

GeoDataVision Report D-2 Tract Classifications 2017

Tract Income Class, Distressed and Underserved Status—Based on Census data released by the FFIEC November 2017

Addison, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50001960100	NO	UPPER	No	No	\$64,700
50001960200	NO	MIDDLE	No	No	\$64,700
50001960300	NO	MIDDLE	No	No	\$64,700
50001960400	NO	UPPER	No	No	\$64,700
50001960500	NO	MIDDLE	No	No	\$64,700
50001960600	NO	MIDDLE	No	No	\$64,700
50001960700	NO	MIDDLE	No	No	\$64,700
50001960800	NO	MIDDLE	No	No	\$64,700
50001960900	NO	MIDDLE	No	No	\$64,700
50001961000	NO	MIDDLE	No	No	\$64,700

Summary Data: Addison

Number of Census Tracts 10

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	8	80.00%
Upper Income Tracts	2	20.00%
NA Income Tracts	0	0.00%

Bennington, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50003970200	NO	MIDDLE	No	No	\$64,700

Bennington, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50003970300	NO	MIDDLE	No	No	\$64,700
50003970400	NO	MIDDLE	No	No	\$64,700
50003970500	NO	MIDDLE	No	No	\$64,700
50003970600	NO	MIDDLE	No	No	\$64,700
50003970700	NO	MIDDLE	No	No	\$64,700
50003970800	NO	MIDDLE	No	No	\$64,700
50003970900	NO	MIDDLE	No	No	\$64,700
50003971000	NO	MIDDLE	No	No	\$64,700
50003971100	NO	MIDDLE	No	No	\$64,700
50003971200	NO	MODERATE	No	No	\$64,700
50003971300	NO	MIDDLE	No	No	\$64,700

Summary Data: Bennington

Number of Census Tracts 12

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	8.33%
Middle Income Tracts	11	91.67%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Caledonia, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Caledonia, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50005957000	NO	MIDDLE	No	No	\$64,700
50005957100	NO	MIDDLE	No	No	\$64,700
50005957200	NO	MODERATE	No	No	\$64,700
50005957300	NO	MODERATE	No	No	\$64,700
50005957400	NO	MIDDLE	No	No	\$64,700
50005957500	NO	MODERATE	No	No	\$64,700
50005957600	NO	MIDDLE	No	No	\$64,700
50005957700	NO	MIDDLE	No	No	\$64,700
50005957800	NO	MIDDLE	No	No	\$64,700
50005957900	NO	MIDDLE	No	No	\$64,700

Summary Data: Caledonia

Number of Census Tracts 10

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	30.00%
Middle Income Tracts	7	70.00%
Upper Income Tracts	0	0.00%
NA Income Tracts	0	0.00%

Chittenden, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50007000100	NO	MIDDLE	No	No	\$82,400
50007000200	NO	MIDDLE	No	No	\$82,400

Chittenden, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50007000300	NO	MODERATE	No	No	\$82,400
50007000400	NO	MODERATE	No	No	\$82,400
50007000500	NO	MODERATE	No	No	\$82,400
50007000600	NO	MODERATE	No	No	\$82,400
50007000800	NO	MIDDLE	No	No	\$82,400
50007000900	NO	MIDDLE	No	No	\$82,400
50007001000	NO	MODERATE	No	No	\$82,400
50007001100	NO	MIDDLE	No	No	\$82,400
50007002101	NO	MIDDLE	No	No	\$82,400
50007002102	NO	MIDDLE	No	No	\$82,400
50007002200	NO	MIDDLE	No	No	\$82,400
50007002301	NO	MIDDLE	No	No	\$82,400
50007002302	NO	MIDDLE	No	No	\$82,400
50007002400	NO	LOW	No	No	\$82,400
50007002500	NO	MODERATE	No	No	\$82,400
50007002601	NO	MIDDLE	No	No	\$82,400
50007002602	NO	MIDDLE	No	No	\$82,400
50007002701	NO	MIDDLE	No	No	\$82,400
50007002702	NO	UPPER	No	No	\$82,400
50007002800	NO	UPPER	No	No	\$82,400
50007002900	NO	MIDDLE	No	No	\$82,400
50007003000	NO	MIDDLE	No	No	\$82,400
50007003100	NO	UPPER	No	No	\$82,400
50007003301	NO	UPPER	No	No	\$82,400
50007003304	NO	MIDDLE	No	No	\$82,400
50007003400	NO	UPPER	No	No	\$82,400
50007003501	NO	UPPER	No	No	\$82,400
50007003502	NO	MIDDLE	No	No	\$82,400
50007003503	NO	MIDDLE	No	No	\$82,400
50007003600	NO	MODERATE	No	No	\$82,400
50007003900	NO	UPPER	No	No	\$82,400
50007004002	NO	MIDDLE	No	No	\$82,400
50007980000	NO	NA	No	No	\$82,400

