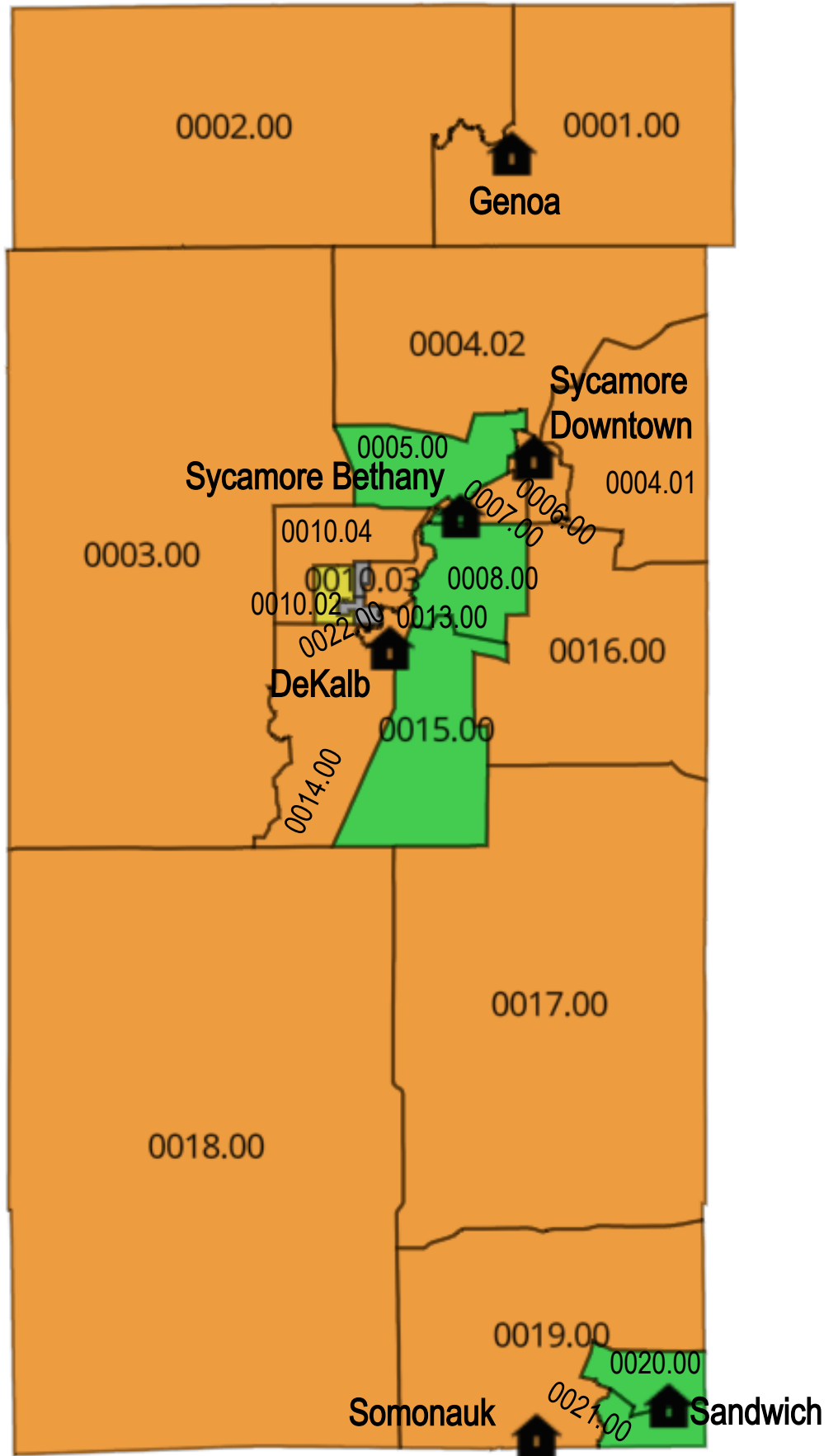


## Census Tract

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



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 20994 - ELGIN, IL

State: ILLINOIS

County: 037 - DEKALB COUNTY

All Tracts: 23

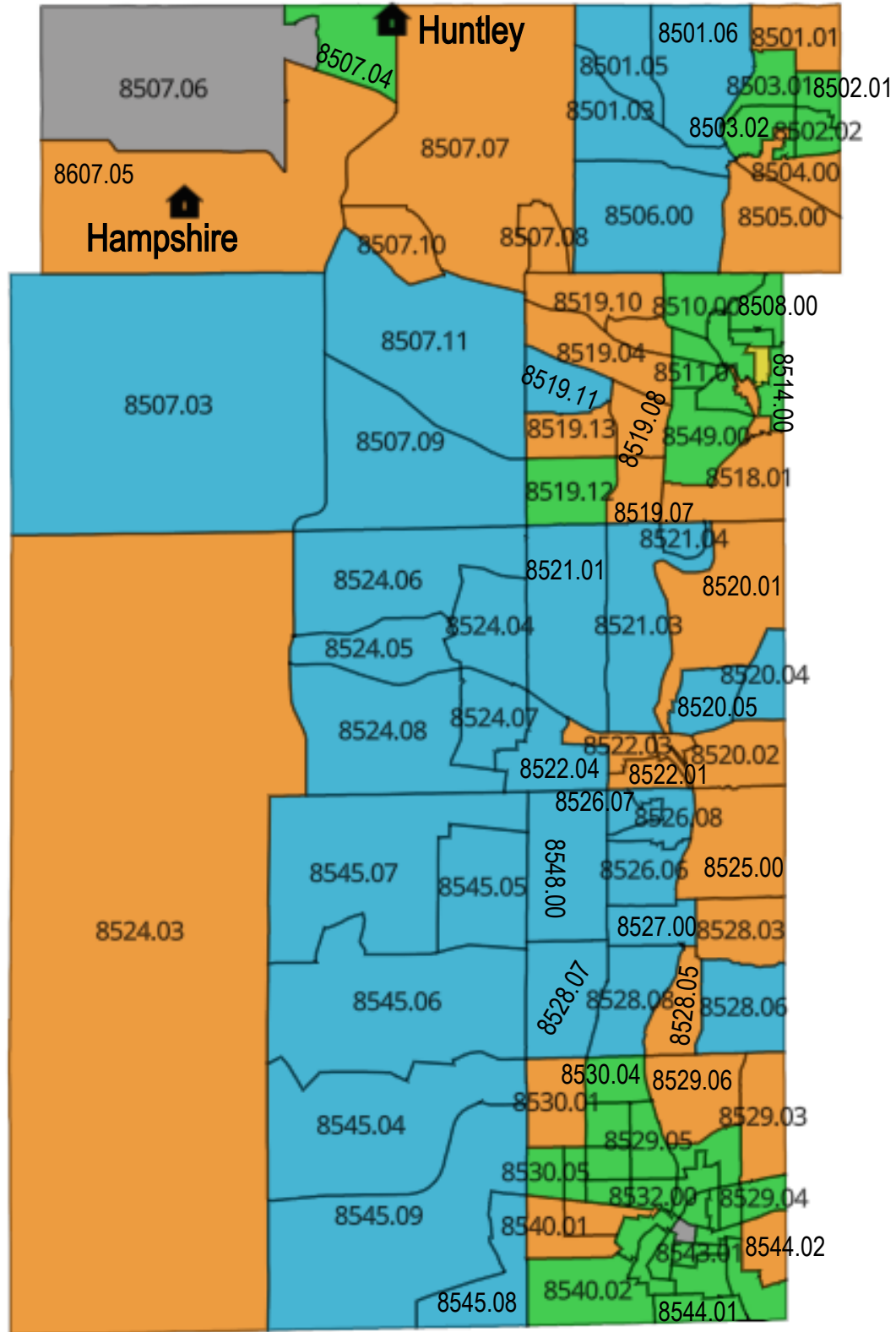


State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	DEKALB COUNTY	0001.00	3 - Middle	82.89	No	\$119,400	\$80,681	6737	1440	21.37	1617	2468
IL	DEKALB COUNTY	0002.00	3 - Middle	91.12	No	\$119,400	\$88,684	4513	640	14.18	1331	1822
IL	DEKALB COUNTY	0003.00	3 - Middle	113.39	No	\$119,400	\$110,362	2520	410	16.27	734	1016
IL	DEKALB COUNTY	0004.01	3 - Middle	105.81	No	\$119,400	\$102,986	3975	542	13.64	1173	1407
IL	DEKALB COUNTY	0004.02	3 - Middle	106.60	No	\$119,400	\$103,750	5184	739	14.26	1128	1417
IL	DEKALB COUNTY	0005.00	2 - Moderate	69.70	No	\$119,400	\$67,841	4070	1166	28.65	1091	1501
IL	DEKALB COUNTY	0006.00	3 - Middle	80.75	No	\$119,400	\$78,598	5919	1063	17.96	1311	2171
IL	DEKALB COUNTY	0007.00	3 - Middle	82.89	No	\$119,400	\$80,680	3694	645	17.46	1121	1378
IL	DEKALB COUNTY	0008.00	2 - Moderate	74.36	No	\$119,400	\$72,375	6635	2315	34.89	1420	2185
IL	DEKALB COUNTY	0009.00	3 - Middle	110.05	No	\$119,400	\$107,115	4960	1658	33.43	1295	1629
