

**AMERICAN FEDERAL BANK
CRA ASSESSMENT AREAS**



Greater Grand Forks MSA

Lending territory includes Polk County in Minnesota and Grand Forks County in North Dakota. The cities of East Grand Forks, MN, and Grand Forks, ND, are within this community, which is an MSA. Offices within the assessment area include:

- East Grand Forks, MN
- Grand Forks, ND
- Crookston, MN
- Fosston, MN
- Northwood, ND

Fargo-Moorhead-Wahpeton Consolidate Statistical Area

Lending territory includes Cass County and Richland County in North Dakota plus Clay County and Wilkin County in Minnesota. The cities of Fargo, ND and Moorhead, MN are within this community, which is an MSA. Wilkin and Richland are adjoining counties serviced by the Wahpeton, ND sales office. Offices within the assessment area include:

- Fargo, ND
- Moorhead, MN
- Wahpeton, ND

Outstate MN

Lending territory includes the following non-MSA counties in MN: Norman, Ottertail, Kittson, and Marshall. Offices within the assessment area include:

- Ada, MN
- Warren, MN
- Hallock, MN
- Fergus Falls, MN

None of the bank's ATMs have deposit taking functionality.

**AMERICAN FEDERAL BANK
CENSUS TRACTS**

| Grand Forks County | | Census Tracts | | |
|---------------------------|--------|----------------------|-----|-----|
| 101 | 106 | 108.04 | 112 | 119 |
| 102 | 107 | 109 | 114 | 120 |
| 103 | 108.01 | 110 | 117 | |
| 104 | 108.03 | 111 | 118 | |

| Polk County | | Census Tracts | | |
|--------------------|-----|----------------------|-----|--|
| 201 | 204 | 207 | 210 | |
| 202 | 205 | 208 | | |
| 203 | 206 | 209 | | |

| Cass County | | Census Tracts | | |
|--------------------|--------|----------------------|--------|-----|
| 001 | 006 | 009.04 | 102.01 | 401 |
| 002.01 | 007 | 010.01 | 102.03 | 402 |
| 002.02 | 008.01 | 010.02 | 102.04 | 403 |
| 003 | 008.02 | 101.06 | 103.03 | 404 |
| 004 | 009.01 | 101.07 | 103.05 | 405 |
| 005.01 | 009.02 | 101.08 | 103.06 | 406 |
| 005.02 | 009.03 | 101.09 | 103.07 | |

| Clay County | | Census Tracts | | |
|--------------------|--------|----------------------|--|--|
| 201 | 301.02 | 302.01 | | |
| 202.02 | 301.03 | 302.02 | | |
| 203 | 301.04 | | | |
| 204 | 301.06 | | | |
| 205 | 301.07 | | | |
| 206 | | | | |

| Norman County | | Census Tracts | | |
|----------------------|------|----------------------|--|--|
| 9601 | 9602 | 9603 | | |

| Marshall County | | Census Tracts | | |
|------------------------|--|----------------------|--|--|
| 0801-0804 | | | | |

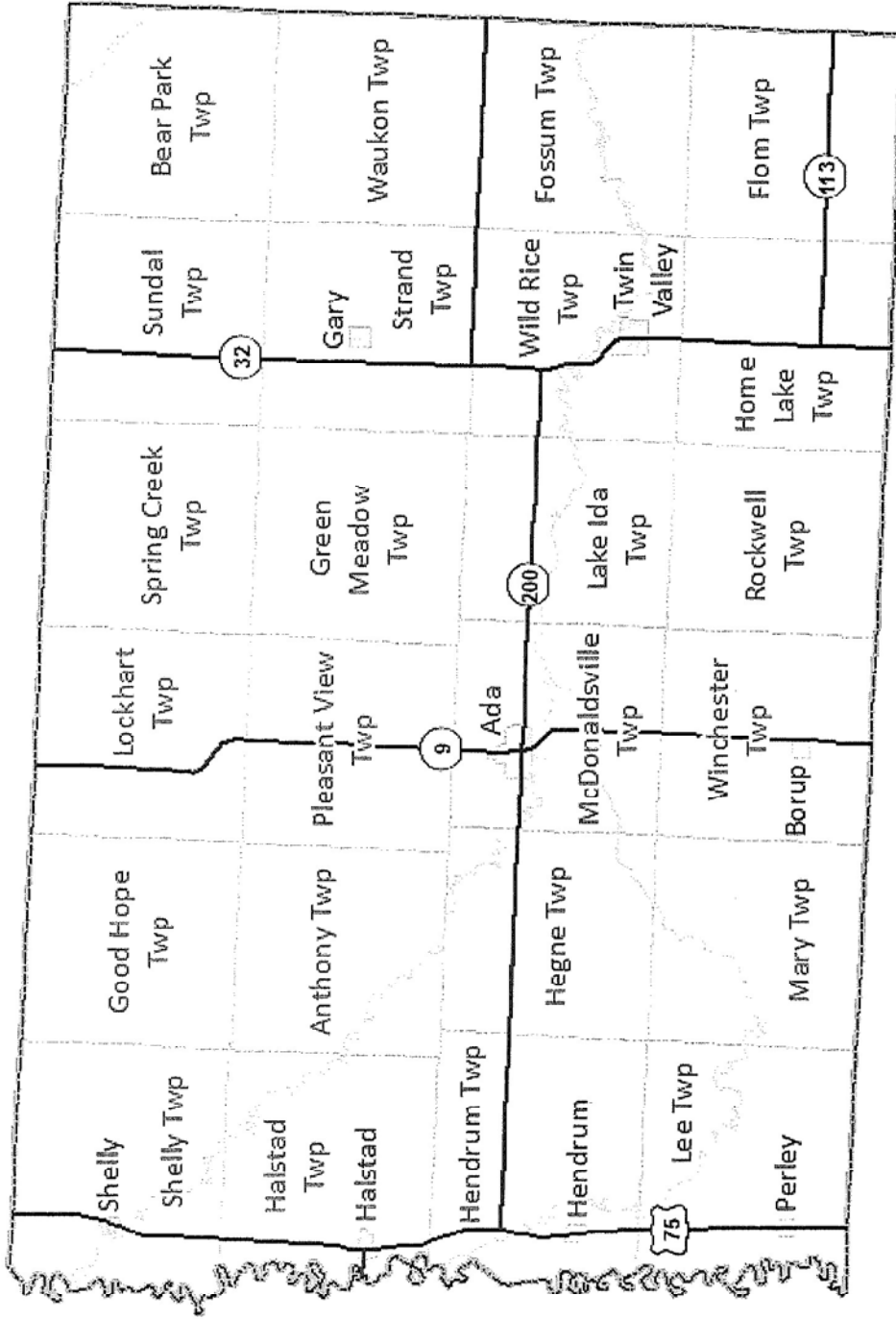
| Kittson County | | Census Tracts | | |
|-----------------------|------|----------------------|--|--|
| 0901 | 0902 | | | |

| Ottertail County | | Census Tracts | | |
|-------------------------|---------|----------------------|--|--|
| 9601.02 | 9601.03 | 9603-9617 | | |

| Richland County | | Census Tracts | | |
|------------------------|------|----------------------|--|--|
| 9707-9711 | 9714 | | | |

