



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
AL	Anniston-Oxford AL MSA	Calhoun County	015	8055	Upper	
				8060	Middle	
AL	Birmingham AL MSA	Blount County	009			
				8061	Moderate	
		Chilton County	021			
				8049	Middle	
		Jefferson County	073			
				8112	Upper	
					8114	Moderate
					8182	Moderate
					8198	Middle
			8259	Middle		
			8298	Low		
		Shelby County	117	8066	Upper	
		Walker County	127			
AL	Daphne-Fairhope-Foley AL MSA	Baldwin County	003	8197	Middle	
				8199	Middle	
				8299	Moderate	
AL	Decatur AL MSA	Lawrence County	079			
		Morgan County	103	8057	Moderate	
AL	Gadsden AL MSA	Etowah County	055	8290	Low	
AL	Huntsville AL MSA	Limestone County	083	8178	Middle	
				8065	Moderate	
		Madison County	089			
				8100	Low	
					8127	Middle
			8177	Middle		
AL	Mobile AL MSA	Mobile County	097	8106	Middle	
				8122	Middle	
				8179	Moderate	
				8181	Moderate	
AL	Montgomery AL MSA	Autauga County	001	8058	Middle	
		Elmore County	051	8067	Moderate	
		Lowndes County	085			
		Montgomery County	101	8125	Middle	
				8180	Low	
			8183	Moderate		
AL	Northern Non-MSA AL	Cullman County	043	8053	Middle	
		Marshall County	095			
		Butler County	013	8087	Middle	
AL	Southern Non-MSA AL	Coffee County	031	8059	Moderate	
		Conecuh County	035			
		Covington County	039	8063	Middle	
		053	8056	Middle		
AL	Tuscaloosa AL MSA	Monroe County	099	8160	Middle	
		Tuscaloosa County	125	8064	Middle	
				8105	Moderate	

Alabama 11 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
FL	Jacksonville FL MSA	Duval County	031	8126	Moderate
				8232	Middle
				8253	Moderate
				8254	Moderate
				8257	Moderate
				8295	Moderate
				8296	Middle
FL	Orlando-Kissimmee-Sanford FL MSA	Orange County	095	8237	Moderate
		Osceola County	097	8234	Moderate
FL	Tampa-St. Petersburg-Clearwater FL MSA	Hillsborough County	057	8233	Moderate

Florida 3 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
GA	Atlanta-Sandy Springs-Roswell GA MSA	Clayton County	063	8108	Low
				8109	Middle
		Cobb County	067		
		Coweta County	077	8217	Middle
		DeKalb County	089	8231	NA
				8275	Moderate
		Douglas County	097	8284	Middle
		Fayette County	113		
		Fulton County	121	8256	Middle
				8258	Moderate
		Gwinnett County	135	8225	Middle
		Henry County	151	8289	NA
		Meriwether County	199		
		Paulding County	223		
Walton County	297	8236	Middle		

Georgia 1 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
IL	Central Non-MSA IL	Bureau County	011			
		LaSalle County	099	146	Middle	
		Lee County	103	189	Middle	
		Livingston County	105	153	Middle	
		Ogle County	141			
		Stephenson County	177	158	Moderate	
	Champaign-Urbana IL MSA	Champaign County	Whiteside County	195		
			Champaign County	019	148	Moderate
					187	Moderate
					387	Moderate
	IL	Coles County IL	Coles County	029	186	Moderate
	IL	Davenport-Moline-Rock Island IL MSA	Henry County	073	191	Moderate
			Rock Island County	161	173	Moderate
	IL	Decatur IL MSA	Macon County	115	516	Middle
	IL	Jefferson County IL	Jefferson County	081	185	Moderate
	IL	Kankakee IL MSA	Kankakee County	091	152	Upper
				166	Moderate	
IL	Knox County IL	Knox County	095	145	Middle	
IL	McDonough County IL	McDonough County	109	190	Moderate	
IL	Morgan County IL	Morgan County	137	141	Moderate	
IL	Peoria IL MSA	Peoria County	143	181	Upper	
		Tazewell County	179	147	Upper	
				180	Middle	
IL	Rockford IL MSA	Winnebago County	201	139	Middle	
IL	Southern Non-MSA IL	Jackson County	077	143	Upper	
		Saline County	165	142	Moderate	
		Williamson County	199	192	Upper	
IL	Springfield IL MSA	Sangamon County	167	162	Moderate	
				396	Middle	
IL	St. Louis IL MSA	Madison County	119	184	Middle	
		St. Clair County	163	183	Middle	
IL	Vermilion County IL	Vermilion County	183	182	Middle	