IL	DEKALB COUNTY	0010.02	1 - Low	28.47	No	\$119,400	\$27,714	5860	3352	57.20	12	347
IL	DEKALB COUNTY	0010.03	0 - Unknown	0.00	No	\$119,400	\$0	4134	3281	79.37	0	230
IL	DEKALB COUNTY	0010.04	3 - Middle	98.35	No	\$119,400	\$95,726	2374	1033	43.51	440	682
IL	DEKALB COUNTY	0013.00	3 - Middle	93.18	No	\$119,400	\$90,691	5267	1964	37.29	811	1746

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	DEKALB COUNTY	0014.00	3 - Middle	83.10	No	\$119,400	\$80,882	6371	1898	29.79	1656	2257
IL	DEKALB COUNTY	0015.00	2 - Moderate	64.27	No	\$119,400	\$62,557	3831	1519	39.65	1170	1574
IL	DEKALB COUNTY	0016.00	3 - Middle	101.92	No	\$119,400	\$99,200	4383	1103	25.17	1291	1572
IL	DEKALB COUNTY	0017.00	3 - Middle	95.48	No	\$119,400	\$92,930	3388	386	11.39	1009	1399
IL	DEKALB COUNTY	0018.00	3 - Middle	93.56	No	\$119,400	\$91,065	3764	384	10.20	1209	1565
IL	DEKALB COUNTY	0019.00	3 - Middle	93.27	No	\$119,400	\$90,781	2363	248	10.50	748	978
IL	DEKALB COUNTY	0020.00	2 - Moderate	76.80	No	\$119,400	\$74,750	4732	789	16.67	1302	1693
IL	DEKALB COUNTY	0021.00	2 - Moderate	77.87	No	\$119,400	\$75,792	2461	631	25.64	489	875
IL	DEKALB COUNTY	0022.00	0 - Unknown	0.00	No	\$119,400	\$0	3285	1965	59.82	17	70

