





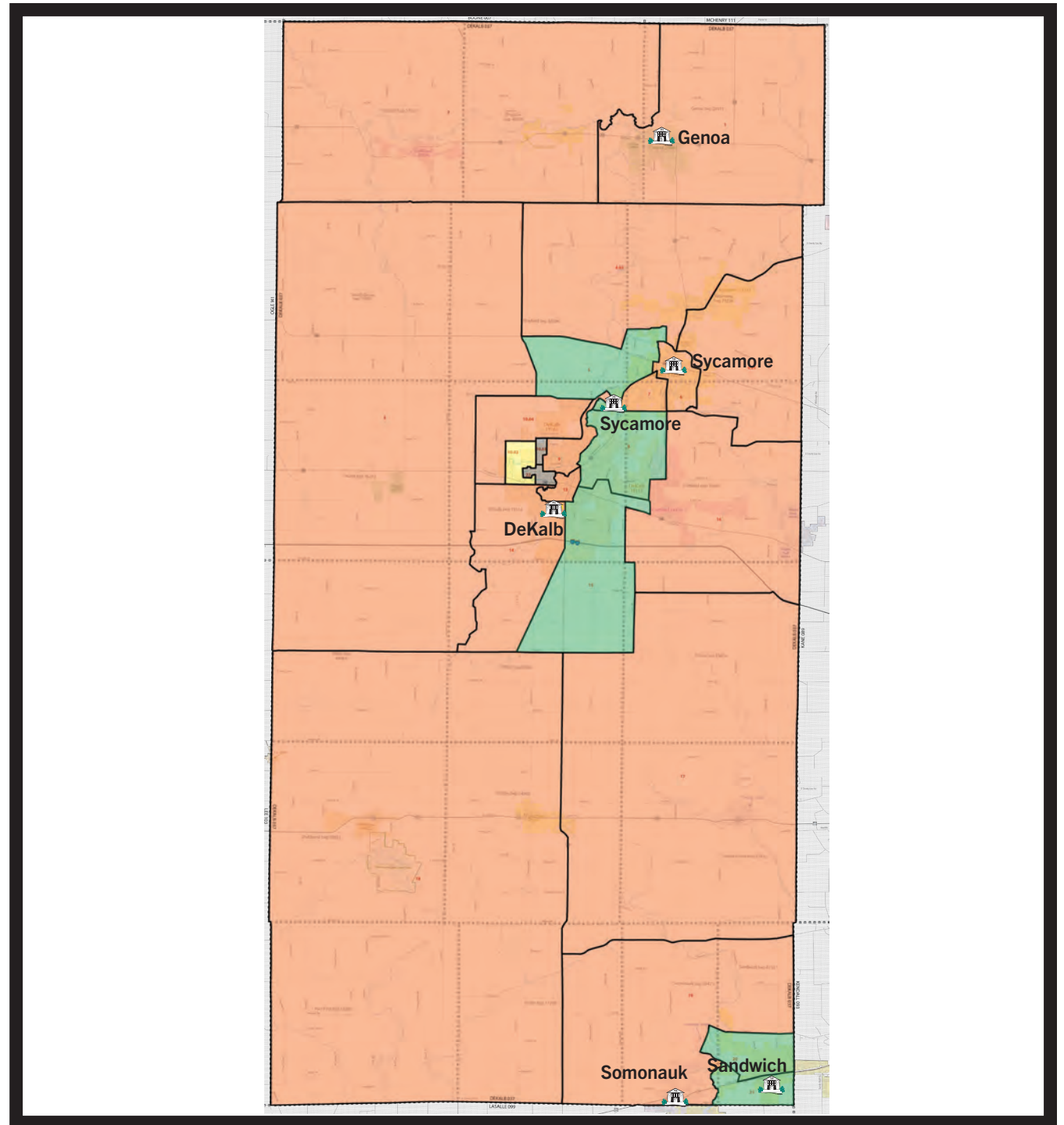




Census Tracts

-  0 :: NA Income
-  1 :: Low Income
-  2 :: Moderate Income
-  3 :: Middle Income
-  4 :: Upper Income
-  Heartland Bank Office



