

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

The Community Reinvestment Act (CRA) of 1977 intends to encourage federally insured financial institutions to help meet the community's credit and deposit needs, including those of low to moderate income neighborhoods, while maintaining the safe and sound operation of the financial institution.

The Board of Directors is responsible for designating an officer of Mechanics Bank ("Bank" or "Mechanics") to serve as the CRA Officer.

The CRA requires that each insured depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities, including mergers and acquisitions. Due to asset size, the Bank is evaluated under the Intermediate Small Bank performance tests conducted by the FDIC. Sufficient documentation regarding the demographics of the Bank's assessment area is maintained.

Mechanics Bank defines our CRA assessment areas as Richland County and Ashland County. The Bank's primary market is defined by our physical presence, geographic proximity to our physical presence, and markets with similar characteristics, industries, and demographics as our assessment areas. In addition to Richland & Ashland Counties, this market is defined to include the following counties: Crawford, Holmes, Huron, Knox, Morrow, and Wayne. The Bank will also support the lending needs of borrowers in other geographies. The attached map more clearly defines Mechanics' primary geographical lending area.

Mechanics offers loans in every section of our communities and does not discriminate on the basis of race, color, religion, national origin, sex, gender, marital status, age (providing the applicant has the capacity to enter into a legal contract), handicap, familial status, participation in a public assistance program, property location, age of property, or any other prohibited basis.

Mechanics provides services from the following locations:

- 2 South Main Street, Mansfield, Ohio
- 980 Ashland Road, Mansfield, Ohio
- 256 East Main Street, Lexington, Ohio
- 140 Mansfield Ave, Shelby, Ohio
- 674 Free Road, Shiloh, Ohio
- 971 Lexington Avenue, Mansfield, Ohio
- 2103 Park Avenue West, Mansfield, Ohio
- 490 North Trimble Road, Mansfield, Ohio
- 65 Main Street, Bellville, Ohio
- 1040 George Road, Ashland, Ohio

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From these offices, Mechanics generally offers the following types of products:

A. Residential Mortgage Loans

1. Owner Occupied 1-4 family property loans
2. Secondary Resident 1-2 family property loans
3. Family Occupied 1-2 family property loans
4. Non-Owner Occupied 1-2 family property loans
5. Construction Owner-occupied 1-2 family property loans
6. Vacant land loans residential and personal use
7. Home equity loans Owner-occupied 1-4 family property loans
8. Home equity lines of credit Owner-occupied 1-4 family property loans

B. Consumer Loans

1. Automobile loans
2. Recreational vehicle loans
3. Other titled or untitled loans
4. Other Secured loans
5. Deposit-Secured loans
6. Unsecured loans
7. Overdraft Protection loans

C. Commercial Loans

1. Commercial real estate loans
2. Business loans
3. Business lines of credit
4. Business mortgage loans
5. Construction loans
6. Agriculture loans
7. Merchant services
8. SBA, USDA, and FSA loan programs

D. Deposit Products

1. Interest Checking Account
2. Business Checking Account
3. Business Money Market Deposit Account
4. Super Interest Checking Account
5. Basic Checking Account
6. Green Account
7. Money Market Deposit Account (MMDA)

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8. Signature Select Accounts (Checking & MMDA)
9. Dream Book Savings Account
10. Christmas Club Account
11. Certificate of Deposit
12. 24 Month Add-On Certificate of Deposit (ages 16-25)
13. Be the Change Checking Account (for high school students)
14. Health Savings Account
15. Individual Retirement Account
16. Watch it Grow Passbook Savings Account (ages 15 and under)
17. Watch It Grow Certificate of Deposit (ages 15 and under)
18. Insured Cash Sweep (ICS)
19. Certificate of Deposit Account Registry Service (CDARS)

E. Trust Services

1. Personal and institutional investment management
2. Trust and estate planning
3. Executor and trustee administration
4. Custody accounts
5. Foundation and endowment investing and administration
6. IRA investment management and administration

