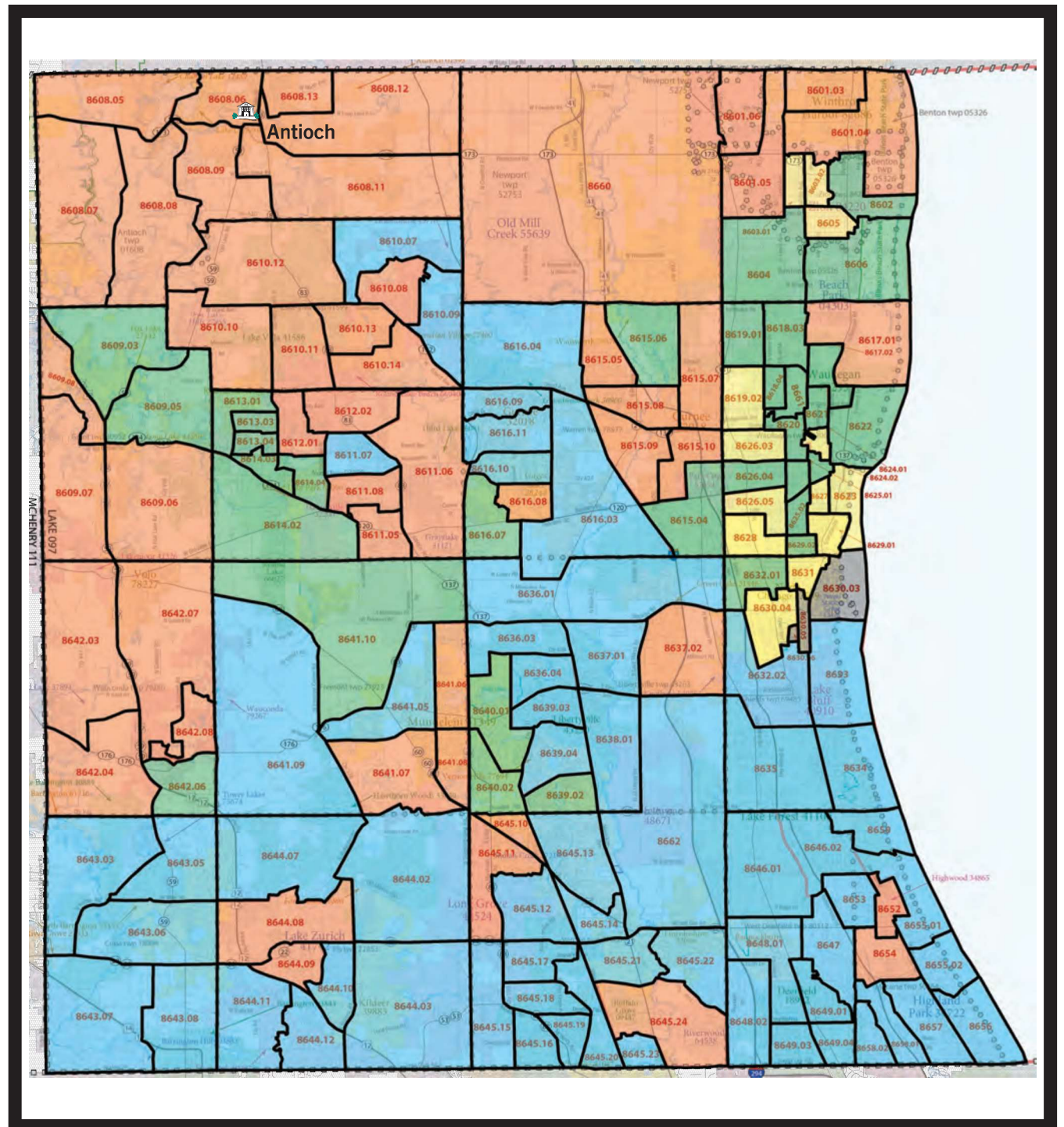




Census Tracts

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





State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8601.03	Middle	No	87.30	\$129,600	\$113,141	\$98,071	3376	25.27	853	1185	1399
17	097	8601.04	Middle	No	87.69	\$129,600	\$113,646	\$98,500	3452	31.87	1100	1046	1239
17	097	8601.05	Middle	No	97.02	\$129,600	\$125,738	\$108,983	5191	65.00	3374	1170	1421
17	097	8601.06	Middle	No	85.67	\$129,600	\$111,028	\$96,237	3491	78.09	2726	579	931
17	097	8602.00	Moderate	No	54.31	\$129,600	\$70,386	\$61,013	3492	60.54	2114	828	1136
17	097	8603.01	Low	No	41.32	\$129,600	\$53,551	\$46,421	3440	85.03	2925	650	1168
17	097	8603.02	Low	No	42.35	\$129,600	\$54,886	\$47,574	3032	81.07	2458	348	913
17	097	8604.00	Moderate	No	61.57	\$129,600	\$79,795	\$69,167	5865	71.30	4182	1356	1682
17	097	8605.00	Low	No	49.71	\$129,600	\$64,424	\$55,847	4724	79.40	3751	870	1547
17	097	8606.00	Moderate	No	56.36	\$129,600	\$73,043	\$63,309	7663	60.35	4625	2004	2781
17	097	8608.05	Middle	No	86.05	\$129,600	\$111,521	\$96,667	1648	11.71	193	593	856
17	097	8608.06	Middle	No	83.52	\$129,600	\$108,242	\$93,819	5148	19.25	991	1199	1683
17	097	8608.07	Middle	No	82.73	\$129,600	\$107,218	\$92,933	3469	9.89	343	1265	1659
17	097	8608.08	Middle	No	86.71	\$129,600	\$112,376	\$97,404	2639	12.58	332	1038	1784
17	097	8608.09	Middle	No	102.49	\$129,600	\$132,827	\$115,125	2930	10.92	320	1099	1328
17	097	8608.11	Middle	No	112.13	\$129,600	\$145,320	\$125,962	4429	19.89	881	1413	1856
17	097	8608.12	Middle	No	106.12	\$129,600	\$137,532	\$119,210	3816	28.09	1072	944	1201
17	097	8608.13	Middle	No	94.44	\$129,600	\$122,394	\$106,089	3300	19.27	636	874	1128
17	097	8609.03	Moderate	No	63.20	\$129,600	\$81,907	\$70,998	6270	24.86	1559	1856	2381
17	097	8609.05	Moderate	No	79.54	\$129,600	\$103,084	\$89,353	5608	27.41	1537	1467	2012
17	097	8609.06	Middle	No	94.73	\$129,600	\$122,770	\$106,411	10453	37.09	3877	2965	3469
17	097	8609.07	Middle	No	100.71	\$129,600	\$130,520	\$113,125	3845	24.19	930	599	868
17	097	8609.08	Middle	No	85.63	\$129,600	\$110,976	\$96,190	1875	14.88	279	561	1210
17	097	8610.07	Upper	No	121.47	\$129,600	\$157,425	\$136,450	4180	19.52	816	1275	1361
17	097	8610.08	Middle	No	100.29	\$129,600	\$129,976	\$112,660	5271	22.61	1192	1507	1750
17	097	8610.09	Upper	No	120.35	\$129,600	\$155,974	\$135,188	5131	27.48	1410	1492	1786

