# Community Reinvestment Act 

## Section 6:

## Assessment Area

The current assessment area for $1^{\text {st }}$ State Bank includes all of Bay, Midland, and Saginaw counties. The assessment area is defined by the county borders.

2023 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 13020 - BAY CITY, MI
State: 26 - MICHIGAN (MI)

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 017 | 2803.00 | Unknown | No | 0.00 | \$82,300 | \$0 | \$0 | 1236 | 25.32 | 313 | 245 | 610 |
| 26 | 017 | 2804.00 | Moderate | No | 62.62 | \$82,300 | \$51,536 | \$38,956 | 2626 | 25.48 | 669 | 636 | 1128 |
| 26 | 017 | 2805.00 | Middle | No | 114.22 | \$82,300 | \$94,003 | \$71,052 | 3296 | 15.32 | 505 | 1221 | 1496 |
| 26 | 017 | 2806.00 | Middle | No | 81.51 | \$82,300 | \$67,083 | \$50,703 | 2649 | 22.05 | 584 | 776 | 1104 |
| 26 | 017 | 2807.00 | Moderate | No | 66.90 | \$82,300 | \$55,059 | \$41,620 | 3142 | 26.51 | 833 | 789 | 1321 |
| 26 | 017 | 2808.00 | Middle | No | 88.63 | \$82,300 | \$72,942 | \$55,137 | 3450 | 16.72 | 577 | 1115 | 1483 |
| 26 | 017 | 2809.00 | Moderate | No | 71.32 | \$82,300 | \$58,696 | \$44,367 | 2748 | 22.71 | 624 | 842 | 1194 |
| 26 | 017 | 2810.00 | Middle | No | 90.03 | \$82,300 | \$74,095 | \$56,005 | 3854 | 17.57 | 677 | 947 | 1634 |
| 26 | 017 | 2813.00 | Moderate | No | 74.06 | \$82,300 | \$60,951 | \$46,069 | 3068 | 17.05 | 523 | 940 | 1286 |
| 26 | 017 | 2851.00 | Middle | No | 102.92 | \$82,300 | \$84,703 | \$64,025 | 3379 | 11.28 | 381 | 1227 | 1389 |
| 26 | 017 | 2852.01 | Upper | No | 124.15 | \$82,300 | \$102,175 | \$77,227 | 5812 | 10.99 | 639 | 1677 | 2119 |
| 26 | 017 | 2852.02 | Moderate | No | 77.36 | \$82,300 | \$63,667 | \$48,125 | 3883 | 10.40 | 404 | 1138 | 1361 |
| 26 | 017 | 2853.00 | Middle | No | 116.23 | \$82,300 | \$95,657 | \$72,305 | 4576 | 8.39 | 384 | 1600 | 1915 |
| 26 | 017 | 2854.00 | Upper | No | 171.50 | \$82,300 | \$141,145 | \$106,686 | 3676 | 10.17 | 374 | 1106 | 1356 |
| 26 | 017 | 2855.00 | Upper | No | 137.72 | \$82,300 | \$113,344 | \$85,673 | 6764 | 7.98 | 540 | 2521 | 2833 |
| 26 | 017 | 2856.00 | Middle | No | 112.99 | \$82,300 | \$92,991 | \$70,286 | 7286 | 8.63 | 629 | 2126 | 2873 |
| 26 | 017 | 2857.00 | Middle | No | 109.97 | \$82,300 | \$90,505 | \$68,406 | 3923 | 8.23 | 323 | 1558 | 1732 |
| 26 | 017 | 2858.00 | Middle | No | 85.40 | \$82,300 | \$70,284 | \$53,125 | 6116 | 10.12 | 619 | 1653 | 2308 |
| 26 | 017 | 2859.00 | Moderate | No | 74.93 | \$82,300 | \$61,667 | \$46,610 | 4792 | 10.54 | 505 | 1652 | 2155 |
| 26 | 017 | 2860.00 | Upper | No | 133.57 | \$82,300 | \$109,928 | \$83,090 | 3137 | 8.70 | 273 | 1099 | 1339 |
| 26 | 017 | 2861.01 | Middle | No | 114.18 | \$82,300 | \$93,970 | \$71,025 | 3706 | 7.20 | 267 | 1240 | 1643 |
| 26 | 017 | 2861.02 | Upper | No | 123.98 | \$82,300 | \$102,036 | \$77,125 | 3436 | 7.97 | 274 | 1354 | 1587 |
| 26 | 017 | 2862.00 | Middle | No | 103.94 | \$82,300 | \$85,543 | \$64,659 | 4687 | 7.79 | 365 | 2212 | 2396 |
| 26 | 017 | 2863.00 | Middle | No | 119.20 | \$82,300 | \$98,102 | \$74,150 | 3503 | 9.62 | 337 | 1250 | 1548 |
| 26 | 017 | 2864.00 | Middle | No | 95.78 | \$82,300 | \$78,827 | \$59,583 | 2523 | 5.39 | 136 | 857 | 1054 |
| 26 | 017 | 2865.00 | Moderate | No | 61.14 | \$82,300 | \$50,318 | \$38,036 | 1665 | 27.03 | 450 | 312 | 747 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 017 | 2866.00 | Moderate | No | 77.68 | \$82,300 | \$63,931 | \$48,323 | 4923 | 17.06 | 840 | 1855 | 2567 |
| 26 | 017 | 9900.00 | Unknown | No | 0.00 | \$82,300 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List

2023 FFIEC Census Report - Summary Census Demographic Information
MSA/MD: 33220 - MIDLAND, MI
State: 26 - MICHIGAN (MI)

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 111 | 2901.00 | Moderate | No | 65.79 | \$95,300 | \$62,698 | \$52,019 | 3496 | 12.53 | 438 | 695 | 1297 |
| 26 | 111 | 2902.00 | Moderate | No | 70.92 | \$95,300 | \$67,587 | \$56,071 | 3483 | 11.69 | 407 | 816 | 1399 |
| 26 | 111 | 2903.00 | Middle | No | 114.85 | \$95,300 | \$109,452 | \$90,807 | 4024 | 10.21 | 411 | 1336 | 1528 |
| 26 | 111 | 2904.00 | Middle | No | 97.10 | \$95,300 | \$92,536 | \$76,771 | 1775 | 12.28 | 218 | 576 | 761 |
| 26 | 111 | 2905.00 | Middle | No | 94.33 | \$95,300 | \$89,896 | \$74,583 | 1913 | 9.15 | 175 | 680 | 764 |
| 26 | 111 | 2906.00 | Low | No | 47.19 | \$95,300 | \$44,972 | \$37,311 | 2366 | 14.33 | 339 | 573 | 883 |
| 26 | 111 | 2907.00 | Middle | No | 88.76 | \$95,300 | \$84,588 | \$70,176 | 3682 | 21.02 | 774 | 822 | 1109 |
| 26 | 111 | 2908.00 | Middle | No | 105.55 | \$95,300 | \$100,589 | \$83,456 | 5449 | 11.40 | 621 | 1658 | 1999 |
| 26 | 111 | 2909.01 | Upper | No | 131.54 | \$95,300 | \$125,358 | \$104,000 | 2931 | 14.91 | 437 | 1031 | 1283 |
| 26 | 111 | 2909.02 | Upper | No | 150.25 | \$95,300 | \$143,188 | \$118,792 | 5200 | 17.75 | 923 | 1514 | 1784 |
| 26 | 111 | 2910.00 | Upper | No | 124.95 | \$95,300 | \$119,077 | \$98,789 | 6264 | 16.00 | 1002 | 1546 | 1772 |
| 26 | 111 | 2911.01 | Middle | No | 96.99 | \$95,300 | \$92,431 | \$76,683 | 3538 | 7.89 | 279 | 1484 | 1717 |
| 26 | 111 | 2911.03 | Middle | No | 106.72 | \$95,300 | \$101,704 | \$84,375 | 4223 | 9.85 | 416 | 1494 | 1684 |
| 26 | 111 | 2911.04 | Upper | No | 160.30 | \$95,300 | \$152,766 | \$126,743 | 5672 | 12.92 | 733 | 1850 | 2041 |
| 26 | 111 | 2912.00 | Middle | No | 113.83 | \$95,300 | \$108,480 | \$90,000 | 5730 | 10.66 | 611 | 1878 | 2276 |
| 26 | 111 | 2913.00 | Middle | No | 104.63 | \$95,300 | \$99,712 | \$82,724 | 4217 | 7.97 | 336 | 1562 | 1793 |
| 26 | 111 | 2914.00 | Middle | No | 81.75 | \$95,300 | \$77,908 | \$64,635 | 4061 | 10.10 | 410 | 1497 | 1845 |
| 26 | 111 | 2915.00 | Moderate | No | 72.55 | \$95,300 | \$69,140 | \$57,361 | 3985 | 8.21 | 327 | 1373 | 1783 |
| 26 | 111 | 2916.01 | Middle | No | 97.17 | \$95,300 | \$92,603 | \$76,827 | 2493 | 6.62 | 165 | 1018 | 1319 |
| 26 | 111 | 2916.02 | Middle | No | 97.81 | \$95,300 | \$93,213 | \$77,331 | 4625 | 7.68 | 355 | 1585 | 1929 |
| 26 | 111 | 2917.00 | Moderate | No | 73.45 | \$95,300 | \$69,998 | \$58,077 | 4367 | 6.69 | 292 | 1478 | 1939 |