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GeoDataVision FFIEC Tract Classifications 2017: Vermont

Based on 2017 FFIEC Census Data

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Chittenden, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Chittenden					
Number of Census Tracts					35
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	1	2.86%			
Moderate Income Tracts	7	20.00%			
Middle Income Tracts	19	54.29%			
Upper Income Tracts	7	20.00%			
NA Income Tracts	1	2.86%			

Essex, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50009950100	NO	MODERATE	No	No	\$64,700
50009950200	NO	MODERATE	No	No	\$64,700
50009950500	NO	MODERATE	No	No	\$64,700

Essex, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Essex					
Number of Census Tracts					3
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	3	100.00%			
Middle Income Tracts	0	0.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Franklin, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50011010100	NO	MIDDLE	No	No	\$82,400
50011010200	NO	MODERATE	No	No	\$82,400
50011010300	NO	MODERATE	No	No	\$82,400
50011010400	NO	MIDDLE	No	No	\$82,400
50011010500	NO	MIDDLE	No	No	\$82,400
50011010600	NO	MIDDLE	No	No	\$82,400
50011010700	NO	MODERATE	No	No	\$82,400
50011010800	NO	MIDDLE	No	No	\$82,400
50011010900	NO	MIDDLE	No	No	\$82,400
50011011000	NO	MIDDLE	No	No	\$82,400

Franklin, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Franklin					
Number of Census Tracts					10
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	3	30.00%			
Middle Income Tracts	7	70.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Grand Isle, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50013020100	NO	MODERATE	No	No	\$82,400
50013020200	NO	MIDDLE	No	No	\$82,400

Grand Isle, Vermont

MSA: 15540, BURLINGTON-SOUTH BURLINGTON,
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Grand Isle					
Number of Census Tracts					2
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	50.00%			
Middle Income Tracts	1	50.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Lamoille, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50015953000	NO	MIDDLE	No	Yes	\$64,700
50015953100	NO	MIDDLE	No	Yes	\$64,700
50015953200	NO	MODERATE	No	No	\$64,700
50015953300	NO	MIDDLE	No	Yes	\$64,700
50015953400	NO	MIDDLE	No	Yes	\$64,700
50015953500	NO	MIDDLE	No	Yes	\$64,700
50015953600	NO	UPPER	No	Yes	\$64,700

Lamoille, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Lamoille

Number of Census Tracts 7

Number of Distressed or Underserved Tracts 5

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	14.29%
Middle Income Tracts	5	71.43%
Upper Income Tracts	1	14.29%
NA Income Tracts	0	0.00%

Orange, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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50017959000	NO	MIDDLE	No	No	\$64,700
50017959101	NO	MIDDLE	No	No	\$64,700
50017959102	NO	MIDDLE	No	No	\$64,700
50017959200	NO	MIDDLE	No	No	\$64,700
50017959300	NO	MIDDLE	No	No	\$64,700
50017959400	NO	MIDDLE	No	No	\$64,700
50017959500	NO	MIDDLE	No	No	\$64,700
50017959600	NO	UPPER	No	No	\$64,700
50017959700	NO	MIDDLE	No	No	\$64,700
50017959800	NO	MIDDLE	No	No	\$64,700

