

PUBLIC DISCLOSURE

June 22, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**Community Bank of Cameron
Certificate #12349**

**101 West Main Street
Cameron, Wisconsin 54822**

**Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office
300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606**

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

TABLE OF CONTENTS

INSTITUTION RATING	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA	2
SCOPE OF EVALUATION	5
CONCLUSIONS ON PERFORMANCE CRITERIA.....	6
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES	10
APPENDICES	11
SMALL BANK PERFORMANCE CRITERIA.....	11
GLOSSARY	12

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area (AA), including low-and moderate neighborhoods, in a manner consistent with its resources and capabilities. The rating is supported on the bank's performance under the following criteria:

- The bank's average net loan-to-deposit is reasonable given the bank's size, resources, financial condition, and the credit needs of the AA.
- A substantial majority of the residential real estate and small business loans were made within the bank's AA.
- The geographic distribution of home mortgage and small business reflect excellent dispersion throughout the AA.
- The bank's distribution of borrowers reflects reasonable penetration of loans among individuals of different income levels and businesses of different sizes.
- The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

Community Bank of Cameron is a full service bank headquartered in Cameron, Wisconsin. The bank is wholly owned by Cameron Bancorp, Inc., Cameron, Wisconsin, a one-bank holding company. The bank operates in the north-west part of Wisconsin including Barron, Burnett, Polk, and Rusk counties. Community Bank of Cameron received a Satisfactory rating at its previous FDIC CRA Performance Evaluation dated May 15, 2014, based on Interagency Small Institution Examination Procedures.

Operations

Community Bank of Cameron operates a main office in Cameron, Wisconsin and three full-service branches. The branches are located in Grantsburg, Siren, and Danbury; the Danbury office opened since the last evaluation, on April 6, 2017. The main office in Cameron and the Danbury branch are located in middle-income census tracts (CTs); the Siren and Grantsburg branches are located in moderate-income CTs.

The bank offers various loan products including residential mortgage, commercial, agriculture, and consumer loans. The primary business focus continues to be residential real estate and commercial lending. The bank also provides a variety of deposit services such as checking,

savings, IRAs, and certificates of deposit. Alternative banking services include internet banking, electronic bill-pay, e-statements, mobile banking, and three automatic teller machines.

Ability and Capacity

The bank had deposits of approximately \$108 million and assets totaling approximately \$126 million as of March 31, 2020, according to Call Report Data. These assets included total loans of \$95 million and securities totaling \$9 million. The loan portfolio is shown in the following table.

Loan Portfolio Distribution as of 03/31/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	9,803	10.33
Secured by Farmland	4,088	4.31
Secured by 1-4 Family Residential Properties	53,639	56.50
Secured by Multifamily (5 or more) Residential Properties	-	-
Secured by Nonfarm Nonresidential Properties	17,162	18.08
Total Real Estate Loans	84,692	89.21
Commercial and Industrial Loans	4,769	5.02
Agricultural Production and Other Loans to Farmers	355	0.37
Consumer Loans	3,619	3.81
Obligations of State and Political Subdivisions in the U.S.	1,376	1.45
Other Loans	120	0.13
Lease Financing Receivable (net of unearned income)	-	-
Less: Unearned Income	-	-
Total Loans	94,931	100.00
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that would affect the bank’s ability to meet the credit needs of the AAs.

DESCRIPTION OF ASSESSMENT AREA

CRA requires each financial institution to define one or more AAs within which its CRA performance will be evaluated. Community Bank of Cameron has designated an AA which consists of all of Barron and Burnett counties and portions of Polk and Rusk counties; all counties in the AA are located in north-west Wisconsin.

Economic and Demographic Data

The AA consists of 20 contiguous census tracts (CTs), including 16 middle-income CTs and 4 moderate-income CTs. Two of the moderate-income CTs are located in Burnett County, one is located in Barron County and one is in Rusk County. The AA meets the requirements of the

CRA regulation and does not arbitrarily exclude any low- or moderate-income areas. The following table illustrates demographic characteristics of the AA.

Demographic Information of the Assessment Area						
Assessment Area: Community Bank of Cameron						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	20	0.0	20.0	80.0	0.0	0.0
Population by Geography	72,567	0.0	18.1	81.9	0.0	0.0
Housing Units by Geography	46,508	0.0	16.9	83.1	0.0	0.0
Owner-Occupied Units by Geography	23,816	0.0	18.2	81.8	0.0	0.0
Occupied Rental Units by Geography	7,613	0.0	24.6	75.4	0.0	0.0
Vacant Units by Geography	15,079	0.0	11.0	89.0	0.0	0.0
Businesses by Geography	4,906	0.0	22.6	77.4	0.0	0.0
Farms by Geography	538	0.0	12.6	87.4	0.0	0.0
Family Distribution by Income Level	20,464	22.0	21.9	23.4	32.7	0.0
Household Distribution by Income Level	31,429	25.4	18.6	20.5	35.4	0.0
Median Family Income Non-MSAs - WI		\$60,742	Median Housing Value			\$138,849
			Median Gross Rent			\$631
			Families Below Poverty Level			9.3%
<i>Source: 2015 ACS Data and 2019 D&B Data Due to rounding, totals may not equal 100.0 (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There are 46,508 housing units in the assessment area, of which 51 percent are owner-occupied, 16 percent are occupied rental units, and 32 percent are vacant. The Geographic Distribution compares home mortgage loans to the distribution of owner-occupied housing units.

