

December 22, 2025

UNION Savings BANK operates in 4 locations in Northern Illinois, see Attachments.

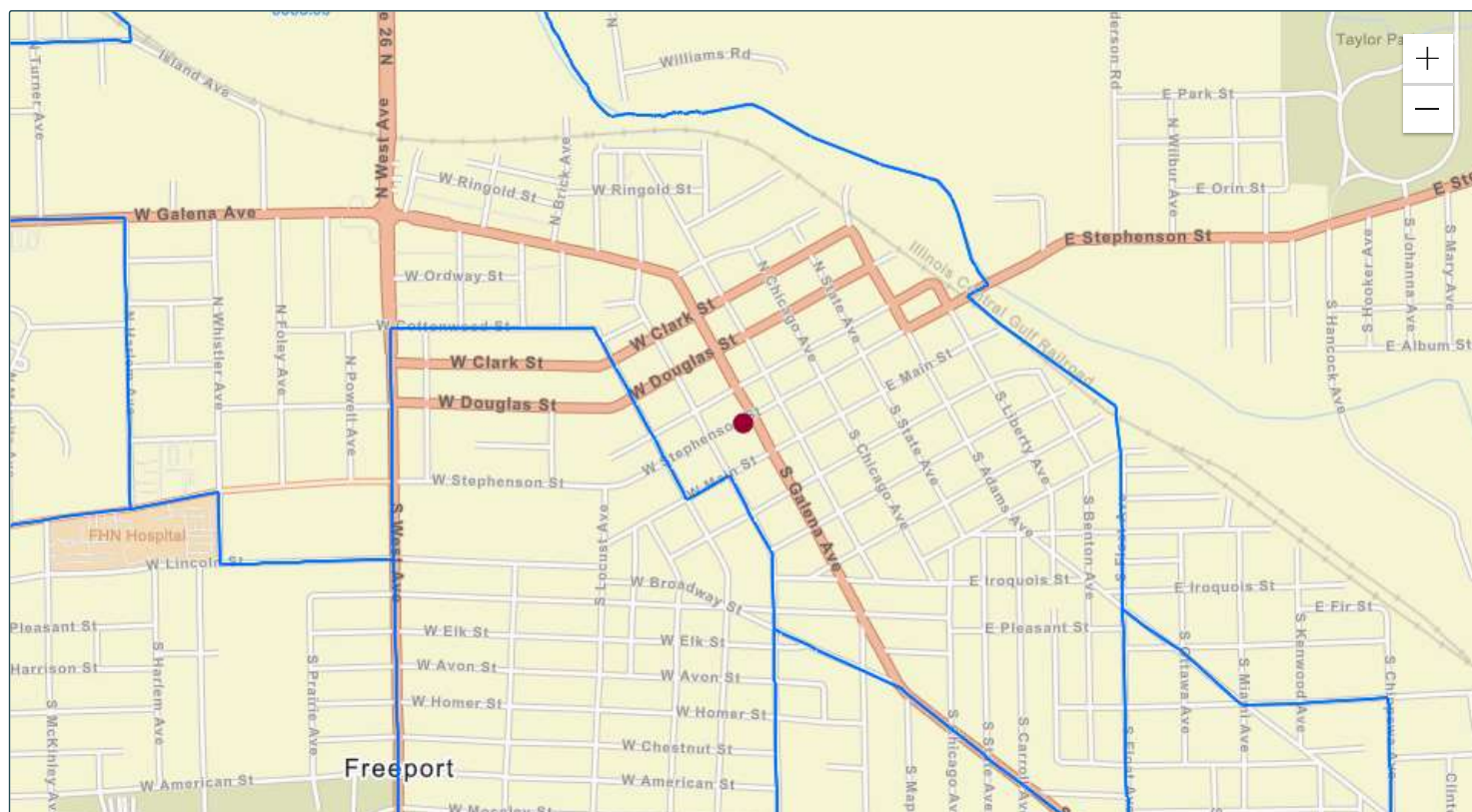
1. The Main Office is located at 223 W Stephenson St., in Freeport, IL in Census Tract 8.00
2. A Branch at 715 W South St., in Freeport, IL in Census Tract 12.00
3. A Branch at 1320 N State St., in Belvidere, IL in Census Tract 101.01
4. A Brance at 1 W Hitt St., in Mount Morris, IL in Census Tract 9609.00

The UNION Savings BANK Assessment Area includes all census tracts located in the following Illinois Counties: Stephenson, Winnebago, and Boone. In addition, the Assessment Area includes the following census tracts in Ogle County: 9607, 9608, 9609, 9613.01, 9613.02, 9614, 9615, and 9617.

See Attachment for a listing of all Census Tracts included in this Assessment Area.