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- Heartland Bank Branch



2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 20994 - ELGIN, IL

State: ILLINOIS

County: 089 - KANE COUNTY

All Tracts: 104



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	KANE COUNTY	8501.01	3 - Middle	85.47	No	\$119,400	\$83,185	6608	4180	63.26	1789	2241
IL	KANE COUNTY	8501.03	4 - Upper	129.14	No	\$119,400	\$125,694	6034	1973	32.70	1963	2107
IL	KANE COUNTY	8501.05	4 - Upper	122.27	No	\$119,400	\$119,005	6895	2478	35.94	2092	2264
IL	KANE COUNTY	8501.06	4 - Upper	128.01	No	\$119,400	\$124,595	7801	2598	33.30	2249	2572
IL	KANE COUNTY	8502.01	2 - Moderate	66.14	No	\$119,400	\$64,375	4156	3481	83.76	951	1136
IL	KANE COUNTY	8502.02	2 - Moderate	63.72	No	\$119,400	\$62,022	6823	6008	88.06	1157	1679
IL	KANE COUNTY	8503.01	2 - Moderate	64.44	No	\$119,400	\$62,717	7667	6356	82.90	1085	1632
IL	KANE COUNTY	8503.02	2 - Moderate	64.56	No	\$119,400	\$62,836	4788	2996	62.57	711	990
IL	KANE COUNTY	8504.00	3 - Middle	95.96	No	\$119,400	\$93,403	2553	734	28.75	880	961
IL	KANE COUNTY	8505.00	3 - Middle	107.75	No	\$119,400	\$104,875	3954	1086	27.47	1031	1517
IL	KANE COUNTY	8506.00	4 - Upper	127.18	No	\$119,400	\$123,781	7443	2165	29.09	2049	2315
IL	KANE COUNTY	8507.03	4 - Upper	122.65	No	\$119,400	\$119,375	2128	362	17.01	625	800
IL	KANE COUNTY	8507.04	2 - Moderate	69.44	No	\$119,400	\$67,591	4916	218	4.43	3038	3071
IL	KANE COUNTY	8507.05	3 - Middle	118.74	No	\$119,400	\$115,570	9050	2270	25.08	1589	2174
IL	KANE COUNTY	8507.06	0 - Unknown	0.00	No	\$119,400	\$0	1922	186	9.68	1081	1113
IL	KANE COUNTY	8507.07	3 - Middle	112.72	No	\$119,400	\$109,712	8375	2192	26.17	2751	3284
IL	KANE COUNTY	8507.08	3 - Middle	97.87	No	\$119,400	\$95,262	4473	1790	40.02	1327	1541
IL	KANE COUNTY	8507.09	4 - Upper	142.89	No	\$119,400	\$139,078	3862	922	23.87	897	897
IL	KANE COUNTY	8507.10	3 - Middle	102.47	No	\$119,400	\$99,730	7261	2933	40.39	1578	2008
IL	KANE COUNTY	8507.11	4 - Upper	218.91	No	\$119,400	\$213,058	4808	1343	27.93	788	871
IL	KANE COUNTY	8508.00	2 - Moderate	79.09	No	\$119,400	\$76,984	6968	4817	69.13	1603	2215
IL	KANE COUNTY	8510.00	2 - Moderate	63.67	No	\$119,400	\$61,976	6693	3825	57.15	1597	2096
IL	KANE COUNTY	8511.01	2 - Moderate	60.45	No	\$119,400	\$58,839	4377	2931	66.96	793	1191
IL	KANE COUNTY	8511.02	2 - Moderate	75.65	No	\$119,400	\$73,636	3710	2372	63.94	934	1240

