



## **PUBLIC COMMENTS RECEIVED DURING 2022-2024**

### **2024:**

No CRA related customer comments or complaints have been received.

### **2023:**

There were no CRA related customer comments or complaints received during 2022.

### **2022:**

There were no CRA related customer comments or complaints received during 2021.



## **PUBLIC DISCLOSURE**

December 5, 2022

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Evans Bank, National Association  
Charter Number: 11583

6460 Main Street  
Williamsville, New York 14221

Office of the Comptroller of the Currency

5000 Brittonfield Parkway, Suite A132  
East Syracuse, New York 13057

**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.

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## Overall CRA Rating

**Institution’s CRA Rating:** This institution is rated Satisfactory.

The following table indicates the performance level of Evans Bank, National Association (EBNA or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	EBNA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on the High Satisfactory rating in the state of New York.
- The Investment Test rating is based on the High Satisfactory rating in the state of New York.
- The Service Test rating is based on the Low Satisfactory rating in the state of New York.

### *Innovative and Flexible Lending Programs*

EBNA offered innovative and flexible lending products for residential and commercial borrowers through federal government sponsored programs and other internal loan programs throughout all its assessment areas (AA). The bank offered affordable lending products for low- and moderate-income borrowers through the Federal Housing Administration (FHA) and Small Business Administration (SBA) and offered Veterans Affairs (VA) loans. In addition, the bank offered loans through the Federal Home Loan Bank’s (FHLB) First Home Club (FHC) and HomeBuyer Dream programs. Internal programs included its CRA Mortgage Loan Products and Work/Life Solutions loan program.

The bank offers two CRA Mortgage Loan Products geared towards low- and moderate-individuals and geographies. The products may be used for home purchases, rate-term refinances, and home rehabilitation financing and include flexible underwriting standards as well as fee waivers and closing cost assistance. In June 2021, the bank introduced a no-cash out refinance initiative for low-income borrowers with existing loans. During the evaluation period, EBNA originated 292 CRA Mortgage Loan Products, or \$37.5 million that received lender credits and fee waivers of \$731,150 both inside and outside of its AAs.

The bank offers assistance to low- and moderate-income borrowers through participation in the FHLB's FHC and HomeBuyer Dream programs.

- The FHC program assists first time buyers with incomes at or below 80 percent of area median income by matching funds based on the household's systematic savings within a dedicated savings account. The maximum assistance under the program is \$8,000, which includes a grant of up to \$7,500 to be used toward the down payment and/or closing costs for the purchase of a home and up to \$500 to defray homeownership counseling costs. Effective April 1, 2019, the program discontinued new household enrollments; however, 38 EBNA customers were grandfathered in the program, 14 of which were opened during the evaluation period.
- The HomeBuyer Dream Program replaced the FHC. The program provides funds in the form of a grant to be used towards down payment and closing cost assistance to first-time homebuyers earning at or below 80 percent of the area median income. The maximum assistance under the program is \$15,000, which includes a grant of up to \$14,500 to be used towards down payment and closing costs and up to \$500 to defray homeownership counseling costs. During the evaluation period, EBNA originated 96 loans under the HomeBuyer Dream Program across all AAs.

The bank began offering FHA and VA loans with the acquisition of Fairport Savings Bank (FSB) in May 2020. During the evaluation period, EBNA originated 14 FHA loans, or \$2.7 million, and nine VA loans, or \$1.9 million, across all AAs.

The Work/Life Solutions loan program is a partnership with the United Way that provides employees of several local organizations with a connection to various services such as a resource center and financial literacy education. In addition, the program offers small dollar loan amounts not to exceed \$1,000 to help avoid higher-cost borrowing alternatives. During the evaluation period, EBNA originated 346 small dollar loans, or \$343,000 to low- and moderate-income individuals across all AAs.

The bank works with the SBA to provide affordable loans to small business through the SBA 504 and 7(a) loan programs, which provide loan guarantees up to \$5 million to qualifying businesses under the SBA small business definition. During the evaluation period, the bank originated 72 SBA 504 and 7(a) loans, or \$17.7 million, across all AAs.

EBNA worked to meet community credit needs during the COVID-19 pandemic through implementing government loan programs and working with existing customers impacted by the pandemic.