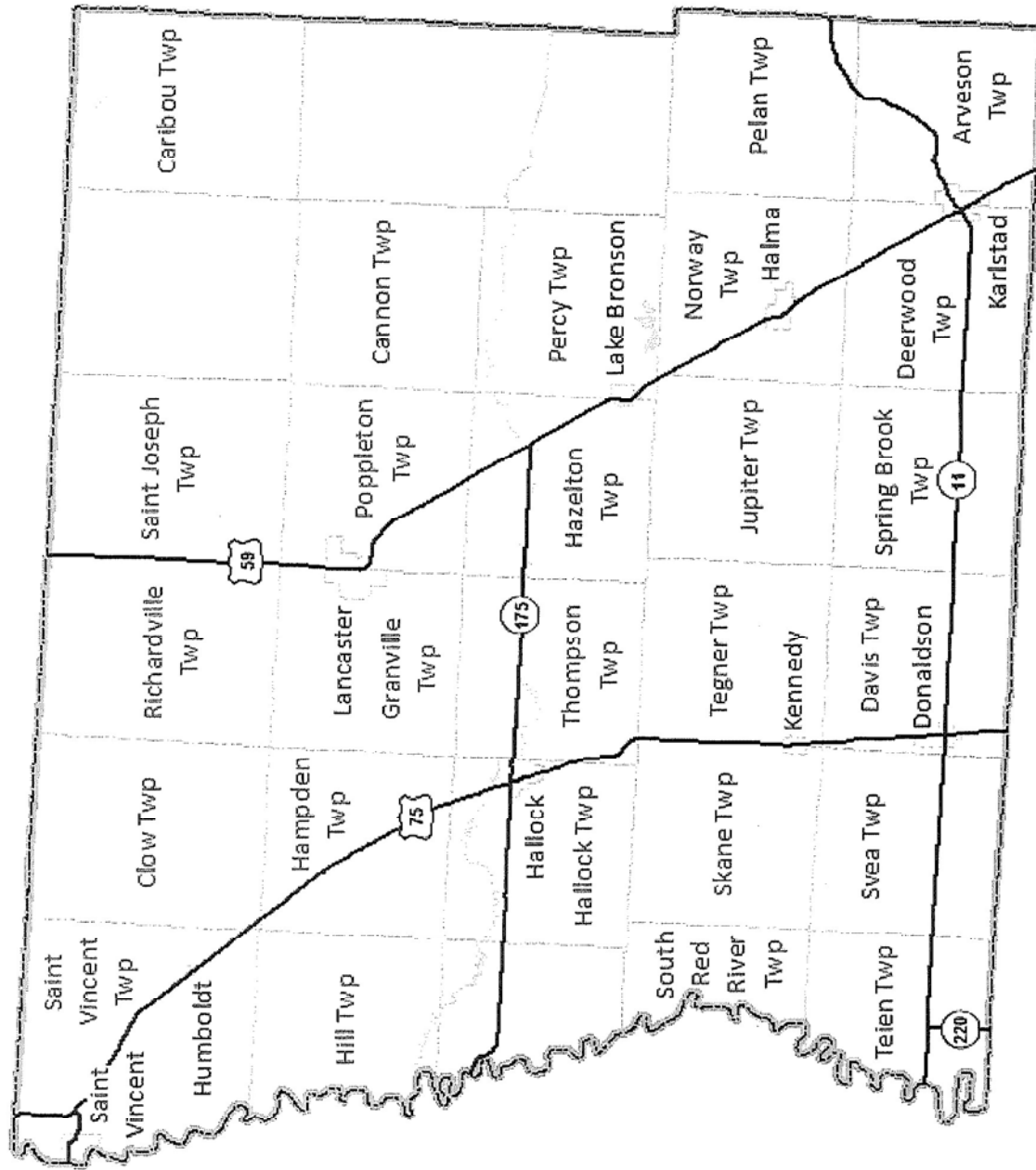
| Wilken County | | Census Tracts | | |
|----------------------|------|----------------------|--|--|
| 9501 | 9502 | | | |

