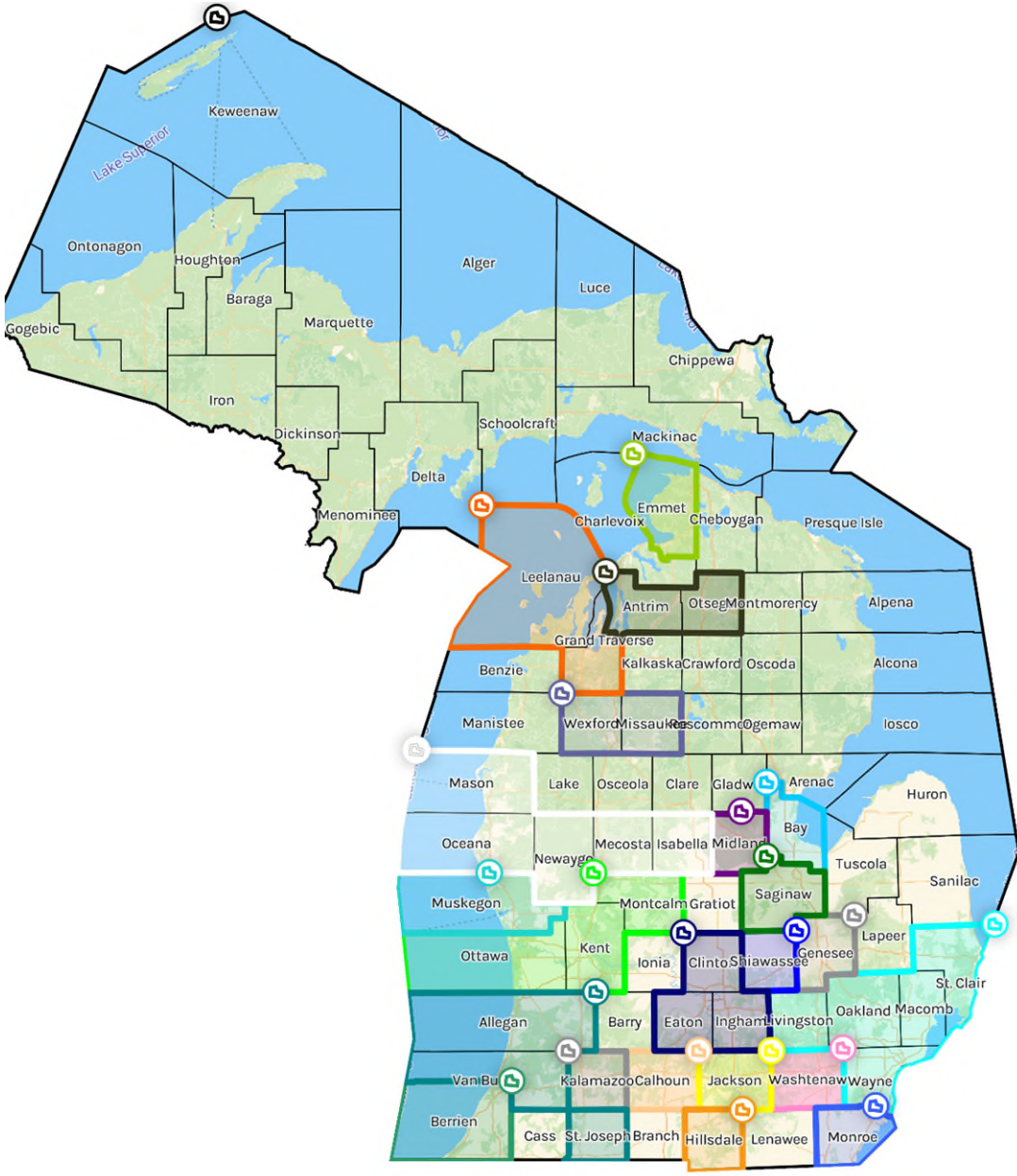
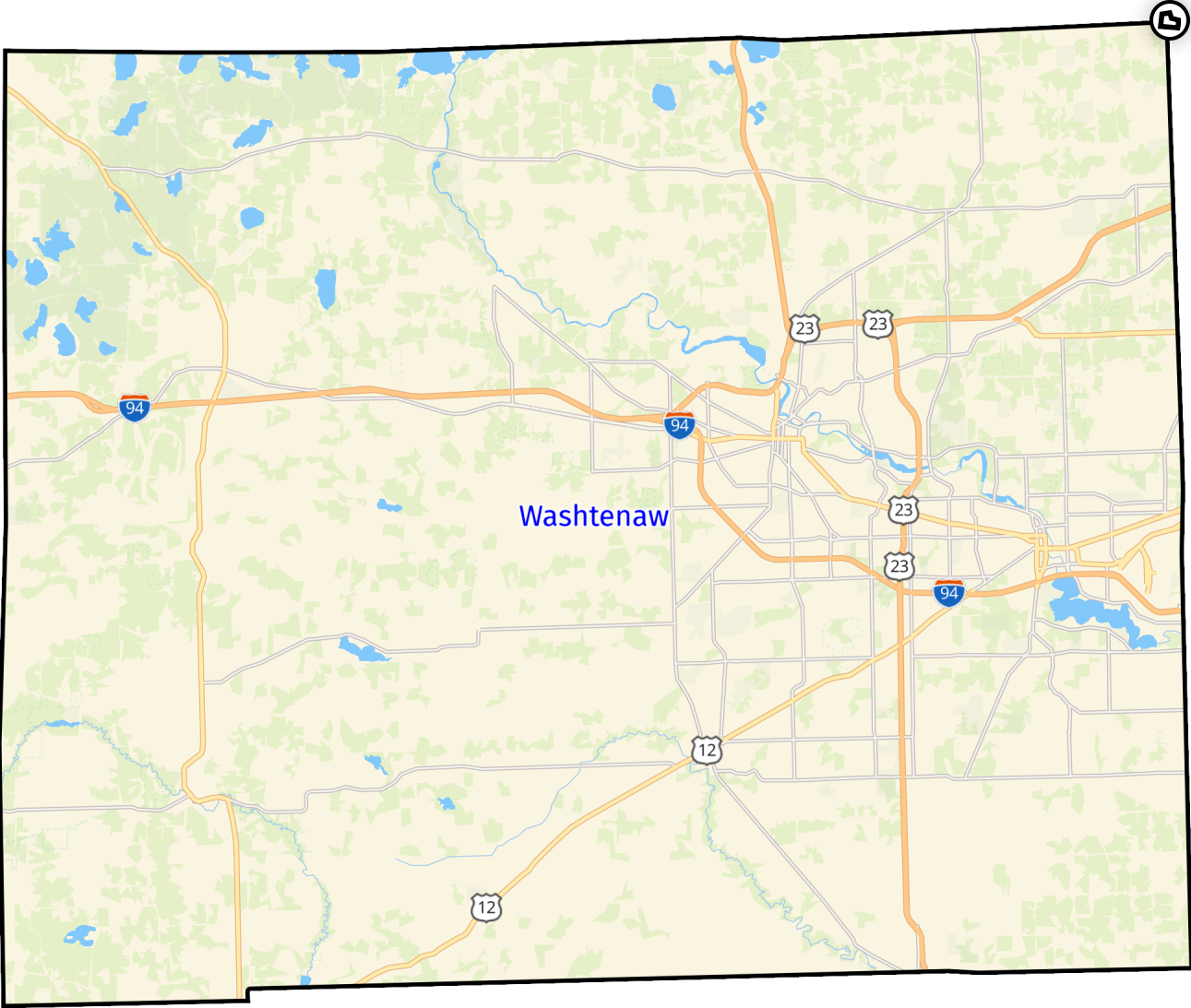


