DEMOGRAPHICS GEOGRAPHIC AREA (SUMMARY), 2023

Name of Reporting Institution	City, State, ZIP	RSSD ID Number	Agency
Chippewa Valley Bank		0000779650	3

Geographic Area: **Chippewa Valley Bank - Entire AA**

Race Population Counts and Income

Race	Total		Hispanic	Non-Hisp.	Median Income
American Indian or Alaskan	9,994	6.88%	375	9,619	$55,243
Asian	618	0.43%	3	615	$0
Black or African American	1,030	0.71%	39	991	$0
Hawaiian or Pacific Islander	36	0.02%	0	36	$0
White	125,625	86.43%	872	124,753	$68,176
Other	784	0.54%	373	411	$0
Two or More Races	7,258	4.99%	1,046	6,212	$81,250
Total Population	145,345	100.00%	2,708	142,637	

Exactly Two Race Population Counts

White/Amer. Indian or Alaskan	3,437
White/Asian	446
White/Black or African American	598
White/Hawaiian or Pacific Islander	48
White/Other	2,047
Black/Amer. Indian or Alaskan	111
Total Population	6,828

Age Population Counts

0 to 17 Years	26,146
18 to 20 Years	4,407
21 to 61 Years	68,230
62 to 64 Years	7,254
65 Years and Older	33,437

Gender Population Counts

Male	73,461
Female	71,884

Minority Population Counts

Minorities	20,592
Non-Minorities	124,753

Census Tracts in Geographic Area 56

Family Counts

Below Poverty Level	3,410
Total Families	39,132

Family Counts by Income

Extreme Low Income[2]	3,992
Low Income[2]	5,028
Moderate Income[2]	7,849
Lower Middle Income[2]	5,046
Upper Middle Income[2]	4,058
Upper Income[2]	13,159

Median Family Income by Ethnicity

Hispanic	$49,375
Non-Hispanic	$68,489

Area Monthly Housing Rental Costs

Gross Rent	$675
Estimated Rent 30%	$658
Estimated Rent 50%	$1,097
Estimated Rent 80%	$1,756
Estimated Rent 100%	$2,195
Estimated Rent 120%	$2,634

Household Counts by Income Source

Salaried	42,947
Self Employed	7,357
Interest, Dividends or Rental	15,267
Social Security	27,052
Supplemental Security	3,605
Public Assistance	1,652
Retirement	17,364
Other	8,631

Household Counts

Below Poverty Level	8,330
Total Households	64,380

Household Counts by Income

Extreme Low Income[2]	8,965
Low Income[2]	8,563
Moderate Income[2]	11,583
Lower Middle Income[2]	6,288
Upper Middle Income[2]	5,600
Upper Income[2]	23,380

Housing Unit Counts

Owner Occupied	47,699
Renter Occupied	16,681
1-4 Family	97,183
Mobile Home	6,063
Multifamily	5,638
Vacant	44,600
Other	96
Rural Non-Farm	0
Rural Farm	0
Urban Area	0
Urban Clusters	0

Average Median Area Characteristics

Year of Home	1796
Owner-Occupied Home Value	$149,226

Census Tract Counts by Family Income

As Percent of MSA/MD MFI	
Low Income	1
Moderate Income	11
Middle Income	42
Upper Income	0
Income Not Available	2
As Percent of County MFI	
Low Income	0
Moderate Income	0
Middle Income	0
Upper Income	0
Income Not Available	56

Census Tract Count by Minority Percent

Less than 10% Minority	36
10-19% Minority	12
20-49% Minority	2
50-79% Minority	3
80-100% Minority	1
Minority Percent Not Available	2

Census Tract Counts by Community

Mixed	13
Rural	40
Urban	3
Island	0

Census Tract Counts by Characteristic

Distressed/Population Loss[3]	2
Distressed/Poverty Rate[3]	0
Distressed/Unemployment[3]	0
Underserved Remote/Rural[4]	22
Federally Targeted Indicator[5]	0
Majority Minority Mixed Race[6]	4
Majority Minority Single Race[7]	4
High Minority Mixed Race[8]	1
High Minority Single Race[9]	0
Small County	41
Island Area	0
Principal City	0
Data Suppressed	2

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Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023

2. Income categories adhere to the following definitions: Extreme Low Income = Median Income of Tract is less than 30% of Median Income of MSA/MD, Low Income = Median Income of Tract is greater than or equal to 30% and less than 50% of Median Income of MSA/MD, Moderate Income = Median Income of Tract is greater than or equal to 50% and less than 80% of Median Income of MSA/MD, Lower Middle Income = Median Income of Tract is greater than or equal to 80% and less than 100% of Median Income of MSA/MD, Upper Middle Income = Median Income of Tract is greater than or equal to 100% and less than 120% of Median Income of MSA/MD and Upper Income = Median Income of Tract is greater than or equal to 120% of Median Income of MSA/MD.

3. Distressed Census Tracts are designated by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.

4. Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs.

5. Census tracts in Federally Targeted Area's are defined in section 143(j)(1)(A) of the IRS (Internal Revenue Service) code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.

6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.

7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.

8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.

9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.