Sincerely,

Eric Cummins  
Compliance Officer



Matched Address: 223 W Stephenson St, Freeport, Illinois, 61032  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 177 - STEPHENSON COUNTY || Tract Code: 0008.00

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



## 2025 FFIEC Geocode Census Report

Matched Address: 223 W Stephenson St, Freeport, Illinois, 61032  
 MSA: NA - NA (Outside of MSA)  
 State: 17 - ILLINOIS  
 County: 177 - STEPHENSON COUNTY  
 Tract Code: 0008.00

## Summary Census Demographic Information

Tract Income Level	Low
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
2025 Estimated Tract Median Family Income	\$34,943
2020 Tract Median Family Income	\$27,375
Tract Median Family Income %	40.35
Tract Population	3134
Tract Minority %	47.96
Tract Minority Population	1503
Owner-Occupied Units	432
1- to 4- Family Units	1387

## Census Income Information

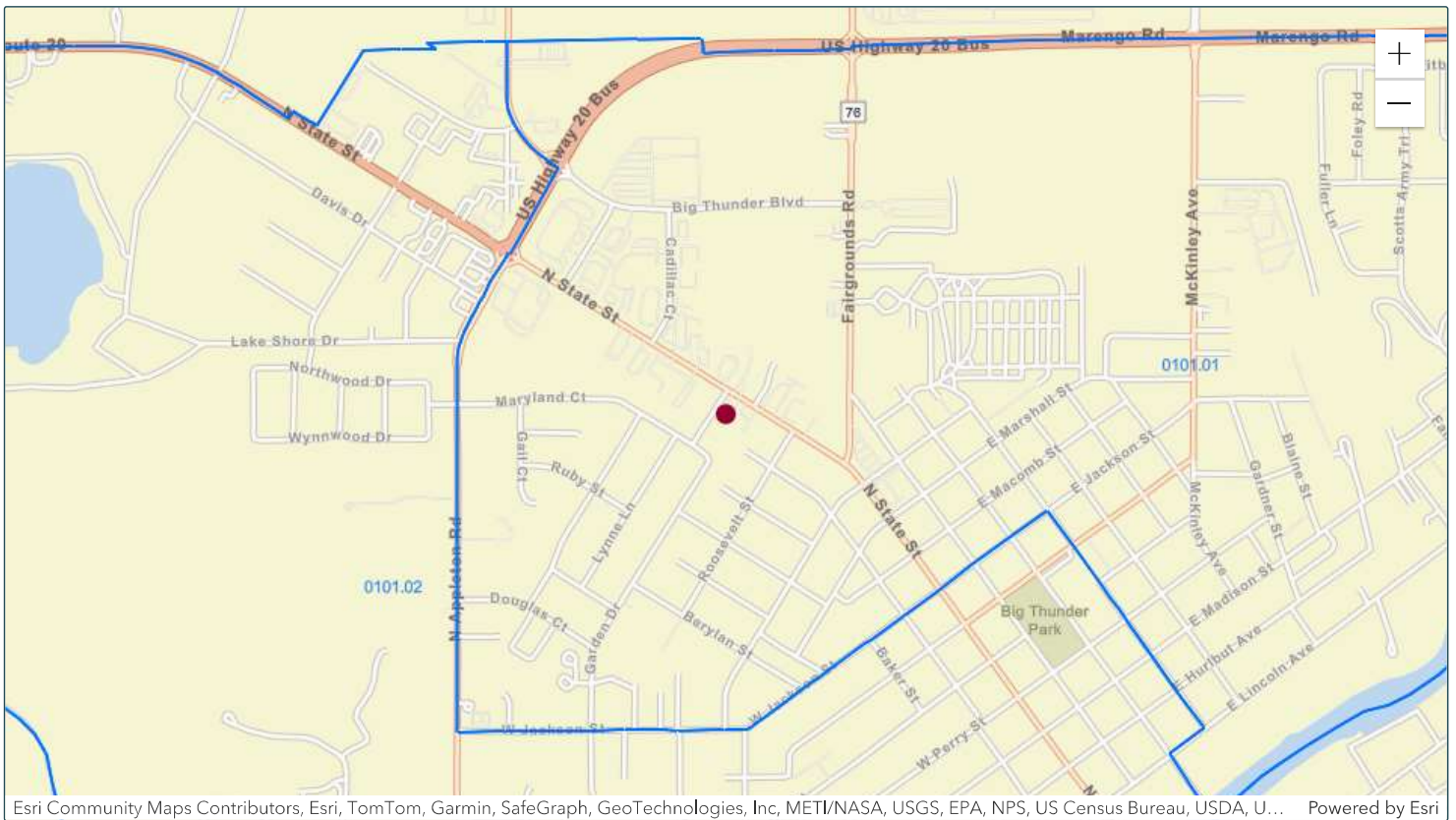
Tract Income Level	Low
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
% below Poverty Line	33.90
Tract Median Family Income %	40.35
2020 Tract Median Family Income	\$27,375
2025 Estimated Tract Median Family Income	\$34,943
2020 Tract Median Household Income	\$21,427