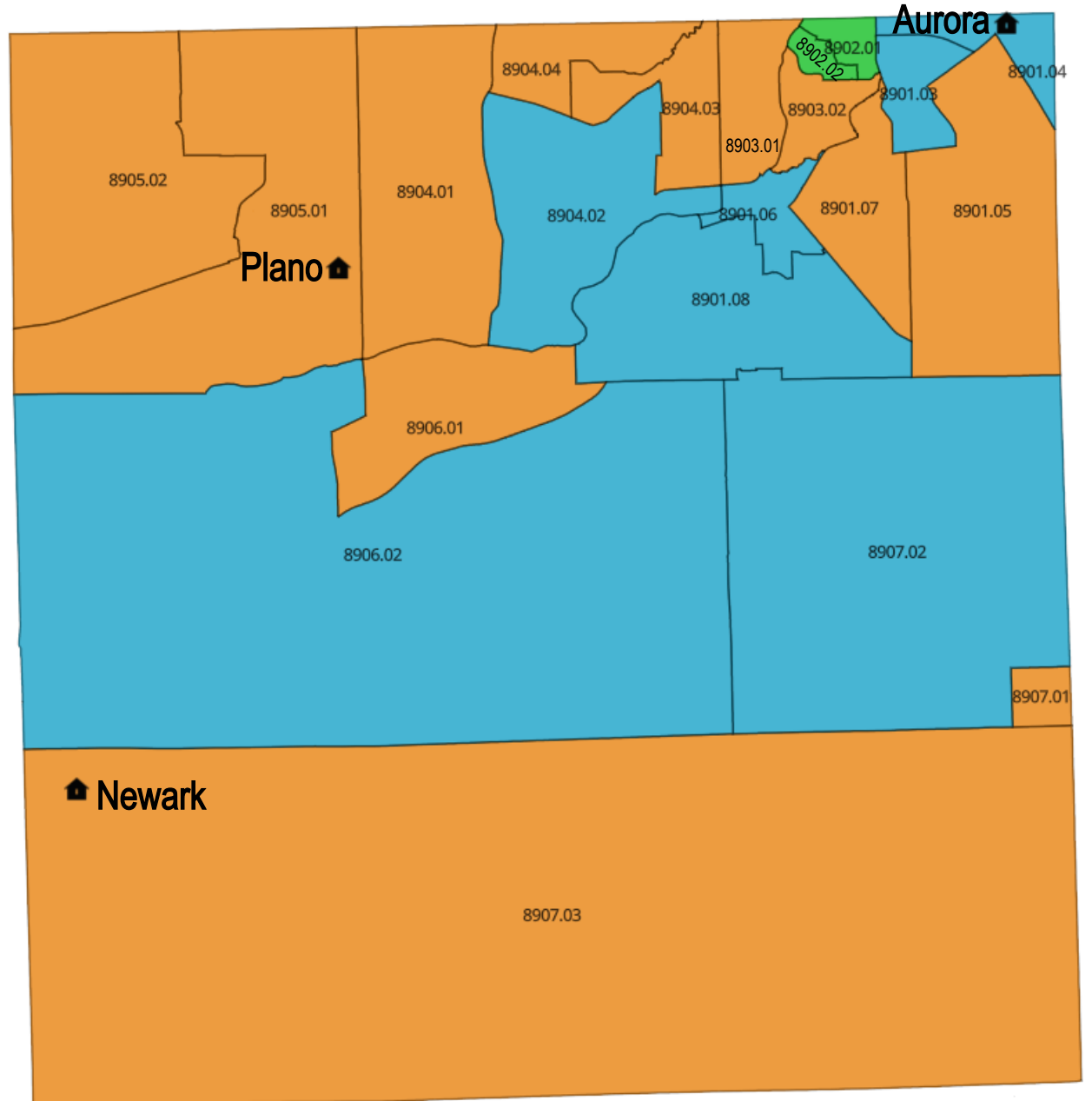
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
IL	KANE COUNTY	8513.01	1 - Low	44.13	No	\$119,400	\$42,955	3843	3203	83.35	566	1039
IL	KANE COUNTY	8513.02	2 - Moderate	59.72	No	\$119,400	\$58,125	3203	2837	88.57	435	847
IL	KANE COUNTY	8514.00	2 - Moderate	65.50	No	\$119,400	\$63,750	6806	5774	84.84	1140	1883
IL	KANE COUNTY	8515.00	3 - Middle	80.09	No	\$119,400	\$77,955	1049	861	82.08	128	229
IL	KANE COUNTY	8516.00	2 - Moderate	73.49	No	\$119,400	\$71,528	6623	4792	72.35	1280	2000
IL	KANE COUNTY	8518.01	3 - Middle	90.54	No	\$119,400	\$88,125	8379	3284	39.19	2181	2538
IL	KANE COUNTY	8519.04	3 - Middle	105.40	No	\$119,400	\$102,589	7754	4295	55.39	1822	2394
IL	KANE COUNTY	8519.07	3 - Middle	117.32	No	\$119,400	\$114,191	7921	3503	44.22	2303	2531
IL	KANE COUNTY	8519.08	3 - Middle	84.08	No	\$119,400	\$81,832	5121	3204	62.57	1505	1943
IL	KANE COUNTY	8519.09	3 - Middle	106.17	No	\$119,400	\$103,333	4367	2107	48.25	1199	1430
IL	KANE COUNTY	8519.10	3 - Middle	109.67	No	\$119,400	\$106,740	3927	1972	50.22	1215	1364
IL	KANE COUNTY	8519.11	4 - Upper	152.41	No	\$119,400	\$148,338	5317	2108	39.65	1508	1601
IL	KANE COUNTY	8519.12	2 - Moderate	79.55	No	\$119,400	\$77,429	3358	999	29.75	1074	1201
IL	KANE COUNTY	8519.13	3 - Middle	116.34	No	\$119,400	\$113,233	5668	1656	29.22	2056	2080
