

Varo[®]

2026 CRA Public File

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COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of the Currency evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The Comptroller also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them;¹ the public section of our most recent CRA Performance Evaluation, prepared by the Comptroller; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the Comptroller publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller Karen Boehler, 1050 17th Street, Suite 1500, Denver, CO, 80265. You may send written comments about our performance in helping to meet community credit needs to CRA Officer Dan Archibald, 11781 S Lone Peak Pkwy, Suite 100, Draper, UT 84020 and Deputy Comptroller Karen Boehler, 1050 17th Street, Suite 1500, Denver, CO, 80265. Your letter, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are a wholly owned subsidiary of Varo Money, Inc., a bank holding company. You may request from the Officer in Charge of Supervision, Federal Reserve Bank of San Francisco, P.O. Box 7702, San Francisco, CA 94120-7702 an announcement of applications covered by the CRA filed by bank holding companies.

¹ Note Varo is an all-digital national bank without any branches.

Overview

[Varo](#) launched in 2015 with the mission to advance financial inclusion and opportunity for all.

As the first consumer fintech to be granted a national bank charter in 2020, Varo brings the best of fintech into the regulated system – an all digital, mission-driven, FDIC insured bank that empowers people with the products and support they need to achieve financial resilience. Through its innovative technology stack, agile and customer-focused product ethos and inclusive design principles, Varo is uniquely positioned to address a broad range of consumer needs while profitably serving the underserved communities that have been historically excluded from traditional banks.

Varo's core product offerings include premium bank accounts that have no minimum balance requirement or monthly account fee, high-interest savings accounts, a secured credit card, an open end line of credit and a suite of tech-first features to help people save and manage their money effortlessly.

The Bank is headquartered in Draper, UT and has additional offices in San Francisco, CA, Charlotte, NC, and New York, NY.

Products & Services

Varo reimagines the traditional banking experience by offering all-digital premium banking products designed to support financial inclusion and opportunity for its customers and their communities. **Since Varo is an all-digital national bank, there are no differences in availability or cost of services based on location.**

The [Varo Bank Account](#) comes with a Visa® Debit Card and offers up to [two day early direct deposit](#)², instant and a fee-free network of over 40,000+ U.S. based Allpoint ATMs.³ The Varo Bank Account has [no hidden fees](#); no minimum balance requirements, no monthly account fees, no foreign transaction fees, and no overdrafts.⁴ In addition, our customers can easily transfer money via [Varo to Anyone](#) with no charge to other accounts.

² Varo gives consumers access to their direct deposits from employer and government payers on the day we receive them, which is typically up to 2 days earlier than your scheduled pay date depending on the payroll provider.

³ There is no fee to withdraw money from any U.S. based Allpoint® ATM. There is a \$3.50 ATM cash withdrawal fee assessed by Varo Bank for all non-Allpoint® ATM transactions (out of network) and all international ATMs. Additional third-party fees may be assessed by the ATM owner. All ATM fees will be charged to the Varo account used for each transaction

⁴ Varo will decline or return transactions when a consumer does not have enough money in their account to cover the charge. However, a consumer could still end up with a negative balance if, for example, a transaction is approved for one amount, but then the actual charge is more than what they have in their account (like when they add a tip at a restaurant after the transaction for the meal was already approved). This could also include preauthorized ACH transfers that are scheduled, recurring and/or pending but have not yet settled. If a consumer account balance remains negative, activity will be evaluated and the account could be closed. Even if the consumer has a negative balance, Varo will not charge you an overdraft fee.

The [Varo Savings Account](#) offers one of the highest Annual Percentage Yield (APY) rates in the country.⁵ Varo offers a 2.50% APY base rate and a 5.00% APY elevated savings rate for qualified customers.⁶ The Varo Savings Account also has easy to use auto-saving features like Save Your Pay and Save Your Change to make saving effortless and rewarding.

[Varo Advance](#) is a short term line of credit that allows qualifying customers to start at \$20 and work their way up over time to access - \$500 right in the Varo Bank app.⁷ The Advance can be repaid over the following 30 day period. Unlike similar programs, Varo Advance can be used immediately, anywhere, at any time, for any unexpected expense and offers customers a seamless, proactive way to access extra cash to help stretch their money, without needing to overdraft their account.

[Varo Line of Credit](#) allows eligible borrowers to access between \$600 - \$2,000 depending on credit score and Varo account activity. A single flat fee for the line is due in equal monthly payments over three to twelve months (depending on the line amount). There are no late fees, no prepayment fees, or interest, and a borrower's credit limit can grow as they bank, borrow, and repay on time.

The [Varo Believe Card](#) is an innovative secured charge card that makes building credit safer, easier and more accessible for consumers with a low score or no credit history.⁸ Varo Believe features a flexible spending limit, no minimum upfront deposit, no monthly or annual fees, no APR, no application fees, and no foreign transaction fees. Customers transfer money into a Believe Secured Account when they are ready to use the card, which in turn sets the spending limit on the card. Added funds can be used to pay the credit card balance on time and in full every month. Varo then reports payment history to the three major credit bureaus, and customers can view and monitor their credit score directly in the Varo Bank app for free.

Varo's [Perks](#) program offers easy access to cashback rewards from local and national merchants.⁹ Perks is designed to maximize cashback rewards on everyday purchases made with a customer's Varo Visa® Debit Card with participating merchants. Varo's program has no complex points system. It is easy to track accumulated cashback in the Varo app.

⁵ According to [The Ascent's review](#).

⁶ Start earning 2.50% Savings APY, then qualify to earn 5.00% APY on your balance up to \$5,000.00 for next month by meeting these two requirements this month: 1) Receive direct deposit(s) into your Varo Bank or Savings Account, totaling \$1,000 or more; and 2) End the month with a positive balance in both your Varo Bank Account and Savings Account. You'll continue to earn 2.50% APY on any additional balance above \$5,000.00. Rates may change at any time without prior notice, before or after the account is opened. Be aware that interest is paid in whole cents only. See more details on how we calculate interest [here](#).

⁷ Varo Advance is a small dollar line of credit. Qualifications apply, including direct deposits to your Varo Bank Account. Eligibility starts at \$20; customers may qualify for higher amounts over time.

⁸ Varo Believe is a secured credit card designed to help you build credit; however, a variety of factors impact your credit and not all factors are equally weighted. Building credit may take time, and Varo Believe may be able to help when you consistently make on-time payments.

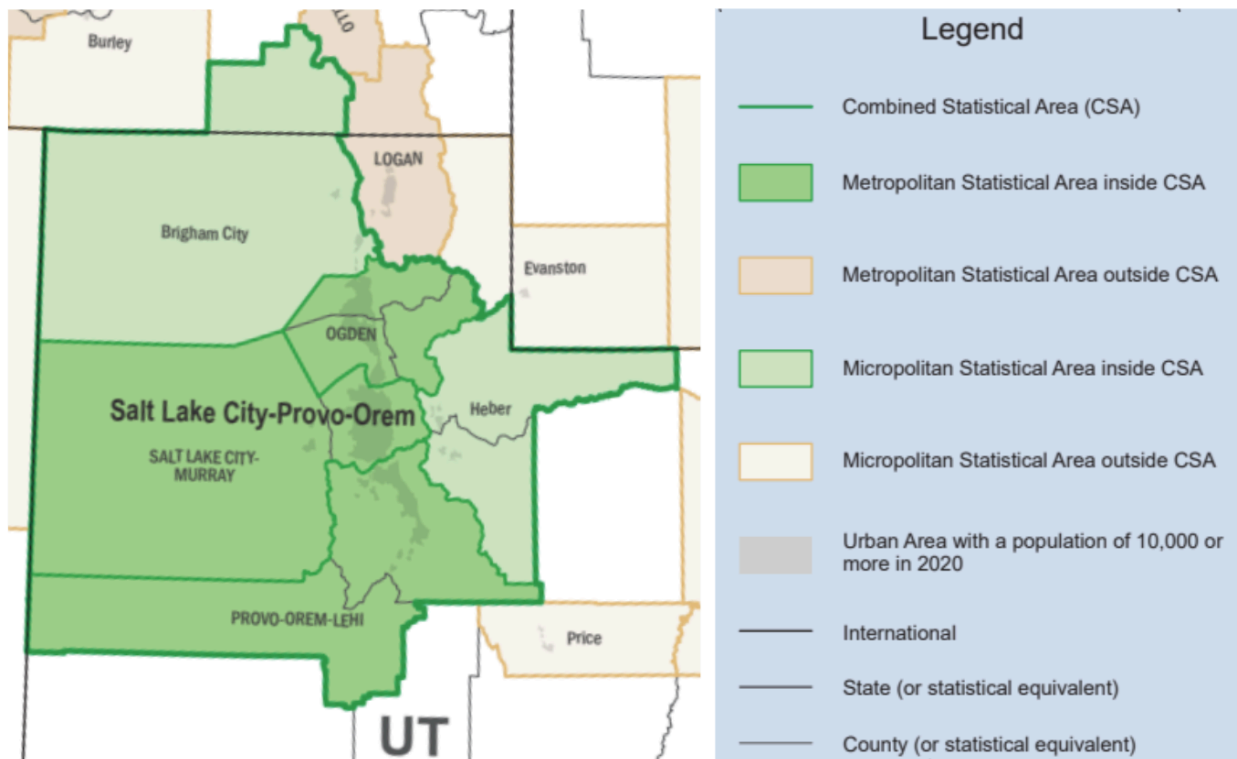
⁹ Individual offers may vary. A consumer automatically gets cash in their Varo Bank Account every time they reach \$5 in cashback. Cashback is available on specific items or services purchased with a Varo Debit Card and Varo Believe Card at select brands. Offer details may vary, see the Perks tab for more details and current deals. The maximum cashback that can be earned is two-hundred dollars (\$200 USD) per calendar month.

CRA Assessment Areas

The Salt Lake City–Provo–Orem Combined Statistical Area (“SLC-Provo-Orem CSA”) Primary Assessment Area and the Western Region Broader Assessment Area is considered to be Varo’s CRA “Designated Assessment Area.”

Primary Assessment Area

Varo Bank has designated the SLC-Provo-Orem CSA as its primary assessment area for purposes of evaluation under the CRA (see map below).¹⁰ A full list of geographies is included in the Appendix to this Public File.



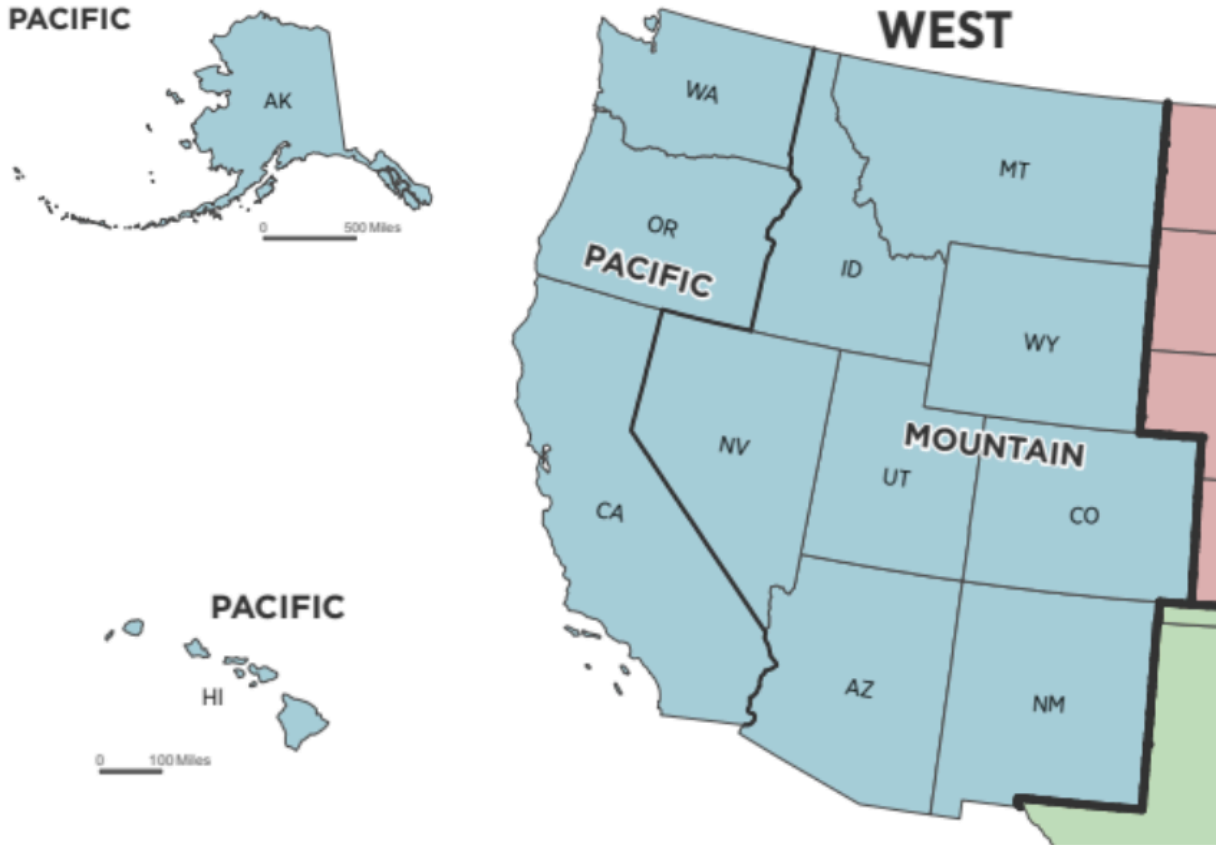
Broader Assessment Area

Varo considers all geographies in the portion of the State of Utah that is not in the SLC-Provo-Orem CSA and the remaining states in the Western Region (see map below)¹¹ as the broader region around its assessment area in which its CRA performance will be assessed

¹⁰ https://www2.census.gov/geo/maps/metroarea/us_wall/Jul2023/CSA_WallMap_Jul2023.pdf

¹¹ https://www2.census.gov/geo/pdfs/maps-data/maps/reference/us_regdiv.pdf

or “Broader Assessment Area.” The full list of geographies is several hundred pages long and is therefore available upon request.



Region 4: West	
Division 8: Mountain	Division 9: Pacific
Arizona (04)	Alaska (02)
Colorado (08)	California (06)
Idaho (16)	Hawaii (15)
Montana (30)	Oregon (41)
Nevada (32)	Washington (53)
New Mexico (35)	
Utah (49)	
Wyoming (56)	

Branches

Varo Bank does not have any bank branches and has therefore not opened or closed any branches since receiving our charter in 2020.

Customer Support Hours

Varo’s in-app self-service Chatbot is available 24/7, 365 days a year. A consumer can Varo in the app by tapping Tap My Varo > Help and Support. For live customer service, Varo has in-app Chat support available 24/7. Varo’s call center can be reached at 1-877-377-8276 from 7am to 8:30pm ET, seven days a week. A consumer can also email Varo and receive a response within 2 business days by visiting varomoney.com/support. Live chat, phone, and email services are closed on federal holidays.

CRA Public Comments

Varo Bank has not received any public comments relating to our CRA performance since we received our charter in 2020.

Loan to Deposit Ratios

	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025
Net Loans (\$000s)	72,137	80,250	77,957	80,375	86,925
Total Deposits (\$000s)	336,750	214,653	161,185	159,701	211,419
Loan to Deposit Ratio	21.42%	37.39%	48.36%	50.33%	41.12%

Most Recent CRA Performance Evaluation

Varo Bank had its first ever OCC CRA examination and received a “Satisfactory” overall rating in the Performance Evaluation report dated February 27, 2023. The Performance Evaluation is included in this CRA Public File on the following pages.

PUBLIC DISCLOSURE

February 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Varo Bank, National Association
Charter Number 25147

100 Montgomery St., Suite 1200
San Francisco, CA 94104

Office of the Comptroller of the Currency

25 Jesse St. at Ecker Square, Suite 16
San Francisco, CA 94105

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution.

The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Charter Number: 25147

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Overall CRA Rating

Institution's CRA Rating: This institution is rated Satisfactory.

CONCLUSIONS:

Varo Bank, N.A., (Varo or Bank) substantially achieves its plan goals for a satisfactory rating.

- The Bank exhibits an excellent level of qualified investments. The Bank exceeded the investment goals for outstanding performance in both assessment areas (AA) as set forth in its CRA Strategic Plan for the 2020 to 2022 evaluation period.
- The Bank exhibits good penetration of savings accounts to customers in low- and moderate income (LMI) geographies. The Bank exceeded the savings account goals for satisfactory performance in both AAs as set forth in its CRA Strategic Plan.
- The Bank exhibits a good level of community development (CD) services. The Bank exceeded the service goals for outstanding performance set forth in its CRA Strategic Plan in the Salt Lake City CSA for 2021 and 2022 and achieved its service goals for satisfactory performance in the Broader AA in 2022 but fell short of its Broader AA goal for 2021. The Bank did not achieve its goals for 2020 in either AA due to limitations caused by the COVID-19 pandemic.

Description of Institution

Varo Bank, N.A is headquartered in Draper, Utah and operates nationally. Varo is a de novo bank that began operating as a national bank on August 1, 2020. Varo is a wholly owned subsidiary of Varo Money, Inc., a bank holding company headquartered in San Francisco, CA. Varo is a digital bank with no branch locations but maintains offices in San Francisco, CA, and Charlotte, NC.

As of December 31, 2022, Varo had total assets of \$476.4 million, total loans of \$30.7 million (6.4 percent of total assets), total deposits of \$275.9 million, and tier 1 capital of \$151.3 million. Total loans include \$21.1 million in credit cards, \$8.6 million in other revolving credit plans, and \$1.0 million in other loans. Total deposits are comprised of demand deposit accounts (DDAs) to individuals, partnerships, and corporations.

Varo focuses on serving banking needs primarily through the internet and has a specialized business model that differs from traditional banks. The Bank operates throughout the United States and aims to serve LMI consumers. Varo's products are offered through mobile, online, and phone-based banking channels. The Bank does not maintain branches or accept cash or mailed deposits. Check deposits are accepted through the mobile app, and cash deposits are accepted at over 90,000 retail locations using Green Dot Reload. Varo does not operate any ATMs but partners with Allpoint to provide customers access to more than 55,000 fee-free Allpoint ATMs worldwide in stores like Target, CVS, and Walgreens.

Varo's deposit products include checking and savings accounts. The Bank's deposit products are designed to support financial inclusion by being affordable and easily accessible and encouraging wealth-building. Varo does not impose monthly maintenance fees or foreign transaction fees and the accounts do not have a minimum balance requirement or allow overdrafts. Varo also offers auto-saving features like Save Your Pay and Save Your Change to make saving easier.

Varo offers two lending products, Varo Believe and Varo Advance. Varo Believe is a secured credit card with no fees, interest, or upfront security deposit. The product requires no initial credit check and is more accessible for consumers with a low credit score or no credit history. Varo reports payment history to the three major credit bureaus and allows customers to view and monitor their credit scores directly in the Varo Bank app for free. Varo Believe requires a Varo bank account with direct deposit and can only be funded from a Varo bank account. Varo Advance allows customers to borrow up to \$250 with no interest but there is an advance fee of between \$4 and \$15, based on advance amount, for advances over \$20. Varo Advance requires an active bank account for at least 30 days plus direct deposit. Varo Advance can be used immediately, anywhere, anytime, for any unexpected expense allowing customers a convenient way to access extra cash. Only one advance is allowed at a time.

Given the Bank's unique operating model, the CRA Strategic Plan establishes performance goals for the Bank's savings product, CD investments, and CD service hours. Varo has

designated two assessment areas (AA). The Salt Lake City-Provo-Orem Combined Statistical Area (SLC CSA) is its primary AA. The primary AA is drawn around the Bank's headquarters in Draper, Utah, to cover the Salt Lake City Metropolitan Statistical Area (MSA) and expanded to include two MSAs and a Micropolitan Statistical Area, which make up the greater SLC CSA. The Bank's second AA (Broader AA) includes the portion of the State of Utah that is not in the SLC CSA and all states in the western region of the United States. The states that serve as the Broader AA are Alaska, Arizona, California, Colorado, Hawaii, Idaho,

Montana, Nevada, New Mexico, Oregon, Utah (excluding Salt Lake City-Provo-Orem CSA), Washington, and Wyoming.

As a de novo institution, this is the Bank's first CRA evaluation. There are no legal, financial, or other factors impacting Varo's ability to meet the credit needs of its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period is August 1, 2020 through December 31, 2022. Varo's evaluation goals are set forth in a CRA Strategic Plan that was approved by the OCC on June 30, 2020 and covers a five-year period. The plan took effect on August 1, 2020, when Varo began operations as a national bank.

The evaluation scope included savings accounts, CD investments, and CD services as outlined by the CRA Strategic Plan.

Selection of Areas for Full-Scope Review

Both of the Bank's designated AAs received full-scope reviews.

Ratings

The Bank's overall rating is based on the performance as agreed upon in the strategic planning application process.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Utah

CRA Rating for the State of Utah: Satisfactory

The major factors that support this rating include:

- Varo exhibits an excellent level of qualified investments.
- Varo exhibits a good level of community development (CD) services.
- Varo exhibits good penetration of savings accounts to customers in low- and moderate-income (LMI) geographies.

