NOT MM
25	017	336404	25017336404	MODERATE	29.48%	NOT MM
25	017	337101	25017337101	UPPER	16.65%	NOT MM
25	017	337102	25017337102	MIDDLE	16.97%	NOT MM
25	017	337201	25017337201	UPPER	20.15%	NOT MM
25	017	337202	25017337202	MIDDLE	14.72%	NOT MM
25	017	337300	25017337300	MIDDLE	23.30%	NOT MM
25	017	338100	25017338100	UPPER	32.74%	NOT MM
25	017	338200	25017338200	UPPER	40.34%	NOT MM
25	017	338300	25017338300	UPPER	17.67%	NOT MM
25	017	338400	25017338400	UPPER	22.07%	NOT MM
25	017	338500	25017338500	UPPER	18.62%	NOT MM
25	017	339101	25017339101	UPPER	26.94%	NOT MM
25	017	339102	25017339102	UPPER	17.29%	NOT MM

**Winter Hill Bank AA- CensusTracts\_2022**

State	County	Tract	CompleteTractNumber	Income Level	Minority %	MM Status
25	017	339200	25017339200	UPPER	14.14%	NOT MM
25	017	339300	25017339300	MODERATE	42.19%	NOT MM
25	017	339400	25017339400	UPPER	27.08%	NOT MM
25	017	339500	25017339500	MIDDLE	35.06%	NOT MM
25	017	339600	25017339600	MIDDLE	30.95%	NOT MM
25	017	339700	25017339700	MODERATE	39.84%	NOT MM
25	017	339802	25017339802	MIDDLE	49.30%	NOT MM
25	017	339803	25017339803	MODERATE	49.72%	NOT MM
25	017	339804	25017339804	NA	45.04%	NOT MM
25	017	339900	25017339900	MODERATE	37.58%	NOT MM
25	017	340000	25017340000	MIDDLE	37.88%	NOT MM
25	017	340100	25017340100	MIDDLE	25.56%	NOT MM
25	017	341101	25017341101	UPPER	51.25%	MM
25	017	341102	25017341102	MIDDLE	52.82%	MM
25	017	341200	25017341200	MODERATE	60.02%	MM
25	017	341301	25017341301	MIDDLE	70.58%	MM
25	017	341302	25017341302	MIDDLE	64.45%	MM
25	017	341400	25017341400	MODERATE	65.14%	MM
25	017	341500	25017341500	MODERATE	70.61%	MM
25	017	341600	25017341600	MIDDLE	53.04%	MM
25	017	341700	25017341700	MODERATE	49.97%	NOT MM
25	017	341800	25017341800	LOW	64.66%	MM
25	017	341901	25017341901	MIDDLE	57.03%	MM
25	017	341903	25017341903	MIDDLE	60.29%	MM
25	017	341904	25017341904	LOW	58.33%	MM
25	017	342101	25017342101	MODERATE	62.79%	MM
25	017	342102	25017342102	MODERATE	61.72%	MM
25	017	342201	25017342201	LOW	67.93%	MM
25	017	342202	25017342202	MODERATE	65.45%	MM
25	017	342301	25017342301	MODERATE	64.10%	MM
25	017	342302	25017342302	MODERATE	64.53%	MM
25	017	342401	25017342401	MODERATE	68.07%	MM
25	017	342402	25017342402	MODERATE	59.14%	MM
25	017	342501	25017342501	MODERATE	68.92%	MM
25	017	342502	25017342502	NA	69.51%	MM
25	017	342600	25017342600	MODERATE	71.22%	MM
25	017	350105	25017350105	MIDDLE	30.91%	NOT MM
25	017	350106	25017350106	MIDDLE	43.73%	NOT MM
25	017	350107	25017350107	MIDDLE	51.14%	MM
25	017	350108	25017350108	LOW	56.09%	MM
25	017	350109	25017350109	MODERATE	53.77%	MM
25	017	350201	25017350201	MIDDLE	44.83%	NOT MM
25	017	350202	25017350202	MIDDLE	31.17%	NOT MM
25	017	350300	25017350300	MIDDLE	33.55%	NOT MM