F. Retail Investments – Offered through Cetera*

1. A full range of brokerage products and services for individuals and businesses
2. Insurance products, including annuities, life, disability and long-term care
3. Investment advisory and financial planning services
4. Business retirement plans

** Investment products are: NOT A DEPOSIT; NOT FDIC-INSURED; NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY; NOT GUARANTEED BY THE BANK; MAY GO DOWN IN VALUE*

G. Miscellaneous

1. Stored value Visa gift cards (non-reloadable)
2. Official checks and money orders
3. Safe deposit boxes (select offices)
4. Info Line – Telephone banking
5. Mobile banking
6. We Salute You Program (active duty and veteran military service members)
7. Consumer and business online banking and bill pay
8. e-Statements
9. Text alerts
10. Private banking
11. Consumer and business credit cards offered through Elan Financial Services

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12. Wire transfers
13. Debit cards (instant issue debit cards)/Debit rewards program (UChoose rewards)
14. The Good Life program
15. Coin counting machines
16. Automated Teller Machines (ATMs)
17. Night drop depository
18. iOpen & eOpen – Online Account Opening – select deposit accounts
19. Business Remote Deposit Capture
20. Mobile Deposit Capture
21. Online message center
22. External account transfers
23. Foreign currency exchange (existing customers only)
24. Business ACH services
25. Apple/Google/Samsung Pay: Digital Wallet
26. Business Positive Pay

Mechanics Bank was chartered in the state of Ohio in 1886 under the name of Mechanics Building & Loan Company. Mechanics is Richland County's only independent community bank. Officers, directors, and employees are active in the community. We recognize the value of open communication with all segments of our community and participate in various organizations such as: the Richland Area Chamber of Commerce, Richland County Foundation – including The Women's Fund, Richland County Board of Developmental Disabilities, Downtown Mansfield, Inc., Friendly House, Richland Community Development Group, Catalyst Life Services, Mental Health & Recovery Services, North Central State College, North End Community Improvement Collaborative (NECIC), United Way of Richland County, Destination Mansfield-Richland County, the City of Mansfield's Fair Housing Board, Ohio Health, Avita Health System, Richland Carrousel Park, Richland County Growth Corp., Area Agency on Aging, Buckeye Imagination Museum, Kingwood Center Gardens, and others.

For over 140 years, Mechanics has worked to exceed the expectations of customers through fulfillment of our mission: "to pursue excellence in every possible way to enrich the lives of people and the communities we serve." Through the continuous and combined efforts of everyone associated with Mechanics, we strive to ascertain and meet the needs of our communities.

Board Approved: 03/24/2026

COMMUNITY REINVESTMENT ACT STATEMENT OF MECHANICS BANK MANSFIELD, OHIO

COMMUNITY REINVESTMENT ACT NOTICE¹

Under the Federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each calendar quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination for the next two quarters. This list is available from the Regional Director, FDIC, 300 South Riverside Plaza, Suite 1700, Chicago, Illinois 60606. You may send written comments about our performance in helping to meet community credit needs to Office of the President, Mechanics Bank, 2 South Main Street, Mansfield, Ohio 44902 and the FDIC Regional Director. You may also submit comments electronically through the FDIC's Website at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are an affiliate of Mechanics Financial Corporation, a bank holding company. You may request from the Community Reinvestment Officer, Federal Reserve Bank of Cleveland, P.O. Box 6387, Cleveland, Ohio 44101, an announcement of applications covered by the CRA filed by bank holding companies.

¹ Information obtained from: <https://www.fdic.gov/regulations/laws/rules/2000-6700.html#fdic2000appendixbtopart345>; [https://www.ecfr.gov/current/title-12/part-345/appendix-Appendix F to Part 345](https://www.ecfr.gov/current/title-12/part-345/appendix-Appendix%20F%20to%20Part%20345)

MB Geographical Lending Area
Richland & Ashland Counties (Primary)
and
Six Neighboring Counties