- EBNA participated as a lender in the SBA Paycheck Protection Program (PPP). The PPP was implemented to encourage businesses to keep employees on payrolls during the initial lockdowns of the COVID-19 pandemic. Loans originated under the program carried an interest rate of 1 percent and had a maturity of two years if originated prior to June 5, 2020, and five years if originated after that date. The SBA forgave the loans if a business met certain requirements such as spending at least 60 percent of proceeds on payroll costs and maintaining employee and compensation levels. There were two rounds of the PPP, with the second round having stricter eligibility to target small businesses most affected by the COVID-19 pandemic's economic impact. EBNA participated in both rounds of the PPP. During the evaluation period, EBNA originated \$95 million in qualifying PPP loans across all AAs.

- EBNA also provided support to its customer base through its COVID-19 related deferral program, which included a 90-day principal and interest deferral. During the evaluation period, the bank granted 132 home mortgage deferrals with outstanding loan balances of \$16 million, and 426 commercial loan deferrals with outstanding loan balances of \$372 million across all AAs.

## Lending in Assessment Area

A substantial majority of the bank's loans are in its AAs.

EBNA originated and purchased 96 percent by number and 94 percent by dollar of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. EBNA did not submit affiliate lending data for consideration during this evaluation.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,365	94.5	80	5.5	1,445	430,199	94.0	27,412	6.0	457,611
Small Business	3,907	96.5	140	3.5	4,047	429,590	94.0	27,371	6.0	456,961
Small Farm	1	100.0	0	0.0	1	5	100.0	0	0.0	5
<b>Total</b>	<b>5,273</b>	<b>96.0</b>	<b>220</b>	<b>4.0</b>	<b>5,493</b>	<b>859,794</b>	<b>94.0</b>	<b>54,783</b>	<b>6.0</b>	<b>914,577</b>

*Source: Evaluation Period: 1/1/2019 – 12/31/2021 Bank Data  
Due to rounding, totals may not equal 100.0%.*

## Description of Institution

EBNA is an intrastate community bank headquartered in Angola, N.Y. EBNA executive offices are located in Williamsville, N.Y., a suburb of Buffalo, N.Y. EBNA is a wholly-owned subsidiary of Evans Bancorp, Inc., a one bank holding company also headquartered in Angola, N.Y. Evans Bancorp, Inc. has a second subsidiary, Evans National Financial Services, LLC, which owns The Evans Agency, LLC, a property and casualty insurance agency offering personal, commercial, and financial services products. The Evans Agency, LLC owns Frontier Claims Services, Inc., which provides claims adjusting services to various insurance companies. EBNA had total assets of \$2.2 billion as of December 31, 2021.

EBNA has one operating subsidiary, Evans National Holding Corp. (ENHC), and two statutory subsidiaries, Evans Capital Trust I and ENB Employers Insurance Trust. ENHC is a real estate investment trust that holds commercial real estate loans and residential mortgages. Evans Capital Trust I is a statutory trust formed for the purpose of issuing and selling certain securities representing undivided beneficial interests in the assets of the trust and investing the proceeds in certain debentures of Evans Bancorp Inc. ENB Employers Insurance Trust is a trust company formed to hold life insurance policies under the bank's bank-owned life insurance program. This performance evaluation does not include or consider any activities performed or conducted by bank affiliates or subsidiaries. EBNA's operating subsidiary had no impact on the bank's capacity to lend in the AAs where it operates.

EBNA and its subsidiaries offer traditional banking and services, as well as insurance products and services. Lending activities are focused on commercial real estate lending, commercial lending and home mortgage lending. As of December 31, 2021, EBNA's assets totaled \$2.2 billion with \$1.6 billion in total loans, \$1.9 billion in total deposits and \$200 million in tier 1 equity capital. Total loans consist of \$474 million or 30 percent commercial real estate loans, \$429 million or 27 percent home mortgage loans, \$234 million or 15 percent multi-family loans, \$210 million or 13 percent commercial and industrial loans, \$141 million or 9 percent construction and land development, \$76 million or 5 percent home equity lines of credit, and \$7 million or less than 1 percent in other loan types.

EBNA has three designated AAs, the Buffalo-Cheektowaga NY MSA AA, the Rochester NY MSA AA, and the NY Non MSA AA. The Buffalo-Cheektowaga NY MSA AA includes the entire Buffalo-Cheektowaga, N.Y. metropolitan statistical area (MSA #15380), which consists of Erie and Niagara counties. The Rochester NY MSA AA was added to the bank's AAs in May 2020, with the acquisition of FSB. EBNA acquired \$322 million in total assets, \$238 million in total deposits, and five branches in Monroe County as part of the FSB transaction. The Rochester NY MSA AA is comprised of three of the six counties in the Rochester, N.Y. MSA (MSA #40380)—Monroe, Ontario, and Wayne counties. The NY Non MSA AA consists of two census tracts in Cattaraugus County and four census tracts in Chautauqua County, which are contiguous to the Buffalo-Cheektowaga NY MSA AA. The AAs do not arbitrarily exclude any low- or moderate-income geographies.