Norman County MUNICIPALITY AND TOWNSHIP MAPS



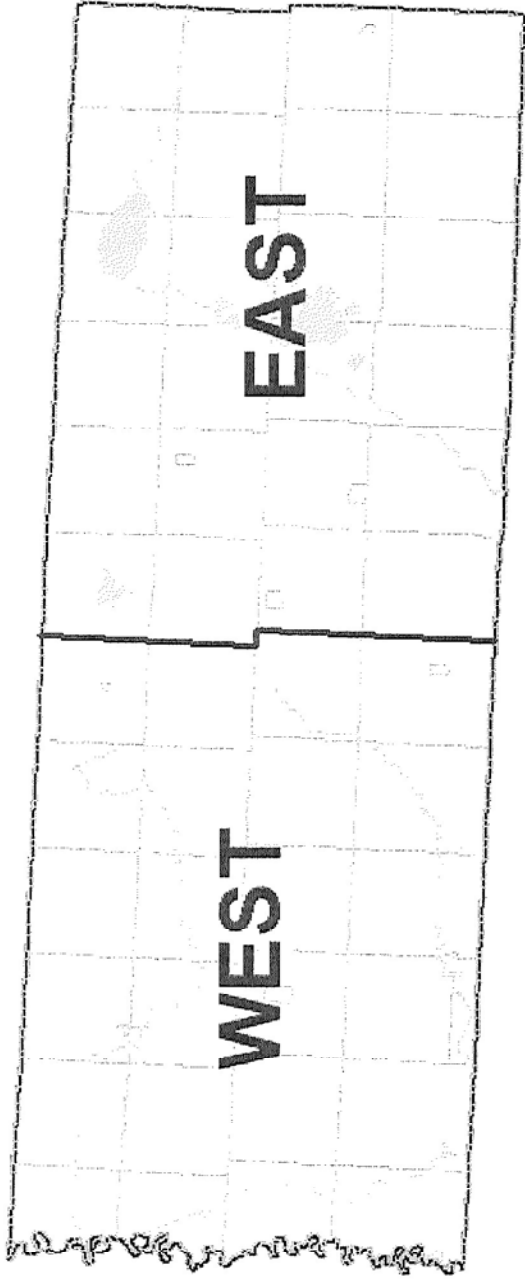
Kittson County

MUNICIPALITY AND TOWNSHIP MAPS



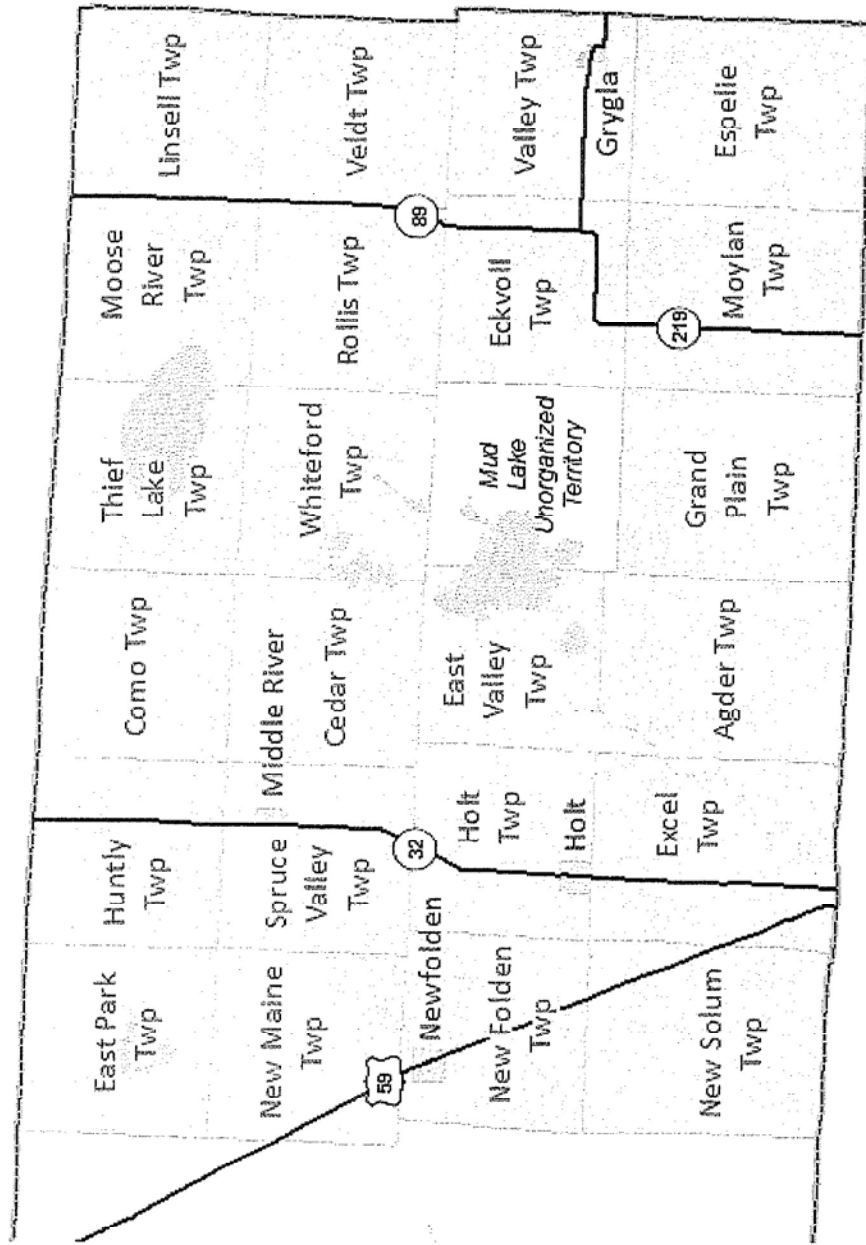
Marshall County

MUNICIPALITY AND TOWNSHIP MAPS



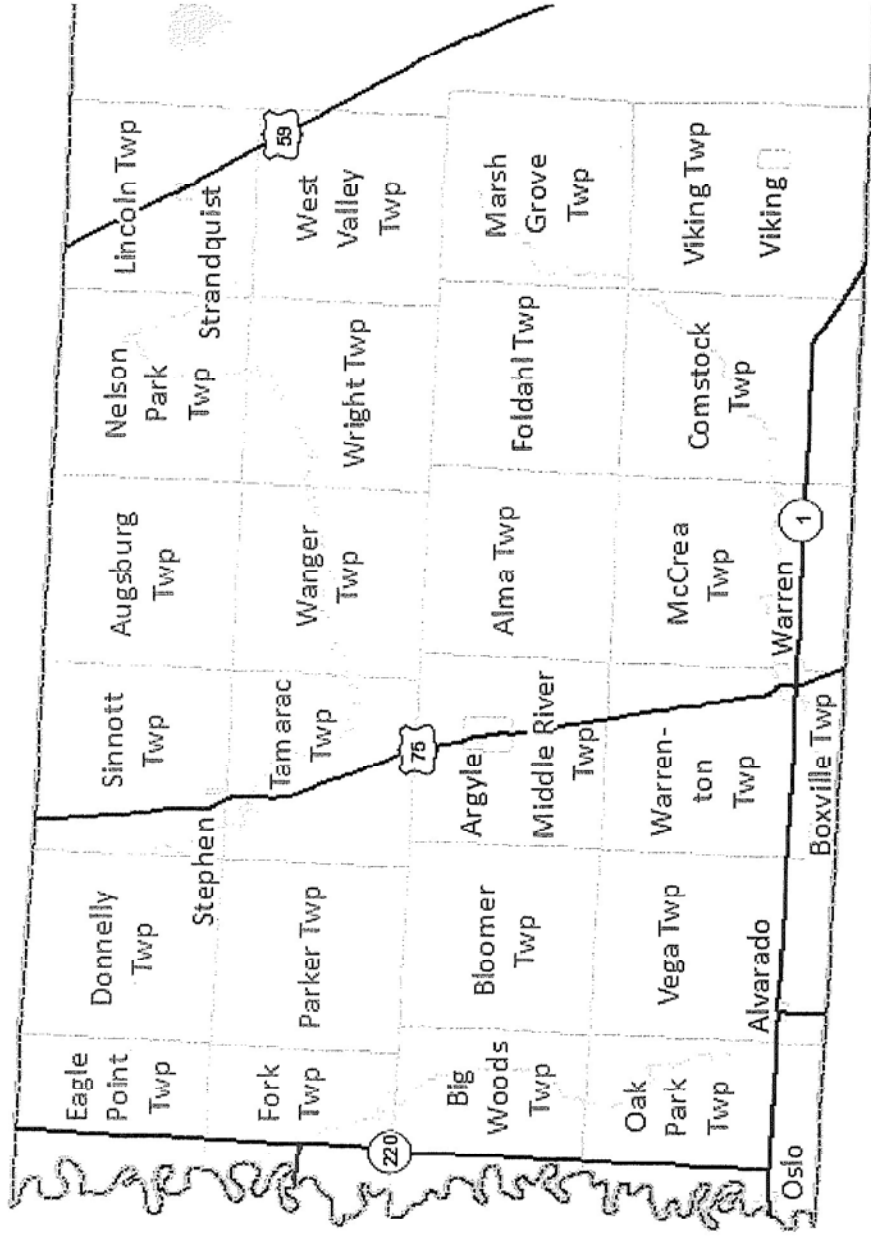
Marsnall County (East)