2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 037 - DEKALB COUNTY









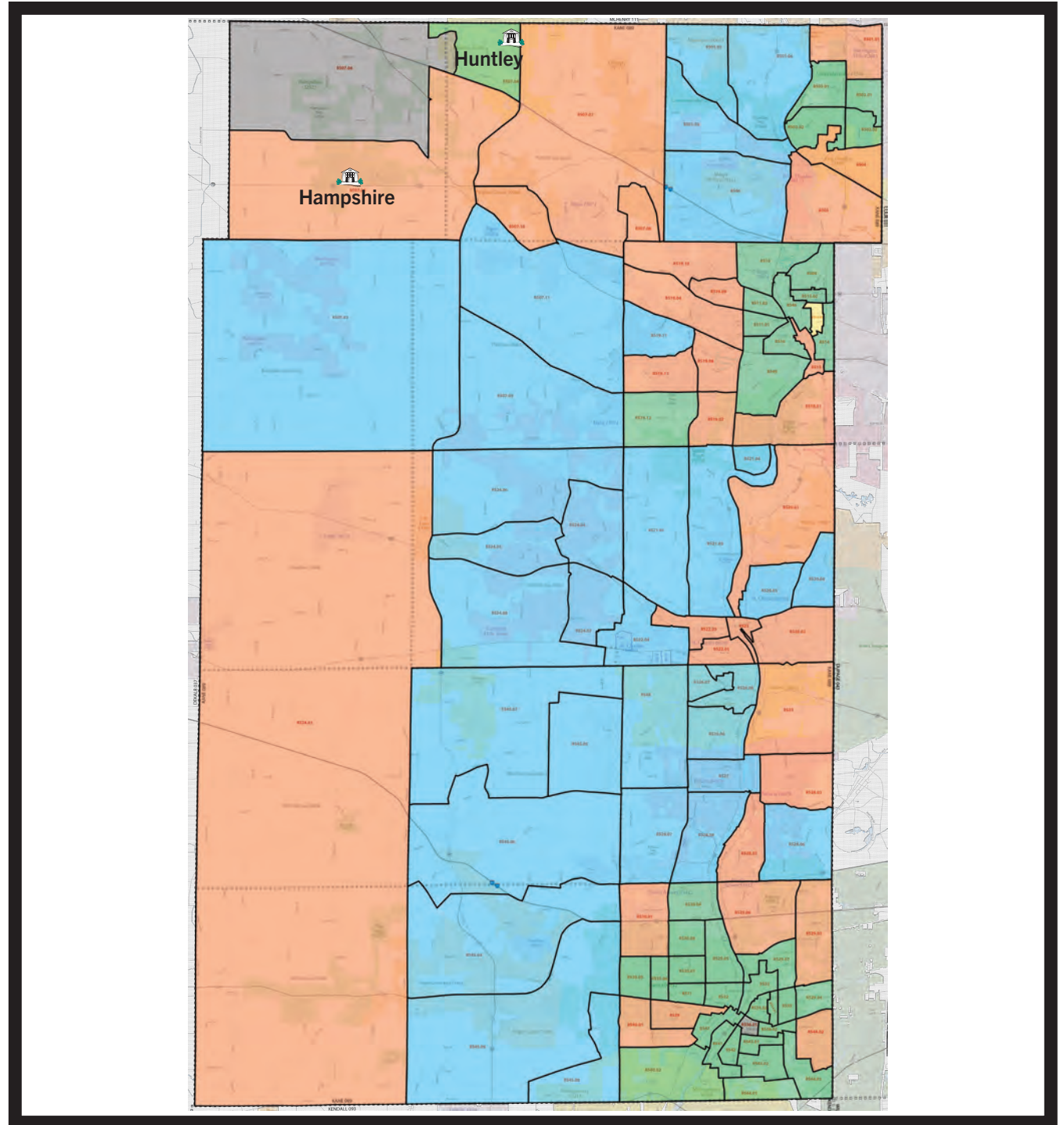
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	037	0001.00	Middle	No	82.89	\$113,500	\$94,080	\$80,681	6737	21.37	1440	1617	2468
17	037	0002.00	Middle	No	91.12	\$113,500	\$103,421	\$88,684	4513	14.18	640	1331	1822
17	037	0003.00	Middle	No	113.39	\$113,500	\$128,698	\$110,362	2520	16.27	410	734	1016
17	037	0004.01	Middle	No	105.81	\$113,500	\$120,094	\$102,986	3975	13.64	542	1173	1407
17	037	0004.02	Middle	No	106.60	\$113,500	\$120,991	\$103,750	5184	14.26	739	1128	1417
17	037	0005.00	Moderate	No	69.70	\$113,500	\$79,110	\$67,841	4070	28.65	1166	1091	1501
17	037	0006.00	Middle	No	80.75	\$113,500	\$91,651	\$78,598	5919	17.96	1063	1311	2171
17	037	0007.00	Middle	No	82.89	\$113,500	\$94,080	\$80,680	3694	17.46	645	1121	1378
17	037	0008.00	Moderate	No	74.36	\$113,500	\$84,399	\$72,375	6635	34.89	2315	1420	2185
17	037	0009.00	Middle	No	110.05	\$113,500	\$124,907	\$107,115	4960	33.43	1658	1295	1629
