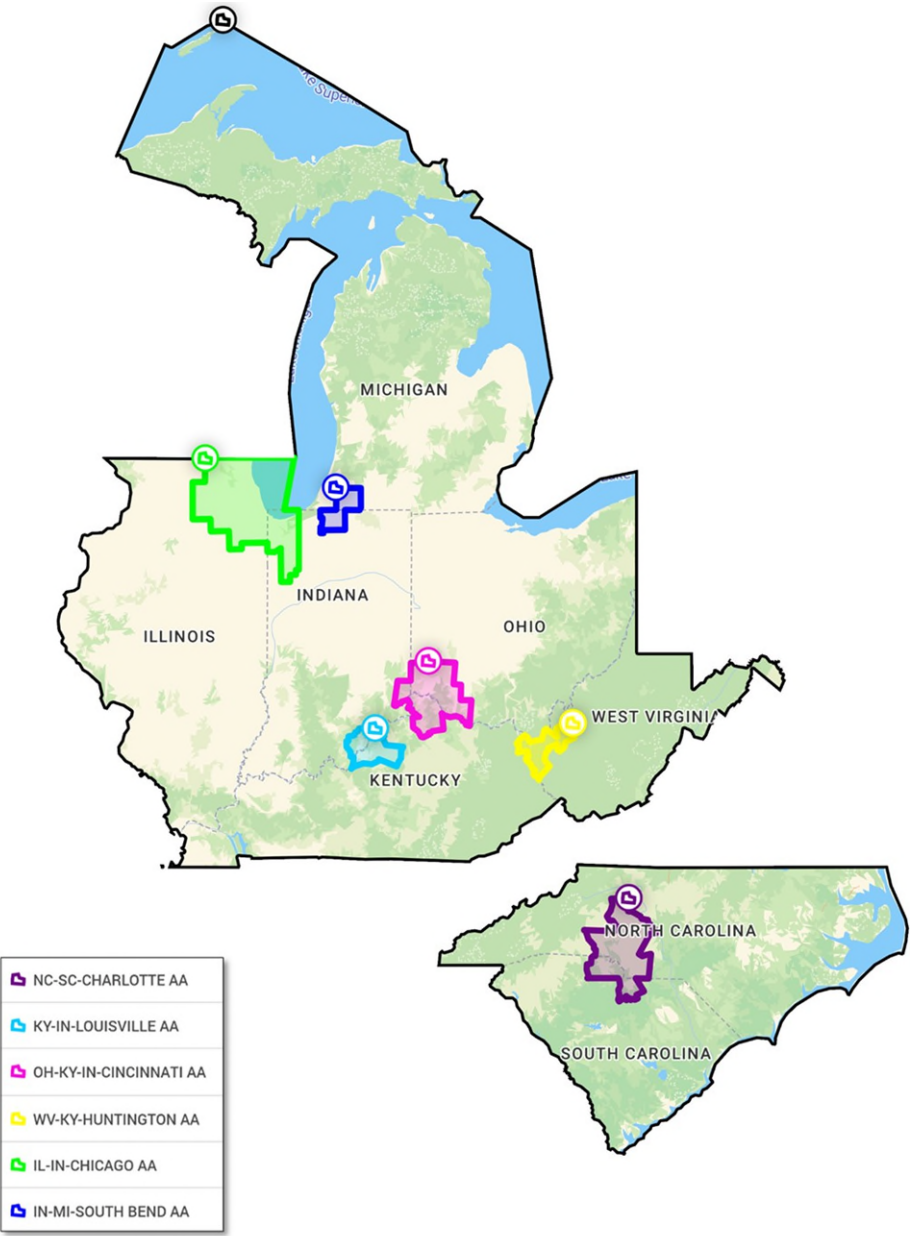
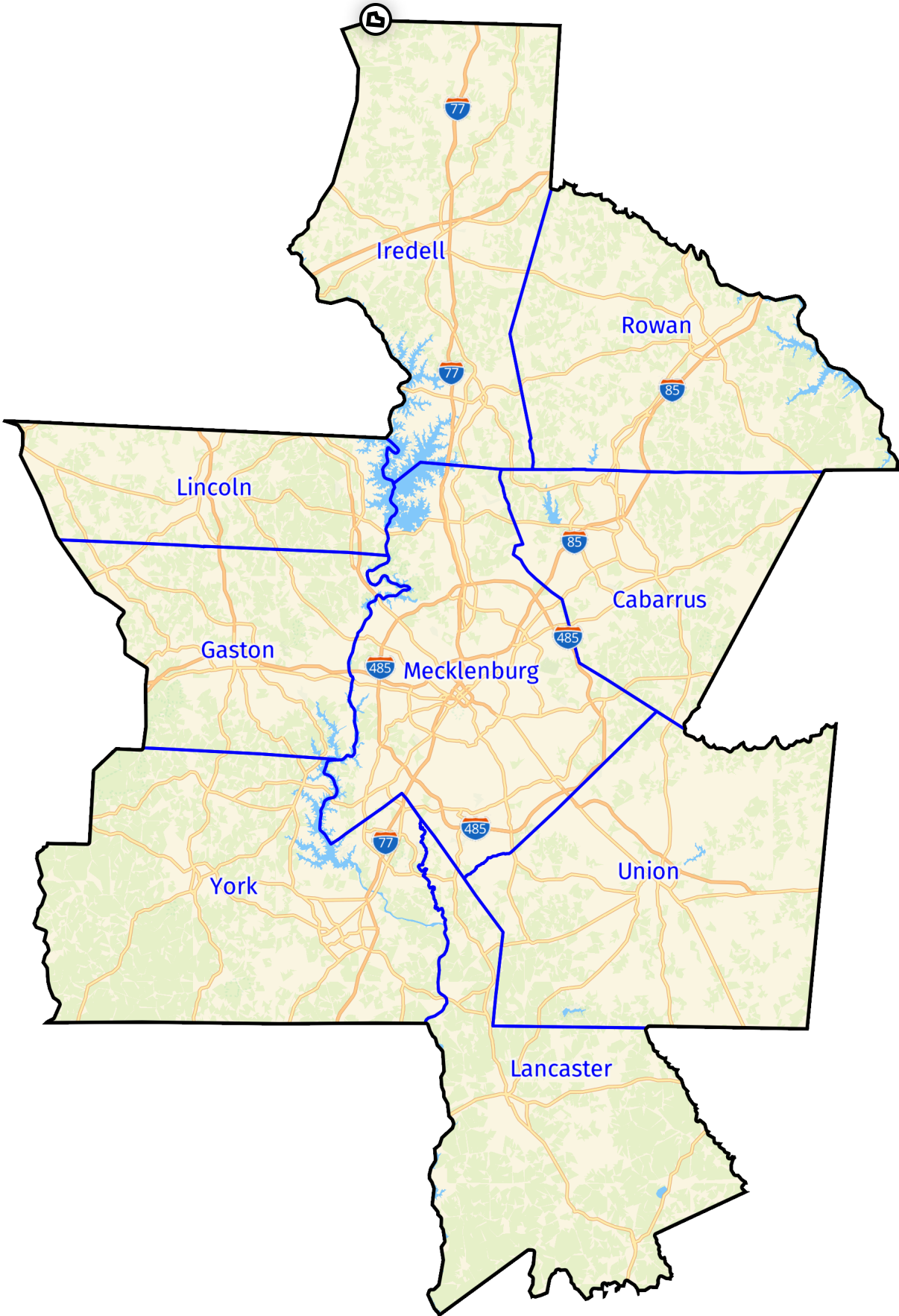