MUNICIPALITY AND TOWNSHIP MAPS



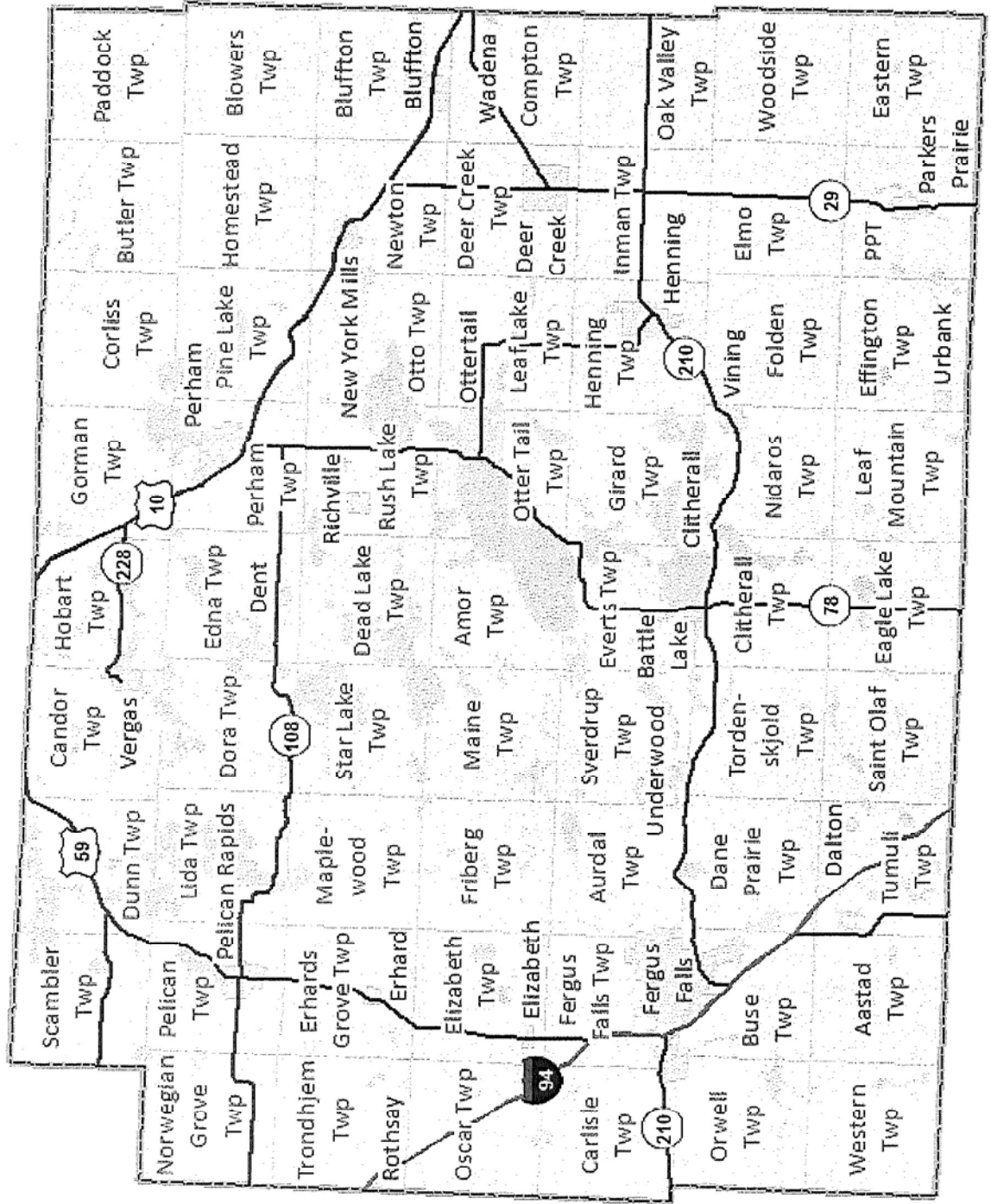
Marsnall County (West)