EBNA operates in a competitive financial services market. Competitors include credit card companies, on-line mortgage lenders, large banks, credit unions, community banks and thrifts. EBNA does not have any legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs during the evaluation period.

EBNA's prior performance evaluation dated October 28, 2019, was performed using Intermediate Small Bank examination procedures, and resulted in an Outstanding rating based on an Outstanding rating for the Lending Test and Community Development Test.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

The bank's performance was assessed using home mortgage, small business, and small farm loans originated and purchased during the evaluation period, which was January 1, 2019, through December 31, 2021. Performance also included an assessment of community development (CD) activities over the same period, including CD loans and services, qualified investments, grants, and donations.

Lending performance was assessed based on the bank's primary loan products. Primary loan products, for purposes of this review, were products in which the bank originated at least 20 loans within an AA during the evaluation period. EBNA had a sufficient volume of home mortgage and small business loans to conduct a meaningful analysis. Small farm loans did not have a sufficient volume and were not evaluated. Home Mortgage Disclosure Act (HMDA) and small business and small farm aggregate lending as well as market share percentages consider only lenders that submit HMDA and small business and small farm data. Lenders that collect but do not submit data are not considered in the percentages.

Management provided home mortgage information for 2019, 2020, and 2021 as required by HMDA. Management provided small business and small farm information for 2019, 2020, and 2021 as required

by the Community Reinvestment Act (CRA). Management did not collect or submit any consumer loan data for consideration. Examiners determined the data submitted as required by HMDA and CRA was reliable and accurate. In addition, examiners verified the CD activity data submitted by management.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating section for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank’s overall rating is based on its performance in the state of New York.

The Buffalo-Cheektowaga NY MSA AA received the most weight in the performance assessment as it represented 91.2 percent of total loans (by number of home mortgages, small business, and small farm loans), 83.2 percent of deposits, 71.4 percent of branches, 54.8 percent of AA census tracts, 53.9 percent of the AA population, and 53.9 percent of businesses. The Rochester NY MSA AA carried the next most weight as it represented 8.1 percent of total loans, 11.1 percent of total deposits, 23.8 percent of branches, 41.1 percent of census tracts, 45.2 percent of the AA population, and 45.5 percent of businesses, while also considering the period it was included as an AA. The NY Non MSA AA received the least weight considering its limited lending activity, deposits market share, and physical presence.

The state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each State Rating section for details regarding how AAs were weighted in arriving at the respective ratings.



## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c) 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 AA 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 Consumer Financial Protection Bureau, as applicable.

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

The OCC will consider any information that this bank engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the bank'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 New York

**CRA rating for the State of New York:** Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to the credit needs in the AA.
- The geographic distribution of loans in the AA is adequate.
- The distribution of home mortgage loans to individuals of different incomes and small loans to businesses of different sizes is good.
- The level of community development loans contributed positively to the bank's performance.
- The use of innovative and flexible loan products contributed positively to the bank's performance.
- The bank has a significant level of qualified investments, donations, and grants.
- The bank's delivery systems are unreasonably inaccessible to geographies and individuals of different income levels in the AA, but the bank's opening of a branch has improved the accessibility of its delivery systems, particularly in low-income geographies and/or to low- and moderate-income individuals.
- Services and business hours vary in a way that inconveniences portions of low- and moderate-income individuals or geographies in the bank's AA.
- The bank provides a high level of CD services.

### Description of Institution's Operations in New York

EBNA has three AAs within the state of New York consisting of the Buffalo-Cheektowaga NY MSA AA, the Rochester NY MSA AA, and the NY Non MSA AA. The Buffalo-Cheektowaga MSA AA includes the entire Buffalo-Cheektowaga N.Y. MSA (MSA #15380), which consists of 299 census tracts located in Erie (237 census tracts) and Niagara (62 census tracts) counties. The Buffalo-Cheektowaga NY MSA AA includes 15 of the bank's 21 branches. The AA includes the cities of Buffalo and Niagara Falls and the surrounding suburbs.