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN UTAH:

The Bank substantially achieves its plan goals for a satisfactory rating within the state of Utah and Broader AA.

DISCUSSION OF PERFORMANCE IN SALT LAKE CITY-PROVO-OREM COMBINED STATISTICAL AREA AND BROADER AA:

Bank Services

Bank services performance is good. Varo exceeded the savings accounts goals established for satisfactory performance in each year of the evaluation period but only met its goal for outstanding performance in 2020. Varo’s goal for satisfactory performance was to open new savings accounts to customers residing in LMI census tracts during each calendar year that represented at least 0.50 percent of savings accounts opened in each corresponding year in the SLC CSA and at least 5 percent of savings accounts in the Broader AA. The Bank’s goal for outstanding performance was to encourage at least 20.0 percent of the new LMI account owners to participate in one of its auto-savings programs.

CRA Strategic Plan - Bank Services Goals and Actual Performance

Salt Lake City-Provo-Orem CSA				
Year	Satisfactory Performance		Outstanding Performance	
	Percent New Accounts in LMI Tracts		Percent New Accounts in LMI Tracts with Auto savings*	
	Goal for Satisfactory	Actual	Goal for Outstanding	Actual
2020	0.5%	35%	20.0%	21%

2021	0.5%	39%	20.0%	12%
2022	0.5%	40%	20.0%	9%

* A savings account is enrolled in an automatic savings plan (Save Your Pay "SYP"/Save Your Change "SYC") if there has been at least one SYP or SYC transaction made since the account was opened.

In the SLC CSA, Varo opened 9,857 savings accounts during the evaluation period, of which 3,857 accounts, or 39.1 percent, were to depositors residing in LMI tracts in the SLC CSA. Of the accounts in LMI geographies, 11.4 percent utilized an auto-savings feature. Varo exceeded its goals for opening accounts to depositors in LMI census tracts each year of the evaluation period but only met its goal for outstanding performance in 2020.

Broader AA				
Year	Satisfactory Performance		Outstanding Performance	
	Percent New Accounts in LMI Tracts		Percent New Accounts in LMI Tracts with Auto savings*	
	Goal for Satisfactory	Actual	Goal for Outstanding	Actual
2020	5.0%	47%	20.0%	20%
2021	5.0%	50%	20.0%	10%
2022	5.0%	46%	20.0%	7%

* A savings account is enrolled in an automatic savings plan (Save Your Pay "SYP"/Save Your Change "SYC") if there has been at least one SYP or SYC transaction made since the account was opened.

In the Broader AA, Varo opened 264,670 savings accounts during the evaluation period, of which 127,422 accounts, or 48.1 percent, were to depositors residing in LMI tracts in the Broader AA. Of the accounts in LMI geographies, 9.5 percent utilized an auto-savings feature. Varo exceeded its goals for opening accounts to depositors in LMI census tracts each year but only met its goal for outstanding performance in 2020.

Community Development Services

CD services performance is good. Varo exceeded the CD service goals established for outstanding performance in the SLC CSA in 2021 and 2022 but only exceeded its goal for satisfactory performance in the Broader AA in 2022. Cumulatively, Varo exceeded its goals for satisfactory performance but did not meet the goals for outstanding performance. Due to the de novo status of the Bank and the timing of its inception in August 2020, the COVID-19 pandemic impacted the Bank's ability to provide CD services in 2020 as

restrictions on in-person gatherings caused the Bank to cancel certain qualifying events. As such, the lack of CD services in 2020 does not negatively impact the Bank’s performance under this criterion.

Varo’s CD service hour goals are based on the number of management level staff in each of its AAs. At the time of the plan submission, Varo had 12 managers in Draper, UT, or the SLC CSA, and 41 managers in San Francisco, or the Broader AA. In 2020, the CD service goal was one hour per manager in the corresponding AA for satisfactory performance and at least two hours per manager for outstanding performance. In 2021 and 2022, the goals for satisfactory performance were two hours per manager in each respective AA and at least three hours per manager in each AA for outstanding performance.

CRA Strategic Plan CD Services Goals and Actual Performance

Salt Lake City-Provo-Orem CSA			
Year	Goal for Satisfactory	Goal for Outstanding	Actual CD Service Hours
2020	12	18	0
2021	24	36	58
2022	24	36	51

Varo provided 109 hours of financial literacy and career development mentoring to LMI students in the SLC CSA during the evaluation period. The Bank exceeded the CD service goals for outstanding performance in 2021 and 2022.

Broader Assessment Area			
Year	Goal for Satisfactory	Goal for Outstanding	Actual CD Service Hours
2020	41	61	0
2021	83	123	82
2022	83	123	98

Varo provided 154 hours of financial literacy and career development mentoring to LMI students and 26 hours of board service to such organizations in the Broader AA during the evaluation period. The Bank exceeded the CD service goals for satisfactory performance in 2022 and was just short of its goal in 2021.

Combined AA			
Year	Goal for Satisfactory	Goal for Outstanding	Actual CD Service Hours
2020	53	79	0

2021	107	159	140
2022	107	159	149

The plan also includes the Bank’s intention to meet the cumulative goals in each individual year of the plan. As such, cumulatively, Varo has met the performance goals for satisfactory performance in 2021 and 2022.

Varo also provided 37 hours of financial literacy to LMI students outside the Bank’s AAs. The strategic plan does not address CD activities outside of the AAs, so these hours are not included in the performance data. Additionally, the Bank provided 100 hours of food packaging and distribution services for foodbanks both inside and outside of the AAs. While the CRA Strategic Plan envisions services for humanitarian needs, this service is neither financial in nature nor does it reflect technical assistance within the expertise of staff providing the service. As such, CD services provided outside the AAs or not financial in nature are not included in the performance results.

Lending and Investment Performance

CD investment performance is excellent. Varo exceeded the CD investment goals established for outstanding performance. The Bank originated nearly \$2.8 million in CD investments over the evaluation period. The Bank’s goal was to make CD loans and investments during calendar years 2020 and 2021 that represented at least 0.10 percent of the corresponding year’s total average assets in each AA and 0.15 percent of total average assets in 2022 for satisfactory performance. The Bank’s goal for outstanding performance was 0.15 percent of total average assets in 2020 and 2021 and 0.20 percent of total average assets in 2022.

CRA Strategic Plan Lending and Investment Goals and Actual Performance

Salt Lake City-Provo-Orem CSA					
Year	Goal for Satisfactory	Goal for Outstanding	Actual		
			\$ Volume Current Advances	Book Value Prior Advances	Dollar Volume/ Avg Assets
2020	0.10%	0.15%	1,290,492	0	0.39%
2021	0.10%	0.15%	0	1,251,367	0.25%
2022	0.15%	0.20%	0	1,218,406	0.22%

Broader AA			
Year	Goal for	Goal for	Actual

	Satisfactory	Outstanding	\$ Volume Current Advances	Book Value Prior Advances	Dollar Volume/ Avg Assets
2020	0.10%	0.15%	1,027,459	0	0.31%
2021	0.10%	0.15%	143,500	997,382	0.22%
2022	0.15%	0.20%	326,418	745,675	0.19%

Cumulative					
Year	Goal for Satisfactory	Goal for Outstanding	Actual		
			\$ Volume Current Advances	Book Value Prior Advances	Dollar Volume/ Avg Assets
2020	0.20%	0.30%	2,317,952	0	0.70%
2021	0.20%	0.30%	143,500	2,248,749	0.47%
2022	0.30%	0.40%	326,418	1,964,081	0.40%

During the evaluation period, the Bank purchased two targeted mortgage-backed securities (MBS) and made grants totaling \$469,918. Varo did not grant any CD loans during the evaluation period. While the CRA Strategic Plan mentions CD loans, there are no specific goals for lending or investment, and the plan stated that CD investments would be the primary avenue for meeting or exceeding its CD Loan and Investment goals.

Examples of CD investments include the following:

- \$1.3 million MBS secured by mortgage loans granted to low- or moderate-income borrowers in the SLC CSA.
- \$1.0 million MBS secured by mortgage loans granted to low- or moderate-income borrowers in the Broader AA. This investment provided financing on two properties in California and one property in each of Colorado and Washington.
- \$470,000 in grants to two financial literacy organizations serving LMI students in the Broader AA.

Varo made \$1.8 million in qualifying grants that benefit geographies or individuals located outside of the Bank’s AAs, but the CRA Strategic Plan does not address CD activities outside of the AAs. As such, grants made outside the AAs are not included in the performance results.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, loan products considered, and affiliate activities that were reviewed. The table also reflects the MSAs and non-MSAs that received comprehensive examination review

Time Period Reviewed:	08/01/2020 to 12/31/2022	
Bank Products Reviewed:	Savings accounts Qualified investments CD Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Other Information	
State of Utah		
Salt Lake City-Provo-Orem, UT CSA		
Salt Lake City MSA (41620)	<i>Counties of Salt Lake (035) and Toole (045)</i>	
Ogden-Clearfield MSA (36260)	<i>Counties of Box Elder (003), Davis (011), Morgan (029), and Weber (057)</i>	
Provo-Orem MSA (39340)	<i>Counties of Juab (023) and Utah (049)</i>	
Heber MicroMSA (non-MSA-25720)	<i>Counties of Summit (043) and Wasatch (051)</i>	
Broader Assessment Area		
Census Bureau Region 4 – West Region of United States	<i>States of Alaska (02), Arizona (04), California (06), Colorado (08), Hawaii (15), Idaho (16), Montana (30), Nevada (32), New Mexico (35), Oregon (41), Utah (49) (excluding Salt Lake City CSA), Washington (53), and Wyoming (56)</i>	

Appendix B - Summary of State Ratings

State Name	State Rating
Utah	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances. Census tracts ideally contain about 4,000 people and 1,600 housing units.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company program size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-Scope Review: Performance under the Lending, Investment, and Service Tests

is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Low-Income Individual: Individual income that is less than 50 percent of the area median income. **Low Income Geography:** A census tract with a median family income that is less than 50 percent.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Appendix A - CRA Strategic Plan

VARO BANK, N.A.

Draper, Utah

CRA STRATEGIC PLAN

August 2, 2025 – July 31, 2030

VARO BANK, N.A.

COMMUNITY REINVESTMENT ACT

STRATEGIC PLAN

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SECTION 1. INTRODUCTION

A. Snapshot of Varo Bank

Varo Bank, N. A. (“Varo” or “the Bank”) is a nationally chartered bank and is a wholly owned subsidiary of Varo Money, Inc., a federally registered bank holding company. Varo Money launched in 2015 with the mission to advance financial inclusion and opportunity for all. On August 31, 2018, the organizers of Varo Bank received preliminary conditional approval from the Office of Comptroller of the Currency (“OCC”) to operate a *de novo* national bank. On July 31, 2020, Varo became the first consumer fintech to be granted a full-service national bank charter. The Bank opened on August 1, 2020. The Bank is regulated and supervised by the OCC.

Varo is an all-digital national bank. It does not operate a retail branch network. The Bank does not offer traditional mortgage or small business loan products but offers retail banking services and a number of consumer lending products designed to promote financial inclusion. The Bank offers retail banking services with no minimum balance fees, no monthly fees, no overdraft fees, and no in network ATM fees.

The Bank expects to continue to operate as a small bank during the early phase of this Strategic Plan, reflecting lower quarterly average assets and a smaller number of employees (due to outsourcing) from its peak at year end 2021. The Bank also expects to reach profitability during the Plan’s term.

While the Plan will discuss some limitations, it demonstrates the Bank’s ongoing significant commitment to CRA and the Bank’s mission. The Plan sets out a significant increase in the provision of savings accounts, new goals around Varo’s credit-building product, and a significant investment in community development beginning in 2028, year three of the Plan following anticipated growth in the Bank’s average assets.

The Bank is headquartered in Draper, Utah. As of December 31, 2024, the Bank employed 398 full-time employees, including 105 in the Bank’s primary assessment area in Utah and the remainder working in California, North Carolina or remotely across the country.

As a federally insured depository institution, Varo is subject to the Community Reinvestment Act (“CRA”). The CRA encourages banks to help meet the credit needs of their entire community, including low- and moderate-income (“LMI”) communities. One performance evaluation option available for banks under the CRA is the strategic plan. Varo’s strategic plan is for a five year term and is tailored to Varo’s unique business model and geographic footprint. Varo’s Board of Directors have delineated its designated assessment area to include a primary assessment area of the Salt Lake City–Provo–Orem Combined Statistical Area (“SLC-Provo-Orem CSA”) and the remaining portion of Utah and the states in the U.S. Census West Region 4 as its broader assessment area

B. Varo's Products & Services

While Varo offers some traditional banking services that support LMI households, such as demand deposit accounts ("DDA") and savings accounts, lines of credit and a secured credit card, the Bank does not offer purchase money or refinance mortgages, small business loans, small farm loans or community development loans. Below is a description of the products offered by the Bank, as of January 2025.

The Varo Bank Account comes with a Visa® Debit Card and offers a number free and low fee features, including up to two day early direct deposit instant and free Varo to Varo peer to peer transfers, access to a fee-free network of over 40,000+ U.S. based Allpoint ATMs. The Varo Bank Account has no minimum balance requirements, no monthly account fees, no foreign transaction fees, and no overdrafts:

The Varo Savings Account offers a higher Annual Percentage Yield (APY) rate. The Varo Savings Account also has easy to use auto-saving features like Save Your Pay and Save Your Change to make saving effortless and rewarding.

The Varo Believe Card is an innovative secured charge card for consumers with a low score or no credit history. Varo Believe features a flexible spending limit, no minimum upfront fixed deposit, no monthly or annual fees, no APR, no application fees, and no foreign transaction fees. Customers transfer money into a Believe Secured Account when they are ready to use the card, which in turn sets the spending limit on the card. Added funds can be used to pay the credit card balance on time and in full every month. Varo then reports payment history to the three major credit bureaus and customers can view and monitor their credit score directly in the Varo Bank app for free.

Varo Advance is a short term line of credit that allows qualifying customers to start at \$20 and work their way up over time to access a \$500 line in the Varo Bank app. The Advance is repaid over the following 30-day period.

Varo Line of Credit is a new product that offers bank customers access to up to \$2,000 in a personal line of credit with a single flat fee with no interest, monthly payments up to 12 months depending on the line amount, no late or prepayment fees and a credit limit can grow as you bank, borrow and repay on time. Eligible customers can borrow between \$600 - \$2,000, depending on a credit score and Varo activity.

C. Varo's Specialized Business Model

As the first consumer financial technology company ("fintech") to be granted a national bank charter, Varo brings the best of fintech into the regulated system – an all-digital, mobile-first, mission-driven, FDIC insured bank that empowers people with products and support to achieve financial resilience. The Bank's specialized business model differs in important ways from the traditional community and other "brick and mortar" banks that are examined under the CRA's lending, investment and service tests. The Bank's primary products are offered through mobile, online and phone-based banking channels. They are also

marketed on a nationwide basis with no preference for consumers in the Bank's home state of Utah or the Bank's designated CRA assessment area. Since Varo is an all-digital national bank, there are no differences in availability or cost of services based on location.

Through its innovative technology stack, agile and customer-focused product ethos and inclusive design principles, Varo is focused on serving a broad range of consumer needs while profitably serving the marginalized and underserved communities that have been historically excluded from traditional financial institutions. The Bank has incorporated a number of features into its products and services that are designed to promote financial inclusion, but also limit the type of data needed to measure distribution of bank products and services based on the customer's LMI or borrower profile. For example, Varo largely undertakes cash-flow underwriting for its lending products and limits the use of a consumer's income or credit score.

D. Overview of Varo's Strategic Plan, Effective Date and Term

Due its specialized business model, narrow line of products and services and limited consumer data collected, Varo is proposing to have its CRA performance evaluated based on a new five-year strategic plan commencing on August 2, 2025 and concluding on July 31, 2030. Varo is currently concluding its existing five-year Strategic Plan which ends on August 1, 2025. The Bank's 2020-2025 plan, which was established prior to Bank opening, set very ambitious measurable goals based on financial projections about the Bank's growth and profitability over the plan's five year term - projections that were not realized. Although the proposed plan delineates the same primary and broader assessment areas (together, its "designated assessment area"), it proposes to apply more realistic measurable goals consistent with the Bank's *de novo* status, profitability, current capacity and financial condition.

SECTION 2. COMMITMENT TO CRA COMPLIANCE & PROGRAM GOVERNANCE

As a federally insured depository institution, Varo has an affirmative and continuing obligation to help meet the credit needs of its entire community pursuant to the CRA.¹ The Bank's primary regulator, the OCC, periodically examines its record of meeting the credit needs of LMI geographies and individuals through lending, investing and services, as appropriate and consistent with the Bank's safe and sound operation.

The Bank's first CRA performance evaluation was released on February 23, 2023 and it was assigned a "Satisfactory" rating.² The Bank's performance was evaluated based on measurable goals for savings accounts, community development investments and services set out in its existing CRA Strategic Plan. Notwithstanding its *de novo* status and current financial condition, Varo remains committed to its mission: *Financial Inclusion and Opportunity for All*. It is focused on meeting the financial needs of its

¹ Community Reinvestment Act, 12 U.S.C. 2901.

² The public portion of this evaluation is available in the Bank's CRA Public File available at: https://assets.ctfassets.net/x6cbfr3jz6wz/2d6Qe72opkLtaHJlpnkaCc/de4d89bdeba5b45179a663b3e3e81105/2024_CRA_Public_File_March_2024.pdf. It is also available on the OCC's website at: <https://www.occ.gov/publications-and-resources/tools/index-cra-search.html>

entire community, and particularly LMI consumers and those underserved by the traditional banking system. The Bank's product strategy incorporates elements designed to increase the number of people who open savings accounts, who have bank accounts without account maintenance/minimum balance fees, and customers who can access credit through cash-flow underwriting instead of a traditional credit score. The Bank's leadership and management are very committed to the goal of achieving an Outstanding CRA rating. Because of limited products and delivery mechanisms, the Bank's leadership is electing not to designate an alternative evaluation method under this plan. It is the intent and expectation of management that the Bank will meet or exceed all goals established in this Plan.

A. CRA Program Oversight

The CRA Program is under the oversight of the General Counsel and Head of Public Policy and Impact. The General Counsel periodically updates the Bank's Board of Directors on the Bank's CRA obligations, the Bank's progress towards meeting the measurable goal targets under its existing Strategic Plan, and advises the Board on community development investment opportunities. During the development of this Plan, the Bank had a change of leadership and the Bank's new Chief Executive Officer had the opportunity to review and provide input before the Plan was published for public comment.

Varo Bank's Social Impact Council & Working Group

The Bank has also established a Social Impact Council and a separate staff Social Impact Working Group. The purpose of the Council and the staff Working Group is to assist Varo in living up to its financial inclusion mission. The Council meets semiannually and consists of select members of Varo's Board of Directors, Senior Management of the Bank as well as other outside advisors. The Bank's Head of Public Policy and Social Impact serves as staff liaison. The staff Impact Working Group meets quarterly and includes leadership staff from across the Bank whose role may touch on the Bank's impact work.

The Social Impact Council has been engaged in providing input and feedback on the Bank's CRA Strategic Plan, but it is also focused on broader social impact goals for the Bank, such as:

- helping the Bank set and measure high-bar standards around social impact;
- providing sponsorship, support and strategic direction to the Impact Working Group;
- assessing proposals from the Impact Working Group;
- helping Varo meet its commitment to diversity, equity and inclusion (DEI) and providing access to resources and partnerships that support the Bank's goals;
- providing guidance on topics related to mission, impact, DEI, CRA, environmental, social and corporate governance (ESG) maturity; and
- where appropriate, reinforcing Varo's commitment to Impact externally (i.e. to community groups, in the press, interviews, discussions with Impact investors, government agencies, potential partners) and as a great place to work.

Varo's staff Impact Working Group is empowered to develop and evaluate opportunities that carry out the goals under the Bank's CRA Strategic Plan as well other initiatives related to social impact. Members have provided analysis and guidance in recommending new and recalibrating measurable targets for this proposal. The Impact Working Group also recommends and develops broader social impact strategies in consultation with the Social Impact Council, and have helped develop and monitor the bank's broader financial health initiatives.

SECTION 3. THE BANK'S PERFORMANCE CONTEXT

Varo understands that the effectiveness of a strategic plan is determined by the quality of the needs assessment conducted. The Bank used the following strategies to identify and validate community needs.

Assessment of General Market Information about the Bank's Designated Assessment Area

Information which Management used in the development of the plan includes:

- Demographic data on household income.
- Community development needs identified by state and local agencies.
- Lending, investment, and service opportunities.