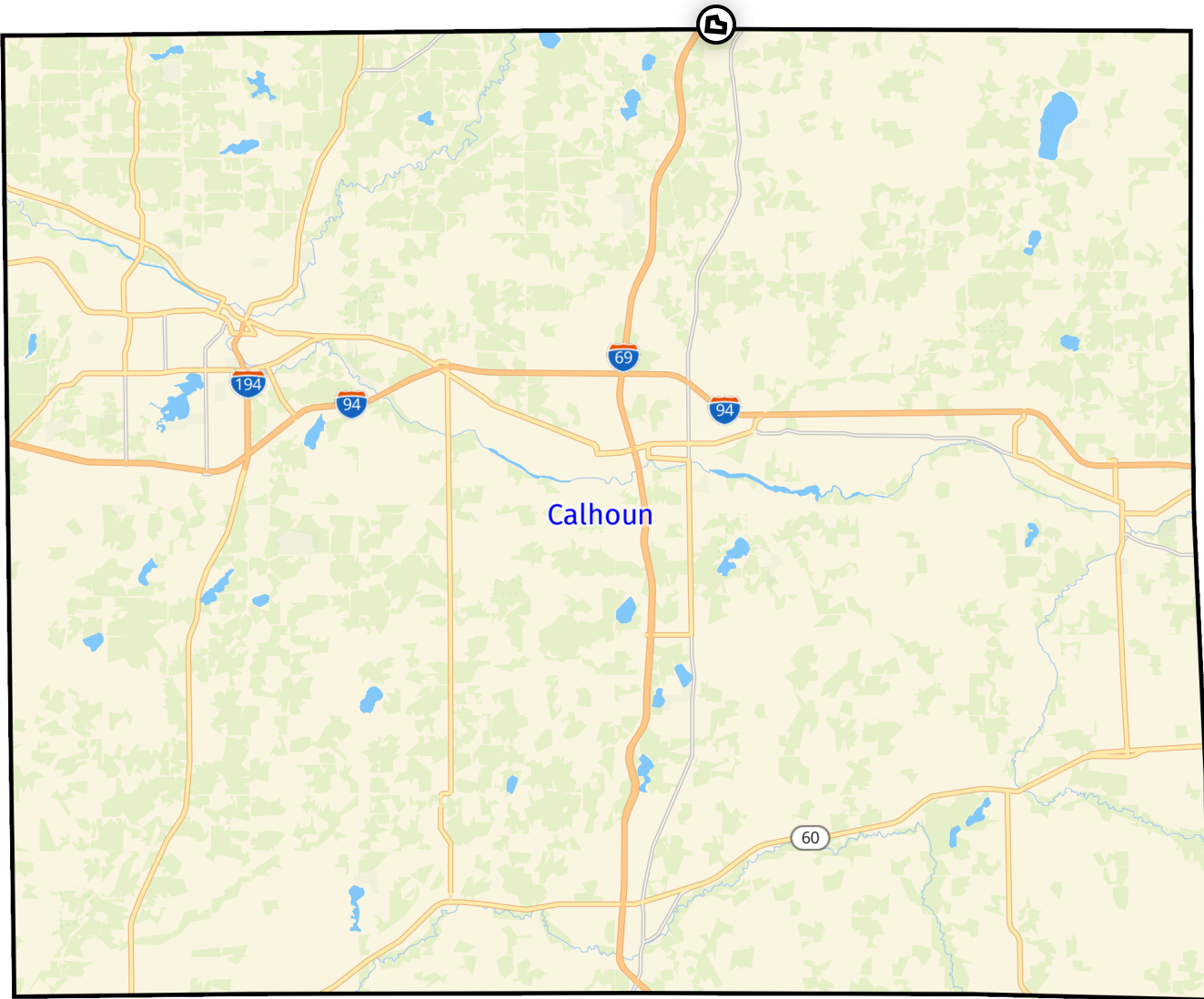
# MICHIGAN ASSESSMENT AREAS



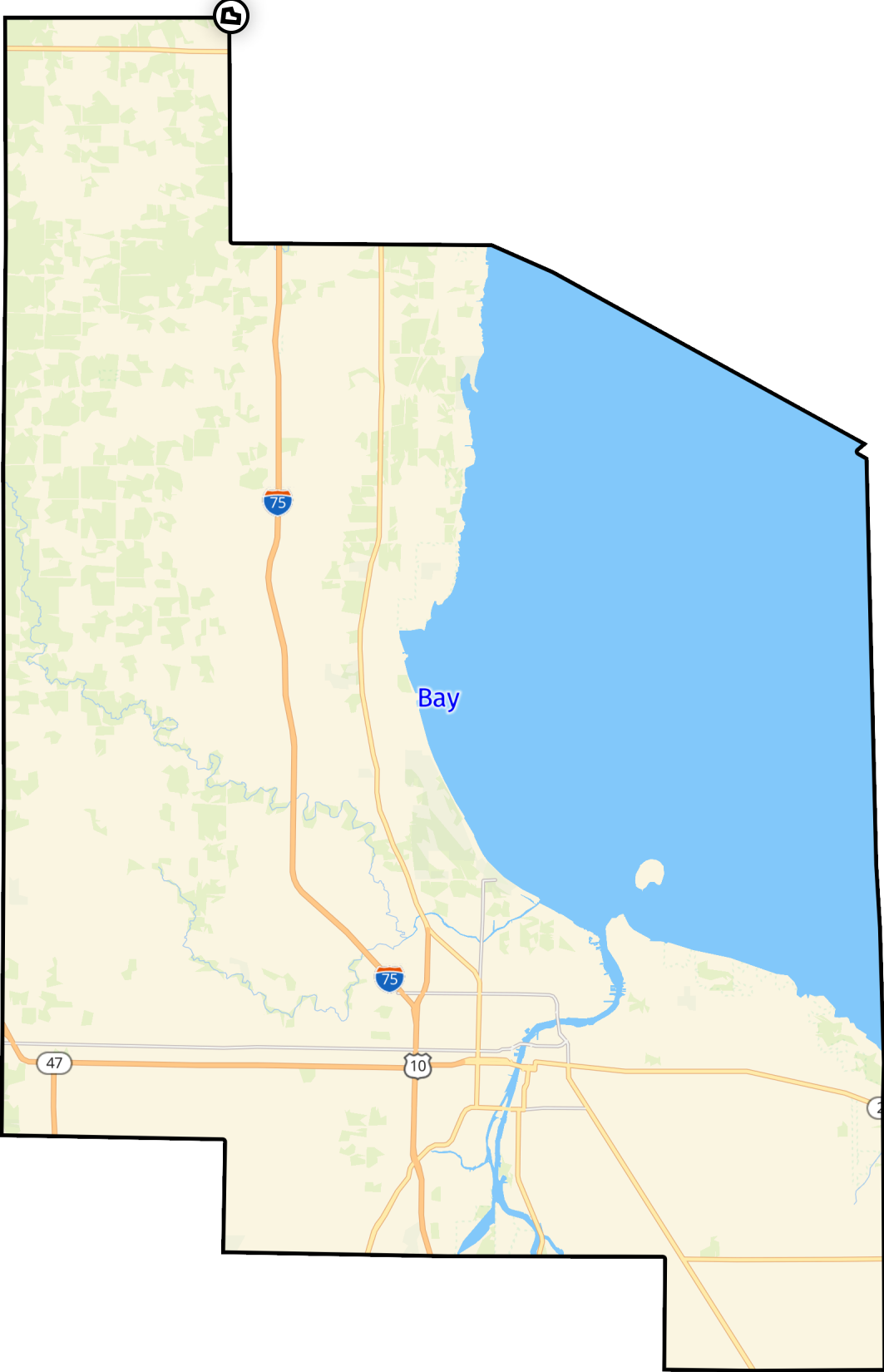
CRA Assessment Area: Ann Arbor, MI



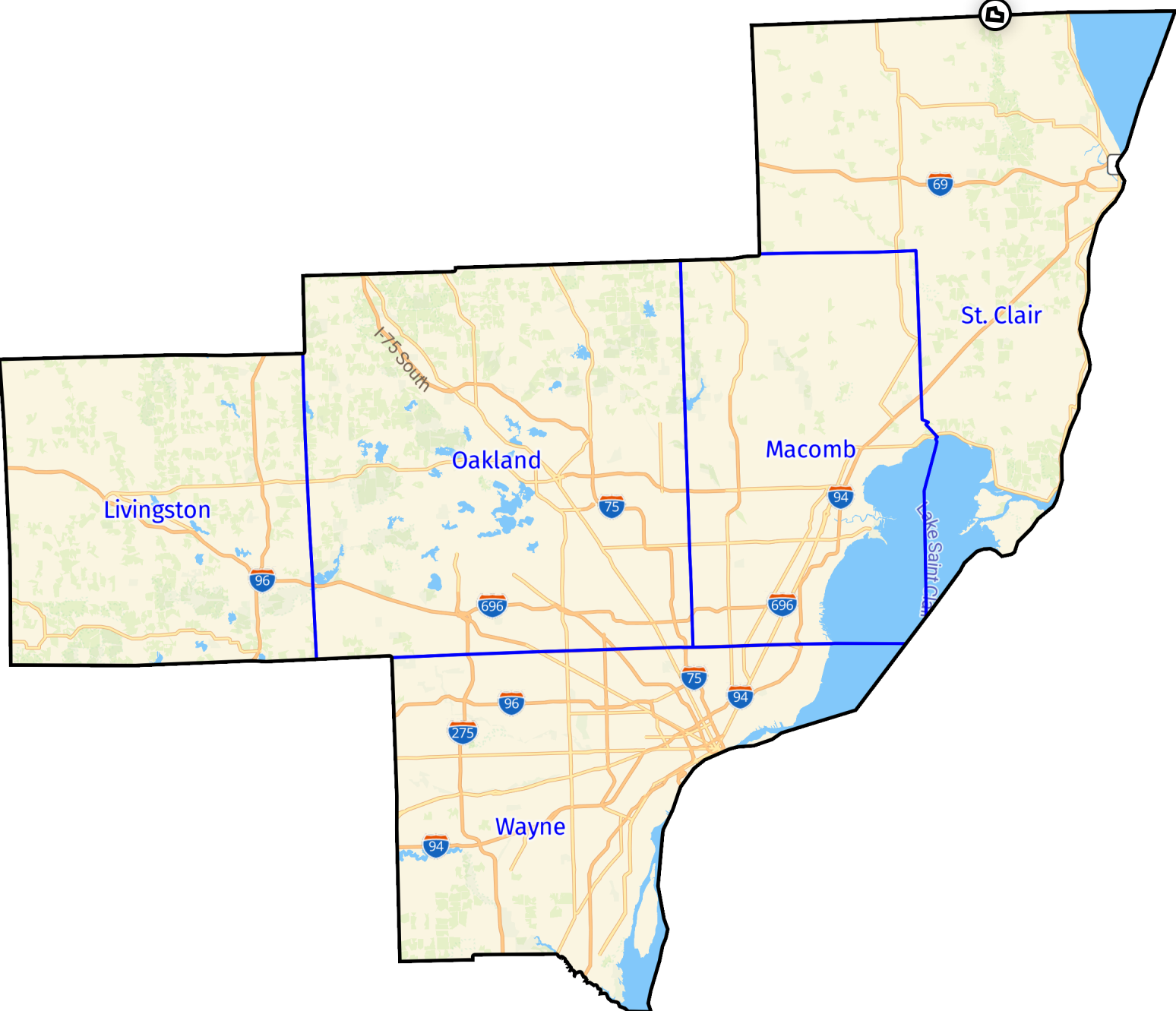