2025 FFIEC Census Report - Summary Census Overview Information

State: OHIO

County: 139 - RICHLAND COUNTY

All Tracts: 30



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	RICHLAND COUNTY	0004.00	1 - Low	46.84	No	\$71,900	\$29,646	2549	705	27.66	455	1133
OH	RICHLAND COUNTY	0005.00	2 - Moderate	53.48	No	\$71,900	\$33,848	3706	1283	34.62	592	1531
OH	RICHLAND COUNTY	0006.00	2 - Moderate	71.15	No	\$71,900	\$45,030	3056	1400	45.81	367	1475
OH	RICHLAND COUNTY	0007.00	2 - Moderate	75.45	No	\$71,900	\$47,750	2776	1529	55.08	438	1349
OH	RICHLAND COUNTY	0008.00	1 - Low	49.54	No	\$71,900	\$31,357	2584	577	22.33	634	1317
OH	RICHLAND COUNTY	0009.00	3 - Middle	88.43	No	\$71,900	\$55,964	4665	520	11.15	1423	2065
OH	RICHLAND COUNTY	0010.00	1 - Low	40.68	No	\$71,900	\$25,750	5630	1438	25.54	1172	1903
OH	RICHLAND COUNTY	0011.00	3 - Middle	89.61	No	\$71,900	\$56,713	2699	481	17.82	752	1029
OH	RICHLAND COUNTY	0012.00	4 - Upper	120.09	No	\$71,900	\$76,000	3880	647	16.68	1104	1735
OH	RICHLAND COUNTY	0013.00	3 - Middle	101.26	No	\$71,900	\$64,085	3159	702	22.22	848	1293
OH	RICHLAND COUNTY	0014.00	2 - Moderate	75.59	No	\$71,900	\$47,841	2298	632	27.50	551	882
OH	RICHLAND COUNTY	0015.00	2 - Moderate	53.49	No	\$71,900	\$33,854	1904	167	8.77	363	896
OH	RICHLAND COUNTY	0016.00	2 - Moderate	50.74	No	\$71,900	\$32,115	1712	234	13.67	432	735
OH	RICHLAND COUNTY	0017.00	0 - Unknown	0.00	No	\$71,900	\$0	5017	2832	56.45	10	39
OH	RICHLAND	0018.00	3 - Middle	100.73	No	\$71,900	\$63,750	3710	389	10.49	1114	1459

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
OH	RICHLAND COUNTY	0019.00	3 - Middle	110.38	No	\$71,900	\$69,853	6106	639	10.47	2117	2535
OH	RICHLAND COUNTY	0020.00	3 - Middle	111.83	No	\$71,900	\$70,774	5730	350	6.11	1921	2233
OH	RICHLAND COUNTY	0021.01	3 - Middle	90.82	No	\$71,900	\$57,479	5444	770	14.14	1613	2150
OH	RICHLAND COUNTY	0021.02	4 - Upper	138.68	No	\$71,900	\$87,763	4822	474	9.83	1536	1827
OH	RICHLAND COUNTY	0022.00	4 - Upper	136.70	No	\$71,900	\$86,515	7119	586	8.23	2157	2700
OH	RICHLAND COUNTY	0023.00	3 - Middle	119.09	No	\$71,900	\$75,369	6351	594	9.35	2068	2724
OH	RICHLAND COUNTY	0024.00	4 - Upper	120.54	No	\$71,900	\$76,287	5891	889	15.09	1771	2235
OH	RICHLAND COUNTY	0025.00	3 - Middle	111.31	No	\$71,900	\$70,444	4354	267	6.13	1410	1933
OH	RICHLAND COUNTY	0026.00	3 - Middle	95.81	No	\$71,900	\$60,637	4652	316	6.79	1079	1971
OH	RICHLAND COUNTY	0027.00	4 - Upper	150.13	No	\$71,900	\$95,013	5583	302	5.41	1740	2233
OH	RICHLAND COUNTY	0028.00	3 - Middle	102.09	No	\$71,900	\$64,607	3580	202	5.64	968	1385
OH	RICHLAND COUNTY	0029.00	4 - Upper	129.37	No	\$71,900	\$81,875	4356	187	4.29	1172	1470
OH	RICHLAND COUNTY	0030.01	3 - Middle	117.93	No	\$71,900	\$74,635	5357	294	5.49	1596	2249
OH	RICHLAND COUNTY	0030.02	3 - Middle	110.96	No	\$71,900	\$70,222	3997	226	5.65	1133	1501
OH	RICHLAND COUNTY	0031.00	2 - Moderate	56.73	No	\$71,900	\$35,903	2249	1073	47.71	226	961