[^1]2023 FFIEC Census Report - Summary Census Demographic Information MSA/MD: 40980 - SAGINAW, MI
State: 26 - MICHIGAN (MI)

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0001.00 | Low | No | 47.04 | \$69,200 | \$32,552 | \$30,156 | 653 | 88.82 | 580 | 137 | 327 |
| 26 | 145 | 0002.00 | Low | No | 37.81 | \$69,200 | \$26,165 | \$24,235 | 1382 | 97.47 | 1347 | 267 | 625 |
| 26 | 145 | 0004.00 | Moderate | No | 57.39 | \$69,200 | \$39,714 | \$36,786 | 982 | 74.54 | 732 | 195 | 529 |
| 26 | 145 | 0006.00 | Moderate | No | 68.53 | \$69,200 | \$47,423 | \$43,929 | 1477 | 84.43 | 1247 | 421 | 842 |
| 26 | 145 | 0007.00 | Moderate | No | 59.97 | \$69,200 | \$41,499 | \$38,438 | 1330 | 88.57 | 1178 | 384 | 756 |
| 26 | 145 | 0008.00 | Moderate | No | 50.82 | \$69,200 | \$35,167 | \$32,577 | 2258 | 96.10 | 2170 | 887 | 1612 |
| 26 | 145 | 0009.00 | Low | No | 36.48 | \$69,200 | \$25,244 | \$23,382 | 2812 | 92.53 | 2602 | 404 | 1147 |
| 26 | 145 | 0010.00 | Moderate | No | 61.17 | \$69,200 | \$42,330 | \$39,211 | 3314 | 90.22 | 2990 | 931 | 1623 |
| 26 | 145 | 0011.00 | Low | No | 28.18 | \$69,200 | \$19,501 | \$18,065 | 2804 | 90.05 | 2525 | 427 | 1075 |
| 26 | 145 | 0012.00 | Moderate | No | 53.40 | \$69,200 | \$36,953 | \$34,228 | 2820 | 54.61 | 1540 | 693 | 1413 |
| 26 | 145 | 0013.00 | Low | No | 44.35 | \$69,200 | \$30,690 | \$28,426 | 2173 | 56.19 | 1221 | 350 | 1069 |
| 26 | 145 | 0014.00 | Moderate | No | 79.75 | \$69,200 | \$55,187 | \$51,117 | 2628 | 43.30 | 1138 | 771 | 1204 |
| 26 | 145 | 0015.00 | Moderate | No | 68.09 | \$69,200 | \$47,118 | \$43,642 | 3669 | 45.19 | 1658 | 1096 | 1661 |
| 26 | 145 | 0016.00 | Moderate | No | 69.03 | \$69,200 | \$47,769 | \$44,250 | 3434 | 55.53 | 1907 | 548 | 1433 |
| 26 | 145 | 0017.00 | Moderate | No | 67.75 | \$69,200 | \$46,883 | \$43,426 | 1751 | 54.60 | 956 | 326 | 851 |
| 26 | 145 | 0018.00 | Moderate | No | 70.20 | \$69,200 | \$48,578 | \$45,000 | 1415 | 57.10 | 808 | 321 | 790 |
| 26 | 145 | 0019.00 | Moderate | No | 68.25 | \$69,200 | \$47,229 | \$43,750 | 1740 | 55.40 | 964 | 429 | 745 |
| 26 | 145 | 0020.00 | Moderate | No | 53.07 | \$69,200 | \$36,724 | \$34,015 | 3351 | 49.36 | 1654 | 758 | 1548 |
| 26 | 145 | 0021.00 | Upper | No | 123.37 | \$69,200 | \$85,372 | \$79,074 | 4154 | 42.08 | 1748 | 1563 | 1931 |
| 26 | 145 | 0101.01 | Upper | No | 158.71 | \$69,200 | \$109,827 | \$101,726 | 6028 | 21.70 | 1308 | 1252 | 1522 |
| 26 | 145 | 0101.02 | Upper | No | 154.85 | \$69,200 | \$107,156 | \$99,250 | 4578 | 10.07 | 461 | 1428 | 1731 |
| 26 | 145 | 0102.00 | Middle | No | 104.39 | \$69,200 | \$72,238 | \$66,912 | 4911 | 18.35 | 901 | 810 | 940 |
| 26 | 145 | 0103.03 | Upper | No | 135.89 | \$69,200 | \$94,036 | \$87,101 | 3566 | 22.13 | 789 | 1419 | 1545 |
| 26 | 145 | 0103.04 | Moderate | No | 72.85 | \$69,200 | \$50,412 | \$46,696 | 5013 | 37.50 | 1880 | 1038 | 1498 |
| 26 | 145 | 0103.05 | Upper | No | 139.81 | \$69,200 | \$96,749 | \$89,615 | 3392 | 23.58 | 800 | 1304 | 1489 |
| 26 | 145 | 0103.06 | Upper | No | 172.59 | \$69,200 | \$119,432 | \$110,625 | 5187 | 27.88 | 1446 | 1096 | 1427 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4- <br> Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0104.01 | Moderate | No | 76.53 | \$69,200 | \$52,959 | \$49,055 | 2635 | 34.91 | 920 | 596 | 951 |
| 26 | 145 | 0104.02 | Middle | No | 99.49 | \$69,200 | \$68,847 | \$63,773 | 5695 | 25.55 | 1455 | 1883 | 2317 |
| 26 | 145 | 0104.04 | Upper | No | 145.98 | \$69,200 | \$101,018 | \$93,567 | 2707 | 26.67 | 722 | 1019 | 1132 |
| 26 | 145 | 0104.05 | Upper | No | 133.59 | \$69,200 | \$92,444 | \$85,625 | 2845 | 31.04 | 883 | 555 | 848 |
| 26 | 145 | 0105.01 | Upper | No | 199.29 | \$69,200 | \$137,909 | \$127,734 | 2603 | 21.24 | 553 | 1012 | 1166 |
| 26 | 145 | 0105.02 | Middle | No | 113.81 | \$69,200 | \$78,757 | \$72,946 | 5612 | 25.82 | 1449 | 1604 | 1752 |
| 26 | 145 | 0106.00 | Middle | No | 102.30 | \$69,200 | \$70,792 | \$65,574 | 2484 | 44.93 | 1116 | 579 | 790 |
| 26 | 145 | 0107.00 | Moderate | No | 63.25 | \$69,200 | \$43,769 | \$40,542 | 5750 | 32.42 | 1864 | 1528 | 2236 |
| 26 | 145 | 0108.00 | Middle | No | 106.96 | \$69,200 | \$74,016 | \$68,560 | 2197 | 34.96 | 768 | 1016 | 1365 |
| 26 | 145 | 0110.01 | Moderate | No | 59.21 | \$69,200 | \$40,973 | \$37,952 | 3070 | 81.47 | 2501 | 488 | 961 |
| 26 | 145 | 0110.02 | Middle | No | 82.30 | \$69,200 | \$56,952 | \$52,754 | 2339 | 92.09 | 2154 | 909 | 1422 |
| 26 | 145 | 0111.00 | Middle | No | 91.86 | \$69,200 | \$63,567 | \$58,878 | 1649 | 20.13 | 332 | 608 | 781 |
| 26 | 145 | 0112.00 | Upper | No | 146.39 | \$69,200 | \$101,302 | \$93,833 | 1874 | 6.30 | 118 | 692 | 817 |
| 26 | 145 | 0113.01 | Upper | No | 173.95 | \$69,200 | \$120,373 | \$111,496 | 3133 | 6.80 | 213 | 985 | 1150 |
| 26 | 145 | 0113.02 | Upper | No | 160.99 | \$69,200 | \$111,405 | \$103,186 | 3749 | 8.08 | 303 | 1348 | 1565 |
| 26 | 145 | 0115.00 | Moderate | No | 50.45 | \$69,200 | \$34,911 | \$32,337 | 2539 | 51.32 | 1303 | 609 | 929 |
| 26 | 145 | 0116.00 | Middle | No | 81.16 | \$69,200 | \$56,163 | \$52,024 | 3664 | 58.08 | 2128 | 1036 | 1462 |
| 26 | 145 | 0117.01 | Upper | No | 137.98 | \$69,200 | \$95,482 | \$88,438 | 1660 | 19.40 | 322 | 607 | 661 |
| 26 | 145 | 0117.02 | Middle | No | 89.84 | \$69,200 | \$62,169 | \$57,587 | 2241 | 12.94 | 290 | 993 | 1156 |
| 26 | 145 | 0118.00 | Middle | No | 85.91 | \$69,200 | \$59,450 | \$55,069 | 1975 | 33.72 | 666 | 772 | 929 |
| 26 | 145 | 0119.01 | Upper | No | 122.94 | \$69,200 | \$85,074 | \$78,800 | 1792 | 8.98 | 161 | 727 | 825 |
| 26 | 145 | 0119.02 | Upper | No | 128.19 | \$69,200 | \$88,707 | \$82,167 | 2277 | 7.73 | 176 | 870 | 976 |
| 26 | 145 | 0120.01 | Upper | No | 124.35 | \$69,200 | \$86,050 | \$79,706 | 3550 | 12.45 | 442 | 1252 | 1430 |
| 26 | 145 | 0120.02 | Upper | No | 159.81 | \$69,200 | \$110,589 | \$102,429 | 3824 | 10.46 | 400 | 1452 | 1574 |
| 26 | 145 | 0120.03 | Upper | No | 140.23 | \$69,200 | \$97,039 | \$89,884 | 4557 | 9.92 | 452 | 1671 | 1839 |
| 26 | 145 | 0121.00 | Upper | No | 156.36 | \$69,200 | \$108,201 | \$100,221 | 3955 | 7.05 | 279 | 1416 | 1599 |
| 26 | 145 | 0122.00 | Middle | No | 105.74 | \$69,200 | \$73,172 | \$67,778 | 1618 | 7.91 | 128 | 490 | 613 |
| 26 | 145 | 0123.00 | Middle | No | 110.86 | \$69,200 | \$76,715 | \$71,058 | 2892 | 6.02 | 174 | 1098 | 1200 |
| 26 | 145 | 0124.00 | Middle | No | 113.42 | \$69,200 | \$78,487 | \$72,697 | 1842 | 8.14 | 150 | 671 | 729 |