## Census Population Information

Tract Population	3134
Tract Minority %	47.96
Number of Families	602
Number of Households	1445
Non-Hispanic White Population	1631
Tract Minority Population	1503
American Indian Population	12
Asian/Hawaiian/Pacific Islander Population	16
Black Population	936
Hispanic Population	296
Other/Two or More Races Population	243

## Census Housing Information

Total Housing Units	1793
1- to 4- Family Units	1387
Median House Age (Years)	0
Owner-Occupied Units	432
Renter Occupied Units	1013
Owner Occupied 1- to 4- Family Units	432
Inside Principal City?	NO
Vacant Units	348



● Matched Address: 1320 N State St, Belvidere, Illinois, 61008

MSA: 40420 - ROCKFORD, IL || State: 17 - ILLINOIS || County: 007 - BOONE COUNTY || Tract Code: 0101.01

● Selected Tract

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



## 2025 FFIEC Geocode Census Report

Matched Address: 1320 N State St, Belvidere, Illinois, 61008  
 MSA: 40420 - ROCKFORD, IL  
 State: 17 - ILLINOIS  
 County: 007 - BOONE COUNTY  
 Tract Code: 0101.01

## Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,400
2025 Estimated Tract Median Family Income	\$65,681
2020 Tract Median Family Income	\$53,125
Tract Median Family Income %	76.02
Tract Population	4396
Tract Minority %	40.74
Tract Minority Population	1791
Owner-Occupied Units	954
1- to 4- Family Units	1449

## Census Income Information

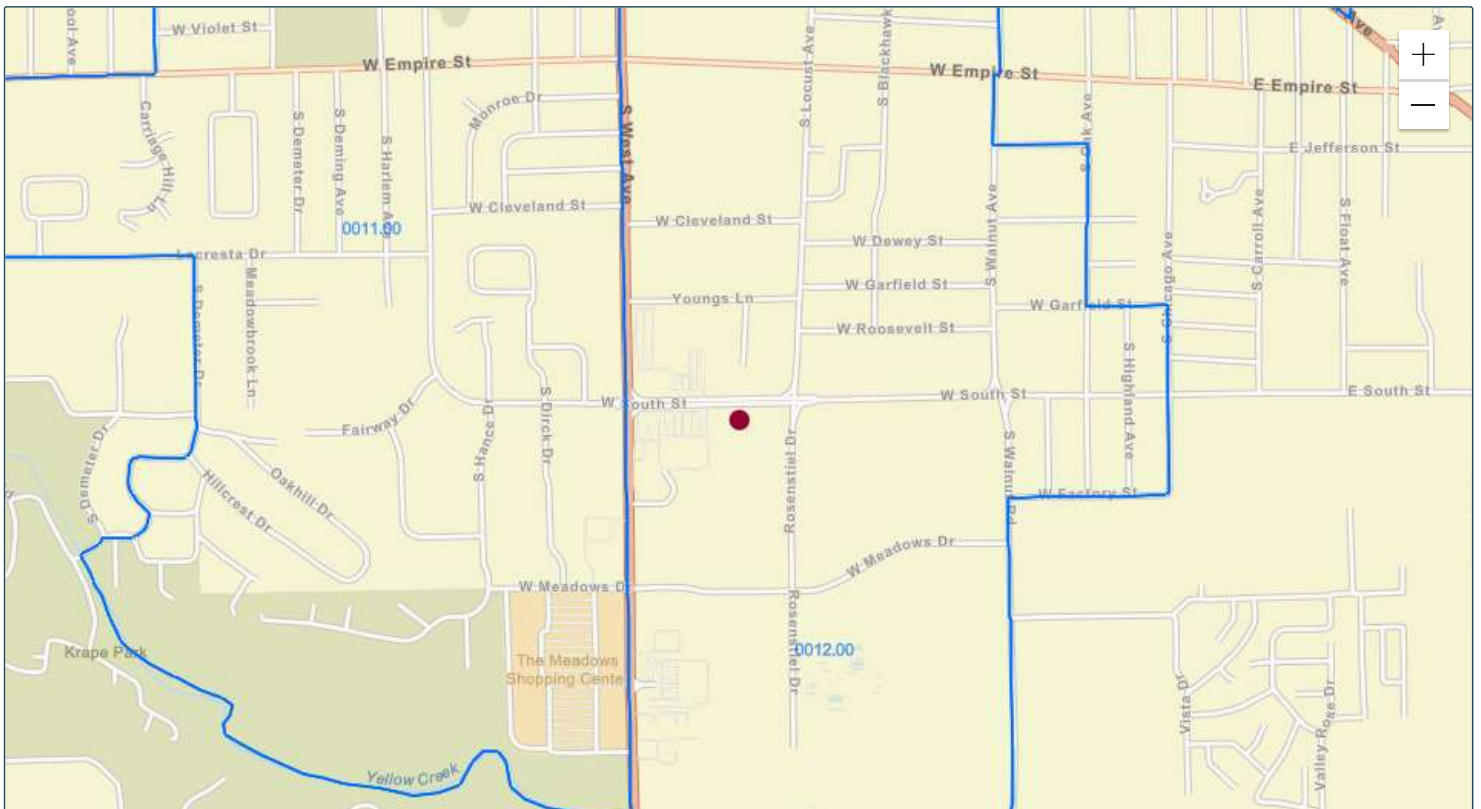
Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$69,881
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,400
% below Poverty Line	13.55
Tract Median Family Income %	76.02
2020 Tract Median Family Income	\$53,125
2025 Estimated Tract Median Family Income	\$65,681
2020 Tract Median Household Income	\$60,453