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State: OHIO

County: 005 - ASHLAND COUNTY

All Tracts: 12



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	ASHLAND COUNTY	9701.01	3 - Middle	109.98	No	\$85,200	\$72,768	2375	141	5.94	777	845
OH	ASHLAND COUNTY	9701.02	3 - Middle	113.52	No	\$85,200	\$75,106	6168	378	6.13	2010	2437
OH	ASHLAND COUNTY	9702.00	3 - Middle	96.54	No	\$85,200	\$63,875	5803	270	4.65	1822	2124
OH	ASHLAND COUNTY	9703.00	3 - Middle	108.10	No	\$85,200	\$71,520	3823	260	6.80	1232	1862
OH	ASHLAND COUNTY	9704.00	3 - Middle	88.79	No	\$85,200	\$58,750	3614	280	7.75	910	1626
OH	ASHLAND COUNTY	9705.00	2 - Moderate	77.66	No	\$85,200	\$51,386	2954	362	12.25	583	1327
OH	ASHLAND COUNTY	9706.00	3 - Middle	113.44	No	\$85,200	\$75,054	4433	387	8.73	1144	1607
OH	ASHLAND COUNTY	9707.00	3 - Middle	116.83	No	\$85,200	\$77,299	5493	358	6.52	1649	2140
OH	ASHLAND COUNTY	9708.00	3 - Middle	107.69	No	\$85,200	\$71,250	4148	375	9.04	1018	1313
OH	ASHLAND COUNTY	9709.00	3 - Middle	102.58	No	\$85,200	\$67,868	5061	201	3.97	1565	1889
OH	ASHLAND COUNTY	9710.00	3 - Middle	96.00	No	\$85,200	\$63,520	4750	240	5.05	1747	2276
OH	ASHLAND COUNTY	9711.00	3 - Middle	98.46	No	\$85,200	\$65,147	3825	247	6.46	970	1542

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State: OHIO

County: 033 - CRAWFORD COUNTY

All Tracts: 13



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	CRAWFORD COUNTY	9741.00	3 - Middle	88.61	No	\$85,200	\$58,628	3394	143	4.21	1186	1636
OH	CRAWFORD COUNTY	9742.00	3 - Middle	104.07	No	\$85,200	\$68,854	4039	150	3.71	1412	1685
OH	CRAWFORD COUNTY	9743.00	3 - Middle	101.58	No	\$85,200	\$67,206	2791	194	6.95	1065	1366
OH	CRAWFORD COUNTY	9744.00	2 - Moderate	66.88	No	\$85,200	\$44,250	3161	214	6.77	748	1433
OH	CRAWFORD COUNTY	9745.00	2 - Moderate	76.24	No	\$85,200	\$50,446	3872	245	6.33	1164	1770
OH	CRAWFORD COUNTY	9746.00	2 - Moderate	74.02	No	\$85,200	\$48,977	2574	148	5.75	702	1147
OH	CRAWFORD COUNTY	9747.00	4 - Upper	136.11	No	\$85,200	\$90,056	3913	202	5.16	1438	1690
OH	CRAWFORD COUNTY	9748.00	3 - Middle	97.16	No	\$85,200	\$64,286	2182	183	8.39	641	910
OH	CRAWFORD COUNTY	9749.00	3 - Middle	81.38	No	\$85,200	\$53,844	3263	256	7.85	820	1407
OH	CRAWFORD COUNTY	9750.00	2 - Moderate	78.66	No	\$85,200	\$52,044	3857	194	5.03	977	1603
OH	CRAWFORD COUNTY	9751.00	3 - Middle	82.60	No	\$85,200	\$54,649	2931	256	8.73	764	1397
OH	CRAWFORD COUNTY	9752.00	3 - Middle	94.14	No	\$85,200	\$62,286	2701	174	6.44	840	1189
OH	CRAWFORD COUNTY	9753.00	2 - Moderate	70.92	No	\$85,200	\$46,926	3347	278	8.31	788	1496

