

DEMOGRAPHICS GEOGRAPHIC AREA (DETAIL), 2023

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Chippewa Valley Bank
Name of Reporting Institution

City, State, ZIP

0000779650

RSSD ID Number

3

Agency

MSA/MDStateCodeCountyCodeCensusTractFederally TargetedFFIEC UnderservedFFIEC Distressed							Population						Income																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
							Total PopulationMinority PopulationPercentage MinorityMajority Minority Mixed RaceMajority Minority Single RaceHigh Minority Mixed RaceHigh Minority Single RaceSubstantial Race/EthnicitySubstantial EthnicitySubstantial Gender						FFIEC EstimatedMSA/MD Median FamilyDecennial MSA/MD Median FamilyDecennial Tract Median FamilyPercentage Tract / MSA/MD Median FamilyDecennial Census Tract MFI Level																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
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								Population									Income				
																	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender					
NA	55	113	9400.02	No	Yes	No	1,176	765	65.05%	Yes	Yes	No	No	Indian or Alaskan	Not Hispanic	Male	\$86,000	\$71,740	\$60,662	84.55%	Middle
NA	55	125	9400.00	No	No	No	3,573	2,234	62.52%	Yes	Yes	No	No	Indian or Alaskan	Not Hispanic	Male	\$86,000	\$71,740	\$51,955	72.42%	Moderate
NA	55	125	9502.01	No	Yes	No	2,952	170	5.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$60,489	84.31%	Middle
NA	55	125	9502.02	No	Yes	No	1,481	104	7.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$70,938	98.88%	Middle
NA	55	125	9505.01	No	Yes	No	3,060	208	6.80%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$60,217	83.93%	Middle
NA	55	125	9505.02	No	Yes	No	3,191	270	8.46%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$64,643	90.10%	Middle
NA	55	125	9506.01	No	Yes	No	2,693	119	4.42%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$74,250	103.49%	Middle
NA	55	125	9506.02	No	Yes	No	1,738	71	4.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$68,393	95.33%	Middle
NA	55	125	9507.00	No	Yes	No	4,359	302	6.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$86,000	\$71,740	\$75,066	104.63%	Middle
Grand Totals:							145,345	20,592	14.17%												

- Notes: 1. Federal Financial Institutions Examination Council Demographic Data: 2023
2. Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
3. 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.
4. 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. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
5. 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. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
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.