17	037	0010.02	Low	No	28.47	\$113,500	\$32,313	\$27,714	5860	57.20	3352	12	347
17	037	0010.03	Unknown	No	0.00	\$113,500	\$0	\$0	4134	79.37	3281	0	230
17	037	0010.04	Middle	No	98.35	\$113,500	\$111,627	\$95,726	2374	43.51	1033	440	682
17	037	0013.00	Middle	No	93.18	\$113,500	\$105,759	\$90,691	5267	37.29	1964	811	1746
17	037	0014.00	Middle	No	83.10	\$113,500	\$94,319	\$80,882	6371	29.79	1898	1656	2257
17	037	0015.00	Moderate	No	64.27	\$113,500	\$72,946	\$62,557	3831	39.65	1519	1170	1574
17	037	0016.00	Middle	No	101.92	\$113,500	\$115,679	\$99,200	4383	25.17	1103	1291	1572
17	037	0017.00	Middle	No	95.48	\$113,500	\$108,370	\$92,930	3388	11.39	386	1009	1399
17	037	0018.00	Middle	No	93.56	\$113,500	\$106,191	\$91,065	3764	10.20	384	1209	1565
17	037	0019.00	Middle	No	93.27	\$113,500	\$105,861	\$90,781	2363	10.50	248	748	978
17	037	0020.00	Moderate	No	76.80	\$113,500	\$87,168	\$74,750	4732	16.67	789	1302	1693
17	037	0021.00	Moderate	No	77.87	\$113,500	\$88,382	\$75,792	2461	25.64	631	489	875
17	037	0022.00	Unknown	No	0.00	\$113,500	\$0	\$0	3285	59.82	1965	17	70