2025 FFIEC Census Report - Summary Census Overview Information

State: OHIO

County: 077 - HURON COUNTY

All Tracts: 13



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HURON COUNTY	9154.00	3 - Middle	112.24	No	\$85,200	\$74,261	5141	393	7.64	1599	2256
OH	HURON COUNTY	9155.00	3 - Middle	110.91	No	\$85,200	\$73,379	6111	808	13.22	1528	2521
OH	HURON COUNTY	9156.00	3 - Middle	114.21	No	\$85,200	\$75,563	5053	581	11.50	1434	2017
OH	HURON COUNTY	9157.00	3 - Middle	109.33	No	\$85,200	\$72,333	4272	891	20.86	1030	1569
OH	HURON COUNTY	9158.00	2 - Moderate	75.50	No	\$85,200	\$49,953	4519	724	16.02	1235	1818
OH	HURON COUNTY	9159.00	3 - Middle	108.38	No	\$85,200	\$71,709	4010	203	5.06	1169	1672
OH	HURON COUNTY	9160.00	3 - Middle	92.50	No	\$85,200	\$61,198	4002	432	10.79	1085	1469
OH	HURON COUNTY	9161.00	3 - Middle	112.22	No	\$85,200	\$74,250	3447	211	6.12	1043	1458
OH	HURON COUNTY	9162.00	3 - Middle	84.13	No	\$85,200	\$55,664	4568	1232	26.97	1094	1645
OH	HURON COUNTY	9163.00	3 - Middle	81.99	No	\$85,200	\$54,250	3465	770	22.22	967	1431
OH	HURON COUNTY	9164.00	3 - Middle	97.82	No	\$85,200	\$64,722	4962	368	7.42	1332	1912
OH	HURON COUNTY	9165.00	3 - Middle	112.30	No	\$85,200	\$74,300	4702	319	6.78	1692	1943
OH	HURON COUNTY	9166.00	3 - Middle	90.05	No	\$85,200	\$59,583	4313	391	9.07	1321	1822

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State: OHIO

County: 083 - KNOX COUNTY

All Tracts: 14



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	KNOX COUNTY	0067.00	3 - Middle	98.32	No	\$85,200	\$65,054	5209	258	4.95	1421	2005
OH	KNOX COUNTY	0068.01	4 - Upper	122.59	No	\$85,200	\$81,108	5737	400	6.97	1949	2848
OH	KNOX COUNTY	0068.02	3 - Middle	106.43	No	\$85,200	\$70,417	5051	231	4.57	1432	1843
OH	KNOX COUNTY	0069.00	3 - Middle	101.20	No	\$85,200	\$66,957	6260	330	5.27	1689	2261
OH	KNOX COUNTY	0070.00	3 - Middle	112.48	No	\$85,200	\$74,422	3170	214	6.75	1003	1308
OH	KNOX COUNTY	0071.00	2 - Moderate	73.24	No	\$85,200	\$48,456	3618	355	9.81	576	1636
OH	KNOX COUNTY	0072.00	3 - Middle	83.55	No	\$85,200	\$55,278	5329	498	9.35	1122	2046
OH	KNOX COUNTY	0073.01	0 - Unknown	0.00	No	\$85,200	\$0	3447	595	17.26	508	698
OH	KNOX COUNTY	0073.02	3 - Middle	114.27	No	\$85,200	\$75,606	3407	267	7.84	826	1198
OH	KNOX COUNTY	0074.00	4 - Upper	122.76	No	\$85,200	\$81,224	5709	272	4.76	1654	2421
OH	KNOX COUNTY	0075.00	3 - Middle	89.99	No	\$85,200	\$59,539	4331	396	9.14	723	1446
OH	KNOX COUNTY	0076.00	3 - Middle	95.57	No	\$85,200	\$63,230	4775	432	9.05	1491	2428
OH	KNOX COUNTY	0077.01	4 - Upper	127.33	No	\$85,200	\$84,242	3283	189	5.76	1044	1358
OH	KNOX COUNTY	0077.02	4 - Upper	149.03	No	\$85,200	\$98,600	3395	226	6.66	1189	1488