## Census Population Information

Tract Population	4396
Tract Minority %	40.74
Number of Families	998
Number of Households	1399
Non-Hispanic White Population	2605
Tract Minority Population	1791
American Indian Population	8
Asian/Hawaiian/Pacific Islander Population	58
Black Population	136
Hispanic Population	1432
Other/Two or More Races Population	157

## Census Housing Information

Total Housing Units	1533
1- to 4- Family Units	1449
Median House Age (Years)	53
Owner-Occupied Units	954
Renter Occupied Units	445
Owner Occupied 1- to 4- Family Units	954
Inside Principal City?	NO
Vacant Units	134



Esri Community Maps Contributors, Esri, TomTom, Garmin, SafeGraph, GeoTechnologies, Inc, METI/NASA, USGS, EPA, NPS, US Census Bureau, USDA, U... Powered by Esri

● Matched Address: 715 W South St, Freeport, Illinois, 61032  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 177 - STEPHENSON COUNTY || Tract Code: 0012.00

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



## 2025 FFIEC Geocode Census Report

Matched Address: 715 W South St, Freeport, Illinois, 61032  
 MSA: NA - NA (Outside of MSA)  
 State: 17 - ILLINOIS  
 County: 177 - STEPHENSON COUNTY  
 Tract Code: 0012.00

## Summary Census Demographic Information

Tract Income Level	Moderate
Underserved or Distressed Tract	No
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
2025 Estimated Tract Median Family Income	\$58,654
2020 Tract Median Family Income	\$45,945
Tract Median Family Income %	67.73
Tract Population	3622
Tract Minority %	39.18
Tract Minority Population	1419
Owner-Occupied Units	828
1- to 4- Family Units	1595

## Census Income Information

Tract Income Level	Moderate
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
% below Poverty Line	16.52
Tract Median Family Income %	67.73
2020 Tract Median Family Income	\$45,945
2025 Estimated Tract Median Family Income	\$58,654
2020 Tract Median Household Income	\$41,456

## Census Population Information

Tract Population	3622
Tract Minority %	39.18
Number of Families	883
Number of Households	1529
Non-Hispanic White Population	2203
Tract Minority Population	1419
American Indian Population	9
Asian/Hawaiian/Pacific Islander Population	36
Black Population	632
Hispanic Population	439
Other/Two or More Races Population	303

## Census Housing Information

Total Housing Units	1681
1- to 4- Family Units	1595
Median House Age (Years)	0
Owner-Occupied Units	828
Renter Occupied Units	701
Owner Occupied 1- to 4- Family Units	828
Inside Principal City?	NO
Vacant Units	152





Matched Address: 1 W Hitt St, Mount Morris, Illinois, 61054  
MSA: NA - NA (Outside of MSA) || State: 17 - ILLINOIS || County: 141 - OGLE COUNTY || Tract Code: 9609.00

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





## 2025 FFIEC Geocode Census Report

Matched Address: 1 W Hitt St, Mount Morris, Illinois, 61054

MSA: NA - NA (Outside of MSA)

State: 17 - ILLINOIS

County: 141 - OGLE COUNTY

Tract Code: 9609.00

## Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
2025 Estimated Tract Median Family Income	\$85,665
2020 Tract Median Family Income	\$67,104
Tract Median Family Income %	98.92
Tract Population	4604
Tract Minority %	11.23
Tract Minority Population	517
Owner-Occupied Units	1493
1- to 4- Family Units	2006

## Census Income Information

Tract Income Level	Middle
2020 MSA/MD/statewide non-MSA/MD Median Family Income	\$67,835
2025 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$86,600
% below Poverty Line	20.62
Tract Median Family Income %	98.92
2020 Tract Median Family Income	\$67,104
2025 Estimated Tract Median Family Income	\$85,665
2020 Tract Median Household Income	\$52,236