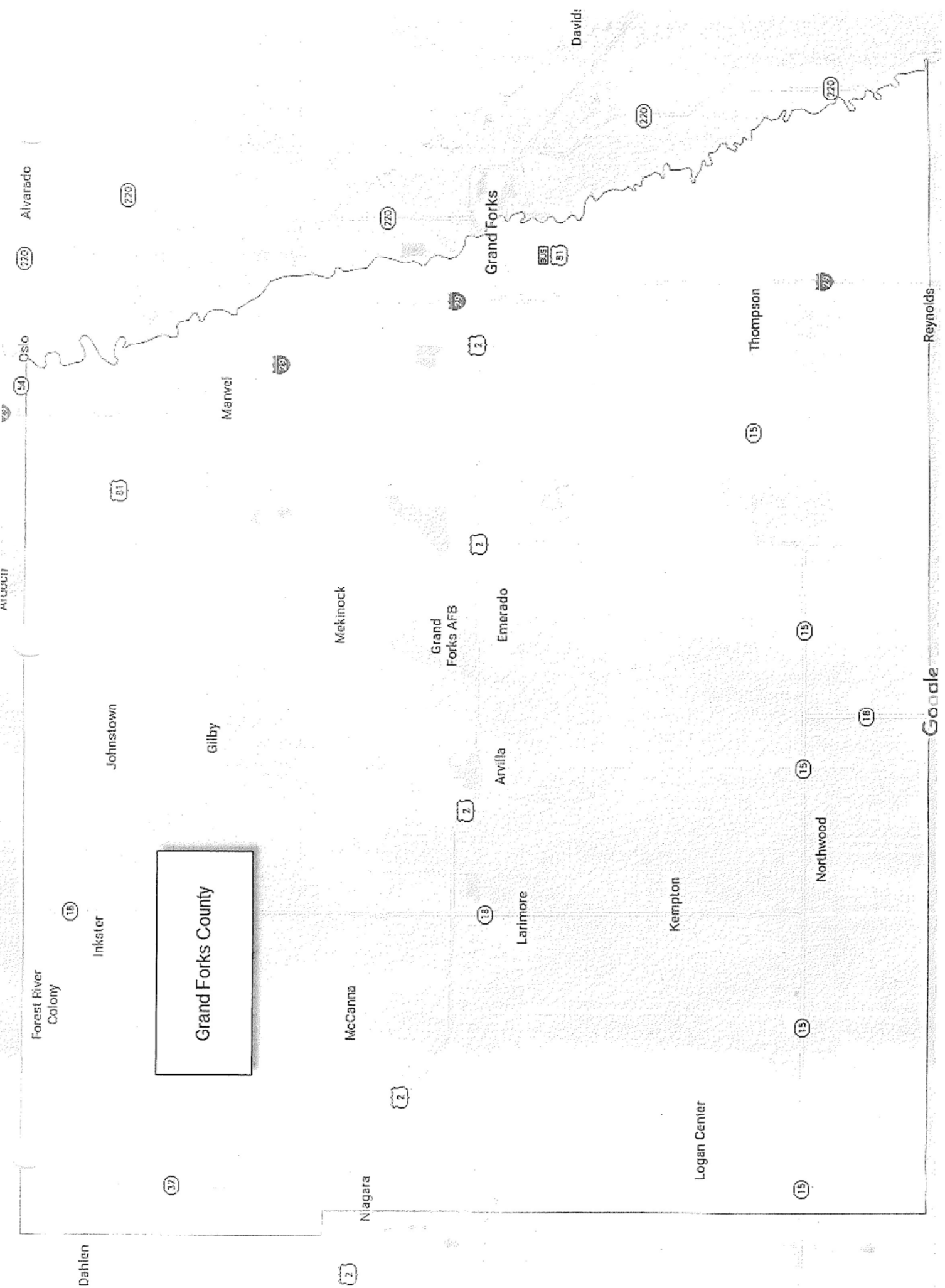
MUNICIPALITY AND TOWNSHIP MAPS



Otter Tail County

MUNICIPALITY AND TOWNSHIP MAPS