Illinois 16 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN	Bloomington IN MSA	Monroe County	105	676	Upper
IN	Central Non-MSA IN	Jackson County	071	230	Moderate
		Jennings County	079		
		Lawrence County	093	241	Middle
IN	Columbus IN MSA	Bartholomew County	005	228	Moderate
				240	Upper
IN	Elkhart-Goshen IN MSA	Elkhart County	039	199	Middle
				223	Middle
IN	Evansville IN MSA	Vanderburgh County	163	234	Moderate
				235	Moderate
		Warrick County	173	686	Middle
IN	Fort Wayne IN MSA	Allen County	003	382	Moderate
				561	Middle
		Wells County	179		
		Whitley County	183		
IN	Henry County IN	Henry County	065	225	Middle
IN	Indianapolis-Carmel-Greenwood IN MSA	Boone County	011		
		Hancock County	059		
		Hendricks County	063	200	Upper
				381	Middle
				544	Middle
		Johnson County	081	226	Moderate
				525	Middle
		Madison County	095	679	Moderate
		Marion County	097	196	Moderate
				524	Middle
				573	Upper
		Morgan County	109		
		Shelby County	145	229	Middle
IN	Lafayette-West Lafayette IN MSA	Tippecanoe County	157	577	Upper
IN	Michigan City-La Porte IN MSA	LaPorte County	091	193	Moderate
				596	Middle
IN	Muncie IN MSA	Delaware County	035	224	Moderate
IN	Northern Non-MSA IN	DeKalb County	033	222	Moderate
		Huntington County	069	576	Middle
		Kosciusko County	085		
		Marshall County	099	672	Low
		Noble County	113		
		Starke County	149		
		Wabash County	169		
IN	South Bend-Mishawaka IN MSA	St. Joseph County	141	239	Middle
				566	Moderate
IN	Southeastern Non-MSA IN	Daviess County	027	588	Upper
		Dubois County	037	233	Middle
		Gibson County	051	398	Middle
		Knox County	083	232	Upper
		Perry County	123		
IN	Terre Haute IN MSA	Clay County	021		
		Vigo County	167	231	Middle
				242	Upper

Indiana 15 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
KY	Bowling Green KY MSA	Warren County	227	8072	Middle
				8279	Moderate
KY	Elizabethtown KY MSA	Hardin County	093	8071	Upper
KY	Franklin County KY	Franklin County	073	8119	Upper
KY	Lexington-Fayette KY MSA	Clark County	049	8118	Middle
		Fayette County	067	8070	Moderate
				8083	Upper
		Jessamine County	113	8120	Middle
		Woodford County	239		
KY	Owensboro KY MSA	Daviess County	059		
KY	Paducah KY MSA	McCracken County	145	8089	Moderate
KY	Rowan County KY	Rowan County	205	8069	Upper
KY	Southeastern Non-MSA KY	Adair County	001	8078	Middle
		Boyle County	021	8121	Middle
		Green County	087		
		Knox County	121		
		Laurel County	125	8077	Moderate
		Lincoln County	137		
		Madison County	151	8116	Middle
		Marion County	155	8074	Middle
		Rockcastle County	203		
		Taylor County	217		
		Washington County	229		
		Whitley County	235		
KY	Southern Non-MSA KY	Caldwell County	033		
		Hopkins County	107	8076	Upper
		Logan County	141	8079	Middle
		Muhlenberg County	177	8080	Middle
KY	Western Non-MSA KY	Calloway County	035	8073	Low
		Marshall County	157		