## Census Population Information

Tract Population	4604
Tract Minority %	11.23
Number of Families	1109
Number of Households	2205
Non-Hispanic White Population	4087
Tract Minority Population	517
American Indian Population	0
Asian/Hawaiian/Pacific Islander Population	13
Black Population	33
Hispanic Population	313
Other/Two or More Races Population	158

## Census Housing Information

Total Housing Units	2306
1- to 4- Family Units	2006
Median House Age (Years)	62
Owner-Occupied Units	1493
Renter Occupied Units	712
Owner Occupied 1- to 4- Family Units	1479
Inside Principal City?	NO
Vacant Units	101

**2025 FFIEC Census Report - Summary Census Overview Information**

**State: ILLINOIS**

**County: 177 - STEPHENSON 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
IL	STEPHENSON COUNTY	0001.00	3 - Middle	111.51	No	\$86,600	\$75,643	4500	297	6.60	1552	2066
IL	STEPHENSON COUNTY	0002.00	3 - Middle	112.77	No	\$86,600	\$76,500	3132	212	6.77	1079	1537
IL	STEPHENSON COUNTY	0003.00	3 - Middle	110.10	No	\$86,600	\$74,688	3841	201	5.23	1319	1571
IL	STEPHENSON COUNTY	0004.00	3 - Middle	106.64	No	\$86,600	\$72,342	2733	194	7.10	865	1136
IL	STEPHENSON COUNTY	0005.00	3 - Middle	113.14	No	\$86,600	\$76,750	2929	185	6.32	1235	1446
IL	STEPHENSON COUNTY	0006.00	3 - Middle	105.62	No	\$86,600	\$71,652	3091	235	7.60	1222	1459
IL	STEPHENSON COUNTY	0007.00	1 - Low	30.63	No	\$86,600	\$20,778	1474	735	49.86	613	911
IL	STEPHENSON COUNTY	0008.00	1 - Low	40.35	No	\$86,600	\$27,375	3134	1503	47.96	432	1387
IL	STEPHENSON COUNTY	0009.00	3 - Middle	86.54	No	\$86,600	\$58,710	4844	1022	21.10	1595	2021
IL	STEPHENSON COUNTY	0010.00	4 - Upper	124.95	No	\$86,600	\$84,760	4354	856	19.66	1149	1536
IL	STEPHENSON COUNTY	0011.00	2 - Moderate	64.14	No	\$86,600	\$43,512	3224	826	25.62	882	1280
IL	STEPHENSON COUNTY	0012.00	2 - Moderate	67.73	No	\$86,600	\$45,945	3622	1419	39.18	828	1595
IL	STEPHENSON COUNTY	0013.00	2 - Moderate	71.18	No	\$86,600	\$48,287	3752	1540	41.04	1021	1896

2025 FFIEC Census Report - Summary Census Overview Information

State: ILLINOIS

County: 007 - BOONE 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
IL	BOONE COUNTY	0101.01	2 - Moderate	76.02	No	\$86,400	\$53,125	4396	1791	40.74	954	1449
IL	BOONE COUNTY	0101.02	3 - Middle	80.95	No	\$86,400	\$56,571	3756	1761	46.88	674	1295
IL	BOONE COUNTY	0102.00	2 - Moderate	55.59	No	\$86,400	\$38,852	5640	2378	42.16	1663	2111
IL	BOONE COUNTY	0103.00	3 - Middle	101.29	No	\$86,400	\$70,783	6674	3059	45.83	1882	2395
IL	BOONE COUNTY	0104.00	4 - Upper	121.14	No	\$86,400	\$84,656	6912	2389	34.56	2161	2366
IL	BOONE COUNTY	0105.01	4 - Upper	246.06	No	\$86,400	\$171,955	4501	673	14.95	1803	1896
IL	BOONE COUNTY	0105.02	4 - Upper	134.56	No	\$86,400	\$94,034	5795	955	16.48	1915	2176
IL	BOONE COUNTY	0106.01	4 - Upper	123.46	No	\$86,400	\$86,282	3847	896	23.29	1054	1367
IL	BOONE COUNTY	0106.03	4 - Upper	166.41	No	\$86,400	\$116,295	6380	1207	18.92	1887	2214
IL	BOONE COUNTY	0106.04	3 - Middle	116.33	No	\$86,400	\$81,298	5547	1650	29.75	1506	2008