CRA Assessment Area: Battle Creek, MI



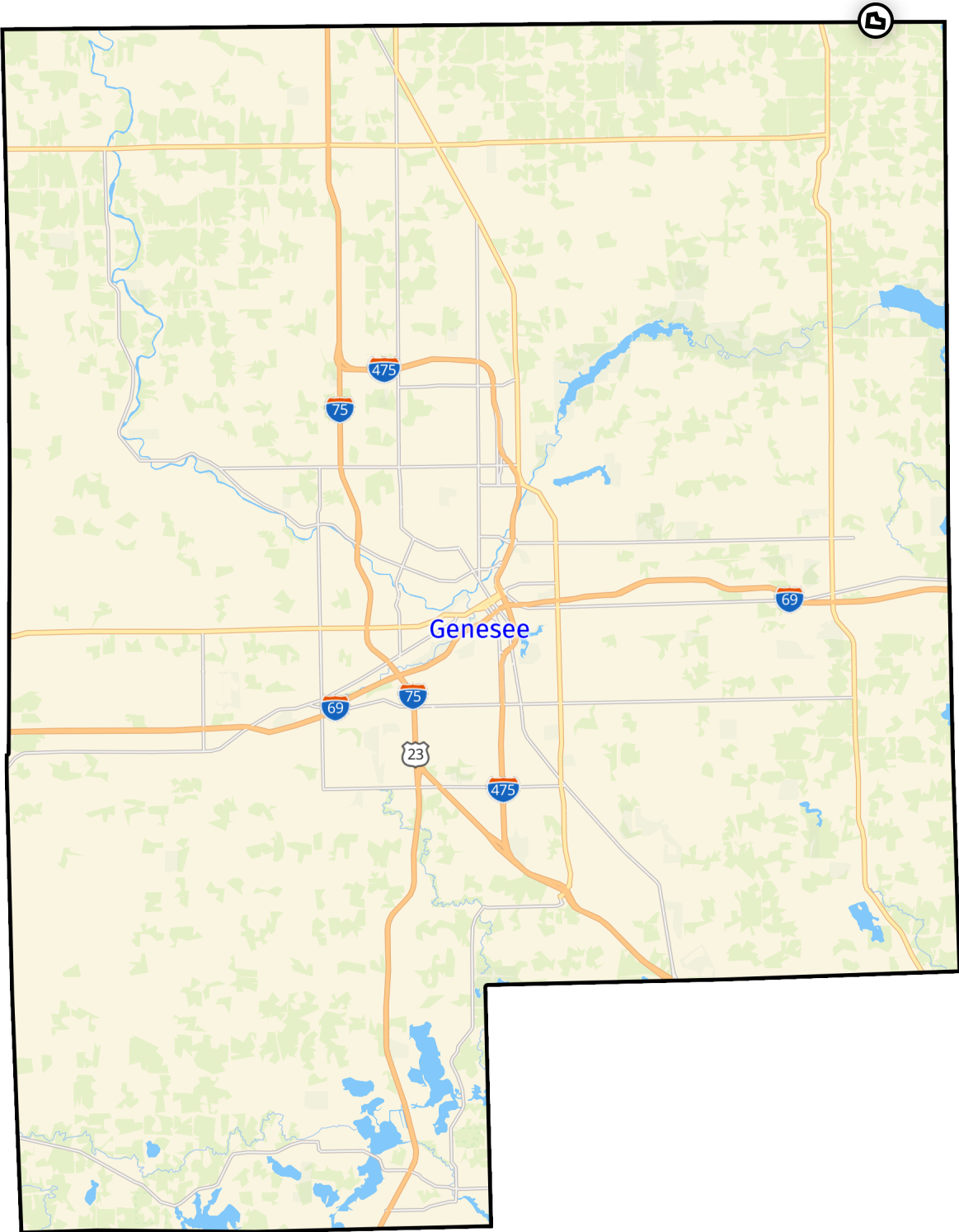
CRA Assessment Area: Bay City, MI



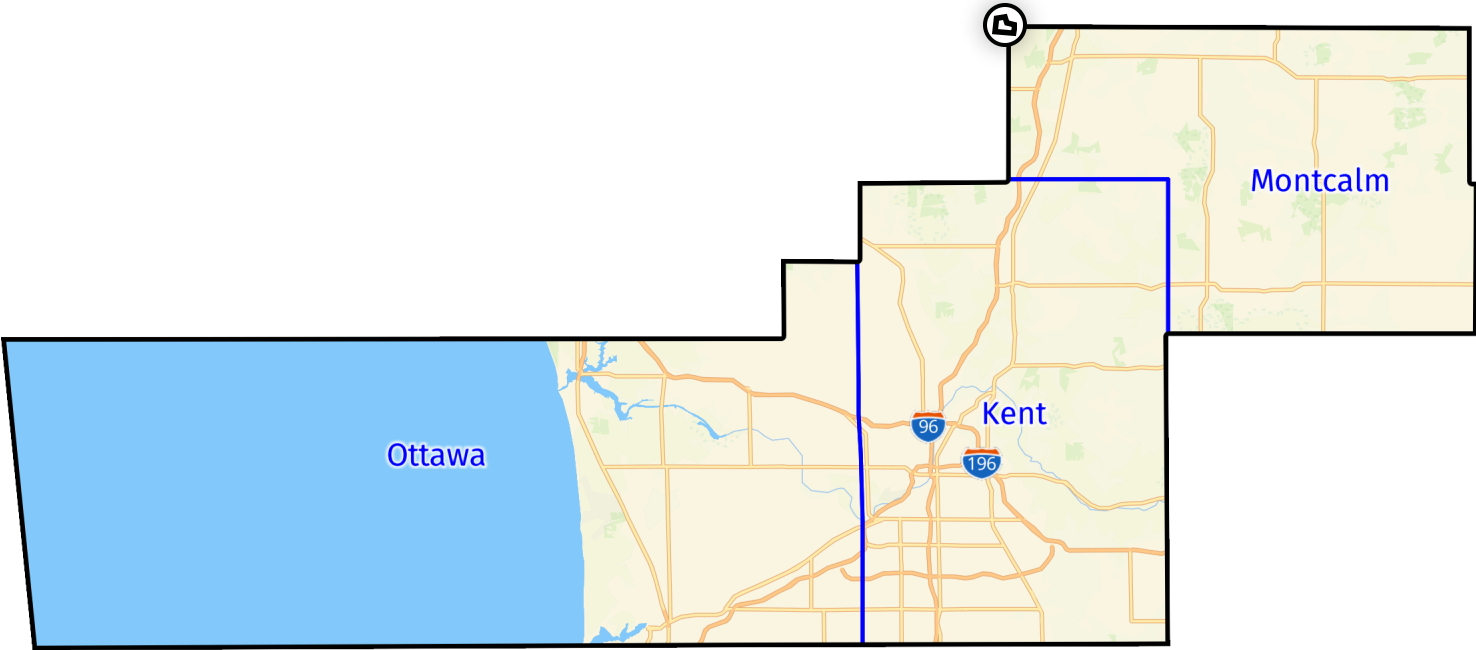
CRA Assessment Area: Detroit, MI



CRA Assessment Area: Flint, MI