Needs Assessment Survey of Key Community Service Providers

Interviews were conducted with representatives from a range community-based and national organizations with affiliates in the Bank's broader assessment area, including:

Junior Achievement of Utah, Idaho and California
Utah Housing Coalition
Pacific Island Knowledge 2 Action Resources (PIK2AR)
Rocky Mountain Community Reinvestment Corporation
Utah Community Action
Utah Microenterprise Loan Fund
Suazo Business Center
Girls Who Code

National Organizations with affiliates in the Bank's Designated Assessment Area

Credit Builders Alliance
National Community Reinvestment Coalition (NCRC)
Financial Health Network
Junior Achievement, National
Jumpstart Coalition for Personal Finance

Internal Analysis of the Bank's Opportunities

In addition, the following factors were considered:

- Input from the Bank's Board of Directors
- Input from the Bank's Social Impact Council and Social Impact Working Group
- Product offerings and business strategy

- The Bank's *de novo* status and its financial condition and constraints
- Historical production volumes, market segments served and data limitations
- Management's own knowledge of the designated assessment area
- Previous CRA activities, including high impact projects in its community development portfolio

Community Based Research

Management carefully reviewed a series of research sources assessing Utah's and the regional economy, demographics and community development needs, including:

The *2024 Economic Report to the Governor – State of Utah*.³ This annual document serves as a resource for facts regarding Utah's economic conditions. The report provides a valuable assessment of the economic outlook for the state and provides a backdrop against which CRA development activities can be evaluated.

The *2023 Utah's Intergenerational Poverty Report*.⁴ Intergenerational poverty (IGP) refers to a persistent cycle of poverty from one generation to the next, resulting in limited opportunities and economic mobility for affected individuals and families. The *12th Annual Report on Intergenerational Poverty, Welfare Dependency and Public Assistance Use* for the state of Utah provides data and metrics on the progress of Utahns living in intergenerational poverty. It also identifies the Utah zip codes/cities with the highest count of intergenerational poverty.

The *2020-2024 Consolidated Plans for the Salt Lake City, Salt Lake County, Clearfield, Lehi, Provo, Orem, Ogden, Utah County, Taylorsville, Sandy City and the State of Utah*.⁵ Consolidated plans are required for states and localities receiving federal allocation from the United States Department of Housing and Urban Development (HUD) for the following programs: Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME), National Housing Trust Fund (HTF), Housing Opportunities for Persons with AIDS (HOPWA), and the Emergency Shelter Grant Program (ESG). The plans are the product of collaborative processes to identify housing and community development needs and to establish goals, priorities and strategies to address those needs.

The Salt Lake County Housing & Community Development (HCD) hosted three related events in September 2022 to learn about the need of low- and moderate-income people in Salt Lake County.⁶ The report identified emerging and ongoing needs sorted by frequency of mention. The citizen comments helped provide critical insight to the Bank that has enabled it to effectively target essential needs that this Plan can help fulfill.

³ Retrieved at: <https://gopb.utah.gov/wp-content/uploads/2024/02/ERG2024.pdf>

⁴ Retrieved at: <https://jobs.utah.gov/edo/intergenerational/igp23.pdf>

⁵ CPD Consolidated Plans, Annual Action Plans, and CAPERs. U.S. Housing and Urban Development.

Retrieved at: <https://cpd.hud.gov/cpd-public/consolidated-plans>

⁶ Summary of Citizen Participation Comments, Public Hearings & Needs Assessment Survey Results September 2022, <https://www.saltlakecounty.gov/globalassets/1-site-files/regional-development/housing-community-development/files/needs-assessments/summary-of-citizen-participation-comments--september-2022.pdf>

The *Community Development Insights: How Banks Can Measure and Support Customer Financial Health Outcomes*.⁷ This report identifies a set of Vital Signs metrics to measure financial health developed by the OCC based on research and outreach.

Figure 27.1 Six Significant Transitions of the New Utah

OLD UTAH	→	NEW UTAH
Small State Population rank 34th (2000, 2010)	→	More Populous, Mid-Sized State Population rank 30th (2020)
Internal Growth 34% of growth from migration (2000-2020)	→	External Growth and Much Lower Fertility 61% of growth from migration (2021 and 2022) Utah fertility below replacement level since 2018
Young 9.1% age 65+ (2010)	→	Older 20% age 65+ (2050)
Less Multicultural 9.5% racial/ethnic minority (1990)	→	More Multicultural 23.3% racial/ethnic minority (2022) (30+% in 2040)
Strong Economy Utah job growth strong, but ebbs and flows	→	Elite Economy Utah job growth consistently best in nation and top COVID outcomes
Affordable Housing Utah housing costs to wages highly competitive	→	Unaffordable Housing Utah housing costs represent major economic risk

Source: Kern C. Gardner Policy Institute

A. Varo's Designated Assessment Area

Pursuant to 12 C.F.R. § 25.41, the Bank has delineated Salt Lake City–Provo–Orem, UT-ID Combined Statistical Area (“SLC-Provo-Orem CSA”) as its “primary assessment area”⁸. The SLC-Provo-Orem CSA is currently the Bank’s primary assessment area. In compliance with C.F.R. § 25.41(c)(2), the primary assessment area includes geographies in which the Bank has its main office in Draper, Utah.

Because of the high concentration of similarly situated financial institutions with assessment areas in and around Salt Lake City, there is often significant competition for the relatively limited CRA-qualified community development opportunities. According to the June 30, 2024, FDIC Deposit Market Share Report, the state has 60 financial institutions operating 506 offices with \$989,615,697 billion in deposits.⁹ Within the SLC-Provo-Orem CSA, Salt Lake County alone has 51 financial institutions and 204 offices with

⁷ Retrieved at: <https://www.occ.gov/publications-and-resources/publications/community-affairs/community-developments-insights/ca-insights-jun-2024.html>

⁸ Salt Lake City-Provo-Orem, UT Combined Statistical Area. https://www2.census.gov/geo/maps/metroarea/stcbsa_pg/Feb2013/cbsa2013_UT.pdf

⁹ BankFind Suite: Summary of Deposits-Market Share Reports. Retrieved at: <https://banks.data.fdic.gov/bankfind-suite/SOD/marketShare> and FFIEC data provides bank CRA assessment areas.

\$943 billion in deposits. The top 6 banks account for 84 percent of the deposit market share. Varo ranks 30th with a .04% deposit share. In addition, the Bank's retail products and services are offered nationally.

As a result, the Bank considers the portion of the State of Utah that is not in the SLC-Provo-Orem CSA and the remaining states in the Census Region 4 - West Region of the United States¹⁰ as the Bank's "broader assessment area" for its retail and community development investment measurable goals. Together, the primary assessment area and broader assessment area comprise the Bank's "designated assessment area". In compliance with 12 C.F.R. § 25.41(c) – (e) the Bank's designated assessment areas include whole geographies or political subdivisions (counties), does not reflect illegal discrimination, and does not arbitrarily exclude LMI geographies.

Appendix A contains a map of the Bank's designated assessment area.

1. Demographic Characteristics

Primary Assessment Area

The U.S. Census Bureau estimates the SLC-Provo-Orem CSA population at 2,805,734 as of July 1, 2023.¹¹ Income in the Salt Lake City Combined Statistical Area (CSA) has seen significant growth. By 2022, per capita personal income in the area reached \$65,085, up from \$50,006 in 2018, representing a 30% increase over five years.¹² This income growth is reflected in the Bank's primary assessment area where there has been an increase in middle-income census tracts and a decline in low- and moderate-income census tracts. This growth reflects broader economic expansion in the region, driven by factors such as population growth, a strong job market, and rising wages.

The Federal Financial Institutions Examination ("FFIEC") online database lists 579 census tracts in the CSA¹³, including 17 that are classified as low-income, 109 are moderate income, 277 middle-income, 166 upper income and 10 that are unknown. The CSA, which is the Bank's current primary assessment area, now includes 91 more census tracts, including fewer low-income census tracts (-1.78%) and proportionally less moderate-income census tracts (-1.67 percent). There has been a significant increase in middle-income census tracts (4.6%).

Table 1 illustrates the LMI census tracts in the Bank's primary assessment area. The table is based on area median income ("AMI") of:

¹⁰ U.S. Census Bureau, Census Regions and Divisions of the United States. Retrieved at: https://www2.census.gov/geo/pdfs/maps-data/maps/reference/us_regdiv.pdf

¹¹ U.S. Census Bureau Metropolitan and Micropolitan Statistical Areas Population Totals (2020-2023). Retrieved at: <https://www.census.gov/data/tables/time-series/demo/popest/2020s-total-metro-and-micro-statistical-areas.html>

¹² U.S. Bureau of Economic Analysis, Per Capita Personal Income in Salt Lake City, UT (MSA) [SALT649PCPI], FRED, Federal Reserve Bank of St. Louis. Retrieved at: <https://fred.stlouisfed.org/series/SALT649PCPI> (October 8, 2024). Utah Regional Economic Analysis Project. https://utah.reaproject.org/analysis/comparative-trends-analysis/per_capita_personal_income/tools/490035/490000/

¹³ FFIEC Online Census Data System. <https://www.ffiec.gov/census/default.aspx>. The CSA is composed of SLC-Murray, Utah MSA, Provo-Orem-Lehi, UT MSA, Ogden, UT MSA and the Heber Micropolitan Area (Summit and Wasatch counties).

- \$115,400 in the SLC-Murray, Utah MSA;
- \$109,500 in the Provo-Orem-Lehi, UT MSA; and
- \$110,200 in the Ogden, UT MSA.¹⁴

Low income that is at least 50 percent but less than 80 percent of AMI. Middle income is at least 80 percent but less than 120 percent of AMI. Upper income is 120 percent or more of the AMI.

¹⁴ FFIEC Estimated Median Family Income Report. Retrieved at: <https://www.ffiec.gov/censusproducts.htm>

TABLE 1
Distribution of Census Tracts within the Primary Assessment Area

Census Tract Type	SLC-Murray, UT MSA/MD		Provo-Orem-Lehi, UT MSA/MD		Ogden, UT MSA/MD		Heber Micropolitan Area		SLC CSA Totals		Change since 2020 Plan	
	Number of Census Tracts	% of Total Census Tracts	Number of Census Tracts	% of Total Census Tracts	Number of Census Tracts	% of Total Census Tracts	Number of Census Tracts	% of Total Census Tracts	Number of Census Tracts	% of Total Census Tracts	Number of Census Tracts	% of Total Census Tracts
Low Income	6	2.23	9	5.66	2	1.56	0	0	17	2.93	-6	-1.78
Moderate Income	62	23.13	24	15.09	23	17.9	0	0	109	18.82	9	-1.67
Middle Income	123	45.89	79	49.68	70	54.68	5	20.83	277	47.84	66	4.6
Upper Income	72	26.86	43	27.04	33	25.78	18	75.00	166	28.67	18	-1.66
Unknown	5	1.86	4	2.51	0	0.00	1	4.16	10	1.72	4	0.49
Totals	268	100.0	159	100.0	128	100.0	24	100.0	579	100.0	91	100.0

The Salt Lake City area is also more racially diverse than the state, with 79.8% White, 22.7% Hispanic or Latino, 6.9% Asian, 2.7% Black or African American, 2.4% American Indian and Alaska Native, 2.1% Native Hawaiian or Other Pacific Islander, 17.6% are some other race.¹⁵ The median age is 33.2 years, with 46% aged 20 to 44. The State of Utah is 87.7% White, 16% Hispanic or Latino, 4% Asian, 2.3% American Indian, 2.1% Black, 1.7% Native Hawaiian and other Pacific Islander, 12.4% are some other race. The median age is 32, with 37% aged 20 to 44.

Broader Assessment Area

Utah has one of the fastest-growing populations in the United States. The state's population reached approximately 3.4 million in 2023, with a growth rate driven by both natural increase (high birth rates) and in-migration.¹⁶ Utah has one of the fastest-growing populations in the United States. While the Utahns over 65 have grown, Utah remained the youngest state in the nation with a median age of 31.9 (compared to a national median of 38.9) in 2022.¹⁷ Utah's estimated average household size was 2.95 in 2022 — the highest in the nation.

The Census Bureau's Region 4 West, encompassing 13 states, including Utah, has seen significant economic changes in recent years. The population currently stands at about 78 million people¹⁸. The region is large and continues to grow, influenced by migration patterns and natural growth. The West had the highest median household incomes in the nation (\$82,890) but experienced a 3.2 percent decrease in real median household income between 2021 and 2022.¹⁹

The region is 67.7% White, 30.8% Hispanic or Latino, 13.6% Asian, 6.3% Black or African American, 4.1% American Indian and Alaska Native, 1.4% Native Hawaiian and Other Pacific Islander. The median age is 38.4, with 34.9% aged 20 to 44.

B. Community Based Research on Community Needs

Intergenerational Poverty

Notwithstanding significant income growth and economic expansion in the Bank's primary assessment area and poverty rates in Utah that are consistently lower than the national average, the Bank's designated assessment area is also home to Utah's 15 zip codes with the highest counts

¹⁵ U.S. Census Bureau, ACS Demographic and Housing Estimates, 2023: ACS 1-Year Estimates Data Profiles, Race alone or in combination with one or more other races.

¹⁶ *Ibid.*

¹⁷ *Id.* at note 3. Report of the Governor.

¹⁸ Resident Population in the West Census Region, FRED. Retrieved at: <https://fred.stlouisfed.org/series/CWSTPOP>

¹⁹ Glori Guzman and Melissa Kollar, U.S. Census Bureau, Current Population Reports, P60-279, *Income in the United States: 2022*, U.S. Government Publishing Office, Washington, DC. September 2023. <https://www.census.gov/content/dam/Census/library/publications/2023/demo/p60-279.pdf>

of adults and children experiencing intergenerational poverty (“IGP”) with most being in the Bank’s primary assessment area.²⁰

Utah's Zip Code/Cities With the Highest Counts of IGP
Count of Adults and Children Experiencing IGP in the 15 Highest Zip Codes in CY2021

Rank	Zip code	City	Count of Adults, IGP
1	84404	Ogden	2,294
2	84401	Ogden	2,075
3	84119	West Valley City	2,012
4	84015	Clearfield	1,733
5	84120	West Valley City	1,662
6	84074	Tooele	1,477
7	84116	Salt Lake City	1,383
8	84078	Vernal	1,356
9	84118	Salt Lake City	1,310
10	84115	Salt Lake City	1,223
11	84047	Midvale	1,216
12	84107	Salt Lake City	1,212
13	84403	Ogden	1,210
14	84041	Layton	1,197
15	84104	Salt Lake City	1,144

Rank	Zip code	City	Count of Children, IGP
1	84404	Ogden	2,425
2	84119	West Valley City	2,010
3	84120	West Valley City	1,894
4	84015	Clearfield	1,877
5	84401	Ogden	1,706
6	84078	Vernal	1,609
7	84074	Tooele	1,521
8	84118	Salt Lake City	1,466
9	84116	Salt Lake City	1,360
10	84041	Layton	1,335
11	84047	Midvale	1,266
12	84044	Magna	1,205
13	84123	Salt Lake City	1,136
14	84067	Roy	1,101
15	84721	Cedar City	1,098

Source: Utah Department of Workforce Services

Kindergarten readiness highlights a gap among children experiencing IGP. Only around 33% of children experiencing IGP demonstrated sufficient prerequisite knowledge in literacy, while 54% did so in numeracy. In comparison, statewide kindergarten students achieved approximately 60% proficiency in literacy and 75% in numeracy.

Women consistently face higher rates of poverty compared to men in Utah. Among adults experiencing IGP, 60% are women. Among young adults in the IGP cohort, women make up slightly over half (51%) of the group.

In 2022, American Indians in Utah had the highest rate of intergenerational poverty, with a rate of about 20%. Following American Indians, the racial groups with notable IGP rates are as follows:

- Black adults: 7.2%
- Pacific Islanders: 3.8%
- White adults: 3.0%
- Asian adults: 1.3%

²⁰ Id. at note 4. IGP Report.

The state has prioritized a comprehensive and multifaceted approach to Utahns living in intergenerational poverty (“IGP”). The state tracks key indicators of Family Economic Stability (FES) and, among the interventions, the Department of Workforce Services encourages participation in financial coaching classes and contracts with community partners to provide financial capacity building for low-income families. The Utah Department of Education’s Division of Multicultural Affairs tailored a program for multicultural youth that aims to increase financial literacy for economically disadvantaged diverse youth.

The state’s IGP and Family Economic Stability point up the continued importance of financial literacy and career development mentoring to LMI students as well as board service that Varo has provided through Junior Achievement and the Jumpstart Coalition for Personal Financial Literacy. It also re-affirms that the key features Varo has incorporated in its products and services that are designed to promote financial inclusion meet a financial need in its primary assessment area and in the State. Overall, Varo customers across all categories skew female and over-index to the 25-44 age group. The financial health scores of the average Varo customer is below the US census average, with more than half having household incomes less than \$35,000. Three out of 10 Varo customers have changed jobs in the last 12 months.

Savings Accounts

A relatively high number, 93.6%, of Utah households have a savings account, well above the 76.8% of households in the nation and the 81.9% of households in the Bank’s broader assessment area.²¹ However, a 2024 Forbes Advisor survey found that the majority of GenZers (54%) and Millennials (52%) have less than \$5,000 saved, compared to 42% of Gen X respondents and 29% of Baby Boomers.²²

We also heard from several community-based organizations serving LMI clients and underserved businesses that the lack of savings is a major issue. The Pacific Island Knowledge 2 Action Resources (PIK2AR), for example, offers culturally relevant financial literacy programs where there is a need for a savings component. PIK2AR is also engaged with other unbanked and underbanked populations where the key features of Varo’s deposit and lending programs could help meet banking needs.

The Utah Microenterprise Loan Fund (UMLF) also highlighted the lack of savings among the enterprises that they serve, and even greater service and credit needs in other regions of the state that UMLF is looking to serve.

Suazo Business Center identified the need for credit-building consumer lending products among their LMI client base, on which Varo identified potential paths to partner.

²¹ State-Level Wealth, Asset Ownership, & Debt of Households Detailed Tables: 2022, Table 3. Retrieved at: <https://www.census.gov/data/tables/2022/demo/wealth/state-wealth-asset-ownership.html>

²² *American Savings by Generation: How Balances And Goals Vary By Age*, Forbes Advisor. August 15, 2024. <https://www.forbes.com/advisor/banking/savings/average-american-savings/>

Changes in Banking

While the unbanked rate in the Salt Lake City MSA is 2.2% and statewide it is 1.2% in Utah in 2023, rates for the Bank's broader assessment area vary from a high of 6.1% in Nevada, 5.3% in New Mexico, and 4.3% in California to a low of 1.1% in Colorado and 1.8% in Wyoming.²³ Nationally, unbanked rates are highest among those with lower income households and among American Indian and Alaska Native households (12.2%), Black households (10.6%), Hispanic households (9.5%), the disabled, aged 25-64 (11.2%), single parent (12.3%)-single mothers (13.4%), single father (7.8%).²⁴ High percentages of households cited minimum balance requirements (42.3%) and high bank account fees (30.7%) as a reason for not having an account.

In 2023, almost half of the banked households used mobile banking as their primary method of bank account access, reflecting a ninefold increase over the past decade and with recent increases in virtually every demographic – by family income, age group, race/ethnicity, and disability status, monthly income volatility, in metropolitan areas and not.²⁵

By offering deposit services with no minimum balances and no maintenance fees, Varo products and services meet a banking need across its designated assessment area, particularly in those states within its broader assessment area where it has identified relatively higher rates of unbanked segments. In the Bank's outreach, it also heard from several local community-based organizations that work with businesses and other LMI and underserved clients that face challenges with being banked.

Community Development

Thirteen local jurisdictions within the Bank's primary assessment area have Consolidated Plans assessing affordable housing and community development needs. While most identify affordable housing as a top priority, several have also prioritized other critical community and economic development needs such as public services (Clearfield, Sandy City, Lehi, and Provo), public facilities/infrastructure, and neighborhood improvement (Lehi, Clearfield, Orem, and Provo) and building community resiliency and economic development, including workforce/job training (Provo, Salt Lake City, Taylorsville, and Sandy City).²⁶

Local jurisdictions in its primary assessment have identified a number of economic and workforce development needs in their Consolidated Plans on which Varo can collaborate. The Bank's outreach and research also identified workforce development initiatives on which it can partner

²³ Unbanked Rates by Geography, FDIC (2023). Retrieved at: <https://household-survey.fdic.gov/survey-map?year=2023>

²⁴ FDIC National Survey of Unbanked and Underbanked Households 2023. See Figures 1.2 to 1.5 and Table 1.1. Retrieved at: <https://www.fdic.gov/household-survey/2023-fdic-national-survey-unbanked-and-underbanked-households-report>

²⁵ Ibid. See also Table 2.2

²⁶ Id. at note 7. Consolidated Plans

with community-based organizations, such as Advantage Services and Columbus Community Center, which are assisting their LMI clients build workforce skills.

The Bank also heard from several local community-based organizations who are looking for industry partners on their loan and loan loss reserve funds as well as the significant need for industry partners on their small business technical assistance initiatives.