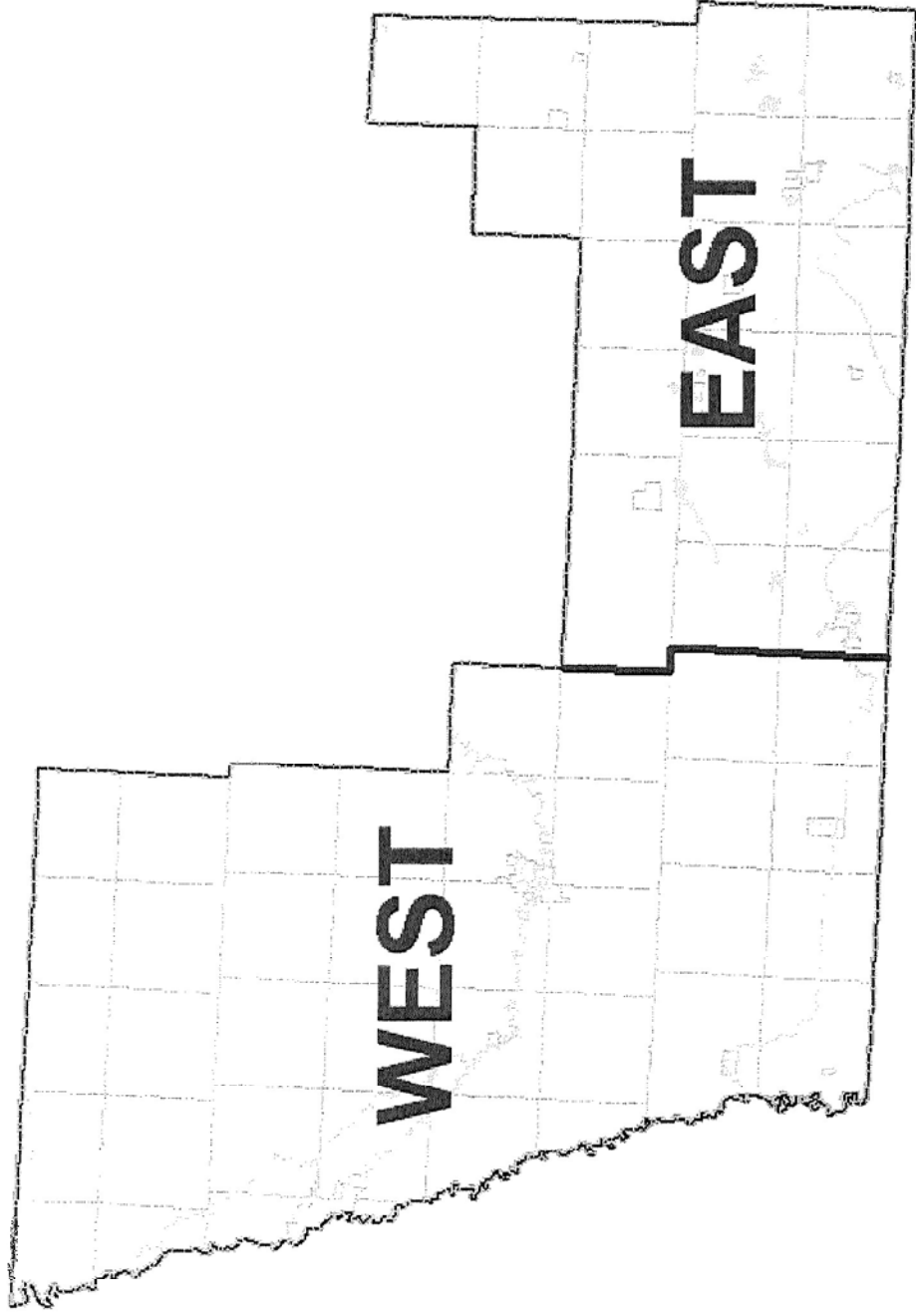


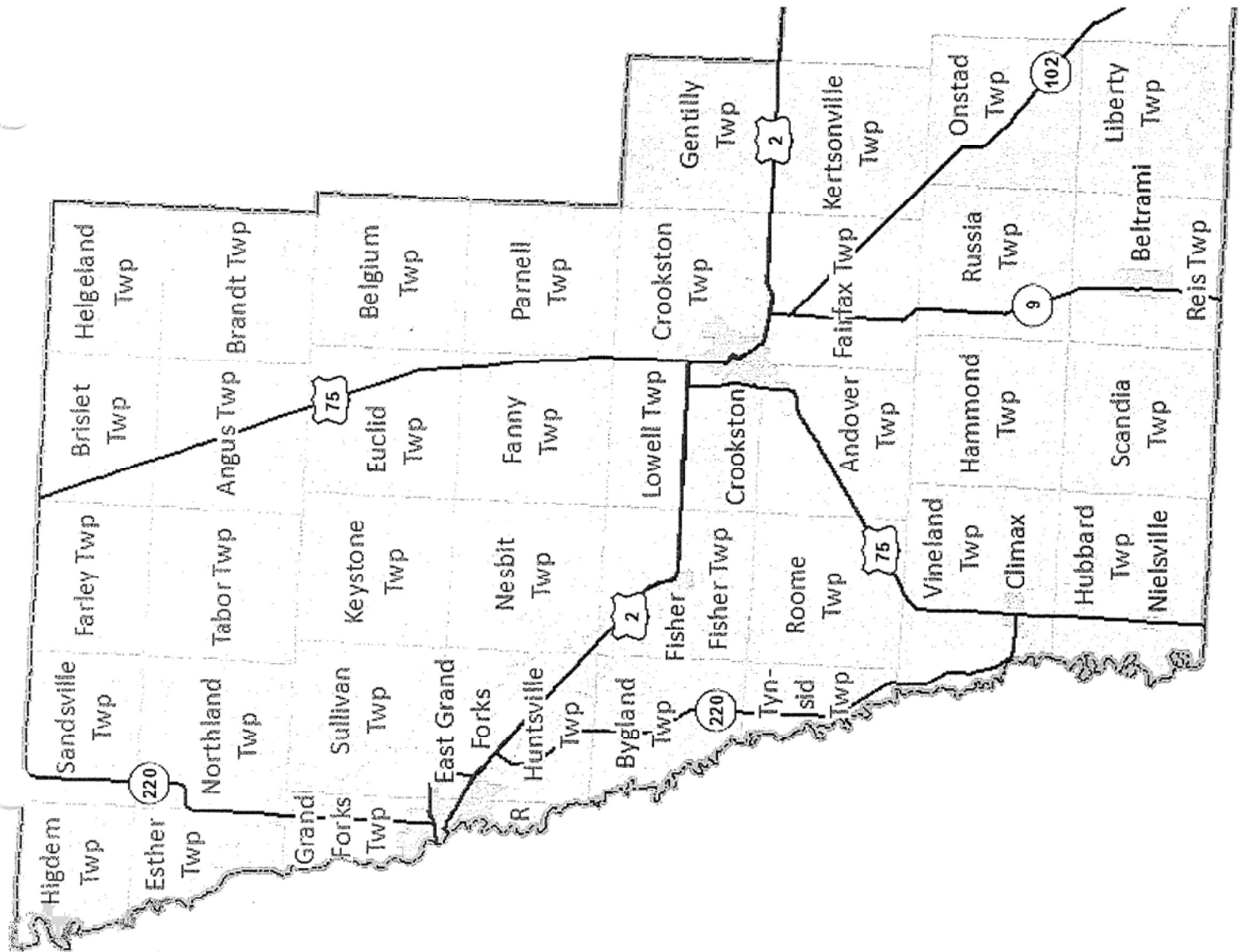


Grand Forks County

Polk County