Kentucky 10 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
LA	Alexandria LA MSA	Rapides Parish	079	8173	Moderate
LA	Baton Rouge LA MSA	Ascension Parish	005		
		East Baton Rouge Parish	033	8171	Middle
				8174	Middle
		Livingston Parish	063		
		St. Helena Parish	091		
LA	Hammond LA MSA	Tangipahoa Parish	105	8155	Middle
				8206	Low
LA	Houma-Bayou Cane-Thibodaux LA MSA	Lafourche Parish	057		
		Terrebonne Parish	109	8188	Middle
LA	Iberia Parish LA	Iberia Parish	045	8150	Moderate
LA	Lafayette LA MSA	Acadia Parish	001		
		Lafayette Parish	055	8117	Middle
		St. Martin Parish	099		
LA	Lake Charles LA MSA	Calcasieu Parish	019	8152	Low
		Jefferson Davis Parish	053	8151	Upper
LA	Monroe LA MSA	Morehouse Parish	067		
		Ouachita Parish	073	8149	Upper
		Union Parish	111		
LA	New Orleans-Metairie LA MSA	Jefferson Parish	051	8272	Low
		Orleans Parish	071	8195	NA
		St. Bernard Parish	087	8205	Moderate
		St. Charles Parish	089		
		St. James Parish	093		
		St. John the Baptist Parish	095	8187	Middle
LA	Shreveport-Bossier City LA MSA	Bossier Parish	015		
		Caddo Parish	017	8184	Moderate
				8185	Moderate
LA	Slidell-Mandeville-Covington LA MSA	St. Tammany Parish	103	8107	Upper
LA	Western Non-MSA LA	Evangeline Parish	039		
		St. Landry Parish	097	8154	Middle

Louisiana 12 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
MD	Baltimore-Columbia-Towson MD MSA	Anne Arundel County	003	246	Middle	
		Baltimore City	510			
		Baltimore County	005	245	Middle	
					247	Middle
			Harford County	025		
			Howard County	027		
MD	Lexington Park MD MSA	St. Mary's County	037			
MD	Salisbury MD MSA	Somerset County	039			
		Wicomico County	045	140	Middle	
					349	Middle
MD	Worcester County MD	Worcester County	047	253	Moderate	

Maryland 4 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
MS	Central Non-MSA MS	Lawrence County	077		
		Lincoln County	085	8190	Upper
		Pike County	113	8132	Middle
MS	Gulfport-Biloxi MS MSA	Hancock County	045	8136	Moderate
		Harrison County	047	8135	Low
				8191	Moderate
				8252	Middle
		Jackson County	059	8102	Middle
MS	Jackson MS MSA	Copiah County	029	8147	Moderate
		Hinds County	049	8103	Moderate
		Holmes County	051		
		Madison County	089		
		Yazoo County	163		
MS	Memphis MS MSA	DeSoto County	033		
		Marshall County	093		
		Tate County	137	8138	Middle
		Tunica County	143		
MS	Northwestern Non-MSA MS	Alcorn County	003	8128	Middle
		Clay County	025	8146	Middle
		Coahoma County	027	8145	Middle
		Grenada County	043	8139	Moderate
		Itawamba County	057		
		Kemper County	069		
		Lafayette County	071	8130	Middle
		Lauderdale County	075	8140	Moderate
				8294	Upper
		Lee County	081	8101	Upper
				8301	Middle
		Lowndes County	087	8129	Middle
		Monroe County	095	8137	Upper
		Noxubee County	103		
		Oktibbeha County	105	8133	Upper
		Panola County	107		
		Pontotoc County	115	8143	Middle
		Prentiss County	117	8142	NA
		Sunflower County	133	8144	Middle
Tallahatchie County	135				
Union County	145				
Washington County	151	8134	Upper		
Yalobusha County	161				
MS	Western Non-MSA MS	Claiborne County	021		
		Warren County	149	8131	Middle

Mississippi 6 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income		
NC	Asheville NC MSA	Buncombe County	021	249	Middle		
				863	Moderate		
				883	Middle		
NC	Burlington NC MSA	Henderson County	089	557	Moderate		
				Alamance County	001	828	Upper
						829	Moderate
NC	Central Non-MSA NC	Harnett County	085	846	Middle		
		Lee County	105	870	Moderate		
NC	Duplin County NC	Duplin County	061	866	Middle		
NC	Durham-Chapel Hill NC MSA	Chatham County	037	367	Moderate		
				Durham County	063		
						Orange County	135
NC	Fayetteville NC MSA	Cumberland County	051	261	Middle		
					864	Middle	
				Hoke County	093		
NC	Goldsboro NC MSA	Wayne County	191	842	Middle		
					877	Middle	
					894	Middle	
NC	Greensboro-High Point NC MSA	Guilford County	081	587	Middle		
				813	Middle		
				814	Middle		
				841	Moderate		
				868	Low		
				Randolph County	151	838	Moderate
					839	Middle	
				Rockingham County	157	810	Middle
					817	Moderate	
					818	Moderate	
NC	Greenville NC MSA	Pitt County	147	825	Upper		
NC	Haywood County NC	Haywood County	087	379	Moderate		
NC	Hickory-Lenoir-Morganton NC MSA	Alexander County	003				
				Burke County	023		
						Caldwell County	027
						885	Upper
				Catawba County	035	806	Moderate
		874	Upper				
NC	Jacksonville NC MSA	Onslow County	133	855	Moderate		
NC	Northeastern Non-MSA NC	Halifax County	083	586	Moderate		
				Martin County	117		
		Northampton County	131				
		Vance County	181	510	Middle		
NC	Northern Non-MSA NC	Warren County	185				
		Surry County	171	865	Upper		
		Wilkes County	193	848	Middle		



