

DESCRIPTION OF BANK'S ASSESSMENT AREAS

2024

First National Bank's assessment area (AA) consists of all four census tracts (CTs) in Union County, as well as CT 9602.0 in Adair County, CT 9701.0 in Fremont County, six CTs in Page County, CT 9501.0 in Ringgold County and Adams County, as well as CT 1801.0 in Taylor County. The AA includes one moderate CT area 4902.0 in Page County. Within the AA there are four CTs that are designated distressed/underserved 9602.0 in Adair, 9501.0 in Adams, 9501.0 in Ringgold, and 1801.0 in Taylor. The AAs for First National Bank includes counties that are not applicable to MSA/MD Code. The Bank's AAs comply with the technical requirements of CRA and do not arbitrarily exclude low-to-moderate income neighborhoods or individuals.

2022 FFIEC Census Summary for Demographic and Income Information for the Assessment Area							
County	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Population	2023 Est. Tract Median Fam. Income	2023 Est. MSA/MD Statewide non-MSA/MD Median Family Income	% Below Poverty Line
Adair (001)	9602	Middle	Yes	1611	\$95,543	\$86,300	13.68
Adams (003)	9501	Middle	Yes	1587	\$81,269	\$86,300	13.12
Fremont (071)	9701	Middle	No	2015	\$85,808	\$86,300	5.36
Page (145)	4901	Middle	No	2463	\$90,195	\$86,300	8.11
Page (145)	4902	Moderate	No	2266	\$60,790	\$86,300	20.52
Page (145)	4903	Middle	No	2812	\$79,629	\$86,300	14.65
Page (145)	4904	Middle	No	3189	\$77,627	\$86,300	11.47
Page (145)	4905	Middle	No	2319	\$74,158	\$86,300	10.46
Page (145)	4906	Middle	No	2162	\$70,645	\$86,300	9.86
Ringgold (159)	9501	Middle	Yes	1961	\$89,062	\$86,300	8.31
Taylor (173)	1801	Middle	Yes	2168	\$74,373	\$86,300	8.91
Union (175)	1901	Middle	No	2217	\$93,843	\$86,300	12.71
Union (175)	1902	Middle	No	3858	\$82,675	\$86,300	18.87
Union (175)	1903	Middle	No	2093	\$91,694	\$86,300	5.96
Union (175)	1904	Middle	No	3970	\$59,407	\$86,300	7.84

Census Information from www.ffiec.gov, data last modified 8/30/2023 on site.