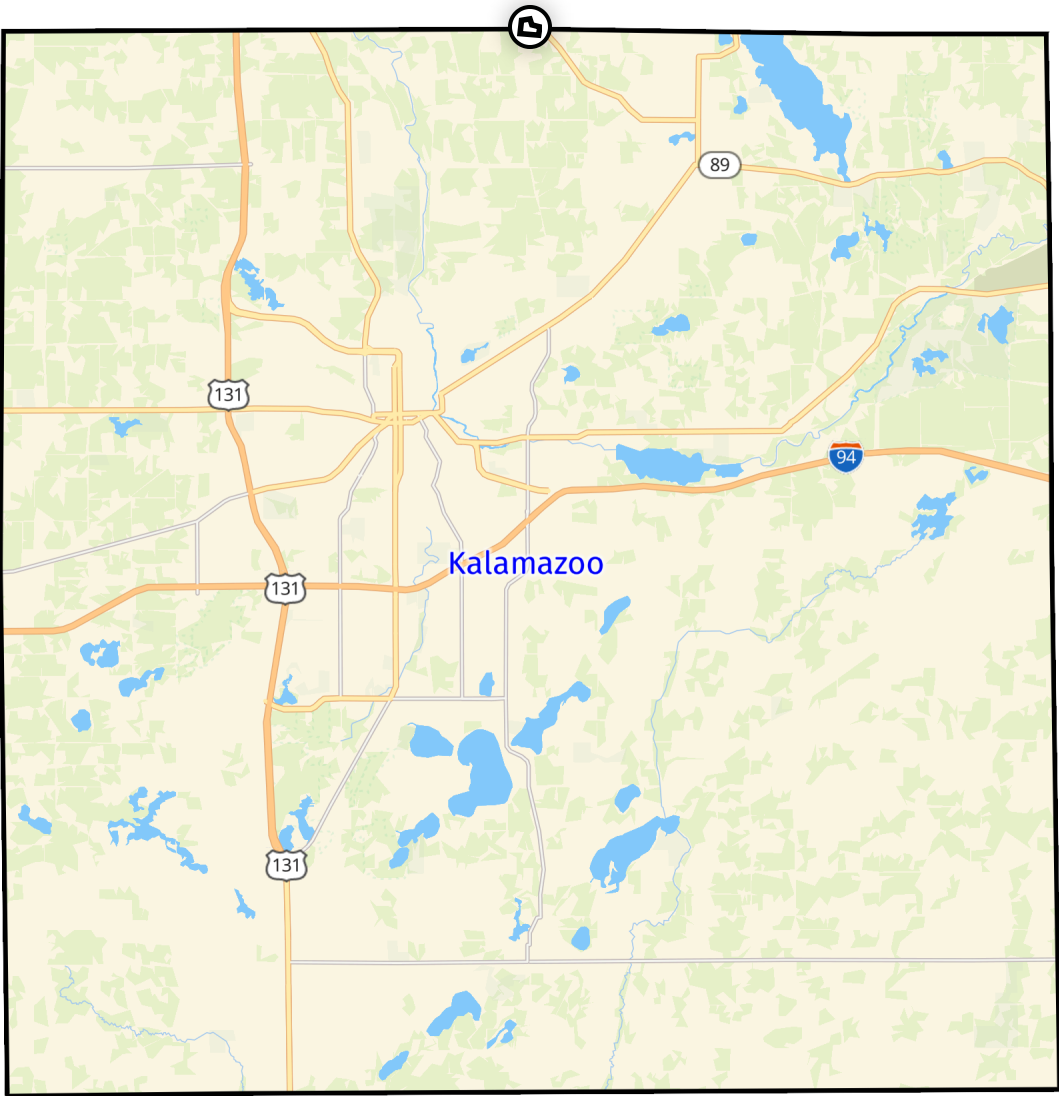
CRA Assessment Area: Grand Rapids, MI



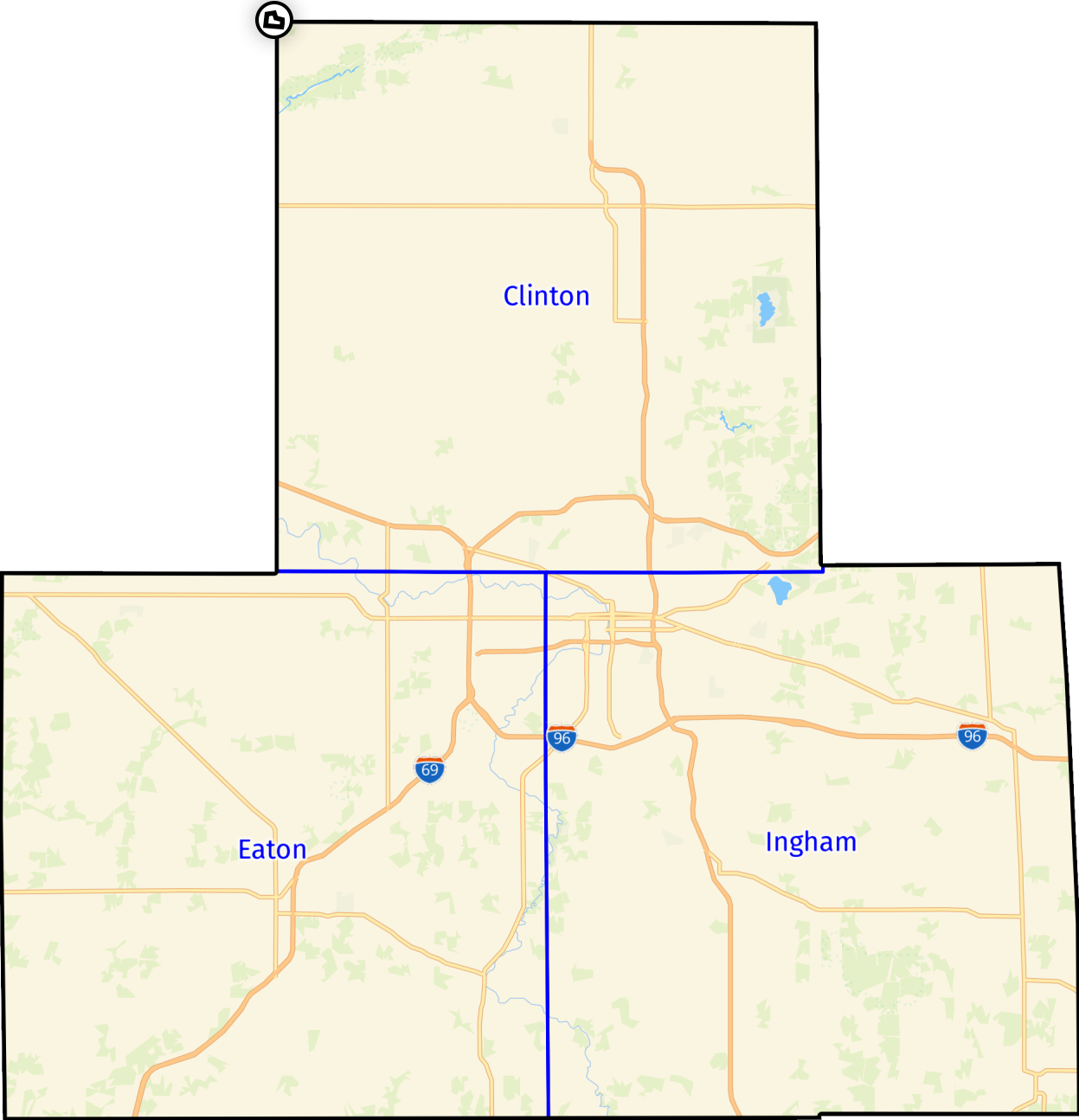
CRA Assessment Area: Jackson, MI



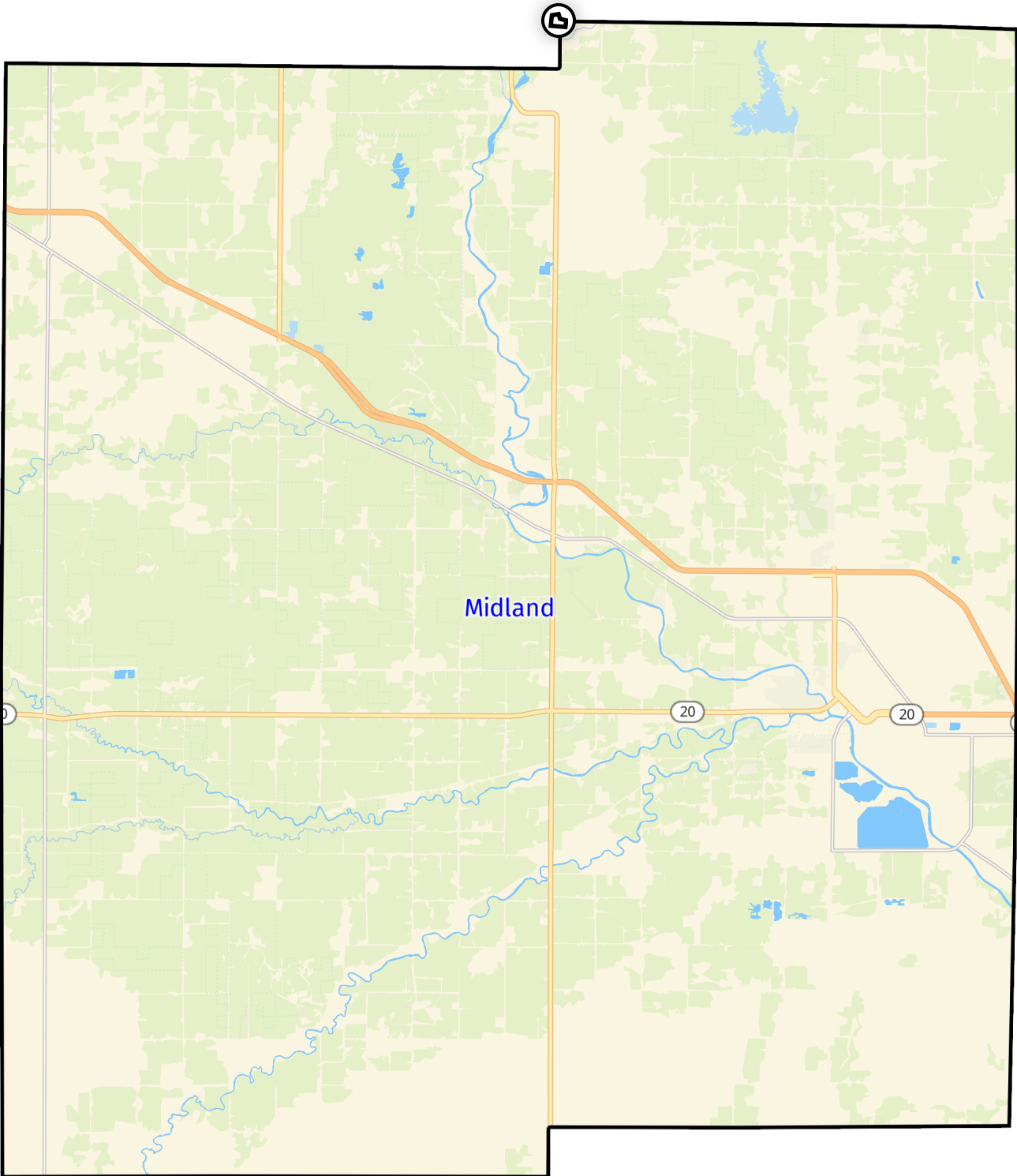