IL	KANE COUNTY	8520.01	3 - Middle	103.58	No	\$119,400	\$100,815	4492	1188	26.45	1496	1903
IL	KANE COUNTY	8520.02	3 - Middle	101.55	No	\$119,400	\$98,839	6722	1481	22.03	1802	2439
IL	KANE COUNTY	8520.04	4 - Upper	215.37	No	\$119,400	\$209,615	2911	547	18.79	774	854
IL	KANE COUNTY	8520.05	4 - Upper	159.83	No	\$119,400	\$155,559	4902	586	11.95	1483	1432
IL	KANE COUNTY	8521.01	4 - Upper	175.16	No	\$119,400	\$170,483	7015	1513	21.57	2449	2554
IL	KANE COUNTY	8521.03	4 - Upper	165.20	No	\$119,400	\$160,789	6526	1185	18.16	2104	2211
IL	KANE COUNTY	8521.04	4 - Upper	151.55	No	\$119,400	\$147,500	2986	946	31.68	811	894
IL	KANE COUNTY	8522.01	3 - Middle	110.45	No	\$119,400	\$107,500	4832	804	16.64	1344	1721
IL	KANE COUNTY	8522.03	3 - Middle	91.70	No	\$119,400	\$89,250	4997	1798	35.98	825	1244
IL	KANE COUNTY	8522.04	4 - Upper	140.11	No	\$119,400	\$136,371	4467	1172	26.24	1145	1267
IL	KANE COUNTY	8523.00	3 - Middle	116.87	No	\$119,400	\$113,750	2052	386	18.81	390	678
IL	KANE COUNTY	8524.03	3 - Middle	105.79	No	\$119,400	\$102,969	5111	575	11.25	1628	2095
IL	KANE COUNTY	8524.04	4 - Upper	186.36	No	\$119,400	\$181,379	2545	369	14.50	869	919
IL	KANE COUNTY	8524.05	4 - Upper	136.92	No	\$119,400	\$133,264	3112	320	10.28	1172	1298
IL	KANE COUNTY	8524.06	4 - Upper	132.68	No	\$119,400	\$129,135	2874	402	13.99	861	891