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| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract <br> Median <br> Family <br> Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0125.00 | Middle | No | 88.19 | \$69,200 | \$61,027 | \$56,528 | 3829 | 7.10 | 272 | 1323 | 1718 |
| 26 | 145 | 0126.00 | Middle | No | 94.30 | \$69,200 | \$65,256 | \$60,446 | 3421 | 10.35 | 354 | 1033 | 1387 |
| 26 | 145 | 0127.00 | Middle | No | 80.97 | \$69,200 | \$56,031 | \$51,897 | 4649 | 9.34 | 434 | 1438 | 1889 |
| 26 | 145 | 0129.00 | Middle | No | 117.31 | \$69,200 | \$81,179 | \$75,194 | 4722 | 9.53 | 450 | 1490 | 1714 |
| 26 | 145 | 0130.00 | Middle | No | 108.00 | \$69,200 | \$74,736 | \$69,222 | 4065 | 9.32 | 379 | 1608 | 1864 |
| 26 | 145 | 0131.00 | Upper | No | 133.58 | \$69,200 | \$92,437 | \$85,617 | 5888 | 9.19 | 541 | 1876 | 2421 |

[^3]

[^4]Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 4800 Fashion Square Blvd, Saginaw, Michigan, 48604
MSA: 40980 - SAGINAW, MI
State: 26 - MICHIGAN
County: 145 - SAGINAW COUNTY
Tract Code: 0103.04

| Summary Census Demographic Information |
| :--- |
| Tract Income Level Moderate <br> Underserved or Distressed Tract No <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 69,200$ <br> 2023 Estimated Tract Median Family Income $\$ 50,412$ <br> 2020 Tract Median Family Income $\$ 46,696$ <br> Tract Median Family Income \% 72.85 <br> Tract Population 5013 <br> Tract Minority \% 37.50 <br> Tract Minority Population 1880 <br> Owner-Occupied Units 1038 <br> 1- to 4- Family Units 1498 |

Census Population Information

| Tract Population | 5013 |
| :--- | :--- |
| Tract Minority \% | 37.50 |
| Number of Families | 1448 |
| Number of Households | 2317 |
| Non-Hispanic White Population | 3133 |
| Tract Minority Population | 1880 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 301 |
| Black Population | 834 |
| Hispanic Population | 502 |
| Other/Two or More Races Population | 234 |


| Census Income Information |
| :--- |
| Tract Income Level Moderate <br> 2nco MSA/MD/statewide non-MSA/MD Median Family <br> Income $\$ 64,094$ <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 69,200$ <br> \% below Poverty Line 22.18 <br> Tract Median Family Income \% 72.85 <br> 2020 Tract Median Family Income $\$ 46,696$ <br> 2023 Estimated Tract Median Family Income $\$ 50,412$ <br> 2020 Tract Median Household Income $\$ 43,054$ |

## 2023 FFIEC Geocode Census Report

Address: 4800 Fashion Square Blvd, Saginaw, Michigan, 48604
MSA: 40980 - SAGINAW, MI
State: 26 - MICHIGAN
County: 145-SAGINAW COUNTY
Tract Code: 0103.04
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 69,200$ |
| 2023 Estimated Tract Median Family Income | $\$ 50,412$ |
| 2020 Tract Median Family Income | $\$ 46,696$ |
| Tract Median Family Income \% | 72.85 |
| Tract Population | 5013 |
| Tract Minority \% | 37.50 |
| Tract Minority Population | 1880 |
| Owner-Occupied Units | 1038 |
| 1- to 4- Family Units | 1498 |

Census Income Information

| Tract Income Level | Moderate |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 64,094$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 69,200$ |
| \% below Poverty Line | 22.18 |
| Tract Median Family Income \% | 72.85 |
| 2020 Tract Median Family Income | $\$ 46,696$ |
| 2023 Estimated Tract Median Family Income | $\$ 50,412$ |
| 2020 Tract Median Household Income | $\$ 43,054$ |

Census Population Information

| Tract Population | 5013 |
| :--- | :--- |
| Tract Minority \% | 37.50 |
| Number of Families | 1448 |
| Number of Households | 2317 |
| Non-Hispanic White Population | 3133 |
| Tract Minority Population | 1880 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 301 |
| Black Population | 834 |
| Hispanic Population | 502 |
| Other/Two or More Races Population | 234 |

