

2022 & 2023 Description of American National Bank of MN

Assessment Area

In general, the assessment area for American National Bank of MN is made up of 15 whole counties with two of them located in an MSA AA. The counties include Becker, Beltrami, 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 nine branch locations in this AA. This portion of the AA is made up of 118 census tracts covering the entire counties of Becker, Beltrami, Cass, Crow Wing, Douglas, Grant, Hubbard, Morrison, Otter Tail, Pope, Todd, Wadena and Wilkin. There are 22 census tracts of the 118 that are Low to Moderate Income (LMI) Tracts. 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 47 contiguous census tracts covering the entire counties of Benton and Stearns with 9 of these tracts being Low to Moderate Income (LMI) Tracts. 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.