CRA Assessment Area: Kalamazoo, MI



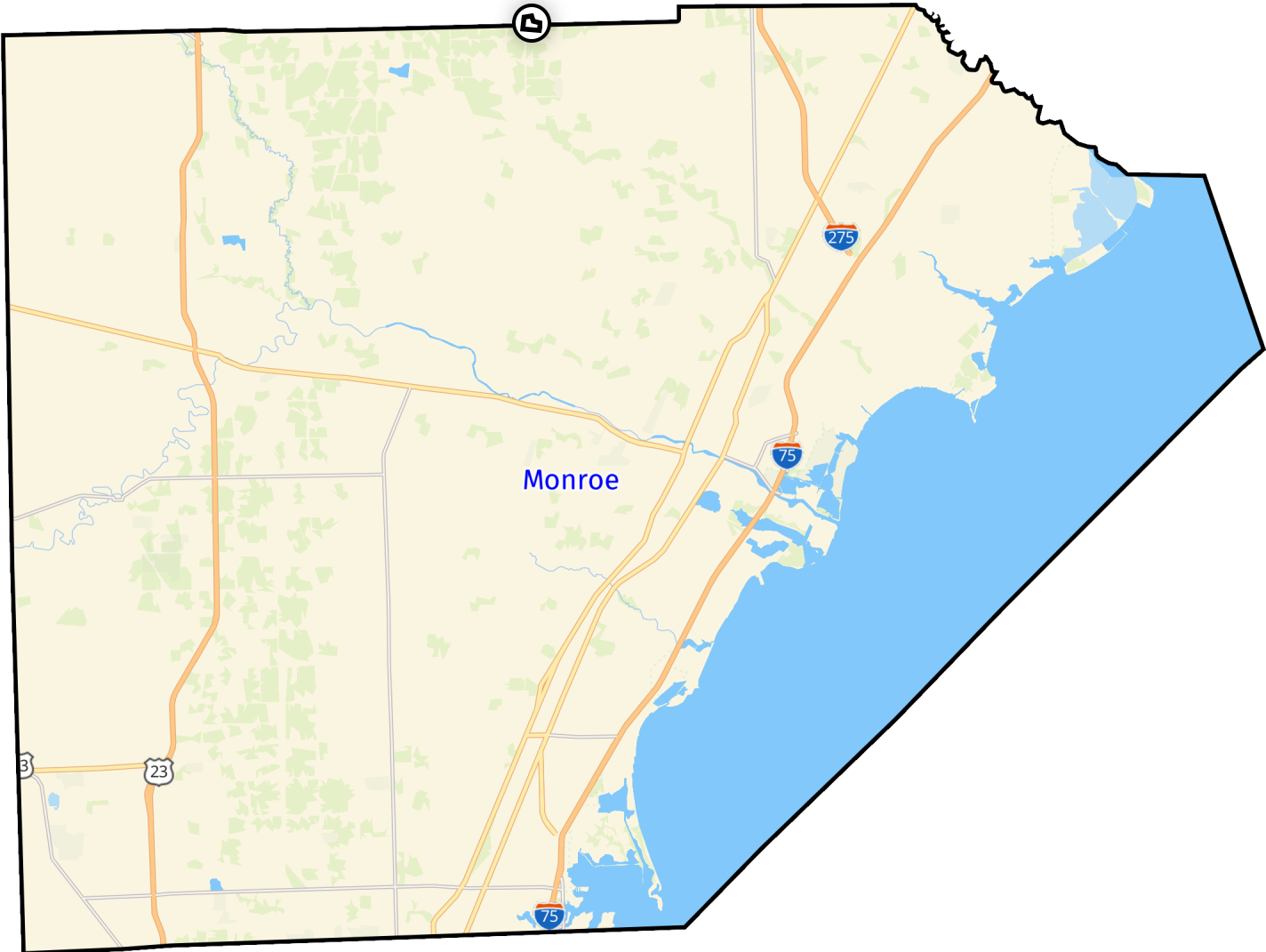
CRA Assessment Area: Lansing, MI



CRA Assessment Area: Midland, MI



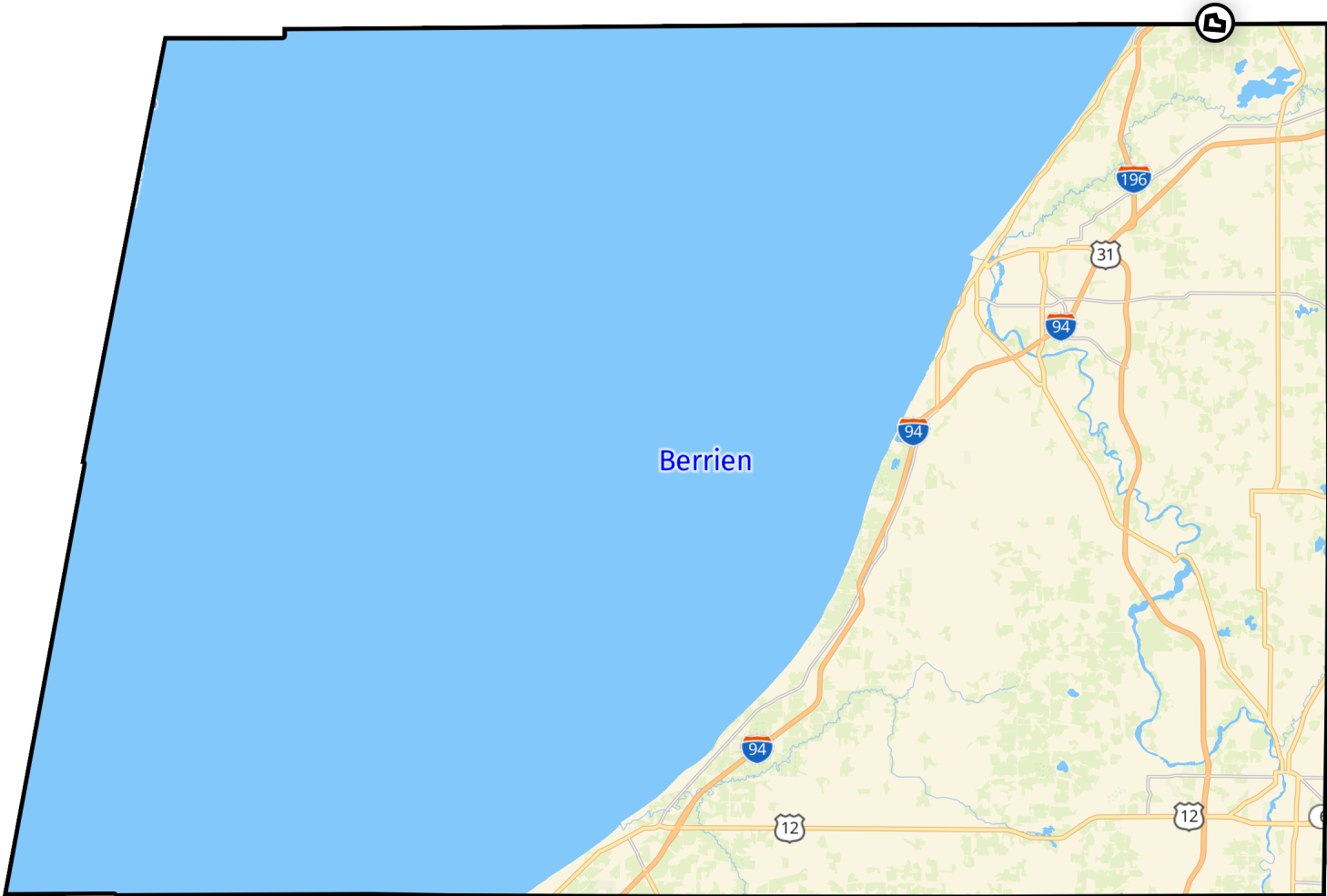
CRA Assessment Area: Monroe, MI