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
NC	Pasquotank County NC	Pasquotank County	139	856	Upper
NC	Pinehurst-Southern Pines NC MSA	Moore County	125	844	Upper
NC	Raleigh-Cary NC MSA	Franklin County	069	518	Low
		Johnston County	101	694	Middle
				845	Low
				847	Low
		Wake County	183	830	Middle
				878	Middle
				882	Middle
				891	Moderate
				893	Moderate
NC		Rocky Mount NC MSA	Edgecombe County	065	366
	Nash County		127	826	Middle
			889	Middle	
NC	Southeastern Non-MSA NC	Carteret County	031	816	Upper
		Craven County	049	815	Middle
				851	Middle
NC	Southern Non-MSA NC	Columbus County	047	585	Moderate
		Robeson County	155	823	Upper
				824	Moderate
		Scotland County	165	843	Moderate
NC		Stanly County NC	Stanly County	167	691
			809	Upper	
NC	Western Non-MSA NC	Cleveland County	045	852	Upper
		Rutherford County	161	853	Moderate
NC		Wilmington NC MSA	Brunswick County	019	835
				875	Middle
	Pender County		141		
NC	Wilson County NC	Wilson County	195	278	Middle
NC	Winston-Salem NC MSA	Davidson County	057	822	Low
				840	Middle
		Davie County	059	821	Middle
		Forsyth County	067	399	Moderate
				562	Middle
				827	Moderate
				857	Upper
		Stokes County	169		
		Yadkin County	197		

North Carolina 25 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
NY	Albany-Schenectady-Troy NY MSA	Albany County	001		
		Rensselaer County	083		
		Schenectady County	093		
NY	Buffalo-Cheektowaga NY MSA	Erie County	029	8164	Middle
		Niagara County	063	8170	Middle
NY	Elmira NY MSA	Chemung County	015	8032	Middle
NY	Genesee County NY	Genesee County	037	8031	Middle
NY	Rochester NY MSA	Monroe County	055	8039	Middle
				8040	Moderate
		Ontario County	069	8047	Middle
		Orleans County	073		
		Wayne County	117	8034	Middle
NY	Utica-Rome NY MSA	Herkimer County	043	8042	Middle
		Oneida County	065	8045	Middle
NY	Watertown-Fort Drum NY MSA	Jefferson County	045		
NY	Western Non-MSA NY	Cattaraugus County	009	8035	Upper
		Chautauqua County	013	8043	Middle

New York 8 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
OH	Akron OH MSA	Portage County	133	424	Middle
				437	Middle
				444	Middle
OH	Canton-Massillon OH MSA	Summit County	153	529	Upper
		Stark County	151	375	Middle
				463	Middle
OH	Cleveland OH MSA	Ashtabula County		473	Middle
				579	Low
				Cuyahoga County	035
482	Moderate				
Lake County	085				
OH	Columbiana County OH	Columbiana County	029	428	Middle
				572	Middle
				598	Middle
OH	Columbus OH MSA	Fairfield County	045	286	Low
				452	Middle
		Franklin County	049	280	Middle
				320	Middle
				429	Low
		Licking County	089	426	Moderate
				466	Moderate
		Madison County	097	486	Middle
		Perry County	127		
		Pickaway County	129		
Union County	159				
OH	Dayton-Kettering-Beavercreek OH MSA	Greene County	057	425	Moderate
		Miami County	109		
		Montgomery County	113	443	Upper
				448	Moderate
		449	Middle		
OH	Lima OH MSA	Allen County	003	459	Middle
OH	Mansfield OH MSA	Richland County	139	464	Middle
OH	Northeastern Non-MSA OH	Defiance County	039	427	Middle
		Henry County	069		