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Census Tracts

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 089 - KANE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	089	8501.01	Middle	No	85.47	\$113,500	\$97,008	\$83,185	6608	63.26	4180	1789	2241
17	089	8501.03	Upper	No	129.14	\$113,500	\$146,574	\$125,694	6034	32.70	1973	1963	2107
17	089	8501.05	Upper	No	122.27	\$113,500	\$138,776	\$119,005	6895	35.94	2478	2092	2264
17	089	8501.06	Upper	No	128.01	\$113,500	\$145,291	\$124,595	7801	33.30	2598	2249	2572
17	089	8502.01	Moderate	No	66.14	\$113,500	\$75,069	\$64,375	4156	83.76	3481	951	1136
17	089	8502.02	Moderate	No	63.72	\$113,500	\$72,322	\$62,022	6823	88.06	6008	1157	1679
17	089	8503.01	Moderate	No	64.44	\$113,500	\$73,139	\$62,717	7667	82.90	6356	1085	1632
17	089	8503.02	Moderate	No	64.56	\$113,500	\$73,276	\$62,836	4788	62.57	2996	711	990
17	089	8504.00	Middle	No	95.96	\$113,500	\$108,915	\$93,403	2553	28.75	734	880	961
17	089	8505.00	Middle	No	107.75	\$113,500	\$122,296	\$104,875	3954	27.47	1086	1031	1517
17	089	8506.00	Upper	No	127.18	\$113,500	\$144,349	\$123,781	7443	29.09	2165	2049	2315
17	089	8507.03	Upper	No	122.65	\$113,500	\$139,208	\$119,375	2128	17.01	362	625	800
17	089	8507.04	Moderate	No	69.44	\$113,500	\$78,814	\$67,591	4916	4.43	218	3038	3071
17	089	8507.05	Middle	No	118.74	\$113,500	\$134,770	\$115,570	9050	25.08	2270	1589	2174
17	089	8507.06	Unknown	No	0.00	\$113,500	\$0	\$0	1922	9.68	186	1081	1113
17	089	8507.07	Middle	No	112.72	\$113,500	\$127,937	\$109,712	8375	26.17	2192	2751	3284
17	089	8507.08	Middle	No	97.87	\$113,500	\$111,082	\$95,262	4473	40.02	1790	1327	1541
17	089	8507.09	Upper	No	142.89	\$113,500	\$162,180	\$139,078	3862	23.87	922	897	897
17	089	8507.10	Middle	No	102.47	\$113,500	\$116,303	\$99,730	7261	40.39	2933	1578	2008
17	089	8507.11	Upper	No	218.91	\$113,500	\$248,463	\$213,058	4808	27.93	1343	788	871
17	089	8508.00	Moderate	No	79.09	\$113,500	\$89,767	\$76,984	6968	69.13	4817	1603	2215
17	089	8510.00	Moderate	No	63.67	\$113,500	\$72,265	\$61,976	6693	57.15	3825	1597	2096
17	089	8511.01	Moderate	No	60.45	\$113,500	\$68,611	\$58,839	4377	66.96	2931	793	1191
17	089	8511.02	Moderate	No	75.65	\$113,500	\$85,863	\$73,636	3710	63.94	2372	934	1240
17	089	8513.01	Low	No	44.13	\$113,500	\$50,088	\$42,955	3843	83.35	3203	566	1039
17	089	8513.02	Moderate	No	59.72	\$113,500	\$67,782	\$58,125	3203	88.57	2837	435	847