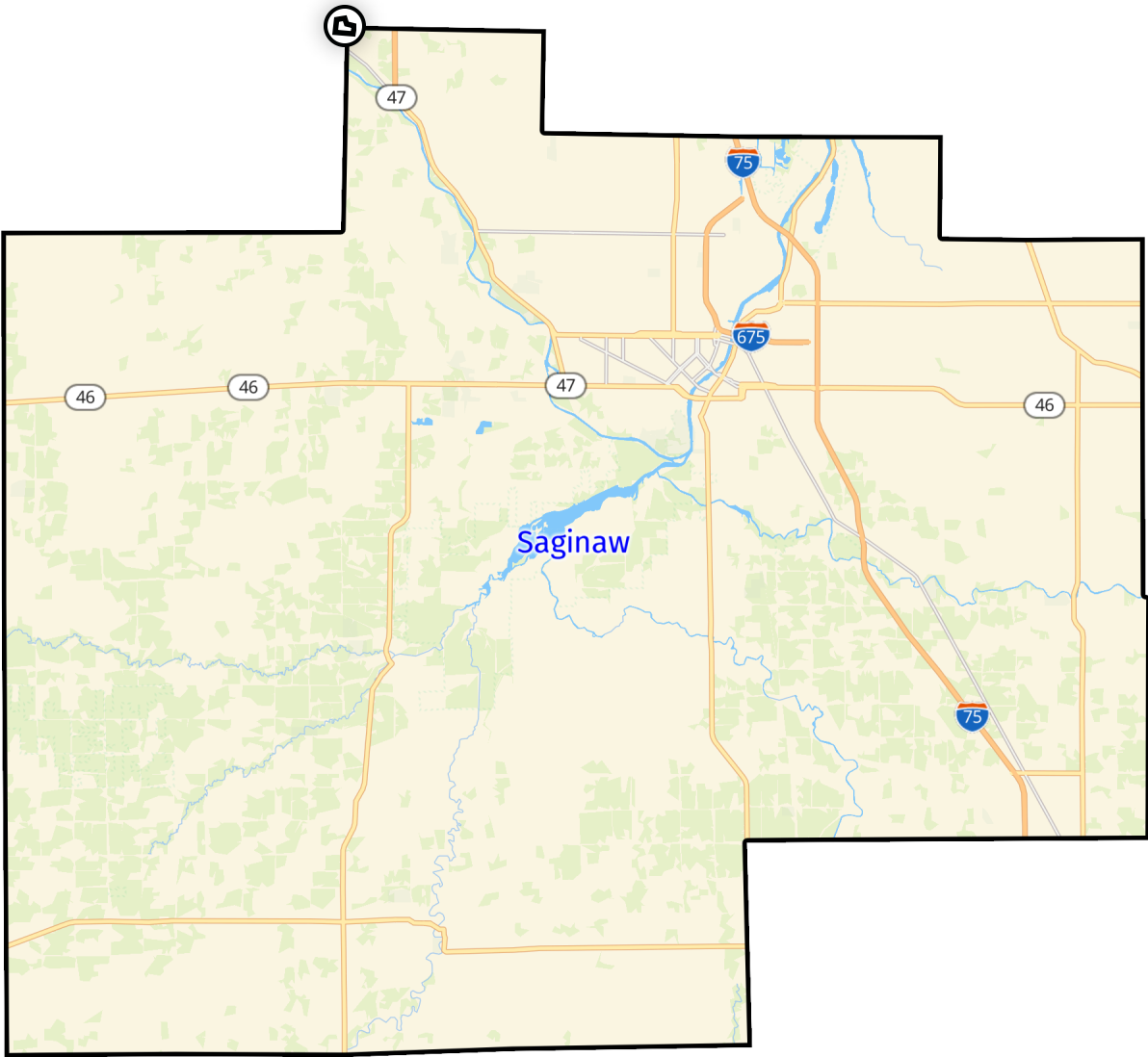
CRA Assessment Area: Muskegon, MI



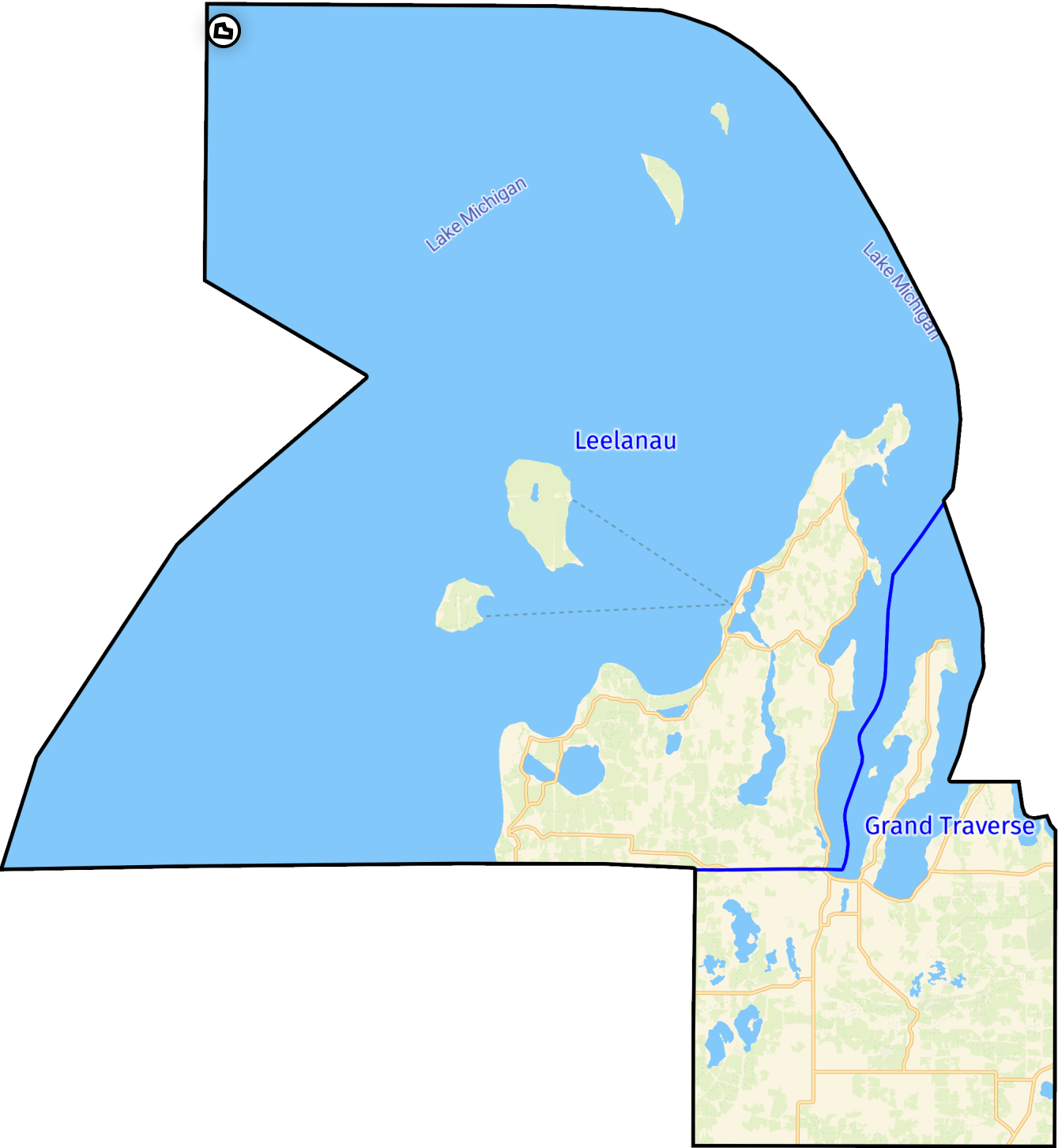
CRA Assessment Area: Niles, MI



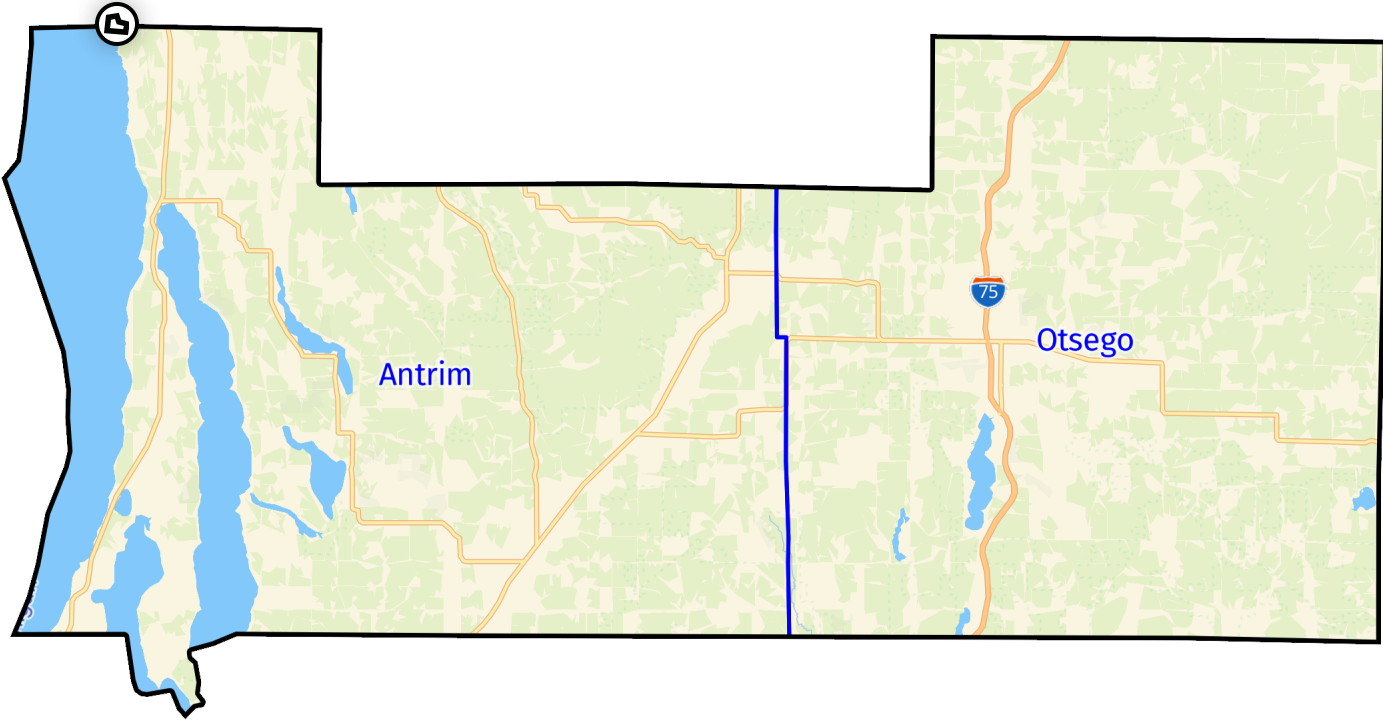