2025 FFIEC Census Report - Summary Census Overview Information

State: ILLINOIS

County: 141 - OGLE 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
IL	OGLE COUNTY	9607.00	4 - Upper	161.18	No	\$86,600	\$109,338	4328	368	8.50	1440	1735
IL	OGLE COUNTY	9608.00	3 - Middle	103.03	Yes	\$86,600	\$69,893	3412	207	6.07	1140	1461
IL	OGLE COUNTY	9609.00	3 - Middle	98.92	Yes	\$86,600	\$67,104	4604	517	11.23	1493	2006
IL	OGLE COUNTY	9610.01	3 - Middle	94.87	Yes	\$86,600	\$64,359	3190	438	13.73	1053	1298
IL	OGLE COUNTY	9610.02	3 - Middle	117.04	Yes	\$86,600	\$79,397	3664	541	14.77	1001	1349
IL	OGLE COUNTY	9611.00	3 - Middle	109.11	Yes	\$86,600	\$74,020	3791	1143	30.15	649	1258
IL	OGLE COUNTY	9612.00	3 - Middle	112.04	Yes	\$86,600	\$76,005	7183	2196	30.57	1998	2502
IL	OGLE COUNTY	9613.01	4 - Upper	159.99	No	\$86,600	\$108,531	2483	170	6.85	795	1150
IL	OGLE COUNTY	9613.02	4 - Upper	146.03	No	\$86,600	\$99,063	2588	225	8.69	980	1127
IL	OGLE COUNTY	9614.00	3 - Middle	106.22	Yes	\$86,600	\$72,057	3975	420	10.57	1158	1742
IL	OGLE COUNTY	9615.00	3 - Middle	103.28	Yes	\$86,600	\$70,066	4310	333	7.73	1353	2035
IL	OGLE COUNTY	9616.00	3 - Middle	82.29	Yes	\$86,600	\$55,823	3295	1530	46.43	695	1224
IL	OGLE COUNTY	9617.00	4 - Upper	126.87	No	\$86,600	\$86,063	4965	580	11.68	1315	1967

2025 FFIEC Census Report - Summary Census Overview Information

State: ILLINOIS

County: 201 - WINNEBAGO COUNTY

All Tracts: 80



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
IL	WINNEBAGO COUNTY	0001.01	3 - Middle	100.00	No	\$86,400	\$69,883	4727	904	19.12	1291	1646
IL	WINNEBAGO COUNTY	0001.03	2 - Moderate	79.04	No	\$86,400	\$55,238	2729	494	18.10	626	1086
IL	WINNEBAGO COUNTY	0001.04	2 - Moderate	63.92	No	\$86,400	\$44,671	2665	548	20.56	616	1093
IL	WINNEBAGO COUNTY	0001.05	3 - Middle	112.98	No	\$86,400	\$78,958	4161	823	19.78	1293	1437
IL	WINNEBAGO COUNTY	0002.00	2 - Moderate	76.69	No	\$86,400	\$53,594	3152	607	19.26	668	1156
IL	WINNEBAGO COUNTY	0003.00	2 - Moderate	78.83	No	\$86,400	\$55,094	3786	720	19.02	1039	1739
IL	WINNEBAGO COUNTY	0004.01	3 - Middle	105.35	No	\$86,400	\$73,625	2191	538	24.55	727	956
IL	WINNEBAGO COUNTY	0004.02	3 - Middle	108.31	No	\$86,400	\$75,694	3009	767	25.49	1087	1222
IL	WINNEBAGO COUNTY	0004.03	3 - Middle	95.60	No	\$86,400	\$66,812	4438	1362	30.69	1253	1599
IL	WINNEBAGO COUNTY	0005.01	3 - Middle	119.03	No	\$86,400	\$83,185	4916	2082	42.35	1437	2037
IL	WINNEBAGO COUNTY	0005.02	2 - Moderate	79.40	No	\$86,400	\$55,490	3862	1895	49.07	875	1424
IL	WINNEBAGO COUNTY	0005.06	4 - Upper	146.93	No	\$86,400	\$102,679	4166	1018	24.44	1537	1844
IL	WINNEBAGO COUNTY	0005.07	3 - Middle	85.06	No	\$86,400	\$59,444	3996	1676	41.94	647	1017
IL	WINNEBAGO COUNTY	0005.10	4 - Upper	174.77	No	\$86,400	\$122,132	3155	917	29.06	1140	1304
IL	WINNEBAGO	0005.11	4 - Upper	151.82	No	\$86,400	\$106,097	2511	961	38.27	821	955