**Winter Hill Bank AA- CensusTracts\_2022**

State	County	Tract	CompleteTractNumber	Income Level	Minority %	MM Status
25	017	350400	25017350400	MIDDLE	20.69%	NOT MM
25	017	350500	25017350500	UPPER	19.22%	NOT MM
25	017	350600	25017350600	UPPER	34.13%	NOT MM
25	017	350701	25017350701	UPPER	21.50%	NOT MM
25	017	350702	25017350702	LOW	44.28%	NOT MM
25	017	350800	25017350800	UPPER	26.59%	NOT MM
25	017	350900	25017350900	UPPER	21.55%	NOT MM
25	017	351001	25017351001	UPPER	28.63%	NOT MM
25	017	351002	25017351002	UPPER	22.32%	NOT MM
25	017	351101	25017351101	UPPER	24.56%	NOT MM
25	017	351102	25017351102	NA	26.17%	NOT MM
25	017	351203	25017351203	MIDDLE	28.14%	NOT MM
25	017	351204	25017351204	MIDDLE	33.25%	NOT MM
25	017	351300	25017351300	MIDDLE	34.25%	NOT MM
25	017	351403	25017351403	MODERATE	50.01%	MM
25	017	351404	25017351404	MODERATE	53.25%	MM
25	017	351500	25017351500	MODERATE	49.35%	NOT MM
25	017	352101	25017352101	UPPER	52.17%	MM
25	017	352102	25017352102	UPPER	36.35%	NOT MM
25	017	352200	25017352200	MODERATE	42.27%	NOT MM
25	017	352300	25017352300	MIDDLE	45.21%	NOT MM
25	017	352400	25017352400	LOW	78.71%	MM
25	017	352500	25017352500	MIDDLE	49.02%	NOT MM
25	017	352600	25017352600	MODERATE	42.85%	NOT MM
25	017	352700	25017352700	LOW	46.14%	NOT MM
25	017	352800	25017352800	MIDDLE	42.44%	NOT MM
25	017	352900	25017352900	UPPER	29.94%	NOT MM
25	017	353000	25017353000	MIDDLE	43.19%	NOT MM
25	017	353101	25017353101	MIDDLE	56.06%	MM
25	017	353102	25017353102	MIDDLE	64.41%	MM
25	017	353200	25017353200	UPPER	50.25%	MM
25	017	353300	25017353300	UPPER	33.15%	NOT MM
25	017	353600	25017353600	UPPER	38.09%	NOT MM
25	017	353700	25017353700	UPPER	43.75%	NOT MM
25	017	353800	25017353800	MIDDLE	37.18%	NOT MM
25	017	353900	25017353900	MODERATE	53.80%	MM
25	017	354000	25017354000	UPPER	34.87%	NOT MM
25	017	354100	25017354100	UPPER	30.49%	NOT MM
25	017	354200	25017354200	UPPER	20.55%	NOT MM
25	017	354300	25017354300	MIDDLE	36.78%	NOT MM
25	017	354400	25017354400	UPPER	26.13%	NOT MM
25	017	354500	25017354500	UPPER	27.57%	NOT MM
25	017	354601	25017354601	MIDDLE	42.10%	NOT MM
25	017	354602	25017354602	UPPER	49.51%	NOT MM

**Winter Hill Bank AA- CensusTracts\_2022**

<b>State</b>	<b>County</b>	<b>Tract</b>	<b>CompleteTractNumber</b>	<b>Income Level</b>	<b>Minority %</b>	<b>MM Status</b>
25	017	354700	25017354700	UPPER	30.08%	NOT MM
25	017	354800	25017354800	UPPER	28.28%	NOT MM
25	017	354901	25017354901	UPPER	58.31%	MM
25	017	354902	25017354902	MODERATE	64.37%	MM
25	017	355000	25017355000	UPPER	36.18%	NOT MM
25	017	356100	25017356100	UPPER	24.08%	NOT MM
25	017	356300	25017356300	MODERATE	32.65%	NOT MM
25	017	356400	25017356400	UPPER	20.88%	NOT MM
25	017	356500	25017356500	UPPER	23.90%	NOT MM
25	017	356601	25017356601	MIDDLE	29.02%	NOT MM
25	017	356602	25017356602	UPPER	22.34%	NOT MM
25	017	356701	25017356701	UPPER	23.95%	NOT MM
25	017	356703	25017356703	UPPER	22.14%	NOT MM
25	017	356704	25017356704	UPPER	25.84%	NOT MM
25	017	359400	25017359400	MIDDLE	47.73%	NOT MM