CRA Assessment Area: Saginaw, MI



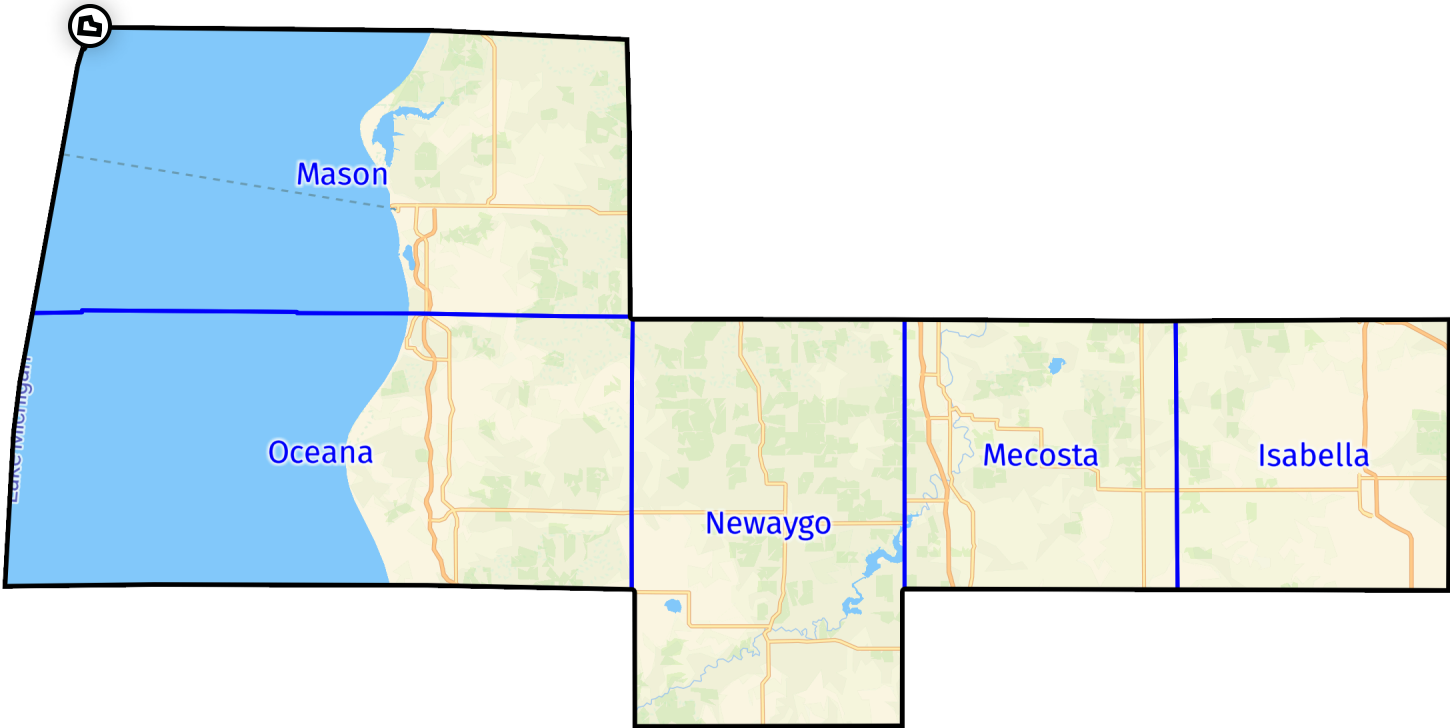
CRA Assessment Area: Traverse City, MI



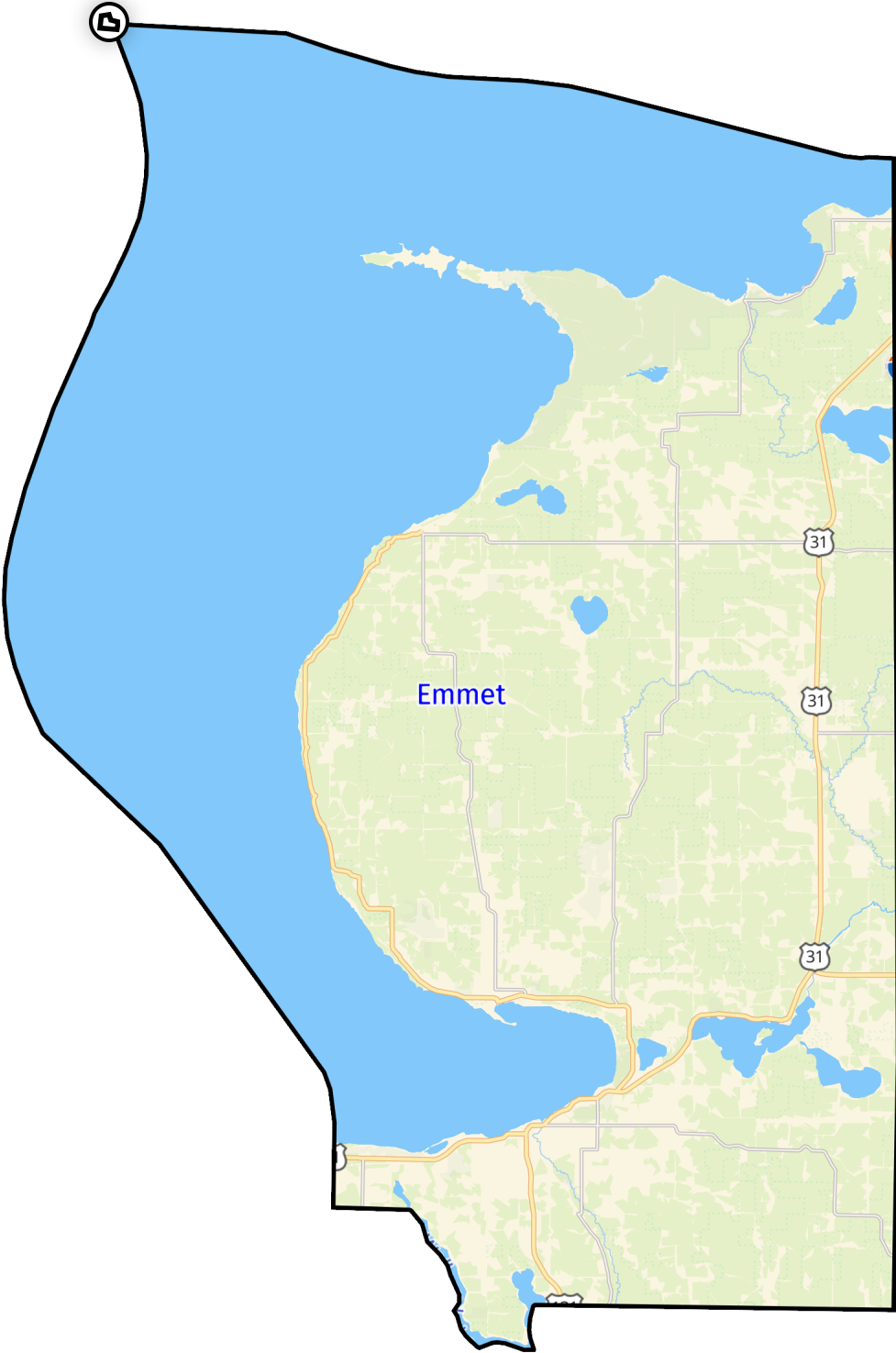
CRA Assessment Area: Non-MSA Antrim-Otsego Counties, MI