Orange, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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Summary Data: Orange

Number of Census Tracts 10

Number of Distressed or Underserved Tracts 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	9	90.00%
Upper Income Tracts	1	10.00%
NA Income Tracts	0	0.00%

Orleans, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
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50019951100	NO	MIDDLE	No	Yes	\$64,700
50019951200	NO	MIDDLE	No	Yes	\$64,700
50019951300	NO	MIDDLE	No	Yes	\$64,700
50019951400	NO	MODERATE	No	No	\$64,700
50019951500	NO	MODERATE	No	No	\$64,700
50019951600	NO	MIDDLE	No	Yes	\$64,700
50019951700	NO	MIDDLE	No	Yes	\$64,700
50019951800	NO	MIDDLE	No	Yes	\$64,700
50019951900	NO	MIDDLE	No	Yes	\$64,700
50019952000	NO	MIDDLE	No	Yes	\$64,700

Orleans, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Orleans					
Number of Census Tracts					10
Number of Distressed or Underserved Tracts					8
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	2	20.00%			
Middle Income Tracts	8	80.00%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Rutland, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50021962100	NO	MIDDLE	No	No	\$64,700
50021962200	NO	MIDDLE	No	No	\$64,700
50021962300	NO	MIDDLE	No	No	\$64,700
50021962400	NO	MIDDLE	No	No	\$64,700
50021962500	NO	MIDDLE	No	No	\$64,700
50021962600	NO	MIDDLE	No	No	\$64,700
50021962700	NO	UPPER	No	No	\$64,700
50021962800	NO	MIDDLE	No	No	\$64,700
50021963000	NO	MIDDLE	No	No	\$64,700
50021963100	NO	MODERATE	No	No	\$64,700
50021963200	NO	MODERATE	No	No	\$64,700
50021963300	NO	MODERATE	No	No	\$64,700

Rutland, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50021963400	NO	MIDDLE	No	No	\$64,700
50021963500	NO	MIDDLE	No	No	\$64,700
50021963600	NO	UPPER	No	No	\$64,700
50021963700	NO	MIDDLE	No	No	\$64,700
50021963800	NO	MIDDLE	No	No	\$64,700
50021964000	NO	MIDDLE	No	No	\$64,700
50021964200	NO	MIDDLE	No	No	\$64,700
50021964300	NO	MIDDLE	No	No	\$64,700

Summary Data: Rutland

Number of Census Tracts	20
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	3	15.00%
Middle Income Tracts	15	75.00%
Upper Income Tracts	2	10.00%
NA Income Tracts	0	0.00%

Washington, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50023954000	NO	MIDDLE	No	No	\$64,700
50023954100	NO	MIDDLE	No	No	\$64,700
50023954200	NO	MIDDLE	No	No	\$64,700
50023954300	NO	UPPER	No	No	\$64,700

Washington, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50023954400	NO	UPPER	No	No	\$64,700
50023954500	NO	MIDDLE	No	No	\$64,700
50023954600	NO	MIDDLE	No	No	\$64,700
50023954700	NO	UPPER	No	No	\$64,700
50023954800	NO	MIDDLE	No	No	\$64,700
50023954900	NO	MIDDLE	No	No	\$64,700
50023955000	NO	MIDDLE	No	No	\$64,700
50023955100	NO	MIDDLE	No	No	\$64,700
50023955200	NO	MIDDLE	No	No	\$64,700
50023955300	NO	UPPER	No	No	\$64,700
50023955400	NO	MIDDLE	No	No	\$64,700
50023955500	NO	MIDDLE	No	No	\$64,700
50023955600	NO	UPPER	No	No	\$64,700
50023955700	NO	UPPER	No	No	\$64,700
50023955800	NO	UPPER	No	No	\$64,700

Summary Data: Washington

Number of Census Tracts	19
Number of Distressed or Underserved Tracts	0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	0	0.00%
Middle Income Tracts	12	63.16%
Upper Income Tracts	7	36.84%
NA Income Tracts	0	0.00%