Census Housing Information

| Total Housing Units | 2561 |
| :--- | :--- |
| 1- to 4- Family Units | 1498 |
| Median House Age (Years) | 45 |
| Owner-Occupied Units | 1038 |
| Renter Occupied Units | 1279 |
| Owner Occupied 1- to 4- Family Units | 1023 |
| Inside Principal City? | NO |
| Vacant Units | 244 |



Matched Address: 5424 State St, Saginaw, Michigan, 48603
MSA: 40980 - SAGINAW, MI || State: 26 - MICHIGAN || County: 145 - SAGINAW COUNTY || Tract Code: 0104.04

Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 5424 State St, Saginaw, Michigan, 48603
MSA: 40980 - SAGINAW, MI
State: 26 - MICHIGAN
County: 145 - SAGINAW COUNTY
Tract Code: 0104.04

| Summary Census Demographic Information |
| :--- |
| Tract Income Level Upper <br> Underserved or Distressed Tract No <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 69,200$ <br> 2023 Estimated Tract Median Family Income $\$ 101,018$ <br> 2020 Tract Median Family Income $\$ 93,567$ <br> Tract Median Family Income \% 145.98 <br> Tract Population 2707 <br> Tract Minority \% 26.67 <br> Tract Minority Population 722 <br> Owner-Occupied Units 1019 <br> 1- to 4- Family Units 1132 |

Census Population Information

| Tract Population | 2707 |
| :--- | :--- |
| Tract Minority \% | 26.67 |
| Number of Families | 768 |
| Number of Households | 1144 |
| Non-Hispanic White Population | 1985 |
| Tract Minority Population | 722 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 69 |
| Black Population | 247 |
| Hispanic Population | 276 |
| Other/Two or More Races Population | 121 |


| Census Income Information |
| :--- |
| Tract Income Level Upper <br> $2020 ~ M S A / M D / s t a t e w i d e ~ n o n-M S A / M D ~ M e d i a n ~ F a m i l y ~$ <br> Income $\$ 64,094$ <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 69,200$ <br> \% below Poverty Line 6.62 <br> Tract Median Family Income \% 145.98 <br> 2020 Tract Median Family Income $\$ 93,567$ <br> 2023 Estimated Tract Median Family Income $\$ 101,018$ <br> 2020 Tract Median Household Income $\$ 64,429$ |


| Census Housing Information |
| :--- |
| Total Housing Units 1144 <br> 1- to 4- Family Units 1132 <br> Median House Age (Years) 54 <br> Owner-Occupied Units 1019 <br> Renter Occupied Units 125 <br> Owner Occupied 1- to 4- Family Units 1007 <br> Inside Principal City? NO <br> Vacant Units 0 |

## 2023 FFIEC Geocode Census Report

Address: 5424 State St, Saginaw, Michigan, 48603
MSA: 40980 - SAGINAW, MI
State: 26 - MICHIGAN
County: 145-SAGINAW COUNTY
Tract Code: 0104.04
Summary Census Demographic Information

| Tract Income Level | Upper |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 69,200$ |
| 2023 Estimated Tract Median Family Income | $\$ 101,018$ |
| 2020 Tract Median Family Income | $\$ 93,567$ |
| Tract Median Family Income \% | 145.98 |
| Tract Population | 2707 |
| Tract Minority \% | 26.67 |
| Tract Minority Population | 722 |
| Owner-Occupied Units | 1019 |
| 1- to 4- Family Units | 1132 |

Census Income Information

| Tract Income Level | Upper |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 64,094$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 69,200$ |
| \% below Poverty Line | 6.62 |
| Tract Median Family Income \% | 145.98 |
| 2020 Tract Median Family Income | $\$ 93,567$ |
| 2023 Estimated Tract Median Family Income | $\$ 101,018$ |
| 2020 Tract Median Household Income | $\$ 64,429$ |

Census Population Information

| Tract Population | 2707 |
| :--- | :--- |
| Tract Minority \% | 26.67 |
| Number of Families | 768 |
| Number of Households | 1144 |
| Non-Hispanic White Population | 1985 |
| Tract Minority Population | 722 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 69 |
| Black Population | 247 |
| Hispanic Population | 276 |
| Other/Two or More Races Population | 121 |

Census Housing Information

| Total Housing Units | 1144 |
| :--- | :--- |
| 1- to 4- Family Units | 1132 |
| Median House Age (Years) | 54 |
| Owner-Occupied Units | 1019 |
| Renter Occupied Units | 125 |
| Owner Occupied 1- to 4- Family Units | 1007 |
| Inside Principal City? | NO |
| Vacant Units | 0 |



## 2023 FFIEC Census Report - Summary Census Demographic Information

## State: 26 - MICHIGAN (MI)

County: 145 - SAGINAW COUNTY

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0001.00 | Low | No | 47.04 | \$69,200 | \$32,552 | \$30,156 | 653 | 88.82 | 580 | 137 | 327 |
| 26 | 145 | 0002.00 | Low | No | 37.81 | \$69,200 | \$26,165 | \$24,235 | 1382 | 97.47 | 1347 | 267 | 625 |
| 26 | 145 | 0004.00 | Moderate | No | 57.39 | \$69,200 | \$39,714 | \$36,786 | 982 | 74.54 | 732 | 195 | 529 |
| 26 | 145 | 0006.00 | Moderate | No | 68.53 | \$69,200 | \$47,423 | \$43,929 | 1477 | 84.43 | 1247 | 421 | 842 |
| 26 | 145 | 0007.00 | Moderate | No | 59.97 | \$69,200 | \$41,499 | \$38,438 | 1330 | 88.57 | 1178 | 384 | 756 |
| 26 | 145 | 0008.00 | Moderate | No | 50.82 | \$69,200 | \$35,167 | \$32,577 | 2258 | 96.10 | 2170 | 887 | 1612 |
| 26 | 145 | 0009.00 | Low | No | 36.48 | \$69,200 | \$25,244 | \$23,382 | 2812 | 92.53 | 2602 | 404 | 1147 |
| 26 | 145 | 0010.00 | Moderate | No | 61.17 | \$69,200 | \$42,330 | \$39,211 | 3314 | 90.22 | 2990 | 931 | 1623 |
| 26 | 145 | 0011.00 | Low | No | 28.18 | \$69,200 | \$19,501 | \$18,065 | 2804 | 90.05 | 2525 | 427 | 1075 |
| 26 | 145 | 0012.00 | Moderate | No | 53.40 | \$69,200 | \$36,953 | \$34,228 | 2820 | 54.61 | 1540 | 693 | 1413 |
| 26 | 145 | 0013.00 | Low | No | 44.35 | \$69,200 | \$30,690 | \$28,426 | 2173 | 56.19 | 1221 | 350 | 1069 |
| 26 | 145 | 0014.00 | Moderate | No | 79.75 | \$69,200 | \$55,187 | \$51,117 | 2628 | 43.30 | 1138 | 771 | 1204 |
| 26 | 145 | 0015.00 | Moderate | No | 68.09 | \$69,200 | \$47,118 | \$43,642 | 3669 | 45.19 | 1658 | 1096 | 1661 |
| 26 | 145 | 0016.00 | Moderate | No | 69.03 | \$69,200 | \$47,769 | \$44,250 | 3434 | 55.53 | 1907 | 548 | 1433 |
| 26 | 145 | 0017.00 | Moderate | No | 67.75 | \$69,200 | \$46,883 | \$43,426 | 1751 | 54.60 | 956 | 326 | 851 |
| 26 | 145 | 0018.00 | Moderate | No | 70.20 | \$69,200 | \$48,578 | \$45,000 | 1415 | 57.10 | 808 | 321 | 790 |
| 26 | 145 | 0019.00 | Moderate | No | 68.25 | \$69,200 | \$47,229 | \$43,750 | 1740 | 55.40 | 964 | 429 | 745 |
| 26 | 145 | 0020.00 | Moderate | No | 53.07 | \$69,200 | \$36,724 | \$34,015 | 3351 | 49.36 | 1654 | 758 | 1548 |
| 26 | 145 | 0021.00 | Upper | No | 123.37 | \$69,200 | \$85,372 | \$79,074 | 4154 | 42.08 | 1748 | 1563 | 1931 |
| 26 | 145 | 0101.01 | Upper | No | 158.71 | \$69,200 | \$109,827 | \$101,726 | 6028 | 21.70 | 1308 | 1252 | 1522 |
| 26 | 145 | 0101.02 | Upper | No | 154.85 | \$69,200 | \$107,156 | \$99,250 | 4578 | 10.07 | 461 | 1428 | 1731 |
| 26 | 145 | 0102.00 | Middle | No | 104.39 | \$69,200 | \$72,238 | \$66,912 | 4911 | 18.35 | 901 | 810 | 940 |
| 26 | 145 | 0103.03 | Upper | No | 135.89 | \$69,200 | \$94,036 | \$87,101 | 3566 | 22.13 | 789 | 1419 | 1545 |
| 26 | 145 | 0103.04 | Moderate | No | 72.85 | \$69,200 | \$50,412 | \$46,696 | 5013 | 37.50 | 1880 | 1038 | 1498 |
| 26 | 145 | 0103.05 | Upper | No | 139.81 | \$69,200 | \$96,749 | \$89,615 | 3392 | 23.58 | 800 | 1304 | 1489 |
| 26 | 145 | 0103.06 | Upper | No | 172.59 | \$69,200 | \$119,432 | \$110,625 | 5187 | 27.88 | 1446 | 1096 | 1427 |