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8610.10	Middle	No	91.09	\$129,600	\$118,053	\$102,325	5930	32.21	1910	1693	1955
17	097	8610.11	Middle	No	92.27	\$129,600	\$119,582	\$103,646	7864	43.85	3448	2185	2454
17	097	8610.12	Middle	No	86.74	\$129,600	\$112,415	\$97,435	4861	20.84	1013	1241	1447
17	097	8610.13	Middle	No	100.77	\$129,600	\$130,598	\$113,194	3052	23.36	713	876	1054
17	097	8610.14	Middle	No	92.55	\$129,600	\$119,945	\$103,961	3663	34.92	1279	1014	1186
17	097	8611.05	Middle	No	82.05	\$129,600	\$106,337	\$92,174	4330	28.87	1250	1030	1305
17	097	8611.06	Middle	No	114.13	\$129,600	\$147,912	\$128,205	8127	31.41	2553	2195	2562
17	097	8611.07	Upper	No	133.06	\$129,600	\$172,446	\$149,466	4047	25.70	1040	1208	1397
17	097	8611.08	Middle	No	109.48	\$129,600	\$141,886	\$122,981	5948	25.92	1542	1800	2044
17	097	8612.01	Middle	No	82.83	\$129,600	\$107,348	\$93,049	6730	69.58	4683	1442	1814
17	097	8612.02	Middle	No	87.26	\$129,600	\$113,089	\$98,018	4031	54.80	2209	1069	1404
17	097	8613.01	Moderate	No	63.24	\$129,600	\$81,959	\$71,042	5080	61.59	3129	1406	1687
17	097	8613.03	Moderate	No	62.60	\$129,600	\$81,130	\$70,317	4778	77.84	3719	907	1299
17	097	8613.04	Moderate	No	65.92	\$129,600	\$85,432	\$74,048	3368	78.71	2651	642	915
17	097	8614.02	Moderate	No	76.83	\$129,600	\$99,572	\$86,304	8778	54.68	4800	2522	2776
17	097	8614.03	Moderate	No	54.80	\$129,600	\$71,021	\$61,557	2556	72.54	1854	510	776
17	097	8614.04	Moderate	No	62.27	\$129,600	\$80,702	\$69,950	5947	69.45	4130	1456	1880
17	097	8615.04	Moderate	No	74.40	\$129,600	\$96,422	\$83,571	8472	83.06	7037	1287	1927
17	097	8615.05	Middle	No	100.35	\$129,600	\$130,054	\$112,727	3543	39.12	1386	1169	1293
17	097	8615.06	Moderate	No	78.12	\$129,600	\$101,244	\$87,750	6109	63.61	3886	1080	1151
17	097	8615.07	Middle	No	80.80	\$129,600	\$104,717	\$90,764	3076	58.36	1795	618	827
17	097	8615.08	Middle	No	90.16	\$129,600	\$116,847	\$101,276	3437	47.80	1643	852	1040
17	097	8615.09	Middle	No	104.40	\$129,600	\$135,302	\$117,273	3295	41.40	1364	762	878
17	097	8615.10	Middle	No	98.19	\$129,600	\$127,254	\$110,301	5071	56.16	2848	1025	1118
17	097	8616.03	Upper	No	122.83	\$129,600	\$159,188	\$137,981	6106	30.28	1849	2155	2435
17	097	8616.04	Upper	No	133.70	\$129,600	\$173,275	\$150,184	5636	38.96	2196	1758	1962
17	097	8616.07	Moderate	No	71.06	\$129,600	\$92,094	\$79,821	4569	32.59	1489	1051	1440
