

## Sutton Bank Assessment Area

Sutton Bank's CRA Assessment Area consists of all census tracts in Seneca, Huron, Ashland, and Richland Counties. Information is as of 2025 FFIEC Census Reports:

County	Upper Income	Middle Income	Moderate Income	Low Income
Seneca	1	10	3	0
Huron	0	12	1	0
Ashland	0	11	1	0
Richland	6	13	7	3

- Updated census tract information for 2025 from the FFIEC website demonstrates no significant changes in the income levels of census tracts.
- For 2023 and 2024, there are no census tracts that are considered Distressed/Underserved in any counties within Sutton's Assessment Area.
- Included in the bank's assessment area is 1 MSA, Mansfield, which is located in Richland County.
- Two census tracts in Richland County continue to be Majority Minority tracts.
- 2023 and 2024 show one census tract in Richland County with an "Unknown" income level.

All of Sutton Bank's retail branches are located in Middle Income census tracts with the exception of the Main Office in Seneca County and Ontario Branch in Richland County are located in Upper Income census tracts, and Tiffin Branch in Seneca County is located in a Moderate census tract.

Sutton Bank has earned Satisfactory CRA ratings on the past several FDIC examinations which means an institution has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

Sutton Bank has a small number of low- and moderate-income census tracts within its assessment area. Achieving a Satisfactory rating can be challenging due to limited loan and investment opportunities in its assessment area that qualify for CRA credit.

For further information please refer to Sutton Bank's CRA Policy or Sutton Bank's CRA Public File.

The following table represents Sutton Bank's Census Tracts.

Census Tract	Income Level	County	Minority Tract	Distressed/Underserved
9625.00	Middle	Seneca	No	No
9626.00	Middle	Seneca	No	No
9627.00	Middle	Seneca	No	No
9628.00	Moderate	Seneca	No	No
9629.00	Middle	Seneca	No	No
9630.00	Middle	Seneca	No	No
9631.00	Middle	Seneca	No	No
9632.00	Moderate	Seneca	No	No
9633.00	Middle	Seneca	No	No
9634.00	Middle	Seneca	No	No
9635.00	Moderate	Seneca	No	No
9636.00	Middle	Seneca	No	No
9637.00	Middle	Seneca	No	No
9638.00	Upper	Seneca	No	No
9154.00	Middle	Huron	No	<b>No</b>
9155.00	Middle	Huron	No	<b>No</b>
9156.00	Middle	Huron	No	No
9157.00	Middle	Huron	No	No
9158.00	Moderate	Huron	No	<b>No</b>
9159.00	Middle	Huron	No	No
9160.00	Middle	Huron	No	<b>No</b>
9161.00	Middle	Huron	No	<b>No</b>
9162.00	Middle	Huron	No	<b>No</b>
9163.00	Middle	Huron	No	<b>No</b>
9164.00	Middle	Huron	No	<b>No</b>
9165.00	Middle	Huron	No	No
9166.00	Middle	Huron	No	<b>No</b>
9701.01	Middle	Ashland	No	No
9701.02	Middle	Ashland	No	No
9702.00	Middle	Ashland	No	No
9703.00	Middle	Ashland	No	No
9704.00	Middle	Ashland	No	No
9705.00	Moderate	Ashland	No	No
9706.00	Middle	Ashland	No	No
9707.00	Middle	Ashland	No	No
9708.00	Middle	Ashland	No	No
9709.00	Middle	Ashland	No	No

9710.00	Middle	Ashland	No	No
9711.00	Middle	Ashland	No	No
0004.00	Low	Richland	No	No
0005.00	Moderate	Richland	No	No
0006.00	Moderate	Richland	No	No
0007.00	Moderate	Richland	Yes	No
0008.00	Low	Richland	No	No
0009.00	Middle	Richland	No	No
0010.00	Low	Richland	No	No
0011.00	Middle	Richland	No	No
0012.00	Upper	Richland	No	No
0013.00	Middle	Richland	No	No
0014.00	Moderate	Richland	No	No
0015.00	Moderate	Richland	No	No
0016.00	Moderate	Richland	No	No
0017.00	Unknown	Richland	Yes	No
0018.00	Middle	Richland	No	No
0019.00	Middle	Richland	No	No
0020.00	Middle	Richland	No	No
0021.01	Middle	Richland	No	No
0021.02	Upper	Richland	No	No
0022.00	Upper	Richland	No	No
0023.00	Middle	Richland	No	No
0024.00	Upper	Richland	No	No
0025.00	Middle	Richland	No	No
0026.00	Middle	Richland	No	No
0027.00	Upper	Richland	No	No
0028.00	Middle	Richland	No	No
0029.00	Upper	Richland	No	No
0030.01	Middle	Richland	No	No
0030.02	Middle	Richland	No	No
0031.00	Moderate	Richland	No	No