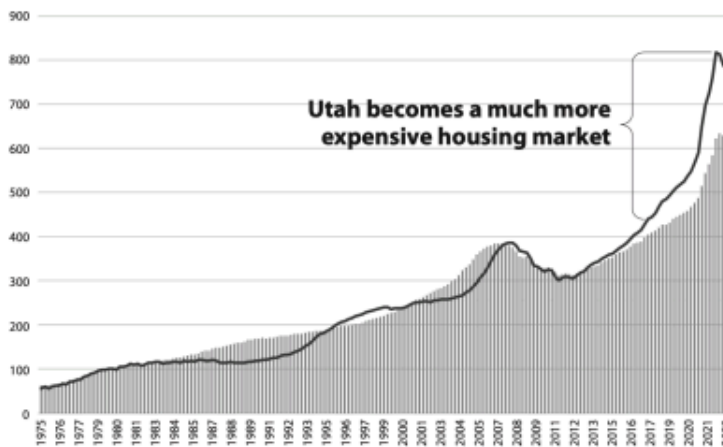
Affordable Housing

High housing costs continue to present a major challenge to Utah's economy. Incumbent homeowners locked into low mortgage rates generally continue to enjoy budget flexibility and benefit from high home prices. Renters and those looking to buy a home face many different prospects as they confront current-market prices and interest rates.²⁷

UNAFFORDABLE HOUSING

Utah's home prices shifted markedly in recent years from tracking roughly with U.S. prices to remaining well above the U.S. average. Utah's supply of housing has failed to keep pace with demand. Unless Utah significantly increases its housing supply, we expect high housing costs to continue for the foreseeable future, presenting a significant challenge to Utah's economic competitiveness and rising generation.

Figure 27.7: Housing price index: Utah & United States, 1975–2023



Source: U.S. Federal Housing Finance Agency

While it does not currently undertake community development lending, the Bank has targeted its community development investments to low- and moderate-income households in its designated assessment area. The continued priority around affordable housing by the State of Utah and

²⁷ Id. at note 3. Report to the Governor.

several jurisdictions throughout the Bank's designated assessment area yields numerous opportunities for the Bank to continue those types of investments in its current Strategic Plan. The Bank's outreach to local organizations involved in affordable housing development included those who are seeking support for their housing development funds, including the Utah Housing Coalition. As mentioned, there is significant competition for community development investment opportunities in the Bank's primary assessment area, which can put minimum investment requirements for some organization's funds out of reach for smaller institutions like Varo. However, organizations like Rocky Mountain CRC, LISC, and Enterprise Community Partners may also provide more affordable opportunities to participate in the Low-Income Housing Tax Credit (LIHTC) and related deals in the Bank's broader assessment area.

Larger Financial Health Objectives

The Bank also sees its goal-setting in the context of objectives outlined by the nation's regulators – objectives on which the Bank offered input and which are consistent with its mission. The OCC has highlighted objectives around financial inclusion, economic opportunity, and financial health through its *Project REACH* work begun in July 2020 and developed *Financial Health Vital Signs* in 2024. The agency encourages banks to support consumer financial health²⁸, which is entirely consistent with the Bank's mission and current offerings. The U.S. Treasury has also outlined a *National Strategy for Financial Inclusion* that identified tools and roles for financial institutions in that larger objective.²⁹

Figure 2: Actors Responsible for Financial Inclusion and Select Tools



Source: U.S. Treasury



Source: OCC

²⁸ "To do so, banks may (i) look for ways to understand their customers financial challenges; (ii) consider opportunities to provide responsive products and services; and (iii) take other steps to support customer efforts it improve financial health." *How Banks Can Measure and Support Customer Financial Health Outcomes*, OCC Community Developments Insights (June 2024). Retrieved at : <https://www.occ.gov/publications-and-resources/publications/community-affairs/community-developments-insights/pub-insights-jun-2024.pdf>

²⁹ National Strategy for Financial Inclusion in the United States: Fostering Financial Access, Resilience, and Well-Being for All. U.S. Treasury. Retrieved at: <https://home.treasury.gov/system/files/136/NSFI.pdf>

C. The Bank's Constraints

There are a number of factors that will affect the Bank's goal-setting in the 2025-2030 term.

Size, Capacity, and Financial Condition

Varo remains *de novo* bank and is not yet profitable. The Bank's year-end Call Reports notice important details about the Bank's financial condition that constrain its goal-setting. As of December 31, 2024, the Bank reported its lowest average assets to date. For the first time in its operational history, the Bank expects to have an asset size akin to the size of a small bank for much of 2025 and into 2026. The Bank's financial condition has impacted the measurable goals that it can set under this plan. Safe and sound operation is a bedrock of the CRA regulations and the strategic plan requirements.³⁰ The CRA rules provide flexibility around goal-setting and anticipate that goals will be consistent with the safe and sound operations of the Bank.

Competition for CRA Loans and Investments

As noted, there is significant competition from a high concentration of financial institutions with CRA obligations in and around Salt Lake City. With respect to community development activities, for example, many of the financial institutions with which the Bank competes have long track records of support for affordable housing and economic development in the Bank's primary assessment area and the broader region. In pursuing its CRA program, the Bank competes in a mature community development marketplace and there is limited availability of CRA loan and investment opportunities appropriate and profitable for smaller banks of its asset size. The Bank's management proposes to limit its community development lending/investment activities until it reaches intermediate small bank status and expects to manage the competitive nature around these activities with investments in housing bonds, mortgage-backed securities, loan pools, or related opportunities in its designated assessment area.

Constraints around Volunteerism

The Bank's employees are interested in volunteering in a broader range of service opportunities beyond the narrow set of activities that have been eligible to date for CRA credit under Varo's existing Strategic Plan. In addition to having far fewer employees overall from its peak in 2021, the Bank also has a large number of virtual employees, 40% of the workforce (159 employees), spread throughout the country with many outside the Bank's designated assessment area. The Bank expects to manage this constraint by focusing its community development services on its primary assessment area, expanding the scope of CRA-eligible community-based activities (e.g. economic development) it engages.

Peer Comparison

Varo reviewed the measurable goals of several banks with approved strategic plans with an assessment area in Salt Lake City, Utah. The paucity of plans as well as varying business models, charter types, bank sizes, financial conditions, products, and activities measured make it difficult to compare. However, measurable goals are illustrative of the bank's commitment to and capacity to meet its CRA obligations.

³⁰ 12 C.F.R. § 25.21

We have selected branchless and digitally-focused banks as peers for comparison on plan year one. (See Table 2)

SECTION 4. MEASURABLE GOALS

Varo will continue its focus on the Bank's mission and product strategy in developing its measurable goals. The regulations specify that a bank's measurable goals address all three performance categories - lending, investment, and services – and that the plan emphasizes lending and lending-related activities.³¹

“Nevertheless, a different emphasis, including a focus on one or more performance categories, may be appropriate if responsive to the characteristics and credit needs of its assessment area(s), considering public comment and the Bank's capacity and constraints, product offerings, and business strategy.” 12 C.F.R. § 25.27(f)(ii).

A. *Measurable Goals for Retail Products & Services*

Improving Consumer Savings and Financial Health

The Bank's retail goals will continue its focus on consumer savings and financial health. The Varo Savings Account encourages savings by offering a high Annual Percentage Yield (APY) rate, a Savings Calculator, and easy-to-use auto-saving features like Save Your Pay and Save Your Change to make saving effortless and rewarding. Armed with five years of operational history and data, the measurable retail goals set out in this Strategic Plan reflect an increase in the Bank's goal for the provision of savings accounts in LMI geographies in its primary assessment area and for its broader assessment area to achieve a Satisfactory rating, when compared to the goals in its existing Plan. Its 15 percent goal for Satisfactory in its designated assessment area increases to 20 percent over the term of the Plan, and its 20 percent goal for Outstanding in its designated assessment area gradually increases to 25 percent over the Plan period.

Responding to feedback from local community-based organizations working with LMI and underserved clients and microenterprises, the Plan also sets a new 10 percent goal for its Varo Believe secured credit card in LMI geographies for Satisfactory and doubles the goal to 20 percent to achieve an Outstanding rating.

³¹ 12 C.F.R. § 25.27(f)(ii).

TABLE 2
Peer Bank Comparisons

Key Satisfactory Goal Outstanding Goal						CRA Strategic Plan Goals (Salt Lake "SL") - Year 1		
						Select Retail Goals	Community Development	
Bank name	4Q24 Average Assets (\$000)s	4Q24 FTEs	Assessment Area	Charter	Similar Model Features	Salt Lake LMI Geographies*	Lending/Investment	Service Hours
Celtic	\$3,545,282	366	Salt Lake County	ILC	Branchless; Commercial, SBA lending	<i>Small Business:</i> 25% (3 loans) 35% (5 loans)	.4% .6%	1.75/FTE (364 hours); 2.25/FTE (468 hours)
Continental	189,958	32	SL, Davis, Tooele, Utah, Weber counties	state charter	Branchless; Commercial SBA lending and deposit products	<i>Small Business:</i> 10% 20%	.40% .60%	3.83 hours/FTE 4.83/FTE
SoFi	30,351,513	1372	Salt Lake CSA; Sacramento	national	Digital bank; 1 branch; Consumer lending and deposit products	<i>Personal:*</i> 547 loans (Alt: .72%) 711 loans (Alt. .96%)	SL CSA: .09%; .13% Aggregate: 20%; .29%	277 hours 4.83 hours/FTE
Lending Club			Provo-Orem MSA; Boston	national	Digital bank; 1 branch;	<i>Personal: % ≥ 50 of % ≥ 100 of demo. comparator</i>	Provo-Orem: .07%; .09% Aggregate: .34%; .44%	1 hour/employee 2 hours/employee
Medallion	2,489,698	135	Salt Lake County	ILC	Branchless; Consumer and commercial lending	N/A	.40% (1.30%) .60% (1.75%)	5 hours 6 hours
Varo	379,599	398	Salt Lake CSA; Census Reg 4: West	national	Branchless; Digital bank; Consumer lending and deposit products	<i>Savings:</i> 15%; 20% <i>Secured Credit:</i> 10%; 20%	SL CSA**: .15%; .20% Aggregate**: .30%; .40%	35 hour 50 hours

* SoFi's personal loan goal is a LMI Borrower not a geographic goal **Varo has set new community development investment goals beginning in 2028, Plan Year 3

Because the Bank does not require income data at a household level when opening a savings account or underwriting a customer for a secured credit card, the Bank cannot set goals based on the borrower profile. The Bank will measure progress geographically under each retail goal based on the following:

- the number of Varo savings accounts opened in LMI census tracts within its designated assessment area; and
- the number of Varo Believe secured credit cards originated in LMI census tracts within its designated assessment area.

Assessment Area	Calendar year	Percentage of Savings Accounts in LMI census tracts	
		Satisfactory	Outstanding
SLC-PROVO-OREM CSA	2025 (partial year)	5%	8.3%
	2026	15%	20%
	2027	15%	20%
	2028	17%	22%
	2029	17%	22%
	2030	20%	25%
BROADER	2025 (partial year)	5%	8.3%
	2026	15%	20%
	2027	15%	20%
	2028	17%	22%
	2029	17%	22%
	2030	20%	25%

Assessment Area	Calendar year	Percentage of credit cards in LMI census tracts	
		Satisfactory	Outstanding
SLC-PROVO-OREM CSA	2025 (partial year)	4.16%	8.3%
	2026	10%	20%
	2027	10%	20%
	2028	10%	20%
	2029	10%	20%
	2030	10%	20%
BROADER	2025 (partial year)	4.16%	8.3%
	2026	10%	20%
	2027	10%	20%
	2028	10%	20%
	2029	10%	20%
	2030	10%	20%

B. Measurable Goals for Community Development Services

The Bank community development service activities will continue its focus on financial literacy and education, and add economic development activities such as workforce training and development.

Varo has 105 employees who work and reside in the Bank's primary assessment area near its headquarters. The Bank has set measurable community development service hours for its primary assessment area only, in SLC-Provo-Orem CSA, where the Bank is best positioned to be responsive to community needs and can expand its commitment. The Bank's CRA service goal of 35 hours in its primary assessment area reflects a 45 percent increase from its existing goal for LMI geographies to achieve a Satisfactory rating, and its 50 hours to achieve an Outstanding rating reflects a nearly 40% increase.

Varo set a full year community development service obligation under its existing Strategic Plan. This Plan sets out the portion of that full year obligation that the Bank proposes to count for partial year credit in 2025. In addition, we are proposing an alternative should the Bank fall short in any given year of its Outstanding goal. The Bank is proposing to make community development grants or donations to supplement the Bank's community development service hours at a ratio of \$500 per hour of service credit to achieve an Outstanding rating.

Bank employees may respond to community development service needs for the provision of financial services in a variety of ways, such as:

- financial literacy and career development mentoring to LMI students as well as related board service, but also could include financial education related to tenants, homeownership and microenterprises;
- support for non-profits providing workforce development and job training programs for local homeless and other LMI residents, including programs building basic skills and also those providing upskilling;
- using Varo financial expertise to assist with fundraising for a microenterprise loan or affordable housing fund or organization;
- service on the board of directors or committees of a microloan fund or serving on a credit or loan committee;
- service on the board of directors or committees of organizations that facilitate affordable housing, promote economic development, support microenterprises or serve the humanitarian needs of LMI individuals and households;
- service on a Community Reinvestment Act Committee of a foundation or banker's association.

Calendar year	SLC-PROVO-OREM CSA	
	Satisfactory	Outstanding
2025 (partial year)*	24 hours*	36 hours*
2026	35 hours	50 hours
2027	35 hours	50 hours
2028	35 hours	50 hours
2029	35 hours	50 hours
2030	35 hours	50 hours

*we anticipate all or a portion of the Plan's full year goals will be completed under the bank's current 2021-2025 Plan for our primary AA

C. Measurable Goals for Community Development Lending and Investment

As of December 31, 2024, the Bank's average asset size was consistent with that of a small bank. Nonetheless, the Bank expects that its existing investments will meet the Bank's community development obligation under its existing Plan for the partial plan year 2025. The Bank includes community development measurable goals for new investments starting in the plan year 2028 when it expects to have greater average assets and capacity, and given the Bank's current financial condition and constraints. CRA small bank performance standards, for example, do not include a community development obligation, but allow the bank to receive CRA credit for community development loans and investments that are made. The Bank believes its community development goals comport with performance standards for smaller asset-size banks, the flexibility allowed in the CRA regulations around Strategic Plans and goal-setting, and the Bank's safe and sound operation. Starting in 2028, the new investment goals are comparative to the goals set by its peers.

Calendar year	SLC-PROVO-OREM CSA		BROADER		DESIGNATED AA	
	Satisfactory	Outstanding	Satisfactory	Outstanding	Satisfactory	Outstanding
2028	.15	.20	.15	.20	.30	.40
2029	.15	.20	.15	.20	.30	.40
2030	.15	.20	.15	.20	.30	.40

The Bank may make a variety of investments in fulfillment of this goal, including the following:

- partnering/financing to provide free tax preparation services for the Bank's LMI clients;
- purchasing eligible mortgage-backed securities where the underlying loans are made predominantly or entirely to LMI individuals located within the designated assessment area;
- investments in a microenterprise loan fund or loan loss reserve fund, or grants or donations to the sponsoring organizations;
- investments in an affordable housing fund or projects supported by the Low-Income Housing Tax Credit (LIHTC), or grants or donations to the sponsoring organizations.

SECTION 5. OTHER INFORMATION

A. *Public Comments on the Strategic Plan*

The Bank published a notice of the availability of its proposed draft Plan on April 30, 2025 in the Salt Lake City Tribune and the Bank's website. The Bank did not receive any comments and if it had, it would have amended the draft Plan to address any concerns identified, where permissible under current CRA rules and regulations. All comments received would have been taken seriously when finalizing the Plan.

Evidence of Public Notice is attached as Appendix A.

Summary of Public Comment Letters Received

N/A

Response to the Public Comment Letters

N/A

B. Changes to the Strategic Plan

The Bank will request the OCC's approval to modify or amend the Plan if there is a material change in its underlying assumptions or in the Bank's mission, objectives or operations. In such an event, the Bank would administer the modified or amended Plan in accordance with the OCC's requirements, timeframes, and guidelines for approval of a CRA strategic plan.

C. Monitoring Strategic Plan Performance

The Bank's Board of Directors and senior management will ensure adequate resources are dedicated to implementing the Plan and will oversee the Bank's progress in meeting the measurable goals outlined in the Plan. The Bank recognizes that the investment and service goals outlined in this Plan are based on the outlined Bank's financial capacity and constraints, safe and sound operation and business model as well as assumptions about general economic conditions. These conditions and assumptions may change. As a result, the Bank's Board of Directors and the Impact Working Group will monitor the Bank's performance on a periodic basis.

OCC Request for Approval

The Bank respectfully submits that it has fulfilled the regulatory requirements for strategic plans, including those governing the development of the plan and the involvement of the public in the determination of community needs. As established herein, the Bank's CRA performance context supports the Bank's measurable Plan goals. Management believes that OCC approval of the Bank's Plan is appropriate under the OCC's criteria for evaluation as outlined in 12 CFR § 25.27. For the reasons set forth above, the Bank respectfully requests OCC approval of this Strategic Plan.

Bank Contact Information.

For information regarding this Plan, please contact:

Marina Gracias

General Counsel

555 Montgomery Street, 11th Floor





San Francisco, CA 94101

email address: cra@varomoney.com

APPENDIX A

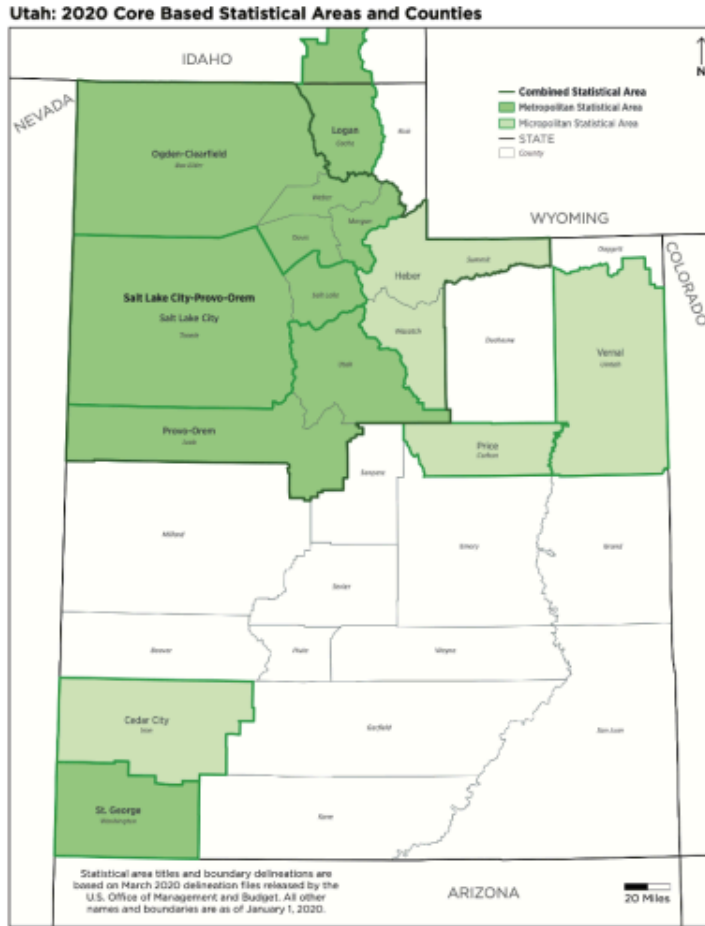
EVIDENCE OF PUBLIC NOTICE OF VARO BANK'S DRAFT STRATEGIC PLAN

Below is the affidavit of publication for the notice published in the Salt Lake Tribune on April 30, 2025.