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											
IL	WINNEBAGO COUNTY	0005.12	4 - Upper	130.14	No	\$86,400	\$90,944	5366	1577	29.39	1451	2077
IL	WINNEBAGO COUNTY	0005.13	3 - Middle	98.91	No	\$86,400	\$69,125	4022	1150	28.59	1221	1637
IL	WINNEBAGO COUNTY	0005.14	4 - Upper	141.03	No	\$86,400	\$98,558	3368	847	25.15	1243	1355
IL	WINNEBAGO COUNTY	0005.15	4 - Upper	135.11	No	\$86,400	\$94,417	2727	836	30.66	625	795
IL	WINNEBAGO COUNTY	0005.16	4 - Upper	162.63	No	\$86,400	\$113,650	4071	995	24.44	1376	1448
IL	WINNEBAGO COUNTY	0006.00	3 - Middle	91.82	No	\$86,400	\$64,167	4259	1401	32.90	1345	1849
IL	WINNEBAGO COUNTY	0007.00	3 - Middle	112.28	No	\$86,400	\$78,468	3065	756	24.67	871	1474
IL	WINNEBAGO COUNTY	0008.00	2 - Moderate	66.57	No	\$86,400	\$46,522	2860	1548	54.13	358	1252
IL	WINNEBAGO COUNTY	0010.00	1 - Low	17.47	No	\$86,400	\$12,210	2065	1537	74.43	284	1141
IL	WINNEBAGO COUNTY	0011.00	2 - Moderate	66.57	No	\$86,400	\$46,523	1243	641	51.57	101	420
IL	WINNEBAGO COUNTY	0012.00	1 - Low	24.11	No	\$86,400	\$16,853	2191	1593	72.71	225	1120
IL	WINNEBAGO COUNTY	0013.00	1 - Low	32.44	No	\$86,400	\$22,670	2110	1387	65.73	427	1003
IL	WINNEBAGO COUNTY	0014.00	2 - Moderate	64.07	No	\$86,400	\$44,773	4122	2282	55.36	799	1891
IL	WINNEBAGO COUNTY	0015.00	3 - Middle	81.26	No	\$86,400	\$56,786	5454	2539	46.55	1515	2224
IL	WINNEBAGO COUNTY	0016.00	2 - Moderate	61.28	No	\$86,400	\$42,828	5556	2947	53.04	858	1837
IL	WINNEBAGO COUNTY	0017.00	3 - Middle	98.53	No	\$86,400	\$68,854	3117	1552	49.79	731	1208

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
IL	WINNEBAGO COUNTY	0018.00	2 - Moderate	56.43	No	\$86,400	\$39,440	4762	3013	63.27	970	2179
IL	WINNEBAGO COUNTY	0019.00	2 - Moderate	69.59	No	\$86,400	\$48,636	3463	1665	48.08	926	1373
IL	WINNEBAGO COUNTY	0020.00	1 - Low	48.20	No	\$86,400	\$33,686	2366	1107	46.79	402	1049
IL	WINNEBAGO COUNTY	0021.00	1 - Low	37.26	No	\$86,400	\$26,042	1780	1227	68.93	336	817
IL	WINNEBAGO COUNTY	0022.00	2 - Moderate	66.78	No	\$86,400	\$46,667	3508	2448	69.78	1074	1671
IL	WINNEBAGO COUNTY	0023.01	2 - Moderate	75.55	No	\$86,400	\$52,800	2410	1393	57.80	542	886
IL	WINNEBAGO COUNTY	0023.02	3 - Middle	90.33	No	\$86,400	\$63,125	1249	473	37.87	407	611
IL	WINNEBAGO COUNTY	0024.00	1 - Low	36.35	No	\$86,400	\$25,402	2464	2040	82.79	344	903
IL	WINNEBAGO COUNTY	0025.00	1 - Low	49.69	No	\$86,400	\$34,728	2626	2236	85.15	345	1092
IL	WINNEBAGO COUNTY	0026.00	0 - Unknown	0.00	No	\$86,400	\$0	2736	2237	81.76	194	888
IL	WINNEBAGO COUNTY	0027.00	2 - Moderate	66.41	No	\$86,400	\$46,408	2993	2713	90.64	493	1256
IL	WINNEBAGO COUNTY	0028.00	2 - Moderate	54.06	No	\$86,400	\$37,782	1388	1275	91.86	225	524
IL	WINNEBAGO COUNTY	0029.00	0 - Unknown	0.00	No	\$86,400	\$0	1117	454	40.64	38	166
IL	WINNEBAGO COUNTY	0030.00	4 - Upper	130.57	No	\$86,400	\$91,250	1689	463	27.41	563	692
IL	WINNEBAGO COUNTY	0031.00	1 - Low	29.42	No	\$86,400	\$20,563	3788	2444	64.52	445	1542
IL	WINNEBAGO COUNTY	0032.00	2 - Moderate	51.56	No	\$86,400	\$36,034	3092	2629	85.03	499	1089
IL	WINNEBAGO COUNTY	0033.00	2 - Moderate	62.08	No	\$86,400	\$43,388	3542	2362	66.69	705	1440