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income		
OH	Northern Non-MSA OH	Ashland County	005	419	Middle		
		Auglaize County	011	460	Middle		
		Champaign County	021	422	Middle		
		Coshocton County	031	431	Middle		
		Crawford County	033				
		Guernsey County	059	430	Middle		
		Hancock County	063	479	Moderate		
		Hardin County	065				
		Huron County	077	474	Moderate		
		Knox County	083	447	Middle		
		Logan County	091	391	Moderate		
		Mercer County	107	461	Middle		
		Muskingum County	119	467	Middle		
					468	Moderate	
				Noble County	121		
				Sandusky County	143	568	Upper
				Seneca County	147	462	Middle
				Tuscarawas County	157	465	Low
				Van Wert County	161	571	Middle
				Wayne County	169	475	Middle
			Preble County OH	Preble County	135	433	Middle
		Sandusky OH MSA	Erie County	043	480	Upper	
			Ottawa County	123	455	Middle	
		Southern Non-MSA OH	Adams County	001	485	Moderate	
			Clinton County	027	575	Moderate	
			Fayette County	047	469	Middle	
			Highland County	071			
			Ross County	141	440	Moderate	
			Scioto County	145	439	Moderate	
			Springfield OH MSA	Clark County	023	446	Middle
			Toledo OH MSA	Fulton County	051	493	Middle
				Lucas County	095	478	Middle
						553	Moderate
				554	Upper		
				555	Moderate		
		Wood County	173	451	Upper		
				454	Middle		
	Wheeling OH MSA	Belmont County	013	477	Upper		
	Youngstown-Warren OH MSA	Mahoning County	099	491	Upper		
		Trumbull County	155	438	Upper		

Ohio 17 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
PA	Altoona PA MSA	Blair County	013	374	Middle
PA	Central Non-MSA PA	Northumberland County	097	295	Middle
		Schuylkill County	107	298	Middle
		Union County	119	254	Middle
PA	Chambersburg PA MSA	Franklin County	055	689	Upper
PA	Eastern Non-MSA PA	Monroe County	089	300	Middle
				613	Middle
		Pike County	103	338	Middle
PA	Erie PA MSA	Erie County	049	258	Upper
				339	Upper
PA	Greene County PA	Greene County	059	271	Upper
PA	Harrisburg-Carlisle PA MSA	Cumberland County	041	332	Middle
				333	Upper
				392	Middle
		Dauphin County	043		
PA	Johnstown PA MSA	Cambria County	021	373	Upper
PA	Lancaster PA MSA	Lancaster County	071	512	Middle
PA	Northwestern Non-MSA PA	Clarion County	031		
		Crawford County	039		
		Venango County	121	597	Middle
		Warren County	123	294	Middle
PA	Philadelphia PA MSA	Bucks County	017		
		Chester County	029	384	Moderate
		Montgomery County	091	263	Moderate
		Philadelphia County	101		
PA	Pittsburgh PA MSA	Allegheny County	003	272	Middle
				297	Middle
		Armstrong County	005		
		Beaver County	007	680	Upper
		Butler County	019	255	Upper
				343	Middle
		Fayette County	051	269	Upper
		Westmoreland County	129	580	Moderate
PA	Reading PA MSA	Berks County	011	340	Middle
				368	Middle
PA	Scranton--Wilkes-Barre PA MSA	Lackawanna County	069	265	Moderate
				285	Middle
		Luzerne County	079	299	Middle
PA	York-Hanover PA MSA	York County	133	334	Middle
				335	Middle
				336	Middle

Pennsylvania 15 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
SC	Augusta-Richmond County SC MSA	Aiken County	003	8006	Middle
				8021	Middle
SC	Charleston-North Charleston SC MSA	Berkeley County	015	8016	Moderate
				8260	Moderate
		Charleston County	019	8204	Moderate
				8261	Low
				8267	Upper
	Dorchester County	035			
SC	Cherokee County SC	Cherokee County	021	8018	Middle
SC	Columbia SC MSA	Kershaw County	055		
				Lexington County	063
		Richland County	079	8051	Middle
				8004	Upper
				8005	Upper
			8194	Moderate	
SC	Florence SC MSA	Darlington County	031	8027	Moderate
		Florence County	041	8291	Middle
				8292	Upper
SC	Greenville-Anderson-Greer SC MSA	Anderson County	007	8010	Middle
				8011	Moderate
		Greenville County	045	8007	Upper
				8008	Moderate
				8009	Middle
				8214	Low
		Laurens County	059	8029	Moderate
		Pickens County	077	8013	Moderate
	8269			Middle	
SC	Hilton Head Island-Bluffton-Port Royal SC MSA	Beaufort County	013	8015	Middle
SC	Myrtle Beach-Conway-North Myrtle Beach SC MSA	Horry County	051	8024	Middle
				8169	Low
SC	Northeastern Non-MSA SC	Chesterfield County	025	8020	Moderate
		Dillon County	033	8026	Middle
		Marion County	067	8025	Moderate
		Marlboro County	069		
SC	Oconee County SC	Oconee County	073	8012	Upper
SC	Southern Non-MSA SC	Colleton County	029	8017	Middle
		Orangeburg County	075		
SC	Southwestern Non-MSA SC	Abbeville County	001		
		Greenwood County	047	8014	Upper
		Newberry County	071		
SC	Spartanburg SC MSA	Spartanburg County	083	8019	Upper
				8263	Middle
				8265	Middle
				8273	Moderate
		Union County	087	8030	Middle