90 S 400 W STE 600 SALT LAKE CITY, UT 84101-1431	
PROOF OF PUBLICATION	CUSTOMER'S COPY
CUSTOMER NAME AND ADDRESS VARO BANK, N.A. COREY CARLISLE 11781 S LONE PEAK PKWY STE 1 Draper, UT 84020 ccarlisle@varomoney.com	REQUEST FOR PUBLIC COMMENT Community Reinvestment Act Strategic Plan of Varo Bank, National Association Varo Bank, National Association ("Varo Bank"), 11781 Lone Peak Pkwy, Suite 150, Draper, UT 84020, has developed a Strategic Plan for purposes of evaluation by the Office of the Comptroller of the Currency under the Community Reinvestment Act of 1977 (12 U.S.C. § 2901) and its related regulations (12 C.F.R. § 25.27). You are invited to submit comments in writing on the Strategic Plan. Please submit all comments to CRA@varomoney.com or Varo Bank, c/o Varo Money, Inc., 555 Montgomery Street, 11th Floor, San Francisco, CA 94111, Attn: CRA. The comment period will end on April 30, 2025. Copies of all written comments you provide from the date of publication through April 30, 2025 will be submitted to the Office of the Comptroller of the Currency. The Strategic Plan is available for review at no cost online at: https://www.varomoney.com/privacy-legal/ . In addition, it is available for review at Varo Bank, c/o Varo Money, Inc., 555 Montgomery Street, 11th Floor, San Francisco, CA 94111, Attn: CRA or you may request that a copy of the Strategic Plan be delivered to you at no cost either by email or via U.S. mail. To request a copy, please send your request, along with your email or mailing address to CRA@varomoney.com or Varo Bank, c/o Varo Money, Inc., 555 Montgomery Street, 11th Floor, San Francisco, CA 94111, Attn: Strategic Plan Copy SLT0032198
ACCOUNT NUMBER 22564	
ACCOUNT NAME VARO BANK, N.A.	
TELEPHONE 202-299-7751	
ORDER # SLT0032198	
CUSTOMER REFERENCE NUMBER	
CAPTION REQUEST FOR PUBLIC COMMENT Community Reinvestment Act Strategic Plan of Varo Bank, National Association Varo Bank, National Association ("Varo Bank"), 11781 Lone Peak Pkwy, Suite 150, Draper, UT 84020, has developed a Strategic Plan for purposes of evaluation by the Office of the Comptroller of the Currency under the Community Reinvestment Act of 1977 (12 U.S.C. § 2901) and its related regulations (12 C.F.R. § 25.27).	
TOTAL COST \$102.20	
AFFIDAVIT OF PUBLICATION	
AS THE SALT LAKE TRIBUNE, INC. LEGAL BOOKER, I CERTIFY THAT THE ATTACHED ADVERTISEMENT OF REQUEST FOR PUBLIC COMMENT Community Reinvestment Act Strategic Plan of Varo Bank, National Association Varo Bank, National Association ("Varo Bank"), 11781 Lone Peak Pkwy, Suite 150, Draper, UT 84020, has developed a Strategic Plan for purposes of evaluation by the Office of the Comptroller of the Currency under the Community Reinvestment Act of 1977 (12 U.S.C. § 2901) and its related regulations (12 C.F.R. § 25.27). FOR VARO BANK, N.A. WAS PUBLISHED BY THE SALT LAKE TRIBUNE, INC. WEEKLY NEWSPAPER PRINTED IN THE ENGLISH LANGUAGE WITH GENERAL CIRCULATION IN UTAH AND PUBLISHED IN SALT LAKE CITY, SALT LAKE COUNTY IN THE STATE OF UTAH. NOTICE IS ALSO POSTED ON UTALLEGALS.COM ON THE SAME DAY AS THE FIRST NEWSPAPER PUBLICATION DATE AND REMAINS ON UTALLEGALS.COM INDEFINITELY. COMPLIES WITH UTAH DIGITAL SIGNATURE ACT UTAH CODE 46-2-101; 46-5-104.	
PUBLISHED ON 03/30/2025	
DATE 04/05/2025	SIGNATURE 
STATE OF UTAH COUNTY OF SALT LAKE	
SUBSCRIBED AND SWORN TO BEFORE ME ON THIS 5th DAY OF APRIL IN THE YEAR 2025	
BY Doug Ryle	
	

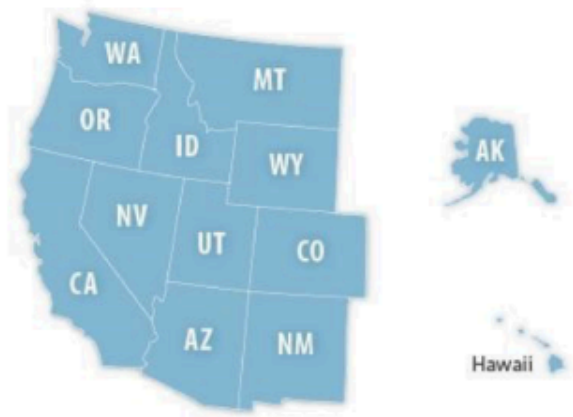
APPENDIX B: Designated Assessment Area - Maps & Geographies

1. Primary Assessment Area



U.S. Census Bureau, Population Division

2. Broader Assessment Area



3. Primary Assessment Area Geographies

2024 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 41620 - SALT LAKE CITY-MURRAY, UT
 State: 49 - UTAH (UT)
 County: 035 - SALT LAKE COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1001.00	Middle	No	82.90	\$115,400	\$95,667	\$74,911	2987	39.71	1186	278	539
49	035	1002.00	Upper	No	159.08	\$115,400	\$183,578	\$143,750	1333	15.38	205	311	575
49	035	1003.06	Moderate	No	59.03	\$115,400	\$68,121	\$53,341	6043	67.95	4106	779	1055
49	035	1003.07	Middle	No	86.01	\$115,400	\$99,256	\$77,719	4968	77.56	3853	1046	1196
49	035	1003.08	Moderate	No	56.43	\$115,400	\$65,120	\$50,996	4025	76.12	3064	446	679
49	035	1005.00	Moderate	No	73.85	\$115,400	\$85,223	\$66,735	5883	52.03	3066	1155	1643
49	035	1006.00	Moderate	No	52.78	\$115,400	\$60,908	\$47,700	6699	56.05	3755	1749	2352
49	035	1007.00	Moderate	No	79.02	\$115,400	\$91,189	\$71,406	2683	27.02	725	702	1204
49	035	1008.00	Middle	No	83.48	\$115,400	\$96,336	\$75,435	2562	25.96	665	310	311
49	035	1010.00	Upper	No	155.82	\$115,400	\$179,816	\$140,804	3127	16.89	528	993	1422
49	035	1011.01	Middle	No	107.48	\$115,400	\$124,032	\$97,121	1973	21.59	426	277	594
49	035	1011.02	Middle	No	110.23	\$115,400	\$127,205	\$99,609	3431	22.65	777	483	509
49	035	1012.00	Upper	No	150.25	\$115,400	\$173,389	\$135,766	3972	19.74	784	1165	1468
49	035	1014.01	Low	No	29.20	\$115,400	\$33,697	\$26,389	2171	44.22	960	8	24
49	035	1014.02	Unknown	No	0.00	\$115,400	\$0	\$0	4339	40.56	1760	6	51
49	035	1015.00	Upper	No	144.21	\$115,400	\$166,418	\$130,313	3288	23.91	786	395	872
49	035	1016.00	Middle	No	93.27	\$115,400	\$107,634	\$84,286	3742	24.40	913	494	817
49	035	1017.00	Moderate	No	74.18	\$115,400	\$85,604	\$67,031	3582	29.56	1059	326	806
49	035	1018.00	Moderate	No	72.62	\$115,400	\$83,803	\$65,625	3347	27.31	914	373	879
49	035	1019.00	Moderate	No	57.92	\$115,400	\$66,840	\$52,344	3103	33.13	1028	144	127
49	035	1020.00	Moderate	No	77.29	\$115,400	\$89,193	\$69,844	2837	31.79	902	360	756
49	035	1021.00	Moderate	No	54.54	\$115,400	\$62,939	\$49,286	2378	38.10	906	219	108
49	035	1023.00	Middle	No	98.72	\$115,400	\$113,923	\$89,205	3153	43.29	1365	290	494
49	035	1025.01	Moderate	No	74.97	\$115,400	\$86,515	\$67,743	3134	47.13	1477	203	162
49	035	1025.02	Upper	No	124.68	\$115,400	\$143,881	\$112,667	2062	32.93	679	221	35
49	035	1026.00	Moderate	No	71.47	\$115,400	\$82,476	\$64,563	4391	60.99	2678	843	1542

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1027.01	Moderate	No	57.79	\$115,400	\$66,890	\$52,226	4752	66.84	3176	1049	1659
49	035	1027.02	Moderate	No	66.40	\$115,400	\$76,626	\$60,000	3704	77.27	2862	541	784
49	035	1028.01	Moderate	No	58.07	\$115,400	\$67,013	\$52,477	5919	70.15	4152	1388	1888
49	035	1028.02	Moderate	No	69.97	\$115,400	\$80,745	\$63,233	4888	70.95	3468	557	959
49	035	1029.00	Moderate	No	58.87	\$115,400	\$67,936	\$53,203	5768	49.24	2840	390	841
49	035	1030.00	Middle	No	96.59	\$115,400	\$111,465	\$87,281	2756	31.68	873	712	1310
49	035	1031.00	Middle	No	111.04	\$115,400	\$128,140	\$100,337	4144	31.61	1310	1046	1625
49	035	1032.00	Middle	No	108.17	\$115,400	\$124,828	\$97,750	4433	24.97	1107	996	1636
49	035	1033.00	Middle	No	108.50	\$115,400	\$125,209	\$98,044	4256	20.68	880	665	1411
49	035	1034.00	Middle	No	103.61	\$115,400	\$119,566	\$93,625	4167	19.58	816	1087	1974
49	035	1035.00	Upper	No	142.37	\$115,400	\$164,295	\$128,646	4031	15.50	625	1097	1748
49	035	1036.00	Upper	No	166.39	\$115,400	\$192,014	\$150,357	2671	14.15	378	844	1131
49	035	1037.00	Upper	No	123.67	\$115,400	\$142,715	\$111,750	2631	11.90	313	843	1095
49	035	1038.00	Upper	No	169.32	\$115,400	\$195,395	\$153,000	2325	15.27	355	697	968
49	035	1039.00	Middle	No	116.39	\$115,400	\$134,314	\$105,174	3605	17.75	640	1187	1478
49	035	1040.00	Upper	No	175.83	\$115,400	\$202,908	\$158,889	3302	14.66	484	952	1177
49	035	1041.00	Upper	No	201.96	\$115,400	\$233,062	\$182,500	2941	15.03	442	969	996
49	035	1042.00	Upper	No	172.49	\$115,400	\$199,053	\$155,867	6895	16.81	1159	2275	2298
49	035	1043.00	Middle	No	111.17	\$115,400	\$128,290	\$100,455	2901	21.23	616	459	799
49	035	1044.00	Upper	No	171.19	\$115,400	\$197,553	\$154,888	2067	8.42	174	586	768
49	035	1047.00	Middle	No	111.58	\$115,400	\$128,763	\$100,828	4818	16.33	787	1477	1906
49	035	1048.00	Middle	No	104.21	\$115,400	\$120,258	\$94,167	5263	16.23	854	1343	2043
49	035	1049.00	Middle	No	86.08	\$115,400	\$99,336	\$77,782	3135	29.12	913	760	1390
49	035	1101.03	Upper	No	152.32	\$115,400	\$175,777	\$137,639	3562	12.69	452	1261	1648
49	035	1101.04	Upper	No	224.10	\$115,400	\$258,611	\$202,500	5557	15.78	877	1806	2104
49	035	1101.05	Upper	No	189.68	\$115,400	\$218,891	\$171,397	2011	13.48	271	665	814
49	035	1101.06	Upper	No	140.28	\$115,400	\$161,883	\$126,765	2519	12.68	319	639	1394
49	035	1102.00	Upper	No	122.72	\$115,400	\$141,619	\$110,893	5070	13.16	667	1508	1932
49	035	1103.00	Middle	No	114.49	\$115,400	\$132,121	\$103,457	5802	16.94	983	1597	2144

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49	035	1104.01	Middle	No	119.06	\$115,400	\$137,395	\$107,589	3401	21.41	728	777	824
49	035	1104.02	Upper	No	127.88	\$115,400	\$147,574	\$115,556	3873	15.03	582	965	1187
49	035	1105.00	Upper	No	129.65	\$115,400	\$149,616	\$117,155	6425	12.67	814	1803	2094
49	035	1106.00	Upper	No	121.51	\$115,400	\$140,223	\$109,798	5825	12.12	706	1571	1816
49	035	1107.01	Middle	No	92.79	\$115,400	\$107,080	\$83,846	3798	24.54	932	591	910
49	035	1107.02	Middle	No	105.07	\$115,400	\$121,251	\$94,942	5199	14.71	765	1300	1737
49	035	1108.00	Middle	No	92.25	\$115,400	\$106,457	\$83,364	5813	16.26	945	1715	1889
49	035	1109.00	Upper	No	153.15	\$115,400	\$176,735	\$138,393	4923	12.63	622	1251	1626
49	035	1110.01	Upper	No	161.16	\$115,400	\$185,979	\$145,625	4594	10.34	475	1237	1549
49	035	1110.02	Upper	No	140.68	\$115,400	\$162,345	\$127,120	5627	19.03	1071	1330	1731
49	035	1111.04	Upper	No	120.52	\$115,400	\$139,080	\$108,910	2982	18.95	565	844	988
49	035	1111.05	Moderate	No	59.51	\$115,400	\$68,675	\$53,777	3647	26.62	1024	1179	1319
49	035	1111.06	Middle	No	105.33	\$115,400	\$121,551	\$95,179	3118	19.37	604	937	1036
49	035	1111.07	Middle	No	89.06	\$115,400	\$102,775	\$80,481	3090	22.52	696	445	832
49	035	1111.08	Upper	No	134.82	\$115,400	\$155,351	\$121,645	3332	14.56	485	1044	1115
49	035	1111.09	Upper	No	133.70	\$115,400	\$154,290	\$120,820	3233	15.74	509	1217	1169
49	035	1112.01	Middle	No	98.95	\$115,400	\$114,188	\$89,417	2632	20.48	539	681	812
49	035	1112.02	Middle	No	98.85	\$115,400	\$114,073	\$89,323	4684	21.87	1020	912	1166
49	035	1113.02	Upper	No	138.65	\$115,400	\$160,002	\$125,286	5878	12.90	758	1919	2169
49	035	1113.04	Upper	No	124.21	\$115,400	\$143,338	\$112,237	3692	14.14	522	940	1343
49	035	1113.05	Middle	No	115.82	\$115,400	\$133,656	\$104,659	3872	15.39	596	1209	1483
49	035	1113.06	Middle	No	111.47	\$115,400	\$128,636	\$100,729	2454	17.64	433	455	510
49	035	1114.00	Moderate	No	70.60	\$115,400	\$81,472	\$63,801	6976	41.03	2862	1118	1989
49	035	1115.00	Moderate	No	58.89	\$115,400	\$67,959	\$53,214	2529	53.06	1342	219	400
49	035	1116.01	Middle	No	86.80	\$115,400	\$100,167	\$78,438	4449	54.60	2429	407	702
49	035	1116.02	Low	No	43.40	\$115,400	\$50,064	\$39,220	6762	51.88	3508	458	492
49	035	1117.01	Low	No	45.76	\$115,400	\$52,807	\$41,356	5452	54.68	2981	677	1328
49	035	1117.02	Moderate	No	71.87	\$115,400	\$82,938	\$64,946	4407	42.11	1856	864	1514

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49	035	1118.01	Middle	No	96.07	\$115,400	\$110,865	\$86,813	5762	31.43	1811	1307	1633
49	035	1118.02	Middle	No	85.42	\$115,400	\$98,575	\$77,188	2777	25.89	719	675	1063
49	035	1119.03	Middle	No	90.49	\$115,400	\$104,425	\$81,767	4113	30.03	1235	1187	1521
49	035	1119.04	Middle	No	89.44	\$115,400	\$103,214	\$80,819	3624	25.36	919	888	910
49	035	1119.05	Moderate	No	51.58	\$115,400	\$59,523	\$46,615	3806	29.98	1141	621	858
49	035	1119.06	Moderate	No	70.95	\$115,400	\$81,876	\$64,118	4524	42.06	1903	473	631
49	035	1120.01	Moderate	No	69.98	\$115,400	\$80,757	\$63,241	3362	27.54	926	746	1028
49	035	1120.02	Middle	No	91.85	\$115,400	\$105,995	\$83,003	4871	22.81	1111	1115	1126
49	035	1121.01	Low	No	43.69	\$115,400	\$50,418	\$39,487	9058	55.04	2784	272	445
49	035	1121.02	Middle	No	95.81	\$115,400	\$110,565	\$86,582	5041	23.75	1197	1025	1174
49	035	1122.01	Middle	No	100.14	\$115,400	\$115,562	\$90,488	5016	17.46	876	1572	1701
49	035	1122.02	Middle	No	103.57	\$115,400	\$119,520	\$93,589	4005	21.52	862	1114	1498
49	035	1123.01	Middle	No	86.51	\$115,400	\$99,833	\$78,173	3815	24.40	931	938	1091
49	035	1123.02	Middle	No	99.83	\$115,400	\$115,204	\$90,208	3623	17.47	633	1049	1139
49	035	1124.02	Middle	No	83.11	\$115,400	\$95,909	\$75,100	7498	48.77	3657	1018	1874
49	035	1124.04	Moderate	No	65.35	\$115,400	\$75,414	\$59,053	4576	41.00	1877	423	635
49	035	1124.05	Moderate	No	71.89	\$115,400	\$82,730	\$64,786	6241	43.68	2726	388	746
49	035	1124.06	Moderate	No	67.73	\$115,400	\$78,160	\$61,201	3394	58.46	2018	366	548
49	035	1125.01	Middle	No	82.21	\$115,400	\$94,870	\$74,292	4027	28.09	1131	1104	1407
49	035	1125.03	Moderate	No	76.13	\$115,400	\$87,694	\$68,795	4832	31.21	1508	1465	1860
49	035	1125.04	Middle	No	93.25	\$115,400	\$107,611	\$84,263	2995	26.98	808	470	677
49	035	1125.05	Moderate	No	79.30	\$115,400	\$91,512	\$71,660	3972	29.03	1153	826	1112
49	035	1126.04	Middle	No	89.95	\$115,400	\$103,802	\$81,286	4767	20.45	975	1384	1491
49	035	1126.08	Upper	No	128.54	\$115,400	\$148,335	\$116,154	5165	15.55	803	1474	1723
49	035	1126.09	Upper	No	128.44	\$115,400	\$148,220	\$116,061	5402	14.59	788	1487	1780
49	035	1126.10	Middle	No	84.90	\$115,400	\$97,975	\$76,724	6292	31.93	2009	1302	1685
49	035	1126.11	Middle	No	115.00	\$115,400	\$132,710	\$103,922	6681	20.45	1366	1711	2089
49	035	1126.12	Middle	No	96.69	\$115,400	\$111,580	\$87,372	5440	26.32	1432	1021	1198
49	035	1126.13	Middle	No	112.84	\$115,400	\$130,217	\$101,968	5264	18.56	977	1346	1446

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49	035	1126.14	Upper	No	145.86	\$115,400	\$168,322	\$131,806	3575	13.01	465	1223	1304
49	035	1126.15	Upper	No	145.25	\$115,400	\$167,619	\$131,250	2340	12.74	298	725	782
49	035	1126.16	Upper	No	133.94	\$115,400	\$154,567	\$121,033	4239	14.96	634	1215	1280
49	035	1126.17	Upper	No	166.84	\$115,400	\$192,533	\$150,757	3354	12.76	428	966	991
49	035	1126.18	Middle	No	119.53	\$115,400	\$137,538	\$108,015	3911	18.18	711	838	1078
49	035	1126.19	Upper	No	146.85	\$115,400	\$169,465	\$132,699	3111	15.81	492	960	1027
49	035	1126.20	Moderate	No	65.25	\$115,400	\$75,299	\$58,966	3206	19.15	614	878	1052
49	035	1126.21	Middle	No	93.21	\$115,400	\$107,564	\$84,226	5540	34.53	1913	1037	1274
49	035	1127.00	Moderate	No	79.34	\$115,400	\$91,556	\$71,696	5671	26.04	1477	1141	1514
49	035	1128.04	Upper	No	124.28	\$115,400	\$143,419	\$112,304	5429	17.37	943	1400	1605
49	035	1128.05	Upper	No	125.59	\$115,400	\$144,931	\$113,484	5319	19.98	1063	1347	1530
49	035	1128.12	Middle	No	95.77	\$115,400	\$110,519	\$86,544	5774	21.15	1221	1590	1821
49	035	1128.13	Upper	No	152.20	\$115,400	\$175,639	\$137,532	5410	13.01	704	1518	1603
49	035	1128.14	Upper	No	204.56	\$115,400	\$236,062	\$184,844	4960	12.32	611	1519	1719
49	035	1128.15	Upper	No	178.45	\$115,400	\$205,931	\$161,250	5128	14.77	757	1495	1581
49	035	1128.16	Upper	No	169.46	\$115,400	\$184,017	\$144,097	5906	11.41	674	1418	1576
49	035	1128.18	Unknown	No	0.00	\$115,400	\$0	\$0	3159	36.37	1149	0	0
49	035	1128.21	Upper	No	150.06	\$115,400	\$173,169	\$135,598	7038	16.20	1140	1761	2067
49	035	1128.22	Middle	No	112.96	\$115,400	\$130,366	\$102,071	5269	29.97	1579	1088	1223
49	035	1128.23	Middle	No	107.28	\$115,400	\$123,801	\$96,944	6165	23.49	1448	1319	1571
49	035	1128.24	Upper	No	121.15	\$115,400	\$139,807	\$109,477	5722	30.01	1717	645	807
49	035	1128.25	Middle	No	97.55	\$115,400	\$112,573	\$88,152	4874	30.51	1487	838	1108
49	035	1128.26	Upper	No	163.07	\$115,400	\$188,183	\$147,351	5253	9.27	487	1222	1455
49	035	1128.27	Upper	No	126.18	\$115,400	\$145,612	\$114,023	10862	21.11	2293	1699	1832
49	035	1128.28	Upper	No	183.59	\$115,400	\$211,863	\$165,900	5063	13.35	676	1278	1294
49	035	1128.29	Middle	No	80.26	\$115,400	\$92,620	\$72,528	3181	27.51	875	645	795
49	035	1128.30	Upper	No	120.46	\$115,400	\$139,011	\$108,849	5027	20.63	1037	1493	1689
49	035	1128.31	Upper	No	175.15	\$115,400	\$202,123	\$158,269	3398	24.54	834	851	1279