The 2019 Federal Financial Institutions Examination Council (FFIEC)-updated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle- and upper-income categories are presented in the following table.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
WI NA Median Family Income (99999)				
2019 (\$65,900)	<\$32,950	\$32,950 to \$52,720	\$52,720 to <\$79,080	≥\$79,080
<i>Source FFIEC</i>				

According to D&B data, there were 4,906 businesses located in the AA. A summary of the Gross Annual Revenues (GARs) for these businesses are shown below.

- 81.9 percent have GARs \$1 million or less
- 4.8 percent have GARs more than \$1 million
- 13.3 percent have unknown revenues

The analysis of small business lending under the Borrower Profile criterion compares the distribution of businesses by GAR level. Service industries represent the largest portion of businesses at 36 percent, followed by retail trade (14 percent); and agriculture (10 percent). In addition, 67 percent of area businesses have four or fewer employees, and 88 percent operate from a single location.

Competition

The AA is highly competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 2019, 22 financial institutions operated 50 full service branches in Community Bank of Cameron’s AA. Of these institutions, Community Bank of Cameron ranked eighth with a 4.9 percent deposit market share.

Community Contact

As part of the evaluation process, examiners contact a third party active in the AA to assist in identifying its credit needs. This information helps determine whether local financial institutions are responsive to these needs and shows what credit and community development opportunities are available.

Examiners contacted a realtor in Barron County, with over forty years’ experience in the purchase and sale of residential and commercial real estate within the AA. The contact noted that the overall economy of the area is stable. The housing market has been robust since May, after state travel restrictions, due to the pandemic, were eased and tourists returned to the area. The banks are performing well in approving mortgage loans, although there have been closing delays due to the Paycheck Protection Program (PPP) applications from local merchants.

Credit Needs

Based on discussion with the community contact, there is a need for small business start-up financing in the AA. This includes merchants struggling to stay open as a result of pandemic closures.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated May 15, 2014 to the current evaluation dated June 22, 2020. Examiner's used the Small Institution CRA Examination Procedures to evaluate Community Bank of Cameron's CRA performance. The performance is evaluated according to the following criteria: loan-to-deposit ratio, assessment area concentration, geographic distribution, borrower profile, and response to CRA-related complaints. Examiners performed a full scope review of the AA.

The bank's CRA performance was analyzed in relation to the bank's performance context, which includes (but is not limited to) bank size and structure, financial condition, loan mix, resources and limitations, AA demographics, economic factors, competition, loan demand, and available lending opportunities.

Activities Reviewed

Home mortgage and small business loans were reviewed because they represent the largest portion of the bank's loan portfolio. As of March 31, 2020, the bank's Consolidated Report of Income and Condition showed (when including construction and land development) 57 percent of the bank's loans were residential real estate and 23 percent were commercial loans. Consumer and agricultural loans were not evaluated, as they did not represent a significant portion of the institution's lending activity. The bank has also originated a number of loans sold on the secondary market but these loans are not included within the bank's loan portfolio.

As the bank is not required to collect and report data under CRA or the Home Mortgage Disclosure Act, sampling was utilized. Examiners determined that a one-year sample was representative of the review period; therefore, this evaluation presents information for loans originated in 2019. The bank originated 196 residential real estate loans (totaling \$30,549,749) during 2019. Of these, 53 residential real estate loans (totaling \$7,783,934) were randomly selected for review. Also, 38 commercial loans (totaling \$3,957,354), originated in 2019, were randomly selected from a universe of 47 loans totaling \$4,775,903 originated during the same period. All of these small business loans were originated in amounts of \$1 million or less. The bank's performance with regard to real estate lending is given more weight in this evaluation because it represents a significantly higher percentage of the loan portfolio.

The American Community Survey (ACS) provides demographic data. The most recent data available, from 2015, is used as a standard of comparison for evaluating home mortgage loans in this evaluation. In addition, D&B provides demographic information about business establishments and is updated each year; 2019 data is used as a standard of comparison for evaluating small business lending in this evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Community Bank of Cameron’s lending test reflects reasonable performance in its AA. When drawing conclusions, lending activity based on the number of loans, rather than on the dollar volume, is emphasized. This is because the number of loans more accurately presents the bank’s lending performance as lower-income borrowers and small businesses cannot typically qualify for credit at the same dollar amounts as more affluent borrowers and large businesses.

The bank has been issuing Small Business Administration PPP loans during the pandemic. As of May 27, 2020, the bank had issued 77 PPP loans totaling \$2,610,048 to merchants in the AA.