[^5]Page 1 of 3

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC Est.MSA/MD nonMSA/MD Median Family Income | 2023 Est. Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4- <br> Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0104.01 | Moderate | No | 76.53 | \$69,200 | \$52,959 | \$49,055 | 2635 | 34.91 | 920 | 596 | 951 |
| 26 | 145 | 0104.02 | Middle | No | 99.49 | \$69,200 | \$68,847 | \$63,773 | 5695 | 25.55 | 1455 | 1883 | 2317 |
| 26 | 145 | 0104.04 | Upper | No | 145.98 | \$69,200 | \$101,018 | \$93,567 | 2707 | 26.67 | 722 | 1019 | 1132 |
| 26 | 145 | 0104.05 | Upper | No | 133.59 | \$69,200 | \$92,444 | \$85,625 | 2845 | 31.04 | 883 | 555 | 848 |
| 26 | 145 | 0105.01 | Upper | No | 199.29 | \$69,200 | \$137,909 | \$127,734 | 2603 | 21.24 | 553 | 1012 | 1166 |
| 26 | 145 | 0105.02 | Middle | No | 113.81 | \$69,200 | \$78,757 | \$72,946 | 5612 | 25.82 | 1449 | 1604 | 1752 |
| 26 | 145 | 0106.00 | Middle | No | 102.30 | \$69,200 | \$70,792 | \$65,574 | 2484 | 44.93 | 1116 | 579 | 790 |
| 26 | 145 | 0107.00 | Moderate | No | 63.25 | \$69,200 | \$43,769 | \$40,542 | 5750 | 32.42 | 1864 | 1528 | 2236 |
| 26 | 145 | 0108.00 | Middle | No | 106.96 | \$69,200 | \$74,016 | \$68,560 | 2197 | 34.96 | 768 | 1016 | 1365 |
| 26 | 145 | 0110.01 | Moderate | No | 59.21 | \$69,200 | \$40,973 | \$37,952 | 3070 | 81.47 | 2501 | 488 | 961 |
| 26 | 145 | 0110.02 | Middle | No | 82.30 | \$69,200 | \$56,952 | \$52,754 | 2339 | 92.09 | 2154 | 909 | 1422 |
| 26 | 145 | 0111.00 | Middle | No | 91.86 | \$69,200 | \$63,567 | \$58,878 | 1649 | 20.13 | 332 | 608 | 781 |
| 26 | 145 | 0112.00 | Upper | No | 146.39 | \$69,200 | \$101,302 | \$93,833 | 1874 | 6.30 | 118 | 692 | 817 |
| 26 | 145 | 0113.01 | Upper | No | 173.95 | \$69,200 | \$120,373 | \$111,496 | 3133 | 6.80 | 213 | 985 | 1150 |
| 26 | 145 | 0113.02 | Upper | No | 160.99 | \$69,200 | \$111,405 | \$103,186 | 3749 | 8.08 | 303 | 1348 | 1565 |
| 26 | 145 | 0115.00 | Moderate | No | 50.45 | \$69,200 | \$34,911 | \$32,337 | 2539 | 51.32 | 1303 | 609 | 929 |
| 26 | 145 | 0116.00 | Middle | No | 81.16 | \$69,200 | \$56,163 | \$52,024 | 3664 | 58.08 | 2128 | 1036 | 1462 |
| 26 | 145 | 0117.01 | Upper | No | 137.98 | \$69,200 | \$95,482 | \$88,438 | 1660 | 19.40 | 322 | 607 | 661 |
| 26 | 145 | 0117.02 | Middle | No | 89.84 | \$69,200 | \$62,169 | \$57,587 | 2241 | 12.94 | 290 | 993 | 1156 |
| 26 | 145 | 0118.00 | Middle | No | 85.91 | \$69,200 | \$59,450 | \$55,069 | 1975 | 33.72 | 666 | 772 | 929 |
| 26 | 145 | 0119.01 | Upper | No | 122.94 | \$69,200 | \$85,074 | \$78,800 | 1792 | 8.98 | 161 | 727 | 825 |
| 26 | 145 | 0119.02 | Upper | No | 128.19 | \$69,200 | \$88,707 | \$82,167 | 2277 | 7.73 | 176 | 870 | 976 |
| 26 | 145 | 0120.01 | Upper | No | 124.35 | \$69,200 | \$86,050 | \$79,706 | 3550 | 12.45 | 442 | 1252 | 1430 |
| 26 | 145 | 0120.02 | Upper | No | 159.81 | \$69,200 | \$110,589 | \$102,429 | 3824 | 10.46 | 400 | 1452 | 1574 |
| 26 | 145 | 0120.03 | Upper | No | 140.23 | \$69,200 | \$97,039 | \$89,884 | 4557 | 9.92 | 452 | 1671 | 1839 |
| 26 | 145 | 0121.00 | Upper | No | 156.36 | \$69,200 | \$108,201 | \$100,221 | 3955 | 7.05 | 279 | 1416 | 1599 |
| 26 | 145 | 0122.00 | Middle | No | 105.74 | \$69,200 | \$73,172 | \$67,778 | 1618 | 7.91 | 128 | 490 | 613 |
| 26 | 145 | 0123.00 | Middle | No | 110.86 | \$69,200 | \$76,715 | \$71,058 | 2892 | 6.02 | 174 | 1098 | 1200 |
| 26 | 145 | 0124.00 | Middle | No | 113.42 | \$69,200 | \$78,487 | \$72,697 | 1842 | 8.14 | 150 | 671 | 729 |

Page 2 of 3

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> non- <br> MSA/MD <br> Median <br> Family Income | 2023 Est. <br> Tract <br> Median <br> Family <br> Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 145 | 0125.00 | Middle | No | 88.19 | \$69,200 | \$61,027 | \$56,528 | 3829 | 7.10 | 272 | 1323 | 1718 |
| 26 | 145 | 0126.00 | Middle | No | 94.30 | \$69,200 | \$65,256 | \$60,446 | 3421 | 10.35 | 354 | 1033 | 1387 |
| 26 | 145 | 0127.00 | Middle | No | 80.97 | \$69,200 | \$56,031 | \$51,897 | 4649 | 9.34 | 434 | 1438 | 1889 |
| 26 | 145 | 0129.00 | Middle | No | 117.31 | \$69,200 | \$81,179 | \$75,194 | 4722 | 9.53 | 450 | 1490 | 1714 |
| 26 | 145 | 0130.00 | Middle | No | 108.00 | \$69,200 | \$74,736 | \$69,222 | 4065 | 9.32 | 379 | 1608 | 1864 |
| 26 | 145 | 0131.00 | Upper | No | 133.58 | \$69,200 | \$92,437 | \$85,617 | 5888 | 9.19 | 541 | 1876 | 2421 |