17	097	8616.08	Middle	No	87.81	\$129,600	\$113,802	\$98,636	3652	24.34	889	1074	1162
17	097	8616.09	Upper	No	126.89	\$129,600	\$164,449	\$142,532	4716	50.02	2359	1335	1482

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8616.10	Upper	No	122.90	\$129,600	\$159,278	\$138,056	3755	40.19	1509	1037	1164
17	097	8616.11	Upper	No	143.55	\$129,600	\$186,041	\$161,250	4471	31.74	1419	1204	1255
17	097	8617.01	Middle	No	84.65	\$129,600	\$109,706	\$95,089	1804	57.82	1043	430	530
17	097	8617.02	Moderate	No	77.02	\$129,600	\$99,818	\$86,522	4289	72.49	3109	1198	1473
17	097	8618.03	Moderate	No	61.99	\$129,600	\$80,339	\$69,635	6683	82.30	5500	1289	1747
17	097	8618.04	Moderate	No	53.00	\$129,600	\$68,688	\$59,543	4090	90.07	3684	715	854
17	097	8619.01	Moderate	No	61.66	\$129,600	\$79,911	\$69,265	3747	76.65	2872	837	1009
17	097	8619.02	Low	No	47.51	\$129,600	\$61,573	\$53,368	6376	82.28	5246	890	1061
17	097	8620.00	Moderate	No	53.41	\$129,600	\$69,219	\$60,000	6070	90.61	5500	864	1768
17	097	8621.00	Moderate	No	50.33	\$129,600	\$65,228	\$56,538	5383	86.29	4645	738	1581
17	097	8622.00	Moderate	No	71.79	\$129,600	\$93,040	\$80,645	3969	78.63	3121	507	1006
17	097	8623.00	Low	No	18.78	\$129,600	\$24,339	\$21,105	3146	91.77	2887	200	810
17	097	8624.01	Low	No	46.70	\$129,600	\$60,523	\$52,458	3619	87.43	3164	344	905
17	097	8624.02	Moderate	No	50.42	\$129,600	\$65,344	\$56,645	3026	94.75	2867	465	953
17	097	8625.01	Moderate	No	56.90	\$129,600	\$73,742	\$63,917	3942	95.66	3771	737	1104
17	097	8625.02	Moderate	No	70.46	\$129,600	\$91,316	\$79,145	2281	96.41	2199	375	519
17	097	8626.03	Low	No	45.26	\$129,600	\$58,657	\$50,842	7062	89.04	6288	1109	1645
17	097	8626.04	Moderate	No	51.34	\$129,600	\$66,537	\$57,670	4694	89.01	4178	866	1309
17	097	8626.05	Low	No	27.10	\$129,600	\$35,122	\$30,443	4097	82.16	3366	553	741
17	097	8627.00	Low	No	39.33	\$129,600	\$50,972	\$44,179	4238	96.86	4105	530	1254
17	097	8628.00	Low	No	46.73	\$129,600	\$60,562	\$52,500	1963	95.77	1880	149	334
17	097	8629.01	Low	No	48.17	\$129,600	\$62,428	\$54,111	3692	94.72	3497	502	1192
17	097	8629.02	Moderate	No	61.36	\$129,600	\$79,523	\$68,929	2782	94.68	2634	367	911
17	097	8630.03	Unknown	No	0.00	\$129,600	\$0	\$0	5857	54.07	3167	0	30
17	097	8630.04	Low	No	47.82	\$129,600	\$61,975	\$53,721	3613	55.88	2019	10	1334
17	097	8630.05	Unknown	No	0.00	\$129,600	\$0	\$0	4523	54.90	2483	0	0