Windham, Vermont

MSA: 99999, nonmetro portion of VERMONT
CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50025967000	NO	MIDDLE	No	No	\$64,700
50025967100	NO	MODERATE	No	No	\$64,700
50025967200	NO	MIDDLE	No	No	\$64,700
50025967300	NO	MIDDLE	No	No	\$64,700
50025967400	NO	MIDDLE	No	No	\$64,700
50025967500	NO	MIDDLE	No	No	\$64,700
50025967600	NO	MIDDLE	No	No	\$64,700
50025967700	NO	MIDDLE	No	No	\$64,700
50025967800	NO	MIDDLE	No	No	\$64,700
50025967900	NO	MIDDLE	No	No	\$64,700
50025968000	NO	MIDDLE	No	No	\$64,700
50025968100	NO	MIDDLE	No	No	\$64,700
50025968200	NO	MIDDLE	No	No	\$64,700
50025968300	NO	MIDDLE	No	No	\$64,700
50025968400	NO	MIDDLE	No	No	\$64,700
50025968500	NO	MIDDLE	No	No	\$64,700
50025968600	NO	MIDDLE	No	No	\$64,700
50025968700	NO	MIDDLE	No	No	\$64,700

Windham, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
Summary Data: Windham					
Number of Census Tracts					18
Number of Distressed or Underserved Tracts					0
Tract Type	Number	Percentage			
Minority Tracts	0	0.00%			
Low Income Tracts	0	0.00%			
Moderate Income Tracts	1	5.56%			
Middle Income Tracts	17	94.44%			
Upper Income Tracts	0	0.00%			
NA Income Tracts	0	0.00%			

Windsor, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50027965000	NO	UPPER	No	No	\$64,700
50027965100	NO	MIDDLE	No	No	\$64,700
50027965200	NO	MIDDLE	No	No	\$64,700
50027965300	NO	MODERATE	No	No	\$64,700
50027965400	NO	MIDDLE	No	No	\$64,700
50027965501	NO	UPPER	No	No	\$64,700
50027965502	NO	UPPER	No	No	\$64,700
50027965600	NO	MIDDLE	No	No	\$64,700
50027965700	NO	MIDDLE	No	No	\$64,700
50027965800	NO	UPPER	No	No	\$64,700
50027965900	NO	MIDDLE	No	No	\$64,700
50027966000	NO	MIDDLE	No	No	\$64,700

Windsor, Vermont

MSA: 99999, nonmetro portion of VERMONT

CSA: NA

Complete Tract	Minority Tract	Tract Income Class	Distressed	Under-served	Annual EMFI
50027966100	NO	MIDDLE	No	No	\$64,700
50027966200	NO	MIDDLE	No	No	\$64,700
50027966300	NO	MIDDLE	No	No	\$64,700
50027966500	NO	MIDDLE	No	No	\$64,700
50027966600	NO	MIDDLE	No	No	\$64,700
50027966700	NO	MIDDLE	No	No	\$64,700

Summary Data: Windsor**Number of Census Tracts** 18**Number of Distressed or Underserved Tracts** 0

Tract Type	Number	Percentage
Minority Tracts	0	0.00%
Low Income Tracts	0	0.00%
Moderate Income Tracts	1	5.56%
Middle Income Tracts	13	72.22%
Upper Income Tracts	4	22.22%
NA Income Tracts	0	0.00%

Assessment Area Summary Data:	Number of Census Tracts:	184
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Number of Minority Tracts	Number of Low Income Tracts	Number of Moderate Income Tracts	Number of Middle Income Tracts	Number of Upper Income Tracts	Number of NA Income Tracts	Number of Distressed and Underserved Tracts
0	1	26	132	24	1	13

Percentage of Minority Tracts	Percentage of Low Income Tracts	Percentage of Moderate Income Tracts	Percentage of Middle Income Tracts	Percentage of Upper Income Tracts	Percentage of NA Income Tracts
0.00%	0.54%	14.13%	71.74%	13.04%	0.54%