

2020 & 2021 Description of American National Bank of MN Assessment Area

In general, the assessment area for American National Bank of MN is made up of 14 whole counties with three of them located in an MSA AA. The counties include Becker, Benton, Cass, Crow Wing, Douglas, Grant, Hubbard, Morrison, Otter Tail, Pope, Stearns, Todd, Wadena and Wilkin. These counties are divided up into two different AA's below the MN non-MSA AA and the St. Cloud MSA.

MN non-MSA assessment area

The MN non-MSA AA includes the combination of the adjacent non-MSA areas of Minnesota. ANBM operates eight branch locations in this AA. This portion of the AA is made up of 96 census tracts covering the entire counties of Becker, Cass, Crow Wing, Douglas, Grant, Hubbard, Morrison, Otter Tail, Pope, Todd, Wadena and Wilkin. The AA consists of the census tracts where the banks are located, as well as the surrounding census tracts where the bank has originated a majority of its loans.

St. Cloud MSA Assessment Area

The St. Cloud MSA AA has one branch in the MSA AA #41060. This AA is comprised of 38 contiguous census tracts covering the entire counties of Benton and Stearns. This AA contains the census tract where the bank's branch is located and the surrounding census tracts in which the bank can reasonably service.