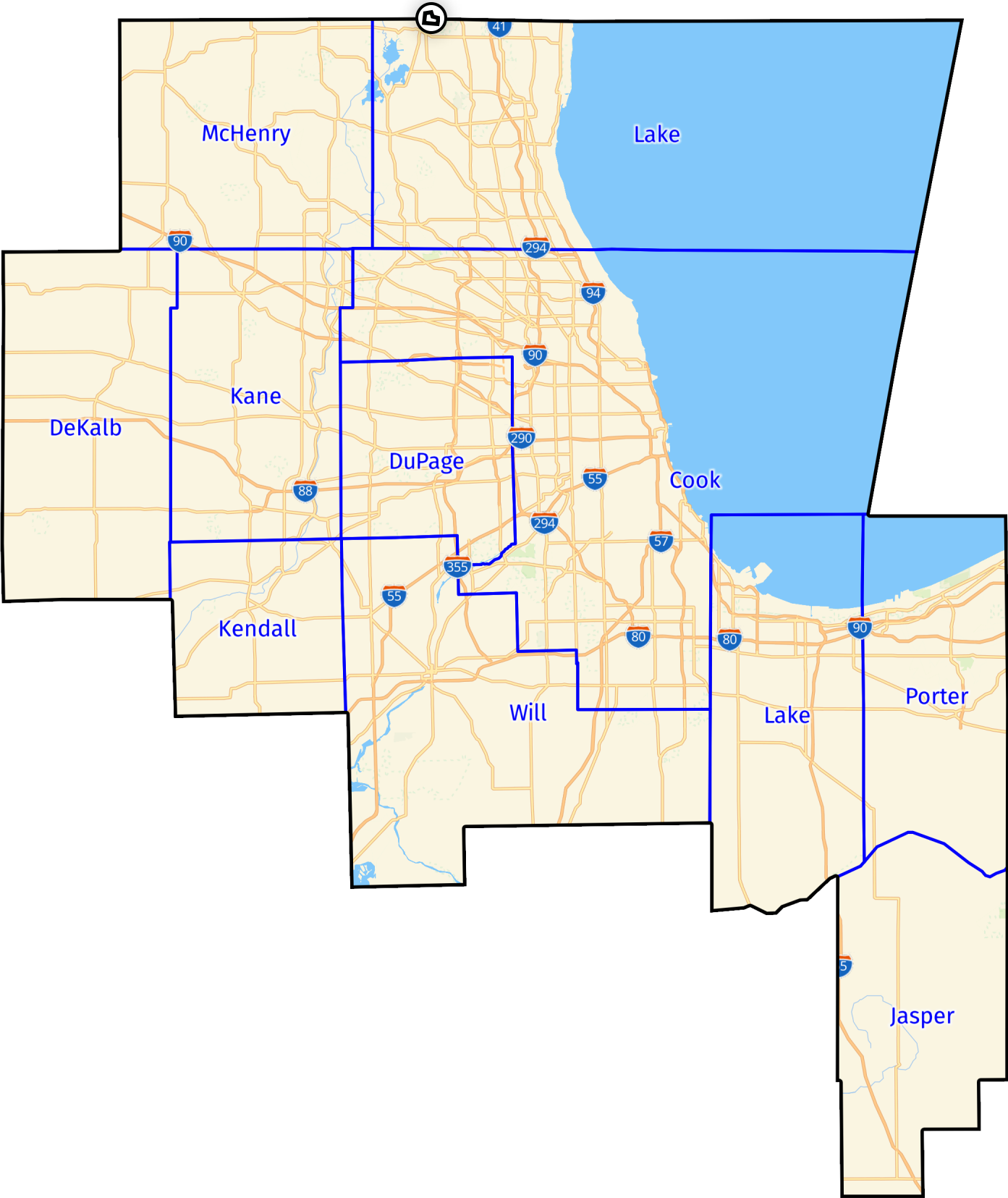
MULTI-STATE MSA ASSESSMENT AREAS



CRA Assessment Area: Charlotte, NC-SC