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State: OHIO

County: 117 - MORROW COUNTY

All Tracts: 9



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	MORROW COUNTY	9650.00	3 - Middle	83.57	No	\$108,600	\$70,276	4270	236	5.53	1549	1901
OH	MORROW COUNTY	9651.00	3 - Middle	106.62	No	\$108,600	\$89,656	4910	236	4.81	1626	2295
OH	MORROW COUNTY	9652.01	2 - Moderate	70.24	No	\$108,600	\$59,064	4955	418	8.44	1437	2049
OH	MORROW COUNTY	9652.02	4 - Upper	162.28	No	\$108,600	\$136,463	1903	129	6.78	580	759
OH	MORROW COUNTY	9653.00	2 - Moderate	71.14	No	\$108,600	\$59,825	6281	375	5.97	1949	2609
OH	MORROW COUNTY	9654.01	2 - Moderate	78.78	No	\$108,600	\$66,250	2444	147	6.01	760	884
OH	MORROW COUNTY	9654.02	2 - Moderate	79.79	No	\$108,600	\$67,096	3626	204	5.63	1050	1318
OH	MORROW COUNTY	9655.01	3 - Middle	85.62	No	\$108,600	\$72,000	3459	214	6.19	991	1171
OH	MORROW COUNTY	9655.02	3 - Middle	94.70	No	\$108,600	\$79,632	3102	218	7.03	831	1015

2025 FFIEC Census Report - Summary Census Overview Information

State: OHIO

County: 169 - WAYNE COUNTY

All Tracts: 32



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	WAYNE COUNTY	0001.00	3 - Middle	86.34	No	\$85,200	\$57,128	3524	595	16.88	606	1525
OH	WAYNE COUNTY	0002.00	4 - Upper	157.76	No	\$85,200	\$104,375	3288	349	10.61	1273	1520
OH	WAYNE COUNTY	0003.00	3 - Middle	85.59	No	\$85,200	\$56,628	2683	362	13.49	490	764
OH	WAYNE COUNTY	0005.00	2 - Moderate	78.92	No	\$85,200	\$52,220	3907	606	15.51	861	1423
OH	WAYNE COUNTY	0006.00	3 - Middle	103.45	No	\$85,200	\$68,449	5632	573	10.17	1469	2230
OH	WAYNE COUNTY	0007.00	3 - Middle	99.30	No	\$85,200	\$65,703	7066	777	11.00	2474	3051
OH	WAYNE COUNTY	0008.00	3 - Middle	104.11	No	\$85,200	\$68,881	7209	903	12.53	2283	3001
OH	WAYNE COUNTY	0009.00	3 - Middle	115.10	No	\$85,200	\$76,154	4089	256	6.26	1343	1644
OH	WAYNE COUNTY	0010.00	3 - Middle	114.04	No	\$85,200	\$75,455	3077	563	18.30	761	1065
OH	WAYNE COUNTY	0011.00	3 - Middle	98.71	No	\$85,200	\$65,313	1394	93	6.67	371	588
OH	WAYNE COUNTY	0012.00	2 - Moderate	60.23	No	\$85,200	\$39,850	1283	339	26.42	239	437
OH	WAYNE COUNTY	0013.00	3 - Middle	109.74	No	\$85,200	\$72,608	3989	657	16.47	1175	1557
OH	WAYNE COUNTY	0014.00	3 - Middle	81.03	No	\$85,200	\$53,616	3010	210	6.98	906	1184
OH	WAYNE COUNTY	0017.00	3 - Middle	101.97	No	\$85,200	\$67,468	8000	129	1.61	1448	1872
OH	WAYNE	0018.00	3 - Middle	108.09	No	\$85,200	\$71,517	4235	152	3.59	1285	1467