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	KANE COUNTY	8524.07	4 - Upper	256.86	No	\$119,400	\$250,001	3513	534	15.20	1075	1127
IL	KANE COUNTY	8524.08	4 - Upper	130.34	No	\$119,400	\$126,855	4754	525	11.04	1497	1605
IL	KANE COUNTY	8525.00	3 - Middle	107.28	No	\$119,400	\$104,419	6500	1268	19.51	2085	2438
IL	KANE COUNTY	8526.06	4 - Upper	139.06	No	\$119,400	\$135,347	4584	461	10.06	1426	1509
IL	KANE COUNTY	8526.07	4 - Upper	145.21	No	\$119,400	\$141,335	3611	511	14.15	950	1219
IL	KANE COUNTY	8526.08	4 - Upper	142.69	No	\$119,400	\$138,882	3703	351	9.48	1123	1464
IL	KANE COUNTY	8527.00	4 - Upper	120.45	No	\$119,400	\$117,236	7086	1436	20.27	1820	2545
IL	KANE COUNTY	8528.03	3 - Middle	116.07	No	\$119,400	\$112,973	4992	1173	23.50	1200	1419
IL	KANE COUNTY	8528.05	3 - Middle	114.03	No	\$119,400	\$110,984	5552	1688	30.40	1755	2046
IL	KANE COUNTY	8528.06	4 - Upper	132.76	No	\$119,400	\$129,212	6814	1390	20.40	2158	2232
IL	KANE COUNTY	8528.07	4 - Upper	152.69	No	\$119,400	\$148,611	3897	897	23.02	1151	1422
IL	KANE COUNTY	8528.08	4 - Upper	121.13	No	\$119,400	\$117,891	7022	1378	19.62	2325	2539
IL	KANE COUNTY	8529.03	3 - Middle	92.32	No	\$119,400	\$89,858	5193	2758	53.11	1716	1734
IL	KANE COUNTY	8529.04	2 - Moderate	61.47	No	\$119,400	\$59,830	2079	1899	91.34	512	801
IL	KANE COUNTY	8529.05	2 - Moderate	51.90	No	\$119,400	\$50,515	4684	3591	76.67	871	1247
IL	KANE COUNTY	8529.06	3 - Middle	88.76	No	\$119,400	\$86,389	5176	2950	56.99	1341	1813
IL	KANE COUNTY	8529.07	2 - Moderate	64.51	No	\$119,400	\$62,791	4930	4136	83.89	1592	1749
IL	KANE COUNTY	8530.01	3 - Middle	84.07	No	\$119,400	\$81,830	3586	1599	44.59	1102	1238
IL	KANE COUNTY	8530.04	2 - Moderate	76.91	No	\$119,400	\$74,860	3228	993	30.76	809	1050
IL	KANE COUNTY	8530.05	2 - Moderate	68.75	No	\$119,400	\$66,912	5521	3635	65.84	1078	1439
IL	KANE COUNTY	8530.06	2 - Moderate	76.97	No	\$119,400	\$74,912	3343	2209	66.08	828	1171
IL	KANE COUNTY	8530.07	2 - Moderate	65.54	No	\$119,400	\$63,795	5574	4544	81.52	895	1326
IL	KANE COUNTY	8530.08	2 - Moderate	68.46	No	\$119,400	\$66,635	4122	3117	75.62	991	1190
IL	KANE COUNTY	8531.00	2 - Moderate	64.95	No	\$119,400	\$63,214	2793	2103	75.30	849	1046
IL	KANE COUNTY	8532.00	2 - Moderate	56.89	No	\$119,400	\$55,375	6044	5007	82.84	952	1965
IL	KANE COUNTY	8533.00	2 - Moderate	55.03	No	\$119,400	\$53,559	3745	3308	88.33	944	1572
IL	KANE COUNTY	8534.01	2 - Moderate	63.03	No	\$119,400	\$61,349	2189	2081	95.07	548	787
IL	KANE COUNTY	8534.02	2 - Moderate	51.00	No	\$119,400	\$49,643	4527	4346	96.00	630	1652
IL	KANE COUNTY	8535.00	2 - Moderate	70.48	No	\$119,400	\$68,596	4530	4318	95.32	1137	1658