17	097	8630.06	Unknown	No	0.00	\$129,600	\$0	\$0	898	58.02	521	0	0
17	097	8631.00	Low	No	31.55	\$129,600	\$40,889	\$35,446	2563	94.73	2428	521	953

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8632.01	Moderate	No	74.08	\$129,600	\$96,008	\$83,214	3310	94.08	3114	746	1129
17	097	8632.02	Upper	No	145.89	\$129,600	\$189,073	\$163,875	5478	27.13	1486	1584	1898
17	097	8633.00	Upper	No	206.80	\$129,600	\$268,013	\$232,292	2629	8.94	235	727	893
17	097	8634.00	Upper	No	220.12	\$129,600	\$285,276	\$247,260	4276	16.72	715	1072	1474
17	097	8635.00	Upper	No	188.53	\$129,600	\$244,335	\$211,774	4538	13.00	590	1705	1387
17	097	8636.01	Upper	No	201.86	\$129,600	\$261,611	\$226,742	3508	24.17	848	1046	1161
17	097	8636.03	Upper	No	222.56	\$129,600	\$288,438	\$250,001	3518	20.92	736	1045	1014
17	097	8636.04	Upper	No	156.24	\$129,600	\$202,487	\$175,500	2990	15.62	467	764	1023
17	097	8637.01	Upper	No	148.45	\$129,600	\$192,391	\$166,750	4556	16.22	739	1461	1574
17	097	8637.02	Middle	No	96.68	\$129,600	\$125,297	\$108,603	4045	34.83	1409	1078	1368
17	097	8638.01	Upper	No	150.23	\$129,600	\$194,698	\$168,750	5108	15.29	781	1300	1534
17	097	8639.02	Moderate	No	75.92	\$129,600	\$98,392	\$85,278	6000	40.22	2413	1601	2133
17	097	8639.03	Upper	No	142.50	\$129,600	\$184,680	\$160,069	4424	17.59	778	1256	1370
17	097	8639.04	Upper	No	167.81	\$129,600	\$217,482	\$188,500	5972	36.42	2175	1943	2079
17	097	8640.01	Moderate	No	75.64	\$129,600	\$98,029	\$84,971	6270	49.01	3073	1318	1452
17	097	8640.02	Moderate	No	62.87	\$129,600	\$81,480	\$70,625	6068	73.01	4430	937	1445
17	097	8641.05	Upper	No	126.52	\$129,600	\$163,970	\$142,117	6006	26.64	1600	2250	2406
17	097	8641.06	Middle	No	100.71	\$129,600	\$130,520	\$113,125	4023	35.55	1430	1217	1358
17	097	8641.07	Middle	No	110.75	\$129,600	\$143,532	\$124,402	4920	34.84	1714	1648	1909
17	097	8641.08	Middle	No	86.60	\$129,600	\$112,234	\$97,276	5868	48.13	2824	1737	1994
17	097	8641.09	Upper	No	134.57	\$129,600	\$174,403	\$151,164	6196	25.98	1610	1786	1999
17	097	8641.10	Moderate	No	75.56	\$129,600	\$97,926	\$84,878	6233	27.29	1701	2559	2887
17	097	8642.03	Middle	No	100.57	\$129,600	\$130,339	\$112,969	4310	22.62	975	1296	1506
17	097	8642.04	Middle	No	92.15	\$129,600	\$119,426	\$103,512	4484	32.94	1477	1279	1655
17	097	8642.06	Moderate	No	63.87	\$129,600	\$82,776	\$71,744	3478	35.62	1239	1088	1296
17	097	8642.07	Middle	No	119.37	\$129,600	\$154,704	\$134,091	7478	26.38	1973	2175	2516