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
OH	WAYNE COUNTY	0019.00	3 - Middle	109.07	No	\$85,200	\$72,165	3165	149	4.71	964	1354
OH	WAYNE COUNTY	0020.00	3 - Middle	114.96	No	\$85,200	\$76,059	3069	165	5.38	1061	1297
OH	WAYNE COUNTY	0021.00	3 - Middle	109.76	No	\$85,200	\$72,623	2933	141	4.81	922	1156
OH	WAYNE COUNTY	0022.00	4 - Upper	121.77	No	\$85,200	\$80,566	3847	269	6.99	1198	1454
OH	WAYNE COUNTY	0023.00	4 - Upper	137.92	No	\$85,200	\$91,250	3038	132	4.34	819	1077
OH	WAYNE COUNTY	0024.00	3 - Middle	100.78	No	\$85,200	\$66,679	3913	268	6.85	1190	1352
OH	WAYNE COUNTY	0025.00	3 - Middle	116.95	No	\$85,200	\$77,375	2482	119	4.79	818	989
OH	WAYNE COUNTY	0029.01	3 - Middle	106.85	No	\$85,200	\$70,694	3415	210	6.15	926	1158
OH	WAYNE COUNTY	0029.02	4 - Upper	151.93	No	\$85,200	\$100,523	5106	348	6.82	2302	2436
OH	WAYNE COUNTY	0030.00	3 - Middle	111.86	No	\$85,200	\$74,010	2212	153	6.92	763	940
OH	WAYNE COUNTY	0031.00	3 - Middle	116.82	No	\$85,200	\$77,292	2258	134	5.93	638	832
OH	WAYNE COUNTY	0032.00	3 - Middle	107.65	No	\$85,200	\$71,225	3994	332	8.31	976	1363
OH	WAYNE COUNTY	0033.00	4 - Upper	127.03	No	\$85,200	\$84,044	3193	109	3.41	790	968
OH	WAYNE COUNTY	0034.00	2 - Moderate	79.65	No	\$85,200	\$52,697	3064	308	10.05	659	1259
OH	WAYNE COUNTY	0035.00	3 - Middle	108.16	No	\$85,200	\$71,563	3455	219	6.34	1016	1392
OH	WAYNE COUNTY	0037.00	4 - Upper	130.27	No	\$85,200	\$86,193	3936	151	3.84	853	1249

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	WAYNE COUNTY	9800.00	3 - Middle	93.05	No	\$85,200	\$61,563	1428	193	13.52	28	51

2025 FFIEC Census Report - Summary Census Overview Information

State: OHIO

County: 075 - HOLMES COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
OH	HOLMES COUNTY	9763.01	4 - Upper	124.59	No	\$85,200	\$82,431	4994	70	1.40	796	1075
OH	HOLMES COUNTY	9763.02	4 - Upper	120.12	No	\$85,200	\$79,474	6090	93	1.53	1146	1466
OH	HOLMES COUNTY	9764.01	4 - Upper	131.58	No	\$85,200	\$87,054	2484	37	1.49	340	488
OH	HOLMES COUNTY	9764.02	4 - Upper	134.52	No	\$85,200	\$89,000	2804	101	3.60	626	756
OH	HOLMES COUNTY	9764.03	3 - Middle	99.95	Yes	\$85,200	\$66,131	3703	102	2.75	834	959
OH	HOLMES COUNTY	9765.00	3 - Middle	110.73	Yes	\$85,200	\$73,265	5413	265	4.90	1607	2090
OH	HOLMES COUNTY	9766.00	3 - Middle	99.32	Yes	\$85,200	\$65,712	4363	233	5.34	1265	1998
OH	HOLMES COUNTY	9767.00	3 - Middle	98.16	Yes	\$85,200	\$64,947	4473	307	6.86	1147	1842
OH	HOLMES COUNTY	9768.01	3 - Middle	109.53	Yes	\$85,200	\$72,466	5156	86	1.67	915	1197
OH	HOLMES COUNTY	9768.02	3 - Middle	114.52	Yes	\$85,200	\$75,769	4743	54	1.14	936	1240