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	089	8514.00	Moderate	No	65.50	\$113,500	\$74,343	\$63,750	6806	84.84	5774	1140	1883
17	089	8515.00	Middle	No	80.09	\$113,500	\$90,902	\$77,955	1049	82.08	861	128	229
17	089	8516.00	Moderate	No	73.49	\$113,500	\$83,411	\$71,528	6623	72.35	4792	1280	2000
17	089	8518.01	Middle	No	90.54	\$113,500	\$102,763	\$88,125	8379	39.19	3284	2181	2538
17	089	8519.04	Middle	No	105.40	\$113,500	\$119,629	\$102,589	7754	55.39	4295	1822	2394
17	089	8519.07	Middle	No	117.32	\$113,500	\$133,158	\$114,191	7921	44.22	3503	2303	2531
17	089	8519.08	Middle	No	84.08	\$113,500	\$95,431	\$81,832	5121	62.57	3204	1505	1943
17	089	8519.09	Middle	No	106.17	\$113,500	\$120,503	\$103,333	4367	48.25	2107	1199	1430
17	089	8519.10	Middle	No	109.67	\$113,500	\$124,475	\$106,740	3927	50.22	1972	1215	1364
17	089	8519.11	Upper	No	152.41	\$113,500	\$172,985	\$148,338	5317	39.65	2108	1508	1601
17	089	8519.12	Moderate	No	79.55	\$113,500	\$90,289	\$77,429	3358	29.75	999	1074	1201
17	089	8519.13	Middle	No	116.34	\$113,500	\$132,046	\$113,233	5668	29.22	1656	2056	2080
17	089	8520.01	Middle	No	103.58	\$113,500	\$117,563	\$100,815	4492	26.45	1188	1496	1903
17	089	8520.02	Middle	No	101.55	\$113,500	\$115,259	\$98,839	6722	22.03	1481	1802	2439
17	089	8520.04	Upper	No	215.37	\$113,500	\$244,445	\$209,615	2911	18.79	547	774	854
17	089	8520.05	Upper	No	159.83	\$113,500	\$181,407	\$155,559	4902	11.95	586	1483	1432
17	089	8521.01	Upper	No	175.16	\$113,500	\$198,807	\$170,483	7015	21.57	1513	2449	2554
17	089	8521.03	Upper	No	165.20	\$113,500	\$187,502	\$160,789	6526	18.16	1185	2104	2211
17	089	8521.04	Upper	No	151.55	\$113,500	\$172,009	\$147,500	2986	31.68	946	811	894
17	089	8522.01	Middle	No	110.45	\$113,500	\$125,361	\$107,500	4832	16.64	804	1344	1721
17	089	8522.03	Middle	No	91.70	\$113,500	\$104,080	\$89,250	4997	35.98	1798	825	1244
17	089	8522.04	Upper	No	140.11	\$113,500	\$159,025	\$136,371	4467	26.24	1172	1145	1267
17	089	8523.00	Middle	No	116.87	\$113,500	\$132,647	\$113,750	2052	18.81	386	390	678
17	089	8524.03	Middle	No	105.79	\$113,500	\$120,072	\$102,969	5111	11.25	575	1628	2095
17	089	8524.04	Upper	No	186.36	\$113,500	\$211,519	\$181,379	2545	14.50	369	869	919
17	089	8524.05	Upper	No	136.92	\$113,500	\$155,404	\$133,264	3112	10.28	320	1172	1298
17	089	8524.06	Upper	No	132.68	\$113,500	\$150,592	\$129,135	2874	13.99	402	861	891
17	089	8524.07	Upper	No	256.86	\$113,500	\$291,536	\$250,001	3513	15.20	534	1075	1127
17	089	8524.08	Upper	No	130.34	\$113,500	\$147,936	\$126,855	4754	11.04	525	1497	1605