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	KANE COUNTY	8536.01	0 - Unknown	0.00	No	\$119,400	\$0	3002	2739	91.24	349	783
IL	KANE COUNTY	8536.02	2 - Moderate	61.47	No	\$119,400	\$59,830	3478	3281	94.34	818	1246
IL	KANE COUNTY	8539.00	3 - Middle	89.41	No	\$119,400	\$87,026	5744	2275	39.61	1733	2252
IL	KANE COUNTY	8540.01	3 - Middle	99.57	No	\$119,400	\$96,908	4099	1614	39.38	1473	1662
IL	KANE COUNTY	8540.02	2 - Moderate	79.52	No	\$119,400	\$77,400	5676	3363	59.25	1373	1891
IL	KANE COUNTY	8541.00	2 - Moderate	66.29	No	\$119,400	\$64,526	4117	3491	84.79	925	1378
IL	KANE COUNTY	8542.00	2 - Moderate	53.70	No	\$119,400	\$52,266	4700	4052	86.21	863	1568
IL	KANE COUNTY	8543.01	2 - Moderate	64.55	No	\$119,400	\$62,833	5371	4878	90.82	1126	1916
IL	KANE COUNTY	8543.02	2 - Moderate	70.63	No	\$119,400	\$68,750	3970	3372	84.94	1054	1364
IL	KANE COUNTY	8544.01	2 - Moderate	56.61	No	\$119,400	\$55,105	2727	2032	74.51	457	634
IL	KANE COUNTY	8544.02	3 - Middle	92.30	No	\$119,400	\$89,833	3726	2356	63.23	794	1146
IL	KANE COUNTY	8544.03	2 - Moderate	52.84	No	\$119,400	\$51,434	6710	5075	75.63	1077	2509
IL	KANE COUNTY	8545.04	4 - Upper	128.61	No	\$119,400	\$125,179	7941	1216	15.31	3073	3078
IL	KANE COUNTY	8545.05	4 - Upper	179.25	No	\$119,400	\$174,457	7821	997	12.75	1877	1942
IL	KANE COUNTY	8545.06	4 - Upper	131.00	No	\$119,400	\$127,500	3887	901	23.18	1155	1193
IL	KANE COUNTY	8545.07	4 - Upper	120.68	No	\$119,400	\$117,460	5722	876	15.31	1780	2006
IL	KANE COUNTY	8545.08	4 - Upper	131.02	No	\$119,400	\$127,526	5861	2465	42.06	1787	1923
IL	KANE COUNTY	8545.09	4 - Upper	129.68	No	\$119,400	\$126,222	6781	1764	26.01	1927	2102
IL	KANE COUNTY	8546.00	2 - Moderate	53.83	No	\$119,400	\$52,396	3976	3023	76.03	461	1070
IL	KANE COUNTY	8547.00	2 - Moderate	67.98	No	\$119,400	\$66,165	2345	1655	70.58	325	507
IL	KANE COUNTY	8548.00	4 - Upper	162.17	No	\$119,400	\$157,841	7998	1101	13.77	2540	2528
IL	KANE COUNTY	8549.00	2 - Moderate	66.23	No	\$119,400	\$64,468	5433	3400	62.58	1173	1582