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49	035	1129.04	Middle	No	91.60	\$115,400	\$105,706	\$82,771	6352	42.02	2669	1540	1884
49	035	1129.05	Upper	No	124.74	\$115,400	\$143,950	\$112,722	5295	25.23	1336	1583	1715
49	035	1129.07	Middle	No	97.35	\$115,400	\$112,342	\$87,974	4705	33.24	1564	1022	1121
49	035	1129.12	Middle	No	116.72	\$115,400	\$134,695	\$105,676	2648	28.21	747	737	811
49	035	1129.13	Middle	No	104.80	\$115,400	\$120,939	\$94,700	5158	23.85	1230	1356	1488
49	035	1129.14	Middle	No	97.62	\$115,400	\$112,653	\$88,214	6548	30.70	2010	1681	2011
49	035	1129.16	Middle	No	85.15	\$115,400	\$98,263	\$76,947	4738	42.34	2005	741	1095
49	035	1129.17	Middle	No	97.87	\$115,400	\$112,942	\$88,444	4168	32.81	1359	1037	1333
49	035	1129.18	Middle	No	80.54	\$115,400	\$92,943	\$72,783	5362	38.64	2072	1068	1370
49	035	1129.20	Middle	No	92.49	\$115,400	\$106,733	\$83,575	5155	29.00	1495	1197	1405
49	035	1129.21	Middle	No	92.40	\$115,400	\$106,630	\$83,500	4280	28.39	1215	968	1107
49	035	1130.07	Middle	No	118.41	\$115,400	\$136,645	\$107,000	4947	17.59	870	1336	1361
49	035	1130.08	Upper	No	145.00	\$115,400	\$167,330	\$131,028	6285	15.99	1005	1820	1868
49	035	1130.10	Upper	No	141.50	\$115,400	\$163,291	\$127,860	7371	13.53	997	1998	2063
49	035	1130.11	Upper	No	137.83	\$115,400	\$159,056	\$124,549	6567	17.63	1158	1634	1789
49	035	1130.12	Upper	No	141.84	\$115,400	\$163,683	\$128,173	5837	16.52	964	1860	1967
49	035	1130.13	Upper	No	134.05	\$115,400	\$154,694	\$121,133	6130	14.16	868	1364	1428
49	035	1130.14	Middle	No	105.13	\$115,400	\$121,320	\$95,000	5273	15.32	808	1619	1690
49	035	1130.16	Upper	No	159.54	\$115,400	\$184,109	\$144,167	7420	14.31	1062	1658	1754
49	035	1130.17	Middle	No	104.33	\$115,400	\$120,397	\$94,280	7279	13.68	996	1686	2203
49	035	1130.21	Middle	No	108.26	\$115,400	\$124,932	\$97,829	5887	30.75	1810	1632	1699
49	035	1130.22	Upper	No	149.30	\$115,400	\$172,292	\$134,911	7589	20.45	1552	1779	2096
49	035	1130.23	Middle	No	114.97	\$115,400	\$132,675	\$103,890	6756	22.88	1546	1674	1762
49	035	1130.24	Upper	No	142.68	\$115,400	\$164,653	\$128,929	5388	17.22	928	1156	1156
49	035	1130.25	Middle	No	116.87	\$115,400	\$134,868	\$105,605	5320	26.77	1424	1057	1198
49	035	1131.01	Middle	No	99.14	\$115,400	\$114,408	\$89,583	7013	33.18	2327	1846	2167
49	035	1131.02	Middle	No	118.11	\$115,400	\$136,299	\$106,728	3766	20.69	779	1105	1143
49	035	1131.05	Upper	No	123.58	\$115,400	\$142,611	\$111,667	7888	14.58	1150	1590	1834
49	035	1131.08	Upper	No	120.19	\$115,400	\$138,699	\$108,611	4035	26.25	1059	906	1174

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
49	035	1131.09	Upper	No	144.18	\$115,400	\$166,384	\$130,283	4823	16.79	810	1183	1387
49	035	1131.10	Middle	No	107.00	\$115,400	\$123,478	\$96,686	4399	14.87	654	1142	1231
49	035	1131.11	Upper	No	144.03	\$115,400	\$166,211	\$130,153	5210	17.41	907	1026	1106
49	035	1131.12	Upper	No	121.65	\$115,400	\$140,384	\$109,930	3726	15.03	560	1000	1000
49	035	1131.13	Middle	No	97.56	\$115,400	\$112,584	\$88,162	11122	28.72	3194	1836	2014
49	035	1131.14	Middle	No	83.70	\$115,400	\$96,590	\$75,637	9861	28.29	2790	1286	1509
49	035	1133.07	Moderate	No	68.73	\$115,400	\$79,314	\$62,109	7413	72.99	5411	1314	1802
49	035	1133.08	Moderate	No	63.33	\$115,400	\$73,083	\$57,226	5196	66.34	3447	702	1340
49	035	1133.09	Moderate	No	77.19	\$115,400	\$89,077	\$69,754	5111	55.06	2814	963	1265
49	035	1133.10	Moderate	No	62.65	\$115,400	\$72,298	\$56,613	3143	49.95	1570	517	780
49	035	1133.11	Moderate	No	50.76	\$115,400	\$58,577	\$45,871	4900	60.47	2963	739	1336
49	035	1133.12	Low	No	38.73	\$115,400	\$44,694	\$35,000	3859	69.78	2693	339	662
49	035	1133.13	Moderate	No	60.26	\$115,400	\$69,540	\$54,453	3993	58.18	2323	326	477
49	035	1133.14	Moderate	No	59.45	\$115,400	\$68,605	\$53,726	2821	66.71	1882	360	453
49	035	1134.06	Moderate	No	57.23	\$115,400	\$66,043	\$51,719	6787	68.48	4648	936	1448
49	035	1134.08	Middle	No	81.05	\$115,400	\$93,532	\$73,241	7119	47.56	3386	1328	1632
49	035	1134.09	Middle	No	93.20	\$115,400	\$107,653	\$84,219	5049	45.04	2274	1315	1479
49	035	1134.10	Middle	No	80.73	\$115,400	\$93,162	\$72,955	6805	50.99	3470	1264	1646
49	035	1134.11	Middle	No	86.59	\$115,400	\$99,925	\$78,250	2808	51.82	1458	686	726
49	035	1134.12	Middle	No	99.52	\$115,400	\$114,846	\$89,934	3018	59.38	1792	600	705
49	035	1134.13	Middle	No	86.59	\$115,400	\$99,925	\$78,250	5980	40.70	2434	1252	1539
49	035	1134.14	Middle	No	107.44	\$115,400	\$123,986	\$97,683	6530	49.33	3221	1407	1610
49	035	1134.15	Middle	No	93.15	\$115,400	\$107,496	\$84,175	5961	57.82	3441	1372	1400
49	035	1135.05	Moderate	No	76.74	\$115,400	\$88,558	\$69,350	6558	46.84	3072	1396	1871
49	035	1135.09	Moderate	No	70.51	\$115,400	\$81,369	\$63,720	7826	70.94	5552	1232	1769
49	035	1135.10	Middle	No	96.17	\$115,400	\$110,980	\$86,902	3357	41.23	1384	1010	1049
49	035	1135.11	Moderate	No	71.93	\$115,400	\$83,007	\$65,000	3900	39.90	1566	901	1028
49	035	1135.12	Moderate	No	70.08	\$115,400	\$80,872	\$63,333	3417	42.11	1439	403	600

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	035	1135.13	Middle	No	80.08	\$115,400	\$82,412	\$72,364	6186	42.84	2650	1078	1298
49	035	1135.14	Moderate	No	61.55	\$115,400	\$71,029	\$55,625	6757	56.45	3814	821	1561
49	035	1135.15	Middle	No	82.92	\$115,400	\$95,690	\$74,933	6168	28.31	1746	1680	1968
49	035	1135.20	Middle	No	81.49	\$115,400	\$94,039	\$73,641	4101	44.75	1835	920	1180
49	035	1135.21	Moderate	No	77.32	\$115,400	\$89,227	\$69,868	6493	42.05	2730	1580	1891
49	035	1135.22	Middle	No	104.32	\$115,400	\$120,385	\$94,271	3281	30.87	1013	1003	1039
49	035	1135.23	Moderate	No	72.14	\$115,400	\$83,250	\$65,188	6102	42.04	2565	1498	1865
49	035	1135.26	Middle	No	84.29	\$115,400	\$97,271	\$76,167	5793	47.61	2758	1267	1416
49	035	1135.27	Middle	No	84.38	\$115,400	\$97,375	\$76,250	4241	43.22	1833	1152	1241
49	035	1135.28	Middle	No	95.67	\$115,400	\$110,403	\$86,454	4976	38.75	1928	1498	1578
49	035	1135.32	Middle	No	105.36	\$115,400	\$121,585	\$95,208	3259	28.14	917	859	968
49	035	1135.33	Middle	No	104.81	\$115,400	\$120,951	\$94,712	4918	23.65	1163	1257	1428
49	035	1135.36	Moderate	No	69.61	\$115,400	\$80,330	\$62,900	4201	62.08	2608	516	1133
49	035	1135.37	Middle	No	103.19	\$115,400	\$119,081	\$93,250	3699	43.74	1618	829	1030
49	035	1135.38	Middle	No	85.53	\$115,400	\$98,702	\$77,292	3105	53.69	1667	680	746
49	035	1135.39	Middle	No	94.24	\$115,400	\$108,753	\$85,156	4883	54.70	2671	965	1087
49	035	1135.40	Middle	No	102.06	\$115,400	\$117,777	\$92,222	5367	39.56	2123	1462	1532
49	035	1135.41	Middle	No	111.65	\$115,400	\$128,844	\$100,893	2545	43.34	1103	521	569
49	035	1135.42	Middle	No	105.23	\$115,400	\$121,435	\$95,093	4018	39.37	1582	906	980
49	035	1135.43	Middle	No	119.33	\$115,400	\$137,707	\$107,832	4478	23.05	1032	1154	1202
49	035	1135.44	Middle	No	108.57	\$115,400	\$125,290	\$98,107	4050	53.98	2186	959	1035
49	035	1135.45	Middle	No	118.46	\$115,400	\$136,703	\$107,045	3791	65.34	2477	739	816
49	035	1136.00	Moderate	No	65.21	\$115,400	\$75,252	\$58,824	5498	53.49	2941	1382	1652
49	035	1137.01	Middle	No	86.55	\$115,400	\$99,879	\$78,207	4160	47.52	1977	1008	1143
49	035	1137.02	Moderate	No	67.82	\$115,400	\$78,264	\$61,288	2619	46.35	1214	625	830
49	035	1138.01	Moderate	No	75.43	\$115,400	\$87,046	\$68,167	5939	55.04	3269	1235	1563
49	035	1138.02	Moderate	No	62.77	\$115,400	\$72,437	\$56,719	4371	60.44	2642	968	1177
49	035	1138.04	Middle	No	102.58	\$115,400	\$118,377	\$92,694	4809	54.96	2643	1289	1404
49	035	1138.05	Middle	No	108.54	\$115,400	\$125,255	\$98,083	4178	52.01	2173	663	926

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49	035	1139.03	Middle	No	100.13	\$115,400	\$115,550	\$90,478	5403	43.35	2342	1311	1610
49	035	1139.04	Middle	No	86.75	\$115,400	\$100,110	\$78,395	6039	42.89	2590	1594	1720
49	035	1139.05	Moderate	No	78.27	\$115,400	\$90,324	\$70,725	7667	46.26	3700	1615	1819
49	035	1139.06	Moderate	No	63.30	\$115,400	\$73,048	\$57,200	4888	37.11	1814	716	1200
49	035	1139.08	Moderate	No	75.70	\$115,400	\$87,358	\$68,409	5272	45.18	2382	1213	1422
49	035	1139.09	Upper	No	127.26	\$115,400	\$146,858	\$115,000	4119	29.89	1231	938	1002
49	035	1140.00	Middle	No	104.44	\$115,400	\$120,524	\$94,375	4344	32.07	1393	628	186
49	035	1141.00	Upper	No	130.17	\$115,400	\$150,216	\$117,625	3582	17.67	633	649	859
49	035	1142.00	Middle	No	114.81	\$115,400	\$132,491	\$103,750	5161	27.94	1442	1392	1567
49	035	1143.01	Moderate	No	56.82	\$115,400	\$65,570	\$51,343	5511	49.14	2708	849	825
49	035	1143.02	Middle	No	105.17	\$115,400	\$121,366	\$95,040	2833	30.04	851	657	816
49	035	1143.03	Upper	No	137.50	\$115,400	\$158,675	\$124,250	10724	31.65	3394	1970	2070
49	035	1143.04	Middle	No	99.78	\$115,400	\$115,146	\$90,168	5801	33.87	1965	1068	1180
49	035	1145.00	Middle	No	85.32	\$115,400	\$98,459	\$77,100	7487	61.99	4641	1245	1732
49	035	1146.01	Upper	No	134.00	\$115,400	\$154,636	\$121,083	5315	14.41	766	1469	1585
49	035	1146.02	Upper	No	152.69	\$115,400	\$176,204	\$137,979	2083	9.60	200	658	705
49	035	1147.00	Moderate	No	74.26	\$115,400	\$85,696	\$67,107	4620	53.23	2459	1373	1597
49	035	1148.00	Upper	No	276.67	\$115,400	\$319,277	\$250,001	3654	15.49	566	1294	1318
49	035	1151.07	Upper	No	150.74	\$115,400	\$173,954	\$136,211	6431	13.98	899	1350	1470
49	035	1151.08	Middle	No	110.79	\$115,400	\$127,852	\$100,110	8083	20.59	1664	2043	2258
49	035	1151.09	Middle	No	83.26	\$115,400	\$96,082	\$75,234	7272	29.50	2145	904	938
49	035	1152.10	Upper	No	149.42	\$115,400	\$172,431	\$135,024	8274	20.32	1681	1756	1929
49	035	1152.11	Middle	No	107.82	\$115,400	\$124,424	\$97,432	7033	29.72	2090	913	1003
49	035	9800.00	Unknown	No	0.00	\$115,400	\$0	\$0	16	31.25	5	0	0
49	035	9801.00	Unknown	No	0.00	\$115,400	\$0	\$0	10	30.00	3	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 39340 - PROVO-OREM-LEHI, UT
 State: 49 - UTAH (UT)
 County: 049 - UTAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0001.02	Middle	No	90.13	\$109,500	\$98,682	\$75,417	4785	15.74	753	633	1362
49	049	0001.03	Middle	No	107.24	\$109,500	\$117,428	\$89,731	4323	16.77	725	987	1309
49	049	0001.04	Upper	No	120.01	\$109,500	\$131,411	\$100,417	3200	11.58	370	616	793
49	049	0001.05	Middle	No	106.71	\$109,500	\$116,847	\$89,290	4073	12.45	507	930	1141
49	049	0002.03	Moderate	No	77.55	\$109,500	\$84,917	\$64,891	4751	19.22	913	1028	1423
49	049	0002.05	Upper	No	168.07	\$109,500	\$184,037	\$140,625	3875	11.97	464	970	1093
49	049	0002.06	Upper	No	125.79	\$109,500	\$137,740	\$105,250	3747	11.82	443	799	907
49	049	0002.07	Middle	No	103.38	\$109,500	\$113,201	\$86,504	2551	19.33	493	523	728
49	049	0002.08	Middle	No	95.09	\$109,500	\$104,124	\$79,567	4088	15.66	640	1004	1268
49	049	0004.00	Middle	No	84.65	\$109,500	\$92,692	\$70,833	5843	24.87	1453	983	1470
49	049	0005.04	Middle	No	99.31	\$109,500	\$108,744	\$83,085	4373	14.89	651	1120	1400
49	049	0005.05	Middle	No	103.95	\$109,500	\$113,825	\$86,979	3288	13.02	428	969	1052
49	049	0005.06	Middle	No	100.19	\$109,500	\$109,708	\$83,828	4316	18.86	814	894	1082
49	049	0005.07	Middle	No	113.66	\$109,500	\$124,458	\$96,104	2203	13.30	293	587	725
49	049	0005.08	Middle	No	89.95	\$109,500	\$98,495	\$75,264	5309	22.53	1196	797	1397
49	049	0005.10	Moderate	No	76.96	\$109,500	\$84,271	\$64,399	3748	24.49	918	607	554
49	049	0005.11	Moderate	No	50.87	\$109,500	\$55,703	\$42,566	5103	34.92	1782	619	528
49	049	0006.01	Middle	No	93.17	\$109,500	\$102,021	\$77,962	4075	18.90	770	823	1028
49	049	0006.03	Middle	No	116.39	\$109,500	\$127,447	\$97,386	4279	12.74	545	895	1180
49	049	0006.04	Upper	No	180.64	\$109,500	\$197,801	\$151,146	3162	16.03	507	707	777
49	049	0007.03	Moderate	No	73.11	\$109,500	\$80,055	\$61,173	6141	37.19	2284	951	1538
49	049	0007.06	Middle	No	87.77	\$109,500	\$96,108	\$73,438	6370	29.42	1874	1200	1285
49	049	0007.07	Middle	No	96.77	\$109,500	\$105,963	\$80,972	3948	24.49	967	951	1024
49	049	0007.08	Upper	No	134.97	\$109,500	\$147,792	\$112,930	2951	15.59	460	670	804
49	049	0007.09	Middle	No	102.11	\$109,500	\$111,810	\$85,441	3127	24.59	769	700	892
49	049	0007.10	Upper	No	169.08	\$109,500	\$185,143	\$141,471	2821	15.38	434	714	732

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2024 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 39340 - PROVO-OREM-LEHI, UT
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 County: 049 - UTAH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0001.02	Middle	No	90.13	\$109,500	\$98,692	\$75,417	4786	15.74	763	833	1362
49	049	0001.03	Middle	No	107.24	\$109,500	\$117,428	\$89,731	4323	16.77	725	987	1309
49	049	0001.04	Upper	No	120.01	\$109,500	\$131,411	\$100,417	3200	11.56	370	616	793
49	049	0001.05	Middle	No	106.71	\$109,500	\$116,847	\$89,290	4073	12.45	507	930	1141
49	049	0002.03	Moderate	No	77.55	\$109,500	\$84,917	\$64,891	4751	19.22	913	1028	1423
49	049	0002.05	Upper	No	168.07	\$109,500	\$184,037	\$140,625	3875	11.97	464	970	1093
49	049	0002.06	Upper	No	126.79	\$109,500	\$137,740	\$105,260	3747	11.82	443	799	907
49	049	0002.07	Middle	No	103.38	\$109,500	\$113,201	\$86,504	2551	19.33	493	523	728
49	049	0002.08	Middle	No	95.09	\$109,500	\$104,124	\$79,567	4088	15.66	640	1004	1268
49	049	0004.00	Middle	No	84.65	\$109,500	\$92,692	\$70,833	5843	24.87	1453	983	1470
49	049	0005.04	Middle	No	99.31	\$109,500	\$108,744	\$83,095	4373	14.89	651	1120	1400
49	049	0005.05	Middle	No	103.95	\$109,500	\$113,825	\$86,979	3288	13.02	428	969	1052
49	049	0005.06	Middle	No	100.19	\$109,500	\$109,708	\$83,828	4316	18.86	814	894	1082
49	049	0005.07	Middle	No	113.66	\$109,500	\$124,458	\$85,104	2203	13.30	293	587	726
49	049	0005.08	Middle	No	89.95	\$109,500	\$98,495	\$75,264	5309	22.53	1196	797	1397
49	049	0005.10	Moderate	No	76.96	\$109,500	\$84,271	\$64,399	3748	24.49	918	607	554
49	049	0005.11	Moderate	No	50.87	\$109,500	\$55,703	\$42,566	5103	34.92	1782	619	528
49	049	0006.01	Middle	No	93.17	\$109,500	\$102,021	\$77,962	4075	18.90	770	823	1028
49	049	0006.03	Middle	No	116.39	\$109,500	\$127,447	\$97,386	4279	12.74	545	895	1180
49	049	0006.04	Upper	No	180.64	\$109,500	\$197,801	\$151,146	3162	16.03	507	707	777
49	049	0007.03	Moderate	No	73.11	\$109,500	\$80,065	\$61,173	6141	37.19	2284	961	1538
49	049	0007.06	Middle	No	87.77	\$109,500	\$96,108	\$73,438	6370	29.42	1874	1200	1285
49	049	0007.07	Middle	No	96.77	\$109,500	\$105,963	\$80,972	3948	24.49	967	961	1024
49	049	0007.08	Upper	No	134.97	\$109,500	\$147,792	\$112,930	2951	15.59	460	670	804
49	049	0007.09	Middle	No	102.11	\$109,500	\$111,810	\$85,441	3127	24.59	769	700	892
49	049	0007.10	Upper	No	169.08	\$109,500	\$185,143	\$141,471	2821	15.38	434	714	732