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
IL	WINNEBAGO COUNTY	0034.00	2 - Moderate	60.13	No	\$86,400	\$42,026	4579	2469	53.92	1168	1981
IL	WINNEBAGO COUNTY	0035.00	4 - Upper	145.22	No	\$86,400	\$101,488	2323	589	25.36	820	1259
IL	WINNEBAGO COUNTY	0036.01	4 - Upper	129.14	No	\$86,400	\$90,250	1565	355	22.68	644	825
IL	WINNEBAGO COUNTY	0036.02	2 - Moderate	77.45	No	\$86,400	\$54,125	3963	1899	47.92	804	1341
IL	WINNEBAGO COUNTY	0036.04	2 - Moderate	65.15	No	\$86,400	\$45,529	3080	1685	54.71	642	987
IL	WINNEBAGO COUNTY	0036.05	2 - Moderate	58.43	No	\$86,400	\$40,833	1963	891	45.39	220	430
IL	WINNEBAGO COUNTY	0036.06	2 - Moderate	76.81	No	\$86,400	\$53,681	2670	1466	54.91	897	1218
IL	WINNEBAGO COUNTY	0037.05	4 - Upper	134.23	No	\$86,400	\$93,806	4749	899	18.93	1850	2079
IL	WINNEBAGO COUNTY	0037.06	3 - Middle	117.57	No	\$86,400	\$82,161	6474	2367	36.56	1842	2177
IL	WINNEBAGO COUNTY	0037.07	3 - Middle	100.26	No	\$86,400	\$70,063	3579	1609	44.96	528	713
IL	WINNEBAGO COUNTY	0037.08	2 - Moderate	76.31	No	\$86,400	\$53,331	3086	1928	62.48	731	915
IL	WINNEBAGO COUNTY	0037.09	2 - Moderate	64.99	No	\$86,400	\$45,417	1907	1178	61.77	301	412
IL	WINNEBAGO COUNTY	0037.10	3 - Middle	117.95	No	\$86,400	\$82,426	2551	779	30.54	756	874
IL	WINNEBAGO COUNTY	0037.11	3 - Middle	118.84	No	\$86,400	\$83,051	4078	899	22.05	1282	1701
IL	WINNEBAGO COUNTY	0038.01	4 - Upper	133.37	No	\$86,400	\$93,203	6457	1217	18.85	1726	2519
IL	WINNEBAGO COUNTY	0038.05	4 - Upper	123.31	No	\$86,400	\$86,176	7284	1107	15.20	2453	2824
IL	WINNEBAGO COUNTY	0038.06	4 - Upper	173.76	No	\$86,400	\$121,429	5090	994	19.53	1554	1749

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
IL	WINNEBAGO COUNTY	0038.08	3 - Middle	108.44	No	\$86,400	\$75,781	3578	657	18.36	1210	1522
IL	WINNEBAGO COUNTY	0038.09	3 - Middle	86.21	No	\$86,400	\$60,250	4649	1211	26.05	1454	2002
IL	WINNEBAGO COUNTY	0038.10	3 - Middle	108.05	No	\$86,400	\$75,511	6495	1714	26.39	1804	2580
IL	WINNEBAGO COUNTY	0038.11	4 - Upper	190.24	No	\$86,400	\$132,946	1360	290	21.32	450	576
IL	WINNEBAGO COUNTY	0039.01	4 - Upper	178.87	No	\$86,400	\$125,000	4983	727	14.59	1625	1882
IL	WINNEBAGO COUNTY	0039.03	4 - Upper	161.40	No	\$86,400	\$112,788	6095	689	11.30	2072	2158
IL	WINNEBAGO COUNTY	0039.04	3 - Middle	108.24	No	\$86,400	\$75,640	4762	690	14.49	1385	1696
IL	WINNEBAGO COUNTY	0040.02	3 - Middle	111.09	No	\$86,400	\$77,632	6613	865	13.08	1852	2320
IL	WINNEBAGO COUNTY	0040.03	2 - Moderate	71.25	No	\$86,400	\$49,792	2102	700	33.30	705	951
IL	WINNEBAGO COUNTY	0040.04	3 - Middle	94.65	No	\$86,400	\$66,146	5870	1360	23.17	1510	2383
IL	WINNEBAGO COUNTY	0040.05	4 - Upper	154.16	No	\$86,400	\$107,730	3155	382	12.11	1038	1107
IL	WINNEBAGO COUNTY	0041.00	4 - Upper	122.26	No	\$86,400	\$85,441	5153	369	7.16	1667	2263
IL	WINNEBAGO COUNTY	0042.00	4 - Upper	126.02	No	\$86,400	\$88,065	6095	631	10.35	2180	2509
IL	WINNEBAGO COUNTY	0043.00	4 - Upper	137.56	No	\$86,400	\$96,135	5007	418	8.35	1712	1884
IL	WINNEBAGO COUNTY	9800.00	0 - Unknown	0.00	No	\$86,400	\$0	2	2	100.00	0	4