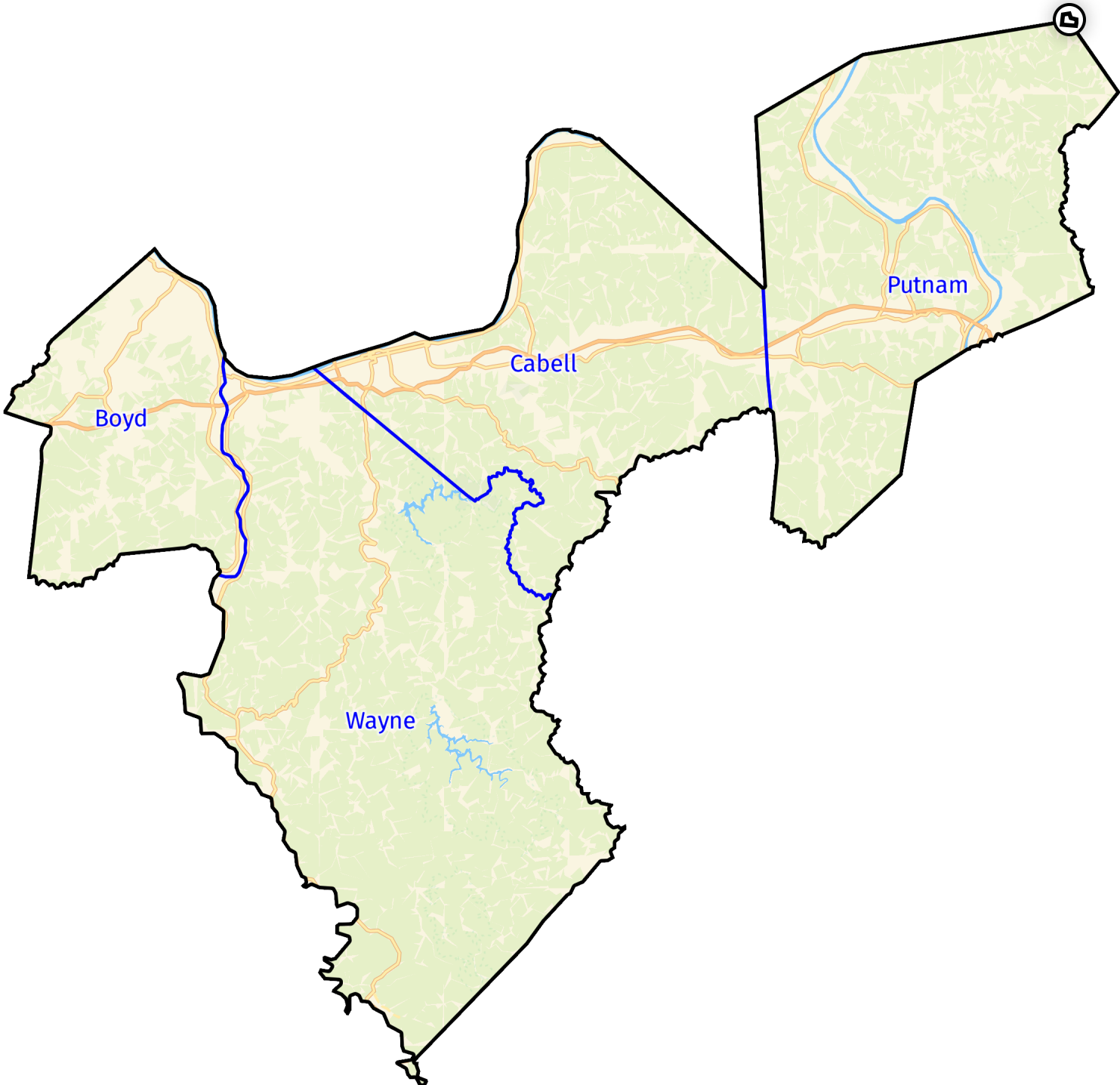
CRA Assessment Area: Chicago, IL-IN