[^6]

Matched Address: 601 N Madison Ave, Bay City, Michigan, 48708
MSA: 13020 - BAY CITY, MI || State: 26 - MICHIGAN || County: 017 - BAY COUNTY || Tract Code: 2865.00

Selected Tract
MSA: || State: || County: || Tract Code:

MSA: 13020 - BAY CITY, MI
State: 26 - MICHIGAN
County: 017 - BAY COUNTY
Tract Code: 2865.00
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income | $\$ 82,300$ |
| 2023 Estimated Tract Median Family Income | $\$ 50,318$ |
| 2020 Tract Median Family Income | $\$ 38,036$ |
| Tract Median Family Income \% | 61.14 |
| Tract Population | 1665 |
| Tract Minority \% | 27.03 |
| Tract Minority Population | 450 |
| Owner-Occupied Units | 312 |
| 1- to 4- Family Units | 747 |

Census Population Information

| Tract Population | 1665 |
| :--- | :--- |
| Tract Minority \% | 27.03 |
| Number of Families | 346 |
| Number of Households | 867 |
| Non-Hispanic White Population | 1215 |
| Tract Minority Population | 450 |
| American Indian Population | 0 |
| Asian/Hawaiian/Pacific Islander Population | 19 |
| Black Population | 113 |
| Hispanic Population | 194 |
| Other/Two or More Races Population | 124 |


| Census Income Information |
| :--- |
| Tract Income Level Moderate <br> 2020 MSA/MD/statewide non-MSA/MD Median Family <br> Income $\$ 62,204$ <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 82,300$ <br> \% below Poverty Line 41.36 <br> Tract Median Family Income \% 61.14 <br> 2020 Tract Median Family Income $\$ 38,036$ <br> 2023 Estimated Tract Median Family Income $\$ 50,318$ <br> 2020 Tract Median Household Income $\$ 23,092$ |

Census Housing Information

| Total Housing Units | 1013 |
| :--- | :--- |
| 1- to 4- Family Units | 747 |
| Median House Age (Years) | 65 |
| Owner-Occupied Units | 312 |
| Renter Occupied Units | 555 |
| Owner Occupied 1- to 4- Family Units | 280 |
| Inside Principal City? | YES |
| Vacant Units | 146 |

## 2023 FFIEC Geocode Census Report

Address: 601 N Madison Ave, Bay City, Michigan, 48708
MSA: 13020 - BAY CITY, MI
State: 26 - MICHIGAN
County: 017 - BAY COUNTY
Tract Code: 2865.00
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 82,300$ |
| 2023 Estimated Tract Median Family Income | $\$ 50,318$ |
| 2020 Tract Median Family Income | $\$ 38,036$ |
| Tract Median Family Income \% | 61.14 |
| Tract Population | 1665 |
| Tract Minority \% | 27.03 |
| Tract Minority Population | 450 |
| Owner-Occupied Units | 312 |
| 1- to 4- Family Units | 747 |

Census Income Information

| Tract Income Level | Moderate |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 62,204$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 82,300$ |
| \% below Poverty Line | 41.36 |
| Tract Median Family Income \% | 61.14 |
| 2020 Tract Median Family Income | $\$ 38,036$ |
| 2023 Estimated Tract Median Family Income | $\$ 50,318$ |
| 2020 Tract Median Household Income | $\$ 23,092$ |

Census Population Information

| Tract Population | 1665 |
| :--- | :--- |
| Tract Minority \% | 27.03 |
| Number of Families | 346 |
| Number of Households | 867 |
| Non-Hispanic White Population | 1215 |
| Tract Minority Population | 450 |
| American Indian Population | 0 |
| Asian/Hawaiian/Pacific Islander Population | 19 |
| Black Population | 113 |
| Hispanic Population | 194 |
| Other/Two or More Races Population | 124 |

Census Housing Information

| Total Housing Units | 1013 |
| :--- | :--- |
| 1- to 4- Family Units | 747 |
| Median House Age (Years) | 65 |
| Owner-Occupied Units | 312 |
| Renter Occupied Units | 555 |
| Owner Occupied 1- to 4- Family Units | 280 |
| Inside Principal City? | YES |
| Vacant Units | 146 |



MSA: 13020 - BAY CITY, MI || State: 26 - MICHIGAN || County: 017 - BAY COUNTY || Tract Code: 2859.00

Selected Tract
MSA: || State: || County: || Tract Code:

MSA: 13020 - BAY CITY, MI
State: 26 - MICHIGAN
County: 017 - BAY COUNTY
Tract Code: 2859.00

| Summary Census Demographic Information |
| :--- |
| Tract Income Level Moderate <br> Underserved or Distressed Tract No <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 82,300$ <br> 2023 Estimated Tract Median Family Income $\$ 61,667$ <br> 2020 Tract Median Family Income $\$ 46,610$ <br> Tract Median Family Income \% 74.93 <br> Tract Population 4792 <br> Tract Minority \% 10.54 <br> Tract Minority Population 505 <br> Owner-Occupied Units 1652 <br> 1- to 4- Family Units 2155 |

Census Population Information

| Tract Population | 4792 |
| :--- | :--- |
| Tract Minority \% | 10.54 |
| Number of Families | 1587 |
| Number of Households | 2405 |
| Non-Hispanic White Population | 4287 |
| Tract Minority Population | 505 |
| American Indian Population | 21 |
| Asian/Hawaiian/Pacific Islander Population | 10 |
| Black Population | 33 |
| Hispanic Population | 236 |
| Other/Two or More Races Population | 205 |


| Census Income Information |
| :--- |
| Tract Income Level Moderate <br> $2020 ~ M S A / M D / s t a t e w i d e ~ n o n-M S A / M D ~ M e d i a n ~ F a m i l y ~$ <br> Income $\$ 62,204$ <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 82,300$ <br> \% below Poverty Line 20.50 <br> Tract Median Family Income \% 74.93 <br> 2020 Tract Median Family Income $\$ 46,610$ <br> 2023 Estimated Tract Median Family Income $\$ 61,667$ <br> 2020 Tract Median Household Income $\$ 40,069$ |

Census Housing Information

| Total Housing Units | 2457 |
| :--- | :--- |
| 1- to 4- Family Units | 2155 |
| Median House Age (Years) | 45 |
| Owner-Occupied Units | 1652 |
| Renter Occupied Units | 753 |
| Owner Occupied 1- to 4- Family Units | 1652 |
| Inside Principal City? | NO |
| Vacant Units | 52 |

## 2023 FFIEC Geocode Census Report

Address: 3907 Wilder Rd, Bay City, Michigan, 48706
MSA: 13020 - BAY CITY, MI
State: 26 - MICHIGAN
County: 017 - BAY COUNTY
Tract Code: 2859.00
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 82,300$ |
| 2023 Estimated Tract Median Family Income | $\$ 61,667$ |
| 2020 Tract Median Family Income | $\$ 46,610$ |
| Tract Median Family Income \% | 74.93 |
| Tract Population | 4792 |
| Tract Minority \% | 10.54 |
| Tract Minority Population | 505 |
| Owner-Occupied Units | 1652 |
| 1- to 4- Family Units | 2155 |

Census Income Information

| Tract Income Level | Moderate |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 62,204$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 82,300$ |
| \% below Poverty Line | 20.50 |
| Tract Median Family Income \% | 74.93 |
| 2020 Tract Median Family Income | $\$ 46,610$ |
| 2023 Estimated Tract Median Family Income | $\$ 61,667$ |
| 2020 Tract Median Household Income | $\$ 40,069$ |