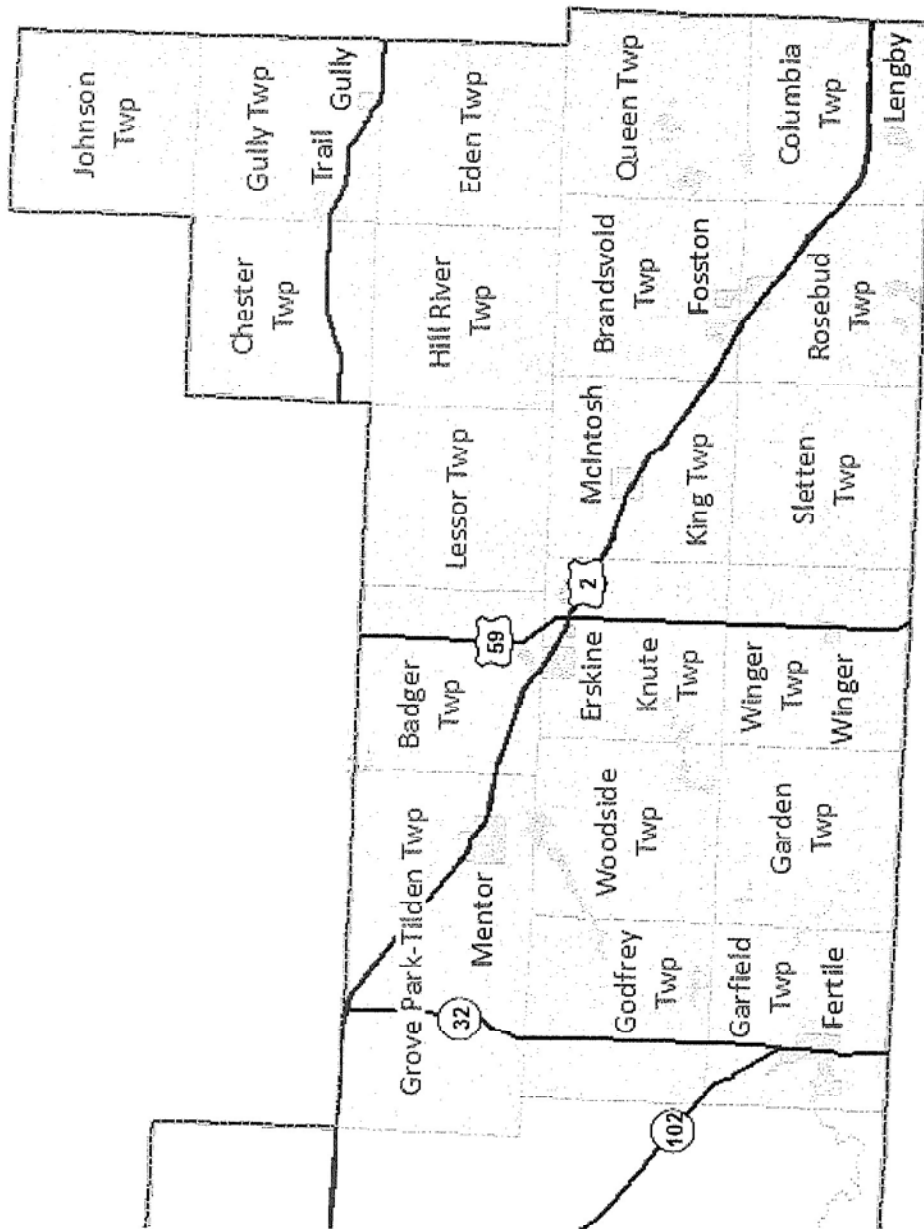
MUNICIPALITY AND TOWNSHIP MAPS



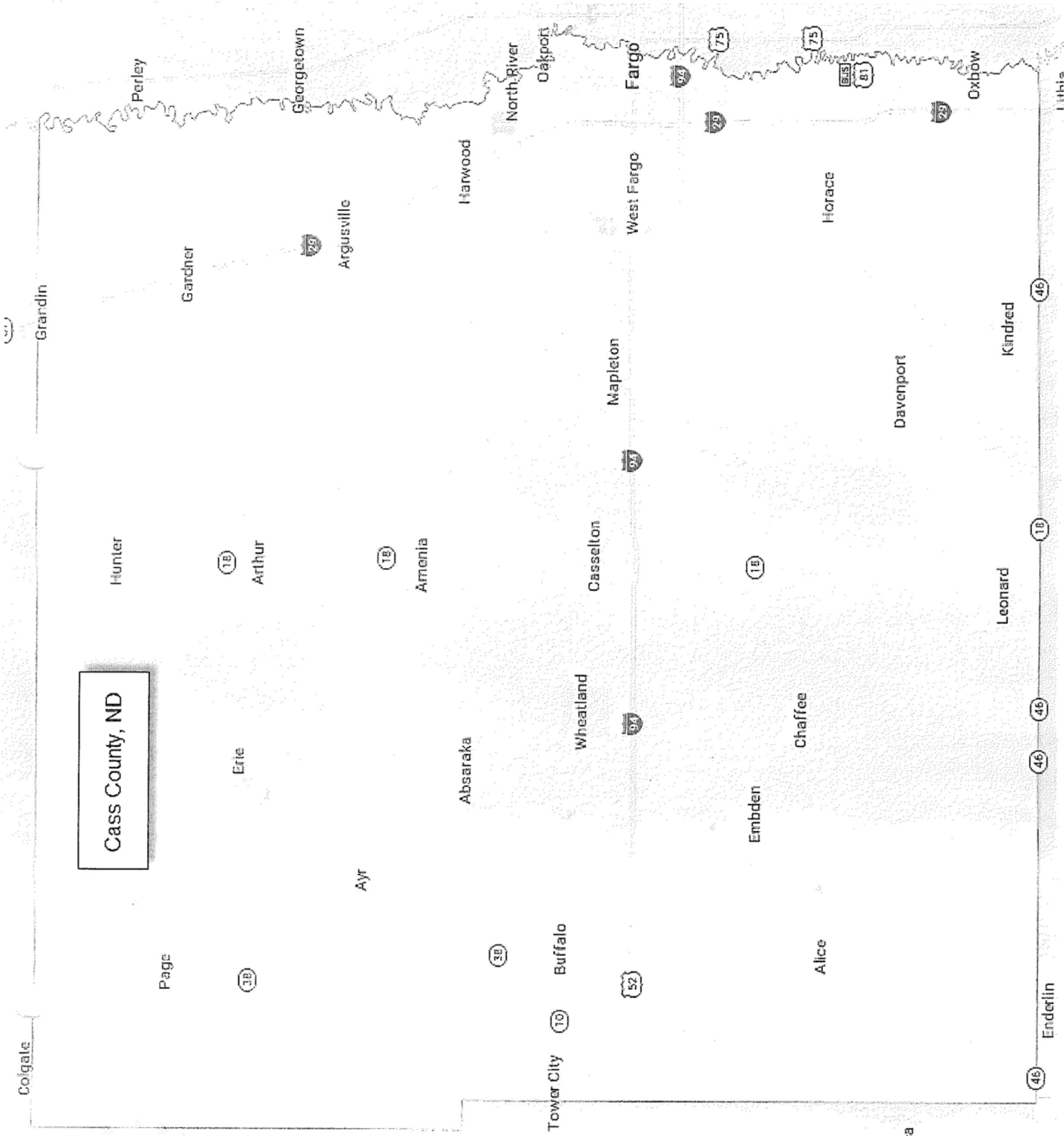


Polk County (East)