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MSA/MD: 20994 - ELGIN, IL

State: ILLINOIS

County: 093 - KENDALL COUNTY

All Tracts: 21



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	KENDALL COUNTY	8901.03	4 - Upper	149.58	No	\$119,400	\$145,588	5506	1977	35.91	1763	1770
IL	KENDALL COUNTY	8901.04	4 - Upper	124.16	No	\$119,400	\$120,842	6050	2829	46.76	1828	2083
IL	KENDALL COUNTY	8901.05	3 - Middle	108.24	No	\$119,400	\$105,349	9032	3573	39.56	2087	2521
IL	KENDALL COUNTY	8901.06	4 - Upper	120.08	No	\$119,400	\$116,875	4966	1176	23.68	1495	1622
IL	KENDALL COUNTY	8901.07	3 - Middle	117.43	No	\$119,400	\$114,293	4869	1544	31.71	1167	1382
IL	KENDALL COUNTY	8901.08	4 - Upper	127.67	No	\$119,400	\$124,258	5473	1221	22.31	1666	1694
IL	KENDALL COUNTY	8902.01	2 - Moderate	75.70	No	\$119,400	\$73,681	4416	2072	46.92	1259	1561
IL	KENDALL COUNTY	8902.02	2 - Moderate	70.20	No	\$119,400	\$68,326	3089	1497	48.46	958	1101
IL	KENDALL COUNTY	8903.01	3 - Middle	109.75	No	\$119,400	\$106,818	6159	2460	39.94	1791	2033
IL	KENDALL COUNTY	8903.02	3 - Middle	97.87	No	\$119,400	\$95,259	6091	1941	31.87	1969	2170
IL	KENDALL COUNTY	8904.01	3 - Middle	103.20	No	\$119,400	\$100,443	6290	1622	25.79	1479	1825
IL	KENDALL COUNTY	8904.02	4 - Upper	122.26	No	\$119,400	\$119,000	9883	2558	25.88	2353	2816
IL	KENDALL COUNTY	8904.03	3 - Middle	103.35	No	\$119,400	\$100,588	5970	2346	39.30	1364	1455
IL	KENDALL COUNTY	8904.04	3 - Middle	109.25	No	\$119,400	\$106,334	9887	4861	49.17	2125	2552

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	KENDALL COUNTY	8905.01	3 - Middle	82.59	No	\$119,400	\$80,385	9398	4604	48.99	2272	3078
IL	KENDALL COUNTY	8905.02	3 - Middle	102.92	No	\$119,400	\$100,174	4638	1814	39.11	1409	1831
IL	KENDALL COUNTY	8906.01	3 - Middle	107.45	No	\$119,400	\$104,583	4513	772	17.11	1336	1568
IL	KENDALL COUNTY	8906.02	4 - Upper	129.52	No	\$119,400	\$126,065	5700	1046	18.35	1690	1933
IL	KENDALL COUNTY	8907.01	3 - Middle	110.29	No	\$119,400	\$107,346	5364	2283	42.56	1331	1479
IL	KENDALL COUNTY	8907.02	4 - Upper	169.59	No	\$119,400	\$165,063	5527	2145	38.81	1160	1304
IL	KENDALL COUNTY	8907.03	3 - Middle	99.67	No	\$119,400	\$97,011	9048	2838	31.37	2061	2313