## Census Population Information

| Tract Population | 4792 |
| :--- | :--- |
| Tract Minority \% | 10.54 |
| Number of Families | 1587 |
| Number of Households | 2405 |
| Non-Hispanic White Population | 4287 |
| Tract Minority Population | 505 |
| American Indian Population | 21 |
| Asian/Hawaiian/Pacific Islander Population | 10 |
| Black Population | 33 |
| Hispanic Population | 236 |
| Other/Two or More Races Population | 205 |

Census Housing Information

| Total Housing Units | 2457 |
| :--- | :--- |
| 1- to 4- Family Units | 2155 |
| Median House Age (Years) | 45 |
| Owner-Occupied Units | 1652 |
| Renter Occupied Units | 753 |
| Owner Occupied 1- to 4- Family Units | 1652 |
| Inside Principal City? | NO |
| Vacant Units | 52 |



## 2023 FFIEC Census Report - Summary Census Demographic Information

## State: 26 - MICHIGAN (MI)

County: 017 - BAY COUNTY

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract <br> Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 017 | 2803.00 | Unknown | No | 0.00 | \$82,300 | \$0 | \$0 | 1236 | 25.32 | 313 | 245 | 610 |
| 26 | 017 | 2804.00 | Moderate | No | 62.62 | \$82,300 | \$51,536 | \$38,956 | 2626 | 25.48 | 669 | 636 | 1128 |
| 26 | 017 | 2805.00 | Middle | No | 114.22 | \$82,300 | \$94,003 | \$71,052 | 3296 | 15.32 | 505 | 1221 | 1496 |
| 26 | 017 | 2806.00 | Middle | No | 81.51 | \$82,300 | \$67,083 | \$50,703 | 2649 | 22.05 | 584 | 776 | 1104 |
| 26 | 017 | 2807.00 | Moderate | No | 66.90 | \$82,300 | \$55,059 | \$41,620 | 3142 | 26.51 | 833 | 789 | 1321 |
| 26 | 017 | 2808.00 | Middle | No | 88.63 | \$82,300 | \$72,942 | \$55,137 | 3450 | 16.72 | 577 | 1115 | 1483 |
| 26 | 017 | 2809.00 | Moderate | No | 71.32 | \$82,300 | \$58,696 | \$44,367 | 2748 | 22.71 | 624 | 842 | 1194 |
| 26 | 017 | 2810.00 | Middle | No | 90.03 | \$82,300 | \$74,095 | \$56,005 | 3854 | 17.57 | 677 | 947 | 1634 |
| 26 | 017 | 2813.00 | Moderate | No | 74.06 | \$82,300 | \$60,951 | \$46,069 | 3068 | 17.05 | 523 | 940 | 1286 |
| 26 | 017 | 2851.00 | Middle | No | 102.92 | \$82,300 | \$84,703 | \$64,025 | 3379 | 11.28 | 381 | 1227 | 1389 |
| 26 | 017 | 2852.01 | Upper | No | 124.15 | \$82,300 | \$102,175 | \$77,227 | 5812 | 10.99 | 639 | 1677 | 2119 |
| 26 | 017 | 2852.02 | Moderate | No | 77.36 | \$82,300 | \$63,667 | \$48,125 | 3883 | 10.40 | 404 | 1138 | 1361 |
| 26 | 017 | 2853.00 | Middle | No | 116.23 | \$82,300 | \$95,657 | \$72,305 | 4576 | 8.39 | 384 | 1600 | 1915 |
| 26 | 017 | 2854.00 | Upper | No | 171.50 | \$82,300 | \$141,145 | \$106,686 | 3676 | 10.17 | 374 | 1106 | 1356 |
| 26 | 017 | 2855.00 | Upper | No | 137.72 | \$82,300 | \$113,344 | \$85,673 | 6764 | 7.98 | 540 | 2521 | 2833 |
| 26 | 017 | 2856.00 | Middle | No | 112.99 | \$82,300 | \$92,991 | \$70,286 | 7286 | 8.63 | 629 | 2126 | 2873 |
| 26 | 017 | 2857.00 | Middle | No | 109.97 | \$82,300 | \$90,505 | \$68,406 | 3923 | 8.23 | 323 | 1558 | 1732 |
| 26 | 017 | 2858.00 | Middle | No | 85.40 | \$82,300 | \$70,284 | \$53,125 | 6116 | 10.12 | 619 | 1653 | 2308 |
| 26 | 017 | 2859.00 | Moderate | No | 74.93 | \$82,300 | \$61,667 | \$46,610 | 4792 | 10.54 | 505 | 1652 | 2155 |
| 26 | 017 | 2860.00 | Upper | No | 133.57 | \$82,300 | \$109,928 | \$83,090 | 3137 | 8.70 | 273 | 1099 | 1339 |
| 26 | 017 | 2861.01 | Middle | No | 114.18 | \$82,300 | \$93,970 | \$71,025 | 3706 | 7.20 | 267 | 1240 | 1643 |
| 26 | 017 | 2861.02 | Upper | No | 123.98 | \$82,300 | \$102,036 | \$77,125 | 3436 | 7.97 | 274 | 1354 | 1587 |
| 26 | 017 | 2862.00 | Middle | No | 103.94 | \$82,300 | \$85,543 | \$64,659 | 4687 | 7.79 | 365 | 2212 | 2396 |
| 26 | 017 | 2863.00 | Middle | No | 119.20 | \$82,300 | \$98,102 | \$74,150 | 3503 | 9.62 | 337 | 1250 | 1548 |
| 26 | 017 | 2864.00 | Middle | No | 95.78 | \$82,300 | \$78,827 | \$59,583 | 2523 | 5.39 | 136 | 857 | 1054 |
| 26 | 017 | 2865.00 | Moderate | No | 61.14 | \$82,300 | \$50,318 | \$38,036 | 1665 | 27.03 | 450 | 312 | 747 |

[^7]Page 1 of 2

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 017 | 2866.00 | Moderate | No | 77.68 | \$82,300 | \$63,931 | \$48,323 | 4923 | 17.06 | 840 | 1855 | 2567 |
| 26 | 017 | 9900.00 | Unknown | No | 0.00 | \$82,300 | \$0 | \$0 | 0 | 0.00 | 0 | 0 | 0 |

* Will automatically be included in the 2024 Distressed or Underserved Tract List


## FIFILCC FFIEC Geocoding/Mapping System -- 2023



[^8]Selected Tract
MSA: || State: || County: || Tract Code:

Matched Address: 400 Ashman St, Midland, Michigan, 48640
MSA: 33220 - MIDLAND, MI
State: 26 - MICHIGAN
County: 111 - MIDLAND COUNTY
Tract Code: 2901.00

| Summary Census Demographic Information |
| :--- |
| Tract Income Level Moderate <br> Underserved or Distressed Tract No <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 95,300$ <br> 2023 Estimated Tract Median Family Income $\$ 62,698$ <br> 2020 Tract Median Family Income $\$ 52,019$ <br> Tract Median Family Income \% 65.79 <br> Tract Population 3496 <br> Tract Minority \% 12.53 <br> Tract Minority Population 438 <br> Owner-Occupied Units 695 <br> 1- to 4- Family Units 1297 |

Census Population Information

| Tract Population | 3496 |
| :--- | :--- |
| Tract Minority \% | 12.53 |
| Number of Families | 771 |
| Number of Households | 1373 |
| Non-Hispanic White Population | 3058 |
| Tract Minority Population | 438 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 20 |
| Black Population | 80 |
| Hispanic Population | 138 |
| Other/Two or More Races Population | 191 |


| Census Income Information |
| :--- |
| Tract Income Level Moderate <br> $2020 ~ M S A / M D / s t a t e w i d e ~ n o n-M S A / M D ~ M e d i a n ~ F a m i l y ~$ <br> Income $\$ 79,062$ <br> 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median <br> Family Income $\$ 95,300$ <br> \% below Poverty Line 23.26 <br> Tract Median Family Income \% 65.79 <br> 2020 Tract Median Family Income $\$ 52,019$ <br> 2023 Estimated Tract Median Family Income $\$ 62,698$ <br> 2020 Tract Median Household Income $\$ 38,702$ |