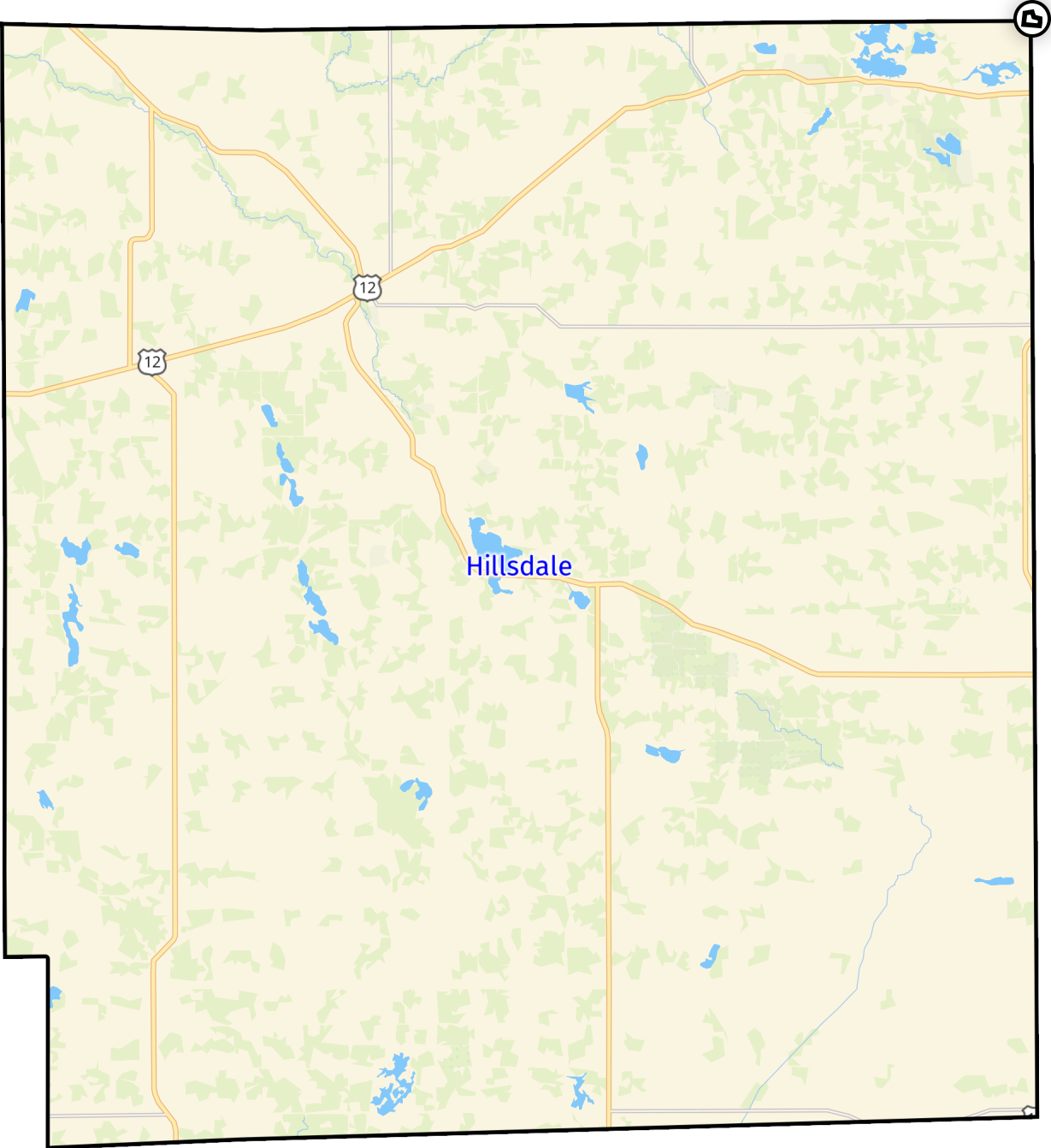
CRA Assessment Area: Non-MSA Counties - Central, MI



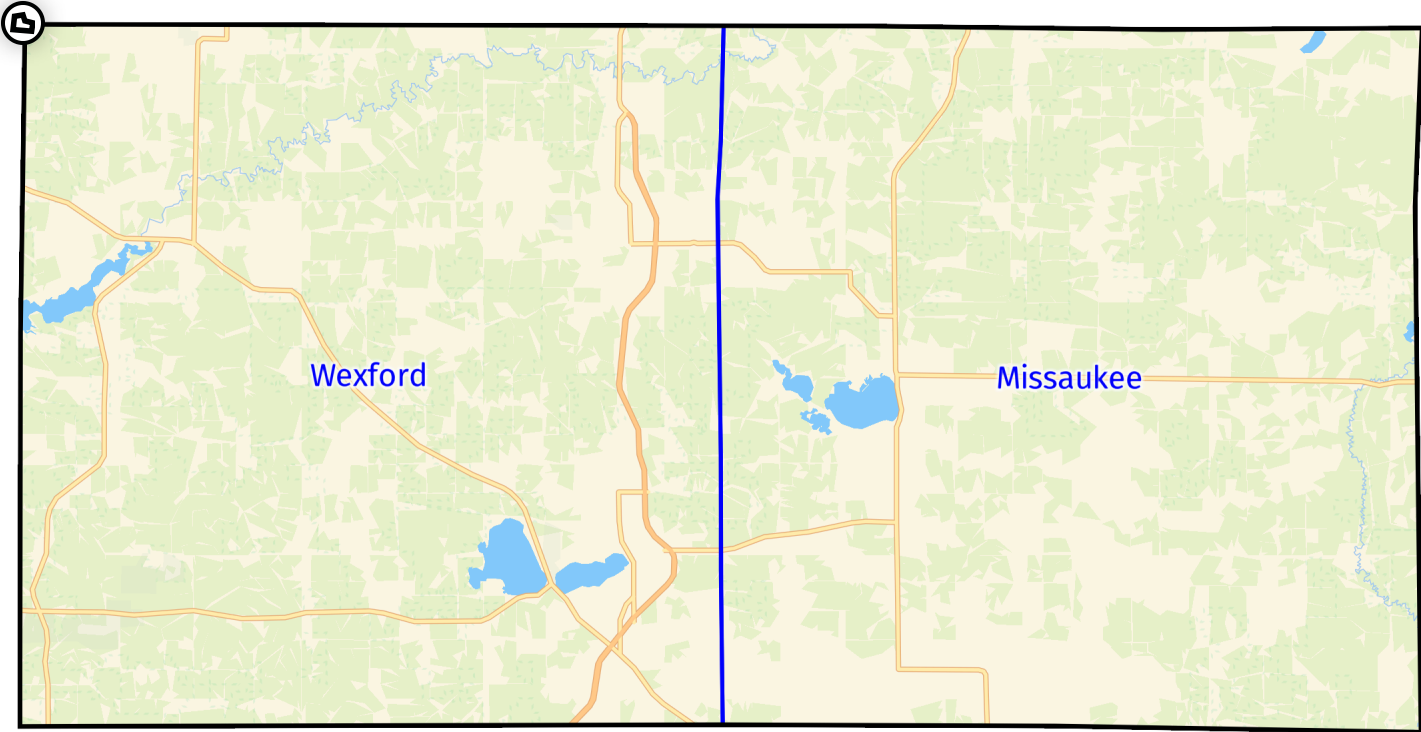
CRA Assessment Area: Non-MSA Emmet County, MI



CRA Assessment Area: Non-MSA Hillsdale County, MI



CRA Assessment Area: Non-MSA Missaukee-Wexford Counties, MI



CRA Assessment Area: Non-MSA Shiawassee County, MI



CRA Assessment Area: Non-MSA Counties - South MI