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	049	0007.11	Upper	No	139.28	\$109,500	\$152,512	\$116,538	2325	14.15	329	483	550
49	049	0008.01	Moderate	No	89.58	\$109,500	\$78,190	\$58,218	5824	44.99	2530	1081	1698
49	049	0008.03	Middle	No	83.08	\$109,500	\$90,973	\$69,519	2694	48.52	1307	504	559
49	049	0008.04	Moderate	No	84.80	\$109,500	\$70,737	\$54,052	3150	36.22	1141	675	1024
49	049	0009.01	Moderate	No	80.57	\$109,500	\$88,324	\$50,682	5559	40.51	2252	742	1364
49	049	0009.03	Middle	No	109.71	\$109,500	\$120,132	\$91,800	3547	16.80	596	847	1005
49	049	0009.04	Middle	No	98.37	\$109,500	\$107,715	\$82,311	3183	17.53	558	834	987
49	049	0010.01	Middle	No	97.70	\$109,500	\$106,982	\$81,750	3914	25.45	996	919	1126
49	049	0010.02	Middle	No	86.80	\$109,500	\$95,046	\$72,625	2778	18.91	525	816	1183
49	049	0011.03	Middle	No	98.05	\$109,500	\$107,365	\$82,045	2731	23.73	648	391	557
49	049	0011.05	Middle	No	109.55	\$109,500	\$119,957	\$91,867	3755	27.00	1014	650	848
49	049	0011.06	Middle	No	85.37	\$109,500	\$93,480	\$71,429	2957	29.05	862	678	918
49	049	0011.07	Middle	No	80.92	\$109,500	\$88,607	\$67,708	3951	25.17	997	729	1046
49	049	0011.08	Moderate	No	52.40	\$109,500	\$57,378	\$43,844	3574	45.45	1660	232	1176
49	049	0012.01	Middle	No	106.20	\$109,500	\$118,289	\$88,884	5803	25.14	1459	689	1025
49	049	0012.02	Moderate	No	67.38	\$109,500	\$73,781	\$56,382	5201	35.47	1897	730	1339
49	049	0013.00	Middle	No	88.24	\$109,500	\$96,523	\$73,831	3677	28.31	1041	704	1237
49	049	0014.01	Middle	No	118.52	\$109,500	\$129,779	\$99,187	3710	14.58	540	618	947
49	049	0014.03	Moderate	No	63.74	\$109,500	\$68,795	\$53,333	2321	28.18	654	63	287
49	049	0014.04	Moderate	No	56.73	\$109,500	\$62,119	\$47,472	4011	34.60	1388	377	705
49	049	0015.01	Middle	No	119.65	\$109,500	\$131,017	\$100,117	4191	15.77	661	971	1070
49	049	0015.03	Upper	No	129.58	\$109,500	\$141,890	\$108,421	3919	14.34	562	1035	1205
49	049	0015.04	Middle	No	103.73	\$109,500	\$113,584	\$86,793	4632	19.97	925	761	1163
49	049	0016.01	Low	No	31.62	\$109,500	\$34,624	\$26,462	4385	21.98	964	19	37
49	049	0016.02	Unknown	No	0.00	\$109,500	\$0	\$0	5380	18.68	1005	0	18
49	049	0017.01	Upper	No	133.71	\$109,500	\$146,412	\$111,875	3697	17.53	648	865	1150
49	049	0017.02	Low	No	47.80	\$109,500	\$52,341	\$40,000	4282	22.62	977	296	677
49	049	0018.01	Low	No	35.43	\$109,500	\$38,796	\$29,648	6062	19.86	1204	12	581
49	049	0018.02	Low	No	31.96	\$109,500	\$34,995	\$26,747	7141	20.36	1454	80	819

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49	049	0018.03	Low	No	38.22	\$109,500	\$41,851	\$31,981	1945	25.88	503	119	503
49	049	0019.00	Low	No	42.24	\$109,500	\$46,263	\$35,342	4063	24.86	1010	49	369
49	049	0020.01	Moderate	No	52.11	\$109,500	\$57,060	\$43,808	3357	34.61	1162	278	1015
49	049	0020.02	Moderate	No	50.15	\$109,500	\$54,914	\$41,964	3223	52.87	1704	478	1017
49	049	0021.01	Middle	No	98.07	\$109,500	\$107,387	\$82,056	4206	20.38	857	959	1189
49	049	0021.02	Middle	No	91.75	\$109,500	\$100,466	\$76,771	3098	31.70	982	542	803
49	049	0022.04	Middle	No	89.63	\$109,500	\$98,145	\$75,000	4520	36.81	1664	720	1006
49	049	0022.05	Middle	No	84.64	\$109,500	\$92,681	\$70,824	4427	39.64	1755	1086	1306
49	049	0022.06	Middle	No	87.02	\$109,500	\$95,287	\$72,813	3314	38.32	1270	774	1049
49	049	0022.08	Upper	No	120.88	\$109,500	\$132,364	\$101,141	6588	25.17	1658	651	897
49	049	0022.09	Moderate	No	73.06	\$109,500	\$80,001	\$61,136	3869	37.14	1437	199	367
49	049	0022.10	Middle	No	89.89	\$109,500	\$98,430	\$75,217	2728	34.60	944	167	239
49	049	0022.11	Moderate	No	56.34	\$109,500	\$61,692	\$47,143	2117	31.32	663	45	70
49	049	0022.12	Upper	No	121.97	\$109,500	\$133,557	\$102,059	5502	23.90	1315	1028	1240
49	049	0022.13	Middle	No	92.62	\$109,500	\$101,419	\$77,600	3935	42.31	1665	767	964
49	049	0023.00	Moderate	No	72.04	\$109,500	\$78,684	\$60,261	3683	42.68	1572	430	1028
49	049	0024.00	Low	No	44.81	\$109,500	\$49,067	\$37,500	2149	29.78	640	83	322
49	049	0025.00	Moderate	No	50.25	\$109,500	\$55,024	\$42,045	4218	37.53	1583	433	1162
49	049	0027.02	Middle	No	87.14	\$109,500	\$85,418	\$72,917	4975	33.91	1687	754	1283
49	049	0027.03	Moderate	No	73.51	\$109,500	\$80,493	\$61,513	2794	30.82	861	530	797
49	049	0029.01	Middle	No	94.71	\$109,500	\$103,707	\$79,250	8681	27.77	2411	1432	1717
49	049	0029.02	Middle	No	83.89	\$109,500	\$91,860	\$70,197	3579	37.16	1330	672	1069
49	049	0030.01	Middle	No	99.51	\$109,500	\$108,963	\$83,266	4473	20.97	938	846	1200
49	049	0030.02	Middle	No	95.46	\$109,500	\$104,529	\$79,875	2227	18.63	415	441	620
49	049	0031.03	Middle	No	106.57	\$109,500	\$116,694	\$89,167	2614	14.07	368	775	883
49	049	0031.04	Upper	No	135.20	\$109,500	\$148,044	\$113,125	4257	8.34	355	868	934
49	049	0031.05	Middle	No	84.65	\$109,500	\$92,692	\$70,833	3838	19.36	743	571	1084
49	049	0031.06	Middle	No	85.30	\$109,500	\$93,404	\$71,375	2866	28.05	801	505	796

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49	049	0032.01	Moderate	No	89.89	\$109,500	\$76,530	\$58,482	2664	28.00	746	319	834
49	049	0032.03	Upper	No	130.62	\$109,500	\$143,029	\$109,293	4014	12.78	513	817	964
49	049	0032.04	Moderate	No	68.72	\$109,500	\$75,248	\$57,500	2725	20.29	553	527	878
49	049	0032.05	Middle	No	99.94	\$109,500	\$109,434	\$83,625	3993	19.71	787	890	1143
49	049	0033.01	Middle	No	87.99	\$109,500	\$96,349	\$73,622	4205	27.13	1141	652	1030
49	049	0033.02	Middle	No	90.38	\$109,500	\$98,966	\$75,625	3034	21.42	650	588	919
49	049	0034.01	Middle	No	84.32	\$109,500	\$92,330	\$70,551	3896	22.33	870	860	1279
49	049	0034.03	Moderate	No	72.99	\$109,500	\$79,924	\$61,071	5315	25.46	1353	1140	1493
49	049	0034.04	Middle	No	110.12	\$109,500	\$120,561	\$92,143	2361	14.95	353	478	562
49	049	0034.05	Middle	No	96.40	\$109,500	\$105,558	\$80,658	3935	16.39	645	977	1162
49	049	0101.07	Middle	No	118.98	\$109,500	\$130,283	\$99,554	5765	11.34	654	794	881
49	049	0101.10	Upper	No	158.42	\$109,500	\$173,470	\$132,554	5326	12.32	656	774	839
49	049	0101.14	Middle	No	94.98	\$109,500	\$104,003	\$79,474	7244	19.66	1424	1339	1450
49	049	0101.15	Middle	No	91.78	\$109,500	\$100,499	\$76,792	3604	18.59	670	746	823
49	049	0101.16	Upper	No	146.99	\$109,500	\$160,954	\$122,986	7299	17.02	1242	1187	1339
49	049	0101.17	Upper	No	124.09	\$109,500	\$135,879	\$103,825	3801	13.18	501	746	915
49	049	0101.18	Middle	No	104.26	\$109,500	\$114,165	\$87,234	5723	16.90	967	1114	1174
49	049	0101.19	Middle	No	90.61	\$109,500	\$99,218	\$75,815	2622	20.94	549	497	558
49	049	0101.20	Middle	No	103.86	\$109,500	\$113,727	\$86,900	11715	20.90	2449	1757	1996
49	049	0101.21	Upper	No	125.88	\$109,500	\$137,839	\$105,324	9403	18.40	1730	1549	1493
49	049	0101.22	Middle	No	108.71	\$109,500	\$119,037	\$90,962	7132	20.23	1443	1195	1179
49	049	0101.23	Upper	No	122.37	\$109,500	\$133,996	\$102,391	7623	18.47	1408	1389	1461
49	049	0101.24	Upper	No	165.21	\$109,500	\$180,905	\$138,235	5299	24.74	1311	399	542
49	049	0101.25	Middle	No	96.04	\$109,500	\$105,164	\$80,357	3542	20.69	733	463	503
49	049	0101.26	Upper	No	130.90	\$109,500	\$143,336	\$109,531	3115	17.66	550	574	647
49	049	0101.27	Middle	No	110.24	\$109,500	\$120,713	\$92,237	6391	17.46	1116	1420	1606
49	049	0101.28	Middle	No	88.42	\$109,500	\$96,820	\$73,984	4384	26.22	1152	723	987
49	049	0101.29	Upper	No	121.31	\$109,500	\$132,834	\$101,500	5147	18.83	969	939	1067
49	049	0101.30	Middle	No	112.71	\$109,500	\$123,417	\$94,308	4250	13.91	591	834	877

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49	049	0104.09	Middle	No	114.74	\$109,500	\$125,840	\$96,002	3721	11.82	440	815	892
49	049	0104.10	Middle	No	96.81	\$109,500	\$106,007	\$81,000	4410	18.37	810	921	1039
49	049	0104.11	Upper	No	135.18	\$109,500	\$148,000	\$113,090	7911	8.82	698	1601	1738
49	049	0105.03	Middle	No	89.93	\$109,500	\$98,473	\$75,250	3687	17.82	657	610	781
49	049	0105.04	Middle	No	84.48	\$109,500	\$92,517	\$70,700	3942	17.25	680	837	866
49	049	0105.05	Middle	No	80.05	\$109,500	\$87,655	\$68,979	5087	19.74	1004	1178	1266
49	049	0105.06	Moderate	No	68.58	\$109,500	\$75,095	\$57,386	2109	28.49	622	332	569
49	049	0106.00	Middle	No	109.67	\$109,500	\$120,089	\$91,787	5884	15.89	935	1188	1327
49	049	0107.00	Middle	No	95.81	\$109,500	\$104,912	\$80,185	5310	12.75	677	1383	1572
49	049	0109.00	Upper	No	124.00	\$109,500	\$136,780	\$103,750	1064	8.96	98	314	823
49	049	9801.00	Unknown	No	0.00	\$109,500	\$0	\$0	0	0.00	0	0	0
49	049	9802.00	Low	No	26.73	\$109,500	\$29,289	\$22,367	2035	24.86	506	0	164
49	049	9803.00	Moderate	No	60.15	\$109,500	\$65,864	\$50,331	3707	60.67	2249	325	984
49	049	9804.00	Unknown	No	0.00	\$109,500	\$0	\$0	320	33.13	106	0	15
49	049	9805.00	Low	No	40.91	\$109,500	\$44,795	\$34,236	1616	47.96	775	174	438
49	049	9806.00	Unknown	No	0.00	\$109,500	\$0	\$0	0	0.00	0	0	0

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2024 FFIEC Census Report - Summary Census Demographic Information
 MSA/MD: 36260 - OGDEN, UT
 State: 49 - UTAH (UT)



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49	011	1251.02	Upper	No	126.37	\$110,200	\$139,260	\$111,193	4290	11.12	477	1214	1394
49	011	1251.03	Middle	No	101.27	\$110,200	\$111,600	\$89,107	7390	20.77	1536	1701	2036
49	011	1251.04	Upper	No	151.18	\$110,200	\$166,600	\$133,019	6064	13.32	808	1770	1882
49	011	1252.01	Moderate	No	64.66	\$110,200	\$71,256	\$66,698	3548	35.29	1252	32	1034
49	011	1253.01	Moderate	No	74.03	\$110,200	\$81,581	\$65,139	5386	26.96	1452	1102	1604
49	011	1253.04	Middle	No	92.34	\$110,200	\$101,759	\$81,250	5606	23.28	1305	1239	1451
49	011	1253.05	Middle	No	114.98	\$110,200	\$126,708	\$101,167	6449	23.41	1510	1627	1900
49	011	1253.06	Upper	No	125.30	\$110,200	\$138,081	\$110,260	4335	22.15	960	1137	1214
49	011	1253.07	Middle	No	107.60	\$110,200	\$118,575	\$94,677	8734	18.78	1640	1839	2002
49	011	1254.07	Middle	No	113.65	\$110,200	\$125,463	\$100,172	8219	14.39	1183	1967	2186
49	011	1254.08	Upper	No	121.53	\$110,200	\$133,926	\$106,936	6670	16.09	1073	1611	1689
49	011	1254.09	Upper	No	122.69	\$110,200	\$135,425	\$108,125	5271	16.16	852	1155	1358
49	011	1254.10	Upper	No	158.90	\$110,200	\$175,106	\$139,613	4223	16.05	678	998	1026
49	011	1254.11	Middle	No	102.07	\$110,200	\$112,481	\$89,606	6523	17.92	1169	1458	1856
49	011	1254.12	Middle	No	84.53	\$110,200	\$93,162	\$74,375	2918	23.85	696	647	696
49	011	1254.13	Upper	No	153.78	\$110,200	\$169,466	\$135,307	6232	14.09	878	1415	1430
49	011	1254.14	Middle	No	110.47	\$110,200	\$121,738	\$97,202	5271	24.47	1290	1059	1149
49	011	1254.15	Upper	No	121.02	\$110,200	\$133,364	\$106,483	5093	24.29	1237	1082	1271
49	011	1255.01	Middle	No	91.91	\$110,200	\$101,285	\$80,671	6741	25.13	1694	1821	2004
49	011	1255.02	Middle	No	89.73	\$110,200	\$98,882	\$78,954	5555	32.24	1791	1378	1740
49	011	1255.03	Middle	No	109.25	\$110,200	\$120,394	\$96,131	5657	19.52	1104	1416	1600
49	011	1256.00	Moderate	No	61.65	\$110,200	\$67,938	\$64,250	239	32.64	78	37	46
49	011	1257.01	Moderate	No	55.12	\$110,200	\$60,742	\$48,500	4972	33.83	1682	531	1404
49	011	1257.02	Moderate	No	70.39	\$110,200	\$77,570	\$61,936	3943	27.72	1093	904	1383
49	011	1258.01	Moderate	No	62.10	\$110,200	\$68,434	\$54,643	7096	36.31	2573	1385	1839
49	011	1258.04	Upper	No	125.34	\$110,200	\$138,125	\$110,282	6480	18.89	1224	1509	1819

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49	011	1258.05	Middle	No	90.34	\$110,200	\$99,555	\$79,489	6377	31.03	1979	1251	1797
49	011	1258.07	Moderate	No	71.29	\$110,200	\$78,562	\$62,731	3675	38.23	1405	611	890
49	011	1258.09	Middle	No	102.47	\$110,200	\$112,922	\$90,167	4513	32.68	1475	873	1136
49	011	1258.10	Middle	No	92.03	\$110,200	\$101,417	\$80,975	2875	33.91	975	201	366
49	011	1259.05	Middle	No	101.78	\$110,200	\$112,162	\$89,552	6701	20.59	1380	1734	2295
49	011	1259.06	Middle	No	108.10	\$110,200	\$119,126	\$95,120	7987	18.03	1440	1753	2141
49	011	1259.07	Middle	No	111.70	\$110,200	\$123,093	\$98,281	2596	18.84	489	604	691
49	011	1259.08	Middle	No	109.39	\$110,200	\$120,548	\$96,250	5201	17.61	916	1330	1500
49	011	1260.01	Middle	No	85.96	\$110,200	\$94,728	\$75,640	5835	32.80	1914	1334	1699
49	011	1260.02	Upper	No	126.63	\$110,200	\$139,546	\$111,420	7994	13.30	1063	1781	2044
49	011	1261.01	Middle	No	105.93	\$110,200	\$116,736	\$93,207	6670	14.26	951	1684	2086
49	011	1261.05	Upper	No	127.62	\$110,200	\$140,637	\$112,292	6436	9.90	637	1543	1635
49	011	1261.06	Upper	No	166.18	\$110,200	\$183,130	\$146,218	4590	7.25	333	1019	1019
49	011	1261.07	Upper	No	154.21	\$110,200	\$169,939	\$135,685	3889	8.51	331	890	934
49	011	1261.08	Upper	No	169.01	\$110,200	\$186,249	\$148,712	6625	8.82	584	1389	1404
49	011	1262.03	Upper	No	162.28	\$110,200	\$178,833	\$142,787	4517	10.23	462	1032	1298
49	011	1262.04	Middle	No	111.07	\$110,200	\$122,399	\$97,725	5304	11.10	589	986	1362
49	011	1262.05	Upper	No	121.12	\$110,200	\$133,474	\$106,571	6615	12.53	829	1958	2008
49	011	1262.06	Upper	No	151.15	\$110,200	\$166,567	\$132,995	7040	10.87	765	1401	1496
49	011	1263.03	Middle	No	111.39	\$110,200	\$122,752	\$98,015	4723	10.52	497	1418	1553
49	011	1263.04	Upper	No	143.20	\$110,200	\$157,806	\$126,000	6955	11.78	819	2000	2163
49	011	1263.05	Upper	No	141.40	\$110,200	\$155,623	\$124,417	2558	7.59	194	821	847
49	011	1263.06	Middle	No	97.70	\$110,200	\$107,665	\$85,965	7585	16.62	1261	2078	2344
49	011	1264.02	Upper	No	161.13	\$110,200	\$177,565	\$141,774	3606	11.37	410	903	1109
49	011	1264.04	Upper	No	144.38	\$110,200	\$159,107	\$127,037	8413	19.53	1643	1758	2037
49	011	1264.05	Upper	No	141.52	\$110,200	\$155,955	\$124,519	3779	12.91	488	998	1062
49	011	1264.06	Middle	No	80.97	\$110,200	\$89,229	\$71,250	4770	21.13	1008	786	1416
49	011	1265.00	Middle	No	112.03	\$110,200	\$123,457	\$98,578	6551	10.53	690	1567	1797
49	011	1266.00	Middle	No	87.98	\$110,200	\$96,954	\$77,417	5502	19.65	1081	1151	1618

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	011	1267.00	Moderate	No	77.90	\$110,200	\$85,846	\$68,546	4218	22.81	962	665	1203
49	011	1268.01	Upper	No	151.06	\$110,200	\$166,468	\$132,917	3534	10.10	357	1107	1178
49	011	1268.02	Upper	No	131.98	\$110,200	\$145,442	\$116,125	5052	12.95	654	1288	1412
49	011	1269.01	Middle	No	82.49	\$110,200	\$90,904	\$72,583	6123	21.82	1336	1159	1485
49	011	1269.02	Middle	No	89.01	\$110,200	\$98,069	\$78,317	7142	19.91	1422	1499	1965
49	011	1270.02	Middle	No	81.53	\$110,200	\$89,846	\$71,738	8272	40.66	3363	2160	2354
49	011	1270.03	Middle	No	111.72	\$110,200	\$123,115	\$98,302	8446	19.35	1634	2119	2355
49	011	1270.05	Middle	No	109.59	\$110,200	\$120,768	\$96,431	3899	19.11	745	1075	1213
49	011	1270.06	Middle	No	101.87	\$110,200	\$112,261	\$89,634	4130	17.89	739	1079	1302
49	011	1271.00	Middle	No	99.78	\$110,200	\$108,958	\$87,794	8538	11.06	944	2168	2672
49	011	9800.00	Upper	No	231.57	\$110,200	\$255,190	\$203,750	550	40.55	223	0	28
49	029	9701.01	Upper	No	136.50	\$110,200	\$150,423	\$120,104	6588	6.70	440	1522	1775
49	029	9701.02	Middle	No	97.67	\$110,200	\$107,632	\$85,938	4058	5.45	221	1113	1340
49	029	9702.00	Middle	No	104.29	\$110,200	\$114,928	\$91,761	1689	4.31	72	404	512
49	029	9999.99	Middle	No	115.44	\$110,200	\$127,215	\$101,572	12295	5.96	733	3039	3627
49	057	2001.00	Middle	No	83.15	\$110,200	\$91,631	\$73,160	4586	30.46	1397	1248	1658
49	057	2002.02	Moderate	No	52.05	\$110,200	\$57,359	\$45,800	3978	44.47	1769	595	1168
49	057	2002.03	Moderate	No	74.09	\$110,200	\$81,647	\$65,191	5420	47.20	2558	1348	1727
49	057	2002.04	Middle	No	95.07	\$110,200	\$104,767	\$83,649	5209	42.77	2228	1258	1601
49	057	2003.01	Moderate	No	63.01	\$110,200	\$69,437	\$55,446	4805	50.93	2447	1305	1621
49	057	2003.02	Middle	No	86.41	\$110,200	\$96,224	\$76,029	3519	53.03	1866	456	836
49	057	2004.00	Moderate	No	68.54	\$110,200	\$75,531	\$60,313	1829	55.48	1015	225	544
49	057	2005.00	Moderate	No	68.89	\$110,200	\$75,917	\$60,613	8255	34.23	2141	1733	2488
49	057	2006.00	Middle	No	86.18	\$110,200	\$94,970	\$75,833	4488	26.92	1208	835	1309
49	057	2007.00	Middle	No	89.68	\$110,200	\$98,827	\$78,906	3270	23.76	777	945	1240
49	057	2008.00	Moderate	No	58.30	\$110,200	\$64,247	\$51,296	4531	44.12	1999	1050	1689
49	057	2009.00	Low	No	48.13	\$110,200	\$53,039	\$42,348	4200	44.07	1851	466	1093
49	057	2011.00	Middle	No	91.90	\$110,200	\$101,274	\$80,859	2525	30.57	772	227	332