Census Housing Information

| Total Housing Units | 1562 |
| :--- | :--- |
| 1- to 4- Family Units | 1297 |
| Median House Age (Years) | 76 |
| Owner-Occupied Units | 695 |
| Renter Occupied Units | 678 |
| Owner Occupied 1- to 4- Family Units | 686 |
| Inside Principal City? | YES |
| Vacant Units | 189 |

## 2023 FFIEC Geocode Census Report

Address: 400 Ashman St, Midland, Michigan, 48640
MSA: 33220-MIDLAND, MI
State: 26 - MICHIGAN
County: 111 - MIDLAND COUNTY
Tract Code: 2901.00
Summary Census Demographic Information

| Tract Income Level | Moderate |
| :--- | :--- |
| Underserved or Distressed Tract | No |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 95,300$ |
| 2023 Estimated Tract Median Family Income | $\$ 62,698$ |
| 2020 Tract Median Family Income | $\$ 52,019$ |
| Tract Median Family Income \% | 65.79 |
| Tract Population | 3496 |
| Tract Minority \% | 12.53 |
| Tract Minority Population | 438 |
| Owner-Occupied Units | 695 |
| 1- to 4- Family Units | 1297 |

Census Income Information

| Tract Income Level | Moderate |
| :--- | :--- |
| 2020 MSA/MD/statewide non-MSA/MD Median Family Income | $\$ 79,062$ |
| 2023 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income | $\$ 95,300$ |
| \% below Poverty Line | 23.26 |
| Tract Median Family Income \% | 65.79 |
| 2020 Tract Median Family Income | $\$ 52,019$ |
| 2023 Estimated Tract Median Family Income | $\$ 62,698$ |
| 2020 Tract Median Household Income | $\$ 38,702$ |

Census Population Information

| Tract Population | 3496 |
| :--- | :--- |
| Tract Minority \% | 12.53 |
| Number of Families | 771 |
| Number of Households | 1373 |
| Non-Hispanic White Population | 3058 |
| Tract Minority Population | 438 |
| American Indian Population | 9 |
| Asian/Hawaiian/Pacific Islander Population | 20 |
| Black Population | 80 |
| Hispanic Population | 138 |
| Other/Two or More Races Population | 191 |

Census Housing Information

| Total Housing Units | 1562 |
| :--- | :--- |
| 1- to 4- Family Units | 1297 |
| Median House Age (Years) | 76 |
| Owner-Occupied Units | 695 |
| Renter Occupied Units | 678 |
| Owner Occupied 1- to 4- Family Units | 686 |
| Inside Principal City? | YES |
| Vacant Units | 189 |



## 2023 FFIEC Census Report - Summary Census Demographic Information

## State: 26 - MICHIGAN (MI)

County: 111 - MIDLAND COUNTY

| State Code | County Code | Tract Code | Tract Income Level | Distressed or Underserved Tract | Tract Median Family Income \% | 2023 FFIEC <br> Est.MSA/MD <br> nonMSA/MD Median Family Income | 2023 Est. <br> Tract Median Family Income | 2020 Tract Median Family Income | Tract Population | Tract Minority \% | Minority Population | Owner Occupied Units | 1- to 4Family Units |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 26 | 111 | 2901.00 | Moderate | No | 65.79 | \$95,300 | \$62,698 | \$52,019 | 3496 | 12.53 | 438 | 695 | 1297 |
| 26 | 111 | 2902.00 | Moderate | No | 70.92 | \$95,300 | \$67,587 | \$56,071 | 3483 | 11.69 | 407 | 816 | 1399 |
| 26 | 111 | 2903.00 | Middle | No | 114.85 | \$95,300 | \$109,452 | \$90,807 | 4024 | 10.21 | 411 | 1336 | 1528 |
| 26 | 111 | 2904.00 | Middle | No | 97.10 | \$95,300 | \$92,536 | \$76,771 | 1775 | 12.28 | 218 | 576 | 761 |
| 26 | 111 | 2905.00 | Middle | No | 94.33 | \$95,300 | \$89,896 | \$74,583 | 1913 | 9.15 | 175 | 680 | 764 |
| 26 | 111 | 2906.00 | Low | No | 47.19 | \$95,300 | \$44,972 | \$37,311 | 2366 | 14.33 | 339 | 573 | 883 |
| 26 | 111 | 2907.00 | Middle | No | 88.76 | \$95,300 | \$84,588 | \$70,176 | 3682 | 21.02 | 774 | 822 | 1109 |
| 26 | 111 | 2908.00 | Middle | No | 105.55 | \$95,300 | \$100,589 | \$83,456 | 5449 | 11.40 | 621 | 1658 | 1999 |
| 26 | 111 | 2909.01 | Upper | No | 131.54 | \$95,300 | \$125,358 | \$104,000 | 2931 | 14.91 | 437 | 1031 | 1283 |
| 26 | 111 | 2909.02 | Upper | No | 150.25 | \$95,300 | \$143,188 | \$118,792 | 5200 | 17.75 | 923 | 1514 | 1784 |
| 26 | 111 | 2910.00 | Upper | No | 124.95 | \$95,300 | \$119,077 | \$98,789 | 6264 | 16.00 | 1002 | 1546 | 1772 |
| 26 | 111 | 2911.01 | Middle | No | 96.99 | \$95,300 | \$92,431 | \$76,683 | 3538 | 7.89 | 279 | 1484 | 1717 |
| 26 | 111 | 2911.03 | Middle | No | 106.72 | \$95,300 | \$101,704 | \$84,375 | 4223 | 9.85 | 416 | 1494 | 1684 |
| 26 | 111 | 2911.04 | Upper | No | 160.30 | \$95,300 | \$152,766 | \$126,743 | 5672 | 12.92 | 733 | 1850 | 2041 |
| 26 | 111 | 2912.00 | Middle | No | 113.83 | \$95,300 | \$108,480 | \$90,000 | 5730 | 10.66 | 611 | 1878 | 2276 |
| 26 | 111 | 2913.00 | Middle | No | 104.63 | \$95,300 | \$99,712 | \$82,724 | 4217 | 7.97 | 336 | 1562 | 1793 |
| 26 | 111 | 2914.00 | Middle | No | 81.75 | \$95,300 | \$77,908 | \$64,635 | 4061 | 10.10 | 410 | 1497 | 1845 |
| 26 | 111 | 2915.00 | Moderate | No | 72.55 | \$95,300 | \$69,140 | \$57,361 | 3985 | 8.21 | 327 | 1373 | 1783 |
| 26 | 111 | 2916.01 | Middle | No | 97.17 | \$95,300 | \$92,603 | \$76,827 | 2493 | 6.62 | 165 | 1018 | 1319 |
| 26 | 111 | 2916.02 | Middle | No | 97.81 | \$95,300 | \$93,213 | \$77,331 | 4625 | 7.68 | 355 | 1585 | 1929 |
| 26 | 111 | 2917.00 | Moderate | No | 73.45 | \$95,300 | \$69,998 | \$58,077 | 4367 | 6.69 | 292 | 1478 | 1939 |

[^9]
[^0]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^1]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^2]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^3]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^4]:    Matched Address: 4800 Fashion Square Blvd, Saginaw, Michigan, 48604
    MSA: 40980 - SAGINAW, MI || State: 26 - MICHIGAN || County: 145 - SAGINAW COUNTY || Tract Code: 0103.04

[^5]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^6]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^7]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

[^8]:    Matched Address: 400 Ashman St, Midland, Michigan, 48640
    MSA: 33220 - MIDLAND, MI || State: 26 - MICHIGAN || County: 111 - MIDLAND COUNTY || Tract Code: 2901.00

[^9]:    * Will automatically be included in the 2024 Distressed or Underserved Tract List