MUNICIPALITY AND TOWNSHIP MAPS

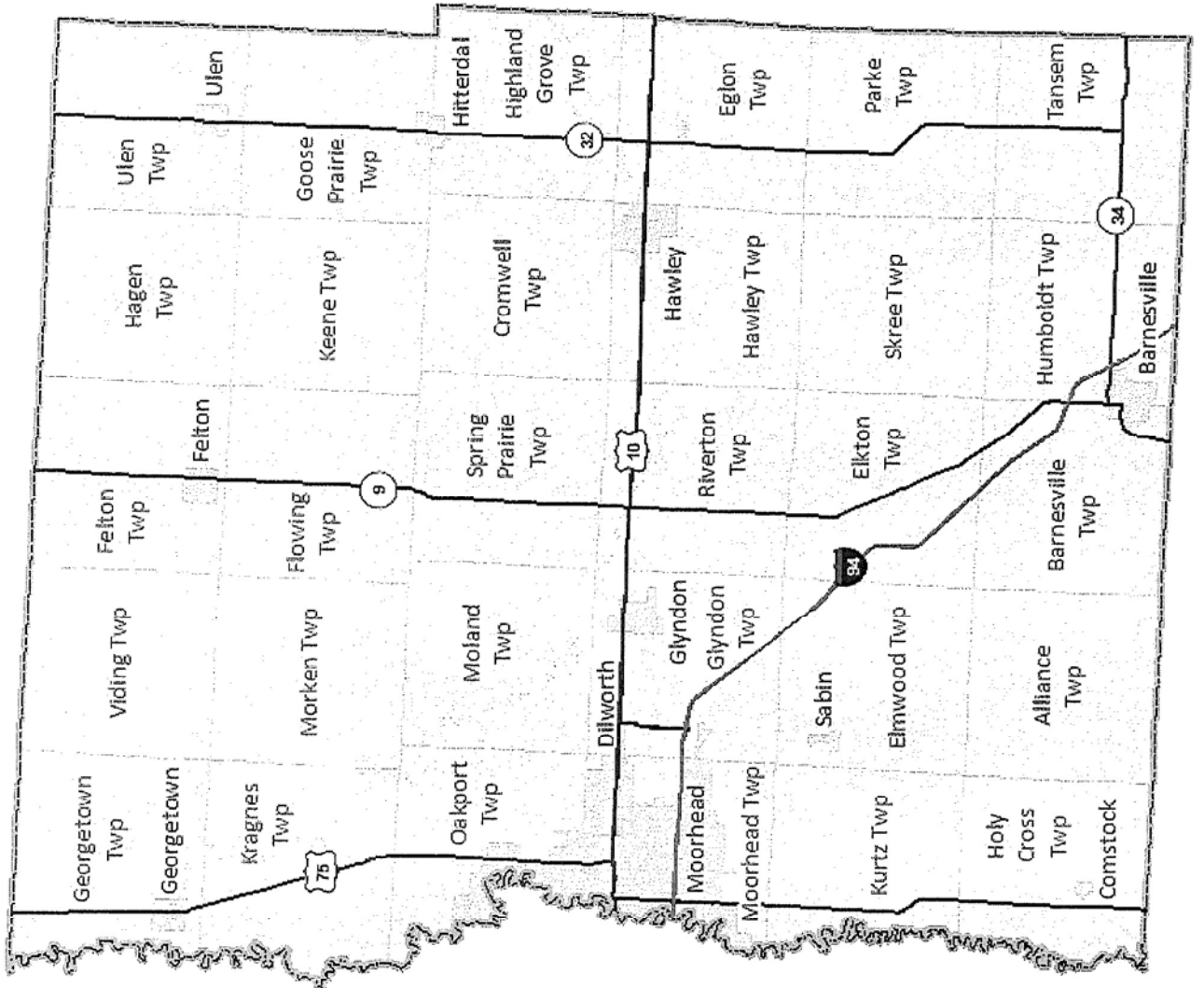


Cass County, ND

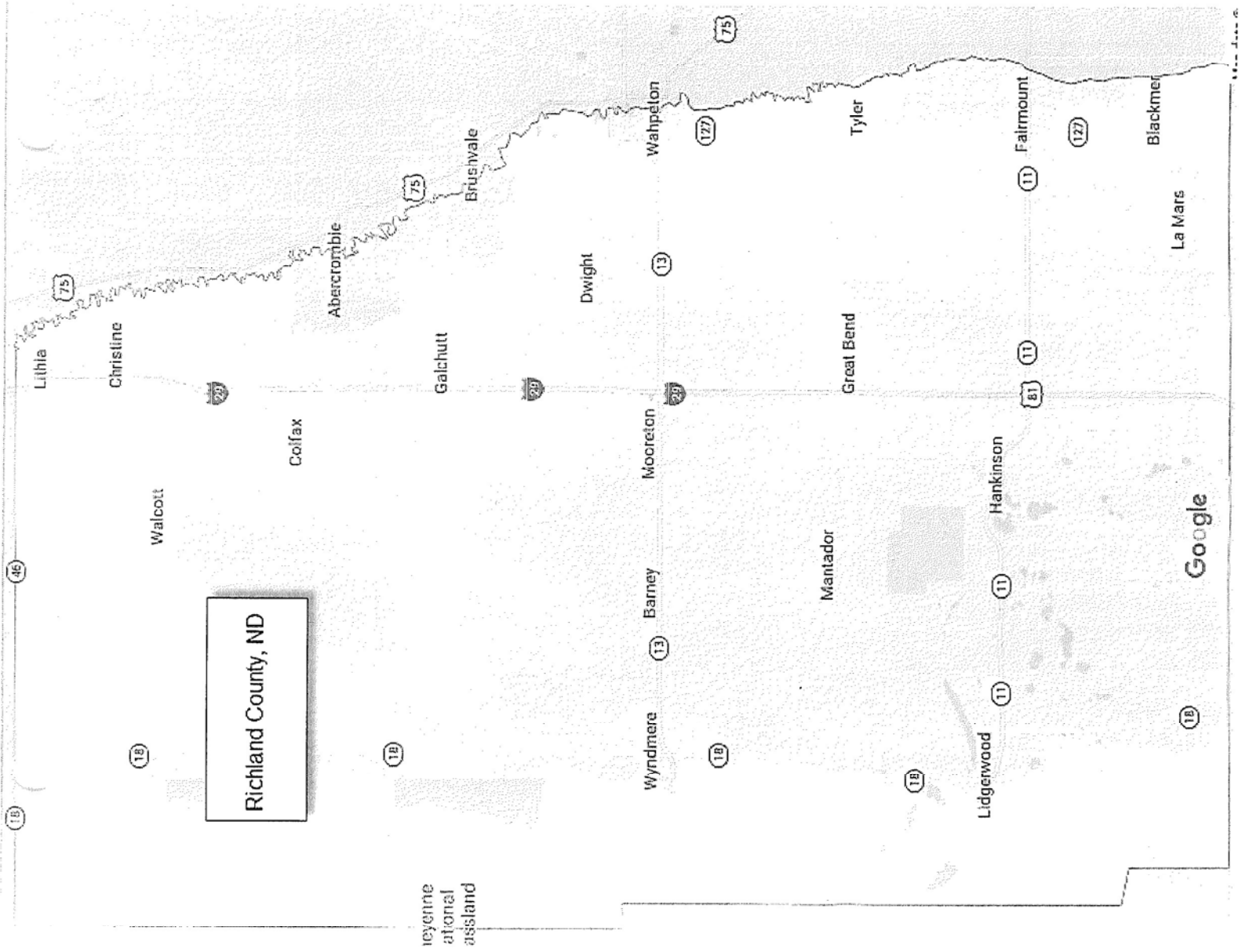


Clay County

MUNICIPALITY AND TOWNSHIP MAPS



Richland County, ND



Wilkin County

MUNICIPALITY AND TOWNSHIP MAPS