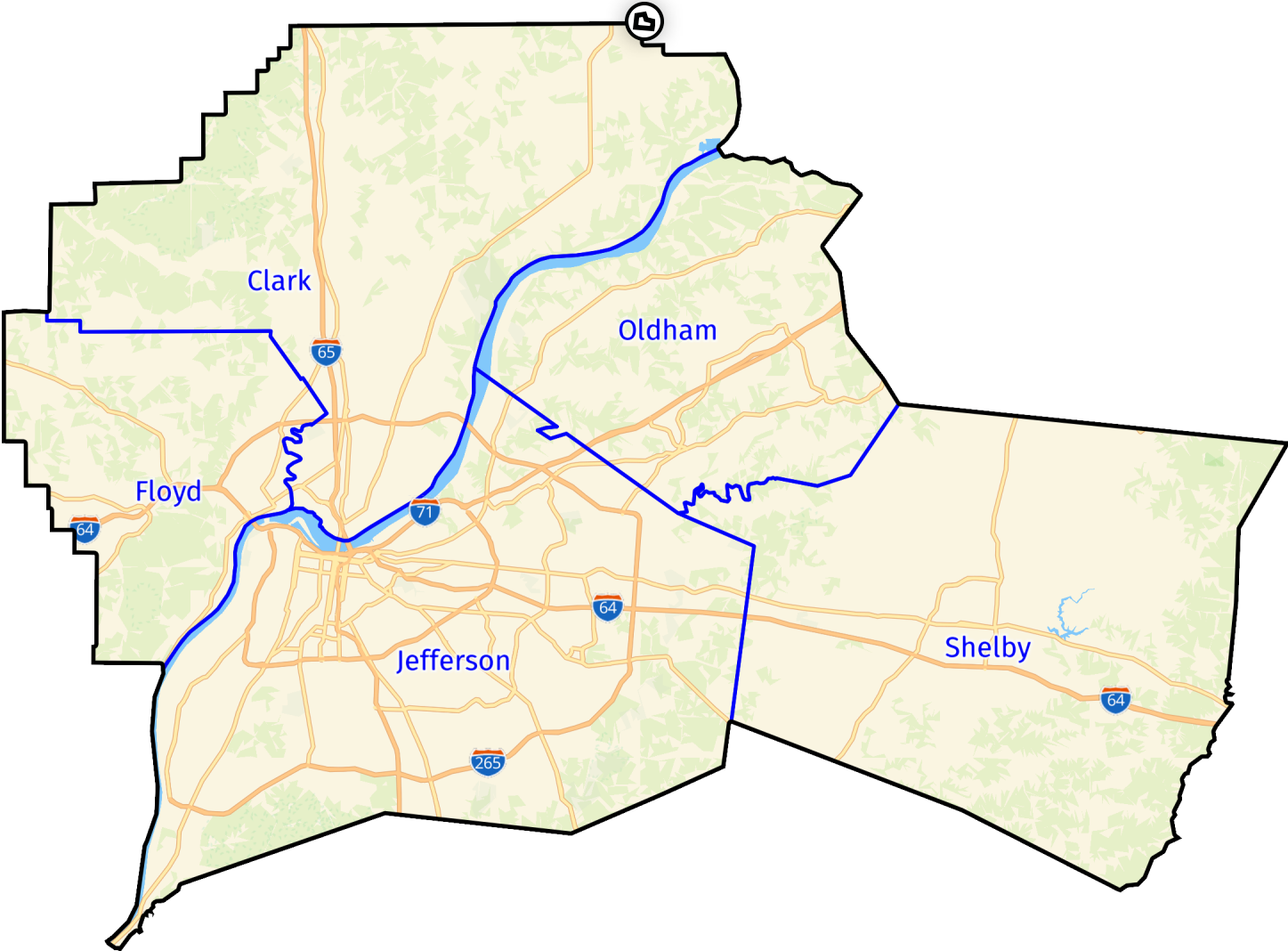
CRA Assessment Area: Cincinnati, OH-KY-IN



CRA Assessment Area: Huntington, WV-KY



CRA Assessment Area: Louisville, KY-IN



CRA Assessment Area: South Bend, IN-MI