17	097	8642.08	Middle	No	92.81	\$129,600	\$120,282	\$104,250	3878	22.67	879	1307	1768
17	097	8643.03	Upper	No	143.74	\$129,600	\$186,287	\$161,458	4581	17.09	783	1425	1530
17	097	8643.05	Upper	No	123.30	\$129,600	\$159,797	\$138,500	4030	11.71	472	1746	1889
* Will automatically be included in the 2025 Distressed or Underserved Tract List													

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8643.06	Upper	No	170.26	\$129,600	\$220,657	\$191,250	2292	12.57	288	689	732
17	097	8643.07	Upper	No	179.06	\$129,600	\$232,062	\$201,136	1861	14.29	266	622	696
17	097	8643.08	Upper	No	154.09	\$129,600	\$199,701	\$173,088	4528	14.69	665	1251	1405
17	097	8644.02	Upper	No	174.32	\$129,600	\$225,919	\$195,814	8168	26.52	2166	2436	2588
17	097	8644.03	Upper	No	187.46	\$129,600	\$242,948	\$210,574	5852	23.89	1398	1596	1706
17	097	8644.07	Upper	No	174.87	\$129,600	\$226,632	\$196,429	6632	23.30	1545	1875	2010
17	097	8644.08	Middle	No	101.02	\$129,600	\$130,922	\$113,475	6232	20.73	1292	1756	2006
17	097	8644.09	Middle	No	92.55	\$129,600	\$119,945	\$103,967	4572	24.63	1126	1199	1372
17	097	8644.10	Upper	No	125.99	\$129,600	\$163,283	\$141,528	5066	21.50	1089	1600	1724
17	097	8644.11	Upper	No	164.94	\$129,600	\$213,762	\$185,278	4851	14.35	696	1549	1664
17	097	8644.12	Upper	No	124.98	\$129,600	\$161,974	\$140,388	4090	16.58	678	1348	1435
17	097	8645.10	Middle	No	85.68	\$129,600	\$111,041	\$96,250	4961	64.91	3220	880	1249
17	097	8645.11	Middle	No	96.81	\$129,600	\$125,466	\$108,750	6403	45.20	2894	1394	1720
17	097	8645.12	Upper	No	186.69	\$129,600	\$241,950	\$209,702	4659	45.25	2108	1182	1229
17	097	8645.13	Upper	No	152.02	\$129,600	\$197,018	\$170,759	6301	33.22	2093	1545	1778
17	097	8645.14	Upper	No	132.71	\$129,600	\$171,992	\$149,079	2653	54.39	1443	762	731
17	097	8645.15	Upper	No	144.25	\$129,600	\$186,948	\$162,031	3020	34.30	1036	888	959
17	097	8645.16	Upper	No	125.75	\$129,600	\$162,972	\$141,250	4695	33.82	1588	1354	1514
17	097	8645.17	Upper	No	166.83	\$129,600	\$216,212	\$187,404	2933	37.40	1097	936	1029
17	097	8645.18	Upper	No	147.91	\$129,600	\$191,691	\$166,146	5594	35.59	1991	1601	1710
17	097	8645.19	Upper	No	130.29	\$129,600	\$168,856	\$146,359	5169	36.62	1893	1446	1447
17	097	8645.20	Upper	No	136.26	\$129,600	\$176,593	\$153,065	5698	46.42	2645	1314	1552
17	097	8645.21	Upper	No	153.69	\$129,600	\$199,182	\$172,639	2537	47.22	1198	1033	653
