

Assessment Area

The geographic area delineated within which the Bank will be evaluated for our record of helping to meet the credit needs of its community. First National Bank of Moose Lake considers its assessment area to be delineated by the tracts listed below for all of Carlton County and Northern parts of Pine County (as delineated by the United States Bureau of the Census):

Carlton = 0701.00, 0702.00, 0703.00, 0704.01, 0704.02, 0705.01, 0705.02, 0706.00, and 9400.00

Our State code for Carlton County is 017

Pine = 9501.00, 9502.00

Our State code for Pine County is 115

The bank's main office and branch office are located in Moose Lake (Carlton County). No areas in Carlton County are excluded, therefore, all low-and moderate-income areas are included. The bank is included in a metropolitan statistical area (MSA) and therefore subject to compliance with the Home Mortgage Disclosure Act (HMDA). Our State code for Minnesota is 27 and our Metropolitan Area Code or MSA number is 20260.