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17	089	8525.00	Middle	No	107.28	\$113,500	\$121,763	\$104,419	6500	19.51	1268	2085	2438
17	089	8526.06	Upper	No	139.06	\$113,500	\$157,833	\$135,347	4584	10.06	461	1426	1509
17	089	8526.07	Upper	No	145.21	\$113,500	\$164,813	\$141,335	3611	14.15	511	950	1219
17	089	8526.08	Upper	No	142.69	\$113,500	\$161,953	\$138,882	3703	9.48	351	1123	1464
17	089	8527.00	Upper	No	120.45	\$113,500	\$136,711	\$117,236	7086	20.27	1436	1820	2545
17	089	8528.03	Middle	No	116.07	\$113,500	\$131,739	\$112,973	4992	23.50	1173	1200	1419
17	089	8528.05	Middle	No	114.03	\$113,500	\$129,424	\$110,984	5552	30.40	1688	1755	2046
17	089	8528.06	Upper	No	132.76	\$113,500	\$150,683	\$129,212	6814	20.40	1390	2158	2232
17	089	8528.07	Upper	No	152.69	\$113,500	\$173,303	\$148,611	3897	23.02	897	1151	1422
17	089	8528.08	Upper	No	121.13	\$113,500	\$137,483	\$117,891	7022	19.62	1378	2325	2539
17	089	8529.03	Middle	No	92.32	\$113,500	\$104,783	\$89,858	5193	53.11	2758	1716	1734
17	089	8529.04	Moderate	No	61.47	\$113,500	\$69,768	\$59,830	2079	91.34	1899	512	801
17	089	8529.05	Moderate	No	51.90	\$113,500	\$58,907	\$50,515	4684	76.67	3591	871	1247
17	089	8529.06	Middle	No	88.76	\$113,500	\$100,743	\$86,389	5176	56.99	2950	1341	1813
17	089	8529.07	Moderate	No	64.51	\$113,500	\$73,219	\$62,791	4930	83.89	4136	1592	1749
17	089	8530.01	Middle	No	84.07	\$113,500	\$95,419	\$81,830	3586	44.59	1599	1102	1238
17	089	8530.04	Moderate	No	76.91	\$113,500	\$87,293	\$74,860	3228	30.76	993	809	1050
17	089	8530.05	Moderate	No	68.75	\$113,500	\$78,031	\$66,912	5521	65.84	3635	1078	1439
17	089	8530.06	Moderate	No	76.97	\$113,500	\$87,361	\$74,912	3343	66.08	2209	828	1171
17	089	8530.07	Moderate	No	65.54	\$113,500	\$74,388	\$63,795	5574	81.52	4544	895	1326
17	089	8530.08	Moderate	No	68.46	\$113,500	\$77,702	\$66,635	4122	75.62	3117	991	1190
17	089	8531.00	Moderate	No	64.95	\$113,500	\$73,718	\$63,214	2793	75.30	2103	849	1046
17	089	8532.00	Moderate	No	56.89	\$113,500	\$64,570	\$55,375	6044	82.84	5007	952	1965
17	089	8533.00	Moderate	No	55.03	\$113,500	\$62,459	\$53,559	3745	88.33	3308	944	1572
17	089	8534.01	Moderate	No	63.03	\$113,500	\$71,539	\$61,349	2189	95.07	2081	548	787
17	089	8534.02	Moderate	No	51.00	\$113,500	\$57,885	\$49,643	4527	96.00	4346	630	1652
17	089	8535.00	Moderate	No	70.48	\$113,500	\$79,995	\$68,596	4530	95.32	4318	1137	1658
17	089	8536.01	Unknown	No	0.00	\$113,500	\$0	\$0	3002	91.24	2739	349	783