South Carolina 13 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income			
TX	Amarillo TX MSA	Potter County	375	801	Moderate			
		Randall County	381	800	Upper			
TX	Austin-Round Rock-San Marcos TX MSA	Bastrop County	021	650	Middle			
		Hays County	209	662	Middle			
		Travis County	453	540	Moderate			
					654	Low		
					655	Middle		
					657	NA		
					658	Moderate		
					664	Middle		
					671	Moderate		
			Williamson County	491	160	Middle		
					656	Middle		
					713	Middle		
		TX	Beaumont-Port Arthur TX MSA	Jefferson County	245	369	Moderate	
					550	Upper		
		TX	Brownsville-Harlingen TX MSA	Cameron County	061	136	Upper	
154	Moderate							
155	Upper							
TX	Cass County TX	Cass County	067	751	Middle			
TX	Cooke County TX	Cooke County	097	772	Moderate			
TX	Dallas-Fort Worth-Arlington TX MSA	Collin County	085	167	Upper			
				171	Upper			
				700	Upper			
				703	Upper			
				716	Middle			
				725	Upper			
				731	Upper			
				734	Upper			
				736	Middle			
				738	Upper			
				761	Middle			
				Dallas County	113	164	Middle	
						705	Middle	
						706	Middle	
						710	Middle	
						712	Middle	
						715	Middle	
						720	Middle	
						724	Moderate	
						727	Middle	
						764	Moderate	
					Denton County	121	170	Upper
							709	Moderate
			714	Middle				
			718	Upper				
	Kaufman County	257						
	Rockwall County	397						
	Johnson County	251	756	Moderate				
	Tarrant County	439	216	Upper				
			701	Middle				
			702	Upper				
			704	Upper				
			708	Moderate				
			711	Upper				
			719	Moderate				
			723	Upper				
			726	Middle				
			730	Upper				
			733	Upper				
			735	Moderate				
	Wise County	497	527	Middle				
TX	Eastern Non-MSA TX	Grimes County	185					
		Polk County	373	511	Middle			
		Trinity County	455					
		Walker County	471					
		Washington County	477	353	Middle			
TX	Gillespie County TX	Gillespie County	171	612	Middle			



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
TX	Houston-Pasadena-The Woodlands TX MSA	Austin County	015	134	Middle	
		Brazoria County	039	129	Upper	
				130	Middle	
				505	Low	
				506	Middle	
				674	Upper	
			Chambers County	071	377	Upper
			Fort Bend County	157	118	Upper
					176	Upper
					329	Upper
					360	Upper
					504	Upper
			Galveston County	167	117	Upper
					131	Upper
					503	Middle
			Harris County	201	1	Moderate
					3	Moderate
					4	Moderate
					105	Moderate
					106	Middle
					107	Middle
					108	Middle
					109	Low
					110	Moderate
					111	Low
					113	Middle
					114	Upper
					115	Upper
					116	Moderate
					120	Moderate
					123	Middle
					124	Moderate
					126	Moderate
					127	Moderate
					128	Moderate
					132	Moderate
					133	Low
					135	Upper
					157	Upper
					161	Upper
					172	Middle
					201	Low
					203	Middle
					206	Middle
					207	Middle
					209	Middle
					210	Middle
					279	Moderate
					321	Middle
			322	Upper		
			324	Upper		
			330	Moderate		
			357	Middle		
			358	Moderate		
			359	Middle		
			401	Middle		
			402	Upper		
			404	Middle		
			407	Middle		
			408	Middle		
			409	Middle		