Loan-to-Deposit Ratio

The LTD ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. The bank’s LTD ratio, calculated from Call Report data, averaged 85.9 percent over the 24 calendar quarters from June 30 2014 to March 31, 2020. The ratio ranged from a low of 80.7 percent as of March 31, 2017, to a high of 90.3 percent as of September 30, 2014. The ratio remained generally stable during the evaluation period and is comparable to other similarly-situated institutions. Examiners selected institutions based on their asset size, geographic location, and lending focus. The comparative institutions are shown in the following table.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 03/31/2020 (\$000s)	Average Net LTD Ratio (%)
Community Bank of Cameron	125,963	85.9
Bluff View Bank	105,195	102.3
Alliance Bank	181,919	76.9
Cumberland Federal Bank	168,692	59.9
<i>Source: Reports of Condition and Income 06/30/2014 – 03/31/2020</i>		

Assessment Area Concentration

The bank made a substantial majority of home mortgage and small business loans in the AA. The bank's reasonable performance in this criterion is reflected in the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	39	73.6	14	26.4	53	5,488	70.5	2,296	29.5	7,784
Small Business	35	92.1	3	7.9	38	3,499	88.4	458	11.6	3,957
Total	74	81.3	17	18.7	91	8,987	76.5	2,754	23.5	11,741

Source: Evaluation Period: 1/1/2019 - 12/31/2019 Bank Data Due to rounding, totals may not equal 100.0

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the AA. The bank's excellent performance of both home mortgage and small business loans supports this conclusion. Examiners focused on the percentage by number of loans in the moderate-income census tracts. Again, two of the bank's branch offices are located in moderate-income CTs in Burnett County.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the AA. The following table shows the bank's percentage of loans originated in moderate-income census tracts exceeds the percentage of owner-occupied homes in the AA. Examiners focused on the percentage by number of loans in the moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans					
Assessment Area: Community Bank of Cameron					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate					
2019	18.2	10	25.6	1,333	24.3
Middle					
2019	81.8	29	74.4	4,155	75.7
Totals					
2019	100.0	39	100.0	5,488	100.0

Source: 2015 ACS Data; 1/1/2019 - 12/31/2019 Bank Data, Due to rounding, totals may not equal 100.0

Small Business Loans

The geographic distribution of small business loans also reflects excellent dispersion in the AA. The bank’s performance significantly exceeded the percentage of businesses in the moderate-income tracts of the AA as shown in the table that follows.

Geographic Distribution of Small Business Loans					
Assessment Area: Community Bank of Cameron					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate					
2019	22.6	15	42.9	1,860	53.2
Middle					
2019	77.4	20	57.1	1,639	46.8
Totals					
2019	100.0	35	100.0	3,499	100.0

Source: 2019 D&B Data; 1/1/2019 - 12/31/2019 Bank Data; Due to rounding, totals may not equal 100.0

Borrower Profile

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the AA. The bank’s reasonable performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers and the percentage by number of small business loans to businesses with GARs of \$1 million or less.

Home Mortgage Loans

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is reasonable.

The following table shows that the bank’s percentage of loans originated to low-income borrowers lags the percentage of families in the AA by 14.3 percentage. However, demographic data indicates 9.3 percent of families live below the poverty level. A family living below the poverty level is unlikely to qualify for a home mortgage loan. When reducing the percentage of low-income families in the AA by the percentage of families living below the poverty level, the bank’s performance is reasonable.

The table also shows the bank’s performance trailing the demographic percentage of families in the moderate-income segment by 6.5 percentage points. However, not all moderate-income families are necessarily seeking financing. Overall performance is considered reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level					
Assessment Area: Community Bank of Cameron					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2019	22.0	3	7.7	583	10.6
Moderate					
2019	21.9	6	15.4	555	10.1
Middle					
2019	23.4	8	20.5	753	13.7
Upper					
2019	32.7	19	48.7	3,340	60.9
Not Available					
2019	0.0	3	7.7	257	4.7
Totals					
2019	100.0	39	100.0	5,488	100.0
<i>Source: 2015 ACS Data; 1/1/2019 - 12/31/2019 Bank Data, "NA" data not available. Due to rounding, totals may not equal 100.0</i>					

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses with GARs of \$1 million or less. The following table shows that the percentage of sampled loans the bank originated to businesses with GARs of \$1 million or less lagged the percentage of businesses in this revenue category in 2018 by only 4.7 percentage points.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Community Bank of Cameron					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000					
2019	81.9	27	77.2	2,341	66.9
>1,000,000					
2019	4.8	6	17.1	1,072	30.6
Revenue Not Available					
2019	13.3	2	5.7	86	2.5
Totals					
2019	100.0	35	100.0	3,499	100.0
<i>Source: 2019 D&B Data; 1/1/2019 - 12/31/2019 Bank Data; Due to rounding, totals may not equal 100.0</i>					

Response to Complaints

The bank has not received any CRA complaints during the evaluation period; therefore, this criterion did not affect the rating,

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank’s compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. No evidence of discriminatory or other illegal practices inconsistent with helping to meet community credit needs was identified.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
- 4) The geographic distribution of the bank's loans; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

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

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

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

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

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

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

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

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans

have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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