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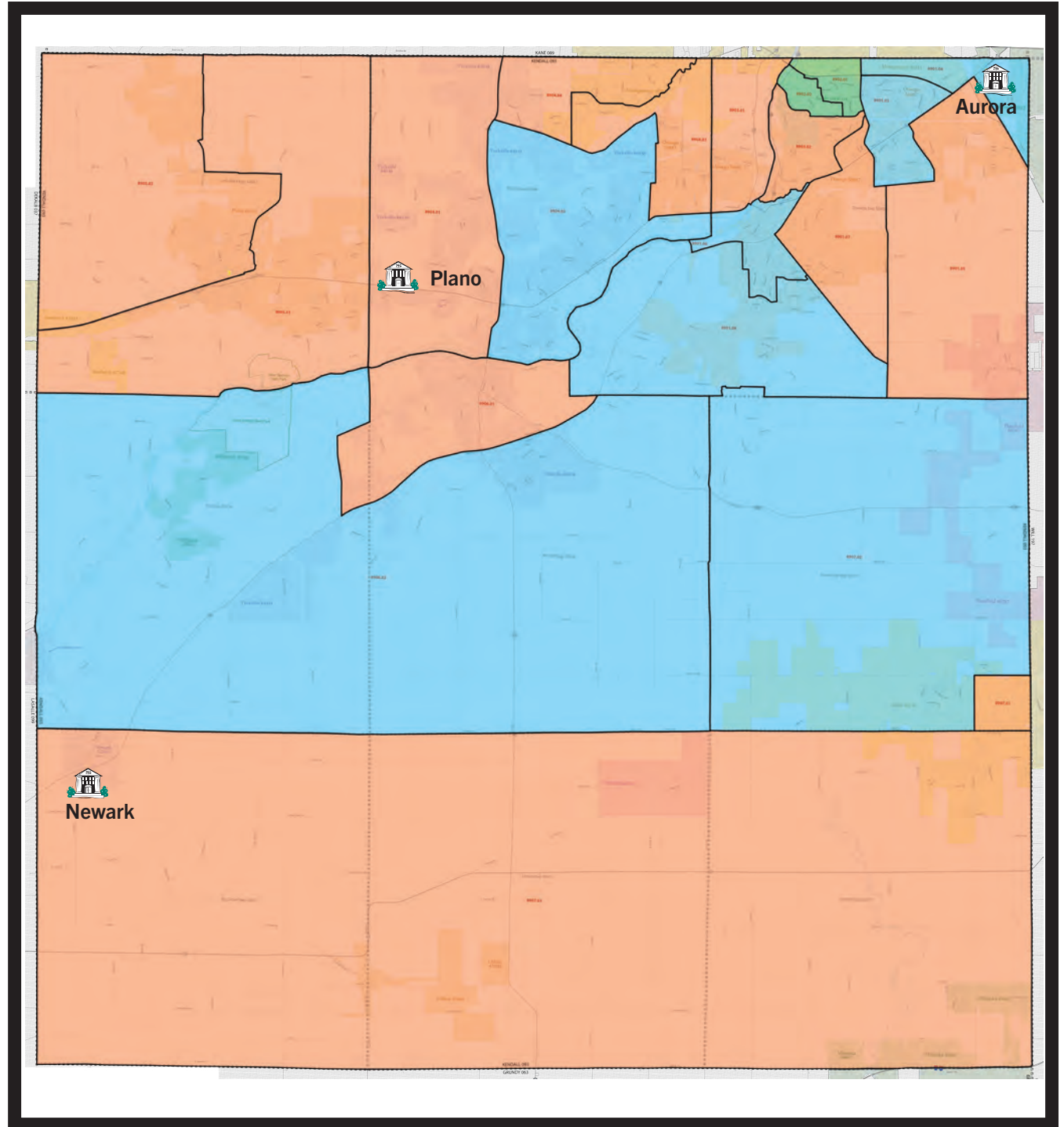
State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	089	8536.02	Moderate	No	61.47	\$113,500	\$69,768	\$59,830	3478	94.34	3281	818	1246
17	089	8539.00	Middle	No	89.41	\$113,500	\$101,480	\$87,026	5744	39.61	2275	1733	2252
17	089	8540.01	Middle	No	99.57	\$113,500	\$113,012	\$96,908	4099	39.38	1614	1473	1662
17	089	8540.02	Moderate	No	79.52	\$113,500	\$90,255	\$77,400	5676	59.25	3363	1373	1891
17	089	8541.00	Moderate	No	66.29	\$113,500	\$75,239	\$64,526	4117	84.79	3491	925	1378
17	089	8542.00	Moderate	No	53.70	\$113,500	\$60,950	\$52,266	4700	86.21	4052	863	1568
17	089	8543.01	Moderate	No	64.55	\$113,500	\$73,264	\$62,833	5371	90.82	4878	1126	1916
17	089	8543.02	Moderate	No	70.63	\$113,500	\$80,165	\$68,750	3970	84.94	3372	1054	1364
17	089	8544.01	Moderate	No	56.61	\$113,500	\$64,252	\$55,105	2727	74.51	2032	457	634
17	089	8544.02	Middle	No	92.30	\$113,500	\$104,761	\$89,833	3726	63.23	2356	794	1146
17	089	8544.03	Moderate	No	52.84	\$113,500	\$59,973	\$51,434	6710	75.63	5075	1077	2509
17	089	8545.04	Upper	No	128.61	\$113,500	\$145,972	\$125,179	7941	15.31	1216	3073	3078
17	089	8545.05	Upper	No	179.25	\$113,500	\$203,449	\$174,457	7821	12.75	997	1877	1942
17	089	8545.06	Upper	No	131.00	\$113,500	\$148,685	\$127,500	3887	23.18	901	1155	1193
17	089	8545.07	Upper	No	120.68	\$113,500	\$136,972	\$117,460	5722	15.31	876	1780	2006
17	089	8545.08	Upper	No	131.02	\$113,500	\$148,708	\$127,526	5861	42.06	2465	1787	1923
17	089	8545.09	Upper	No	129.68	\$113,500	\$147,187	\$126,222	6781	26.01	1764	1927	2102
17	089	8546.00	Moderate	No	53.83	\$113,500	\$61,097	\$52,396	3976	76.03	3023	461	1070
17	089	8547.00	Moderate	No	67.98	\$113,500	\$77,157	\$66,165	2345	70.58	1655	325	507
17	089	8548.00	Upper	No	162.17	\$113,500	\$184,063	\$157,841	7998	13.77	1101	2540	2528
17	089	8549.00	Moderate	No	66.23	\$113,500	\$75,171	\$64,468	5433	62.58	3400	1173	1582