				740	Branches as of 12/31/2025
State	Assessment Area	County	County Code	Branch #	Census Tract Income
				410	Middle
				411	Middle
				413	Middle
				414	Upper
				415	Upper
				416	Upper
				417	Upper
				501	Middle
				507	Middle
				523	Middle
				530	Middle
				535	Low
				538	Upper
				541	Upper
				616	Upper
		Liberty County	291	205	Moderate
				771	Moderate
		Montgomery County	339	204	Low
				219	Middle
				301	Middle
				302	Middle
				303	Upper
				304	Low
				305	Middle
				306	Moderate
				307	Moderate
				308	Upper
				309	Upper
				311	Moderate
				312	Upper
				313	Upper
				314	Upper
				315	Upper
				316	Middle
				317	Upper
				318	Middle
				319	Low
				323	Upper
				327	Upper
				354	Middle
				394	Moderate
				520	Upper
				521	Upper
				528	Upper
				531	Middle
				532	Middle
				533	Upper
				578	Upper
		San Jacinto County	407		
		Waller County	473		
TX	Howard County TX	Howard County	227	652	Upper
TX	Longview TX MSA	Gregg County	183	769	Upper
		Harrison County	203	757	Moderate
		Rusk County	401	758	Middle
		Upshur County	459		
TX	Northeast Non-MSA TX	Henderson County	213	728	Upper
				759	Middle
		Limestone County	293	752	Moderate
		Navarro County	349	770	Middle
		Van Zandt County	467	721	Middle



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income				
TX	San Antonio-New Braunfels TX MSA	Bexar County	029	276	Moderate				
				601	Moderate				
				602	Middle				
				603	Upper				
				604	Middle				
				605	Middle				
				606	Moderate				
				607	Middle				
				608	Middle				
				609	Moderate				
		610	Moderate						
		611	Low						
		660	Moderate						
		667	Moderate						
		668	Upper						
		775	Middle						
		Comal County	091						
		Guadalupe County	187		352	Upper			
					651	Middle			
Kendall County	259		659	Middle					
			661	Middle					
Medina County	325		419	351	Moderate				
			181	755	Middle				
Shelby County TX	Shelby County		766	Moderate					
Sherman-Denison TX MSA	Grayson County		663	Moderate					
			508	Upper					
TX	Southeast Non-MSA TX	Bee County	025						
				Calhoun County	057		328	Middle	
							391	8001	Middle
							481	370	Middle
							449	754	Middle
	423	194	Middle						
TX	Texarkana TX MSA	Bowie County	037		768	Middle			
TX	Titus County TX	Titus County	449	754	Middle				
TX	Tyler TX MSA	Smith County	423	194	Middle				

Texas 20 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
VA	Blacksburg-Christiansburg-Radford VA MSA	Giles County	071		
		Montgomery County	121	947	Middle
		Pulaski County	155		
		Radford City	750		
VA	Central Non-MSA VA	Buckingham County	029		
		Charlotte County	037		
		Cumberland County	049		
		Prince Edward County	147	952	Middle
VA	Eastern Non-MSA VA	Lancaster County	103	965	Upper
		Middlesex County	119		
		Northumberland County	133		
VA	Harrisonburg VA MSA	Rockingham County	165		
		Harrisonburg City	660	939	Middle
VA	Lynchburg VA MSA	Amherst County	009	179	Middle
		Appomattox County	011		
		Bedford County	019	371	Middle
		Campbell County	031	915	Middle
VA	Northeastern Non-MSA VA	Lynchburg City	680	539	Moderate
		Louisa County	109	698	Upper
		Orange County	137		
VA	Richmond VA MSA	Amelia County	007		
		Chesterfield County	041	519	Middle
				910	Middle
				929	Upper
				967	Upper
		Goochland County	075		
		Hanover County	085	138	Upper
		Henrico County	087	372	NA
				514	Middle
				515	Moderate
VA	Roanoke VA MSA	New Kent County	127		
		Richmond City	760	957	Middle
		Botetourt County	023		
		Franklin County	067		
		Roanoke City	770	949	Moderate
		Roanoke County	161	390	Upper
				961	Upper
	Salem City	775	960	Upper	