17	097	8645.22	Upper	No	170.92	\$129,600	\$221,512	\$191,989	4967	24.32	1208	1467	1508
17	097	8645.23	Upper	No	120.86	\$129,600	\$156,635	\$135,761	4024	46.57	1874	810	1034
17	097	8645.24	Middle	No	91.00	\$129,600	\$117,936	\$102,222	3297	34.21	1128	624	745
17	097	8646.01	Upper	No	209.53	\$129,600	\$271,551	\$235,357	3606	17.55	633	1214	1368
17	097	8646.02	Upper	No	222.56	\$129,600	\$288,438	\$250,001	3824	14.57	557	1291	1338

* Will automatically be included in the 2025 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 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	097	8647.00	Upper	No	149.86	\$129,600	\$194,219	\$168,333	2914	12.70	370	922	1086
17	097	8648.01	Upper	No	148.91	\$129,600	\$192,987	\$167,273	5561	19.91	1107	1378	1672
17	097	8648.02	Upper	No	179.35	\$129,600	\$232,438	\$201,458	3093	17.36	537	782	874
17	097	8649.01	Upper	No	177.71	\$129,600	\$230,312	\$199,619	4371	11.53	504	1457	1554
17	097	8649.03	Upper	No	155.65	\$129,600	\$201,722	\$174,844	4907	14.20	697	1633	1778
17	097	8649.04	Upper	No	133.37	\$129,600	\$172,848	\$149,813	2450	12.04	295	1002	656
17	097	8650.00	Upper	No	222.56	\$129,600	\$288,438	\$250,001	1276	11.76	150	346	448
17	097	8652.00	Middle	No	85.83	\$129,600	\$111,236	\$96,420	5361	57.68	3092	796	1611
17	097	8653.00	Upper	No	138.36	\$129,600	\$179,315	\$155,417	3505	16.69	585	1137	1168
17	097	8654.00	Middle	No	107.44	\$129,600	\$139,242	\$120,691	4197	28.85	1211	1338	1286
17	097	8655.01	Upper	No	127.72	\$129,600	\$165,525	\$143,472	2470	31.94	789	712	937
17	097	8655.02	Upper	No	158.61	\$129,600	\$205,559	\$178,167	2313	10.42	241	681	653
17	097	8656.00	Upper	No	222.56	\$129,600	\$288,438	\$250,001	3497	9.32	326	1302	1324
17	097	8657.00	Upper	No	222.56	\$129,600	\$288,438	\$250,001	5985	16.83	1007	2079	2170
17	097	8658.01	Upper	No	126.12	\$129,600	\$163,452	\$141,667	3257	14.80	482	1093	1100
17	097	8658.02	Upper	No	222.56	\$129,600	\$288,438	\$250,001	2945	11.85	349	951	1061
17	097	8660.00	Middle	No	88.28	\$129,600	\$114,411	\$99,167	6842	44.91	3073	2257	2517
17	097	8661.00	Moderate	No	51.45	\$129,600	\$66,679	\$57,794	3433	92.72	3183	490	886
17	097	8662.00	Upper	No	172.63	\$129,600	\$223,728	\$193,909	6162	20.64	1272	1796	1836
17	097	9900.00	Unknown	No	0.00	\$129,600	\$0	\$0	0	0.00	0	0	0

* Will automatically be included in the 2025 Distressed or Underserved Tract List