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-  Heartland Bank Office



2023 FFIEC Census Report - Summary Census Demographic Information

State: 17 - ILLINOIS (IL)

County: 093 - KENDALL COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
17	093	8901.03	Upper	No	149.58	\$113,500	\$169,773	\$145,588	5506	35.91	1977	1763	1770
17	093	8901.04	Upper	No	124.16	\$113,500	\$140,922	\$120,842	6050	46.76	2829	1828	2083
17	093	8901.05	Middle	No	108.24	\$113,500	\$122,852	\$105,349	9032	39.56	3573	2087	2521
17	093	8901.06	Upper	No	120.08	\$113,500	\$136,291	\$116,875	4966	23.68	1176	1495	1622
17	093	8901.07	Middle	No	117.43	\$113,500	\$133,283	\$114,293	4869	31.71	1544	1167	1382
17	093	8901.08	Upper	No	127.67	\$113,500	\$144,905	\$124,258	5473	22.31	1221	1666	1694
17	093	8902.01	Moderate	No	75.70	\$113,500	\$85,920	\$73,681	4416	46.92	2072	1259	1561
17	093	8902.02	Moderate	No	70.20	\$113,500	\$79,677	\$68,326	3089	48.46	1497	958	1101
17	093	8903.01	Middle	No	109.75	\$113,500	\$124,566	\$106,818	6159	39.94	2460	1791	2033
17	093	8903.02	Middle	No	97.87	\$113,500	\$111,082	\$95,259	6091	31.87	1941	1969	2170
17	093	8904.01	Middle	No	103.20	\$113,500	\$117,132	\$100,443	6290	25.79	1622	1479	1825
17	093	8904.02	Upper	No	122.26	\$113,500	\$138,765	\$119,000	9883	25.88	2558	2353	2816
17	093	8904.03	Middle	No	103.35	\$113,500	\$117,302	\$100,588	5970	39.30	2346	1364	1455
17	093	8904.04	Middle	No	109.25	\$113,500	\$123,999	\$106,334	9887	49.17	4861	2125	2552
17	093	8905.01	Middle	No	82.59	\$113,500	\$93,740	\$80,385	9398	48.99	4604	2272	3078
17	093	8905.02	Middle	No	102.92	\$113,500	\$116,814	\$100,174	4638	39.11	1814	1409	1831
17	093	8906.01	Middle	No	107.45	\$113,500	\$121,956	\$104,583	4513	17.11	772	1336	1568
17	093	8906.02	Upper	No	129.52	\$113,500	\$147,005	\$126,065	5700	18.35	1046	1690	1933
17	093	8907.01	Middle	No	110.29	\$113,500	\$125,179	\$107,346	5364	42.56	2283	1331	1479
17	093	8907.02	Upper	No	169.59	\$113,500	\$192,485	\$165,063	5527	38.81	2145	1160	1304
17	093	8907.03	Middle	No	99.67	\$113,500	\$113,125	\$97,011	9048	31.37	2838	2061	2313

* Will automatically be included in the 2024 Distressed or Underserved Tract List