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
VA	Southern Non-MSA VA	Danville City	590	928	Middle
		Henry County	089	927	Moderate
		Martinsville City	690		
		Pittsylvania County	143		
VA	Southwestern Non-MSA VA	Carroll County	035		
		Galax City	640	945	Moderate
		Smyth County	173		
		Tazewell County	185	948	Upper
VA	Staunton-Stuarts Draft VA MSA	Wythe County	197	946	Upper
		Augusta County	015		
		Staunton City	790	938	Middle
VA	Virginia Beach-Chesapeake-Norfolk VA MSA	Waynesboro City	820	937	Middle
		Chesapeake City	550	389	Upper
				931	Middle
				933	Middle
		Gloucester County	073	941	Middle
		Hampton City	650	930	Middle
		James City County	095		
		Newport News City	700	956	Moderate
		Norfolk City	710	918	Low
				955	Moderate
		Poquoson City	735		
		Portsmouth City	740	913	Moderate
		Suffolk City	800	934	Moderate
Virginia Beach City	810	395	Middle		
		536	Moderate		
		830			
		199	953	Upper	
			959	Upper	
VA	Western Non-MSA VA	Lee County	105		
		Norton City	720	940	Middle
		Wise County	195		

Virginia 13 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
WV	Beckley WV MSA	Fayette County	019	383	Middle
		Raleigh County	081	362	Middle
WV	Charleston WV MSA	Boone County	005		
		Kanawha County	039	678	Moderate
WV	Hagerstown-Martinsburg WV MSA	Berkeley County	003	688	Moderate
WV	Huntington-Ashland WV MSA	Putnam County	079	397	Upper
WV	Nicholas County WV	Nicholas County	067	363	Upper
WV	Northern Non-MSA WV	Barbour County	001		
		Harrison County	033		
		Marion County	049	345	Upper
		Randolph County	083	259	Middle
WV	Western Non-MSA WV	Tucker County	093		
		Lincoln County	043		
		Logan County	045	361	Middle
		Mercer County	055		
		Mingo County	059		
		Wyoming County	109		

West Virginia 7 Assessment Area



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
NC		Anson County	007			
		Cabarrus County	025	248	Moderate	
					836	Moderate
					896	Upper
		Gaston County	071	250		Moderate
					251	NA
					831	Moderate
					899	Middle
		Iredell County	097	807		Middle
					808	Moderate
		Lincoln County	109	876		Middle
		Mecklenburg County	119	264		Moderate
					687	Middle
					776	Upper
					811	Middle
					812	Moderate
					819	Moderate
			Rowan County	159	820	Moderate
			Union County	179	832	Middle
		SC		Chester County	023	
Lancaster County	057			8193	Middle	
York County	091			8022	Upper	
				8168	Middle	
				8201	Middle	
			8266	Moderate		

NC-SC Charlotte-Concord-Gastonia NC-SC MSA



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income	
IL		Cook County	031	156	Middle	
		DuPage County	043			
		Kane County	089	168	Upper	
		Kendall County	093	380	Upper	
		Lake County	097	150	Middle	
		McHenry County	111	137	Moderate	
				149	Middle	
			Will County	197	151	Upper
					163	Middle
					175	Middle
IN		Lake County	089	220	Middle	
		Porter County	127	221	Upper	
				364	Middle	
IL-IN	Chicago-Naperville-Elgin IL-IN MSA					



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN		Dearborn County	029	238	Middle
KY		Campbell County	037		
OH		Brown County	015		
		Butler County	017	472	Moderate
		Clermont County	025	432	Upper
				470	Middle
		Hamilton County	061	420	Middle
				436	Upper
				552	Middle
		Warren County	165	423	Upper
				435	Middle

IN-KY-OH Cincinnati OH-KY-IN MSA



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
IN		Floyd County	043		
		Harrison County	061	237	Middle
		Washington County	175		
KY		Bullitt County	029		
		Henry County	103		
		Jefferson County	111	8156	NA
				8172	Middle
			8229	Middle	
		Oldham County	185	8124	Upper

IN-KY Louisville-Jefferson County KY-IN MSA



740 Branches as of 12/31/2025

State	Assessment Area	County	County Code	Branch #	Census Tract Income
DC		District of Columbia County	001		
MD		Charles County	017		
		Frederick County	021	574	Moderate
		Montgomery County	031		
		Prince George's County	033	564	Moderate
VA		Alexandria City	510		
		Arlington County	013		
		Clarke County	043		
		Fairfax City	600		
		Fairfax County	059		
		Falls Church City	610		
		Fauquier County	061		
		Fredericksburg City	630	942	Middle
		Loudoun County	107		
		Manassas City	683		
		Manassas Park City	685		
		Prince William County	153	914	Moderate
		Spotsylvania County	177	943	Moderate
		Stafford County	179		
		Warren County	187	970	Middle
WV		Jefferson County	037		

DC-VA-MD-WV Washington-Arlington-Alexandria DC-VA-MD-WV MSA