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	057	2012.00	Low	No	48.25	\$110,200	\$53,172	\$42,457	2378	66.53	1582	251	727
49	057	2013.01	Moderate	No	65.52	\$110,200	\$72,203	\$57,648	2744	49.45	1357	398	1121
49	057	2013.02	Moderate	No	59.43	\$110,200	\$65,492	\$52,297	3468	56.06	1944	603	1098
49	057	2014.00	Middle	No	116.86	\$110,200	\$128,780	\$102,828	3213	18.02	579	1131	1371
49	057	2015.00	Middle	No	95.74	\$110,200	\$105,505	\$84,243	4261	18.52	789	1056	1196
49	057	2016.00	Moderate	No	66.63	\$110,200	\$73,426	\$58,633	4156	29.96	1245	932	1319
49	057	2017.00	Moderate	No	56.26	\$110,200	\$61,999	\$49,505	3480	50.96	1763	774	1327
49	057	2018.00	Moderate	No	58.95	\$110,200	\$64,963	\$51,875	2421	60.84	1473	433	796
49	057	2019.00	Moderate	No	74.54	\$110,200	\$82,143	\$65,592	1284	56.06	707	272	415
49	057	2020.00	Upper	No	144.67	\$110,200	\$159,426	\$127,292	5560	20.72	1152	1380	1640
49	057	2101.01	Upper	No	133.37	\$110,200	\$146,974	\$117,348	3965	9.13	362	1109	1650
49	057	2101.02	Upper	No	138.41	\$110,200	\$152,528	\$121,782	4301	8.23	354	1463	2930
49	057	2102.01	Middle	No	109.54	\$110,200	\$120,713	\$96,382	4532	12.42	563	1082	1225
49	057	2102.03	Middle	No	107.97	\$110,200	\$118,983	\$95,000	3235	14.68	475	901	1031
49	057	2102.04	Middle	No	92.86	\$110,200	\$102,332	\$81,708	4994	16.30	814	1055	1323
49	057	2103.03	Upper	No	125.19	\$110,200	\$137,969	\$110,161	8164	11.73	958	1997	2096
49	057	2103.04	Middle	No	118.36	\$110,200	\$130,433	\$104,141	5782	19.25	1109	1240	1718
49	057	2103.05	Moderate	No	77.12	\$110,200	\$84,986	\$67,657	5785	22.82	1320	1299	1504
49	057	2103.06	Middle	No	100.39	\$110,200	\$110,630	\$88,330	4824	19.65	948	1334	1663
49	057	2104.04	Middle	No	99.13	\$110,200	\$109,241	\$87,222	2363	8.80	208	583	696
49	057	2104.05	Middle	No	110.36	\$110,200	\$121,617	\$97,102	3290	16.36	538	740	859
49	057	2104.06	Middle	No	117.50	\$110,200	\$129,485	\$103,385	5349	13.25	709	1357	1466
49	057	2104.07	Upper	No	124.89	\$110,200	\$137,629	\$109,888	6511	10.57	688	1856	2079
49	057	2104.08	Middle	No	109.03	\$110,200	\$120,161	\$95,936	3671	8.46	302	1034	1162
49	057	2105.08	Middle	No	106.55	\$110,200	\$117,418	\$93,750	2411	27.83	671	665	776
49	057	2105.09	Middle	No	99.15	\$110,200	\$109,263	\$87,244	4575	23.63	1081	1416	1575
49	057	2105.10	Middle	No	102.48	\$110,200	\$112,933	\$90,172	3626	21.92	795	982	1047
49	057	2105.11	Middle	No	81.03	\$110,200	\$89,295	\$71,298	4202	24.42	1026	1301	1423
49	057	2105.12	Moderate	No	70.25	\$110,200	\$77,416	\$61,818	5165	27.42	1416	1162	1449

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State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
49	057	2105.13	Middle	No	90.35	\$110,200	\$99,566	\$79,500	6533	30.15	1970	1543	1756
49	057	2105.14	Middle	No	112.53	\$110,200	\$124,008	\$99,018	6022	23.48	1414	1248	1602
49	057	2105.15	Middle	No	118.86	\$110,200	\$130,984	\$104,563	4984	14.95	742	1205	1250
49	057	2105.16	Upper	No	128.78	\$110,200	\$141,916	\$113,315	6014	10.29	619	1663	1738
49	057	2105.17	Upper	No	132.37	\$110,200	\$145,872	\$116,467	4839	13.95	647	1126	1198
49	057	2105.18	Middle	No	101.07	\$110,200	\$111,379	\$88,934	7362	18.31	1346	1500	1773
49	057	2106.00	Middle	No	80.66	\$110,200	\$88,887	\$70,971	6958	24.81	1726	2029	2345
49	057	2107.01	Middle	No	81.18	\$110,200	\$89,460	\$71,429	6063	26.98	1636	1362	2037
49	057	2107.03	Middle	No	84.27	\$110,200	\$92,866	\$74,145	2606	26.78	698	748	876
49	057	2107.04	Middle	No	86.51	\$110,200	\$85,334	\$76,117	6142	25.68	1571	1882	2064
49	057	2108.00	Moderate	No	61.43	\$110,200	\$67,696	\$54,052	3168	35.16	1114	823	1183
49	057	2109.00	Middle	No	95.18	\$110,200	\$104,888	\$83,750	6776	21.47	1455	1933	2233
49	057	2110.00	Middle	No	91.08	\$110,200	\$100,370	\$80,139	3314	25.53	846	921	1184
49	057	2111.00	Middle	No	98.23	\$110,200	\$108,248	\$86,429	5713	26.75	1528	1194	1615
49	057	2112.01	Middle	No	111.10	\$110,200	\$122,432	\$97,760	4922	19.06	938	1148	1383
49	057	2112.02	Middle	No	92.62	\$110,200	\$102,067	\$81,485	6852	16.46	1128	1866	2259

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2024 FFIEC Census Report - Summary Census Demographic Information
 State: 49 - UTAH (UT)
 County: 043 - SUMMIT COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
49	043	9641.01	Middle	No	118.41	\$89,800	\$106,332	\$86,067	2269	14.90	338	510	979
49	043	9641.03	Upper	No	163.12	\$89,800	\$146,482	\$118,594	1308	11.93	156	404	967
49	043	9641.04	Middle	No	117.12	\$89,800	\$105,174	\$85,152	2222	16.11	358	607	773
49	043	9642.01	Upper	No	120.14	\$89,800	\$107,886	\$87,344	4438	13.74	610	1109	1704
49	043	9642.02	Upper	No	123.36	\$89,800	\$110,777	\$89,688	3216	11.94	384	845	1228
49	043	9642.03	Middle	No	110.56	\$89,800	\$99,283	\$80,385	192	11.96	23	35	2124
49	043	9643.03	Upper	No	273.03	\$89,800	\$245,181	\$198,500	3276	11.26	369	815	990
49	043	9643.04	Upper	No	174.05	\$89,800	\$156,297	\$126,536	5531	17.39	962	1768	1927
49	043	9643.05	Upper	No	153.48	\$89,800	\$137,826	\$111,583	2285	25.96	593	544	1033
49	043	9643.06	Upper	No	199.48	\$89,800	\$179,133	\$145,027	3397	14.81	503	1075	1689
49	043	9643.07	Upper	No	236.61	\$89,800	\$212,476	\$172,019	5382	12.80	689	1432	1749
49	043	9643.08	Upper	No	230.91	\$89,800	\$207,357	\$167,875	3238	14.73	477	922	1938
49	043	9644.01	Upper	No	185.06	\$89,800	\$166,184	\$134,543	1473	13.24	195	500	1692
49	043	9644.02	Upper	No	152.57	\$89,800	\$137,008	\$110,925	4130	38.55	1592	722	2653

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2024 FFIEC Census Report - Summary Census Demographic Information
 State: 49 - UTAH (UT)
 County: 051 - WASATCH COUNTY



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
49	051	9405.01	Upper	No	167.57	\$89,800	\$150,478	\$121,829	4026	22.48	905	1072	2773
49	051	9601.00	Middle	No	106.94	\$89,800	\$97,628	\$79,201	5016	31.24	1567	1202	1619
49	051	9602.01	Middle	No	109.56	\$89,800	\$96,385	\$79,653	4252	20.60	876	699	1005
49	051	9602.02	Upper	No	138.40	\$89,800	\$124,283	\$100,625	5236	19.35	1013	926	1401
49	051	9602.03	Upper	No	133.25	\$89,800	\$119,659	\$96,875	4017	11.38	457	821	1301
49	051	9602.04	Upper	No	135.47	\$89,800	\$121,652	\$96,494	3976	28.02	1114	895	1056
49	051	9604.01	Upper	No	123.00	\$89,800	\$110,454	\$89,426	3066	9.43	289	771	954
49	051	9604.02	Upper	No	177.95	\$89,800	\$159,799	\$129,375	4121	8.71	359	961	1785
49	051	9605.00	Upper	No	182.82	\$89,800	\$164,172	\$132,917	1058	3.12	33	367	633
49	051	9801.00	Unknown	No	0.00	\$89,800	\$0	\$0	20	35.00	7	0	0

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Appendix B - List of Primary Assessment Area Geographies

MSA/MD code	MSA/MD name	County code	County name	Tract	Tract income level
36260	OGDEN, UT	011	DAVIS COUNTY	125102	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125103	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125104	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125201	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125301	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125304	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125305	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125306	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125307	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125407	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125408	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125409	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125410	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125411	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125412	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125413	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125414	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125415	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125501	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125502	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125503	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125600	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125701	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125702	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125801	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125804	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	125805	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125807	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	125809	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125810	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125905	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125906	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125907	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	125908	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126001	Middle

36260	OGDEN, UT	011	DAVIS COUNTY	126002	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126101	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126105	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126106	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126107	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126108	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126203	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126204	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126205	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126206	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126303	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126304	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126305	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126306	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126402	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126404	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126405	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126406	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126500	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126600	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126700	Moderate
36260	OGDEN, UT	011	DAVIS COUNTY	126801	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126802	Upper
36260	OGDEN, UT	011	DAVIS COUNTY	126901	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	126902	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	127002	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	127003	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	127005	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	127006	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	127100	Middle
36260	OGDEN, UT	011	DAVIS COUNTY	980000	Upper
36260	OGDEN, UT	029	MORGAN COUNTY	970101	Upper
36260	OGDEN, UT	029	MORGAN COUNTY	970102	Middle
36260	OGDEN, UT	029	MORGAN COUNTY	970200	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200100	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200202	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	200203	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	200204	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200301	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	200302	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200400	Moderate

36260	OGDEN, UT	057	WEBER COUNTY	200500	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	200600	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200700	Middle
36260	OGDEN, UT	057	WEBER COUNTY	200800	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	200900	Low
36260	OGDEN, UT	057	WEBER COUNTY	201100	Middle
36260	OGDEN, UT	057	WEBER COUNTY	201200	Low
36260	OGDEN, UT	057	WEBER COUNTY	201301	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	201302	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	201400	Middle
36260	OGDEN, UT	057	WEBER COUNTY	201500	Middle
36260	OGDEN, UT	057	WEBER COUNTY	201600	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	201700	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	201800	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	201900	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	202000	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210101	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210102	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210201	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210203	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210204	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210303	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210304	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210305	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	210306	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210404	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210405	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210406	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210407	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210408	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210508	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210509	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210510	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210511	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210512	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	210513	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210514	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210515	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210516	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210517	Upper
36260	OGDEN, UT	057	WEBER COUNTY	210518	Middle

36260	OGDEN, UT	057	WEBER COUNTY	210600	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210701	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210703	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210704	Middle
36260	OGDEN, UT	057	WEBER COUNTY	210800	Moderate
36260	OGDEN, UT	057	WEBER COUNTY	210900	Middle
36260	OGDEN, UT	057	WEBER COUNTY	211000	Middle
36260	OGDEN, UT	057	WEBER COUNTY	211100	Middle
36260	OGDEN, UT	057	WEBER COUNTY	211201	Middle
36260	OGDEN, UT	057	WEBER COUNTY	211202	Middle
39340	PROVO-OREM-LEHI, UT	023	JUAB COUNTY	010100	Middle
39340	PROVO-OREM-LEHI, UT	023	JUAB COUNTY	010200	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000102	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000103	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000104	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000105	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000203	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000205	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000206	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000207	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000208	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000400	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000504	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000505	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000506	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000507	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000508	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000510	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000511	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000601	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000603	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000604	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000703	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000706	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000707	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000708	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000709	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000710	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000711	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000801	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000803	Middle

39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000804	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000901	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000903	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	000904	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001001	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001002	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001103	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001105	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001106	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001107	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001108	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001201	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001202	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001300	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001401	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001403	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001404	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001501	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001503	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001504	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001601	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001602	Unknown
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001701	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001702	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001801	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001802	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001803	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	001900	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002001	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002002	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002101	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002102	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002204	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002205	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002206	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002208	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002209	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002210	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002211	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002212	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002213	Middle

39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002300	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002400	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002500	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002702	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002703	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002901	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	002902	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003001	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003002	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003103	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003104	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003105	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003106	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003201	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003203	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003204	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003205	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003301	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003302	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003401	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003403	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003404	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	003405	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010107	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010110	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010114	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010115	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010116	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010117	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010118	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010119	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010120	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010121	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010122	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010123	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010124	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010125	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010126	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010127	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010128	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010129	Upper

39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010130	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010131	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010132	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010208	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010209	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010210	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010211	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010212	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010213	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010216	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010217	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010219	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010220	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010221	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010222	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010223	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010224	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010225	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010226	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010303	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010305	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010306	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010307	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010308	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010404	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010405	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010406	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010407	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010408	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010409	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010410	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010411	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010503	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010504	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010505	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010506	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010600	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010700	Middle
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	010900	Upper
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980100	Unknown
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980200	Low

39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980300	Moderate
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980400	Unknown
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980500	Low
39340	PROVO-OREM-LEHI, UT	049	UTAH COUNTY	980600	Unknown
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100100	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100200	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100306	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100307	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100308	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100500	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100600	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100700	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	100800	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101000	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101101	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101102	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101200	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101401	Low
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101402	Unknown
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101500	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101600	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101700	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101800	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	101900	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102000	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102100	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102300	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102501	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102502	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102600	Moderate

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102701	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102702	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102801	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102802	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	102900	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103000	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103100	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103200	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103300	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103400	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103500	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103600	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103700	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103800	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	103900	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104000	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104100	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104200	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104300	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104400	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104700	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104800	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	104900	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110103	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110104	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110105	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110106	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110200	Upper

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110300	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110401	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110402	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110500	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110600	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110701	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110702	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110800	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	110900	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111001	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111002	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111104	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111105	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111106	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111107	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111108	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111109	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111201	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111202	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111302	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111304	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111305	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111306	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111400	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111500	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111601	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111602	Low
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111701	Low

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111702	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111801	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111802	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111903	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111904	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111905	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	111906	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112001	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112002	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112101	Low
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112102	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112201	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112202	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112301	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112302	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112402	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112404	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112405	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112406	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112501	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112503	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112504	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112505	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112604	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112608	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112609	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112610	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112611	Middle

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112612	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112613	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112614	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112615	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112616	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112617	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112618	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112619	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112620	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112621	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112700	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112804	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112805	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112812	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112813	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112814	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112815	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112816	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112818	Unknown
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112821	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112822	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112823	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112824	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112825	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112826	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112827	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112828	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112829	Middle

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112830	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112831	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112904	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112905	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112907	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112912	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112913	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112914	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112916	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112917	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112918	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112920	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	112921	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113007	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113008	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113010	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113011	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113012	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113013	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113014	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113016	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113017	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113021	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113022	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113023	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113024	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113025	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113101	Middle

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113102	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113105	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113108	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113109	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113110	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113111	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113112	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113113	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113114	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113307	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113308	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113309	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113310	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113311	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113312	Low
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113313	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113314	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113406	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113408	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113409	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113410	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113411	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113412	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113413	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113414	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113415	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113505	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113509	Moderate

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113510	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113511	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113512	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113513	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113514	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113515	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113520	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113521	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113522	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113523	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113526	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113527	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113528	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113532	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113533	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113536	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113537	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113538	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113539	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113540	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113541	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113542	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113543	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113544	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113545	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113600	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113701	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113702	Moderate

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113801	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113802	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113804	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113805	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113903	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113904	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113905	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113906	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113908	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	113909	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114000	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114100	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114200	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114301	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114302	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114303	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114304	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114500	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114601	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114602	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114700	Moderate
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	114800	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	115107	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	115108	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	115109	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	115210	Upper
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	115211	Middle
41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	980000	Unknown

41620	SALT LAKE CITY-MURRAY, UT	035	SALT LAKE COUNTY	980100	Unknown
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130600	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130701	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130704	Upper
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130705	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130706	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130707	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130708	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130800	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	130900	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131001	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131003	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131004	Middle
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131005	Low
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131101	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131102	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	131200	Moderate
41620	SALT LAKE CITY-MURRAY, UT	045	TOOELE COUNTY	980000	Unknown
99999	N/A	043	SUMMIT COUNTY	964101	Middle
99999	N/A	043	SUMMIT COUNTY	964103	Upper
99999	N/A	043	SUMMIT COUNTY	964104	Middle
99999	N/A	043	SUMMIT COUNTY	964201	Upper
99999	N/A	043	SUMMIT COUNTY	964202	Upper
99999	N/A	043	SUMMIT COUNTY	964203	Middle
99999	N/A	043	SUMMIT COUNTY	964303	Upper
99999	N/A	043	SUMMIT COUNTY	964304	Upper
99999	N/A	043	SUMMIT COUNTY	964305	Upper
99999	N/A	043	SUMMIT COUNTY	964306	Upper
99999	N/A	043	SUMMIT COUNTY	964307	Upper
99999	N/A	043	SUMMIT COUNTY	964308	Upper
99999	N/A	043	SUMMIT COUNTY	964401	Upper
99999	N/A	043	SUMMIT COUNTY	964402	Upper
99999	N/A	051	WASATCH COUNTY	940501	Upper

99999	N/A	051	WASATCH COUNTY	960100	Middle
99999	N/A	051	WASATCH COUNTY	960201	Middle
99999	N/A	051	WASATCH COUNTY	960202	Upper
99999	N/A	051	WASATCH COUNTY	960203	Upper
99999	N/A	051	WASATCH COUNTY	960204	Upper
99999	N/A	051	WASATCH COUNTY	960401	Upper
99999	N/A	051	WASATCH COUNTY	960402	Upper
99999	N/A	051	WASATCH COUNTY	960500	Upper
99999	N/A	051	WASATCH COUNTY	980100	Unknown
99999	N/A	071	ONEIDA COUNTY	960100	Middle
99999	N/A	003	BOX ELDER COUNTY	960100	Middle
99999	N/A	003	BOX ELDER COUNTY	960200	Middle
99999	N/A	003	BOX ELDER COUNTY	960301	Middle
99999	N/A	003	BOX ELDER COUNTY	960302	Middle
99999	N/A	003	BOX ELDER COUNTY	960400	Middle
99999	N/A	003	BOX ELDER COUNTY	960500	Middle
99999	N/A	003	BOX ELDER COUNTY	960601	Middle
99999	N/A	003	BOX ELDER COUNTY	960602	Upper
99999	N/A	003	BOX ELDER COUNTY	960701	Moderate
99999	N/A	003	BOX ELDER COUNTY	960702	Moderate
99999	N/A	003	BOX ELDER COUNTY	960801	Upper
99999	N/A	003	BOX ELDER COUNTY	960802	Upper