The Rochester NY MSA AA is comprised of a portion of the Rochester NY MSA (MSA #40380) and includes Monroe, Ontario, and Wayne Counties. The Rochester NY MSA AA consists of 241 census tracts located in Monroe (193 census tracts), Ontario (25 census tracts) and Wayne (23 census tracts) counties. The five branches acquired through the FSB acquisition are located within middle- and upper-income census tracts of Monroe County. The portion of MSA #40380 that is not included within the

bank's Rochester NY MSA AA contains no low-income census tracts and three moderate-income census tracts. The bank does not have a physical presence in those three counties.

The NY Non MSA AA includes portions of Chautauqua (four census tracts) and Cattaraugus (two census tracts) counties. The four census tracts in Chautauqua County represent the following Legislative Districts in their entirety: Arkwright, Charlotte, Cherry Creek, Hanover, Sheridan, and Villenova. The two census tracts in Cattaraugus County represent a portion of Cattaraugus Territory of the Seneca Nation of Indians, the Town of Perrysburg and portions of the Towns of Dayton and Persia. The census tract boundaries do not overlap with the town boundaries reflecting the rural nature of Cattaraugus County which makes it difficult to take full political subdivisions. Management adjusted the eastern boundary of its NY Non MSA AA to include only the portion of the political subdivision that it could reasonably expect to serve as permitted under the regulation. The NY Non MSA AA is contiguous to the bank's Buffalo-Cheektowaga NY MSA AA. EBNA has one branch located in a middle-income census tract of Chautauqua County.

### **Buffalo-Cheektowaga NY MSA AA**

ENBA operated 15 branches in the Buffalo-Cheektowaga NY MSA AA during the evaluation period. Fourteen branches were in Erie County and one branch was in Niagara County. The bank also operated 27 automated teller machines (ATM), 18 of which are deposit-taking ATMs. One branch was opened in a low-income census tract in Erie County during the evaluation period. The bank did not close any branches in the AA during the evaluation period. The 15 branches accounted for 71.4 percent of the bank-wide branch network.

The bank faced strong competition for deposits in the Buffalo-Cheektowaga NY MSA AA. As of June 30, 2021, EBNA reported \$1.9 billion in deposits in the AA, which represented 83.2 percent of total deposits. EBNA ranked seventh out of 81 depository institutions, with a deposit market share of 2.1 percent. The bank's top competitors for deposit market share include M&T Bank with 60.3 percent, KeyBank, N.A. with 13.7 percent, HSBC Bank USA, N.A., with 5.1 percent, and Bank of America, N.A. with 4.5 percent.

EBNA originated and purchased 79.8 percent of its total home mortgage loans and 95.2 percent of its total small business loans in the Buffalo-Cheektowaga NY MSA AA during the evaluation period.

### **Economic Data**

According to the May 2022 Moody's Analytics report, the Buffalo-Cheektowaga, N.Y. MSA was in the recovery phase of the business cycle but was the worst-performing large metropolitan area in New York. With the MSA's economy heavily reliant on the education and health services sectors, the COVID-19 pandemic disproportionately affected the MSA's economy. In addition, the retail sector has experienced a slow recovery in part from a slow uptake in cross-border shopping from Canadians. However, the MSA does benefit from a strong financial and insurance sector.

According to the U.S. Bureau of Labor Statistics (BLS) December 2021 data, the unemployment rate (not seasonally adjusted) in the Buffalo-Cheektowaga, N.Y. MSA was 3.5 percent, which outperformed the state unemployment rate of 4.5 percent. During the evaluation period, unemployment ranged from a low of 3.5 percent in December 2021 to a high of 21.6 percent in April 2020 during the COVID-19 pandemic. Prior to the COVID-19 pandemic, the unemployment rate in the Buffalo-Cheektowaga, N.Y. MSA did not differ materially from the state's unemployment rate, but during the recovery following the

pandemic, the MSA recovered more quickly and outperformed the state’s unemployment rate. Per Moody’s Analytics, the key sectors of the economy include education and health services, government, professional and business services, and retail trade. Top employers in the Buffalo-Cheektowaga, N.Y. MSA were Kaleida Health, M&T Bank, Catholic Health, University at Buffalo, and Wegmans Food Markets Inc.

**Community Contacts**

As part of the CRA evaluation, the OCC reviewed information from an interagency listening session conducted with several community groups during the evaluation period within the Buffalo-Cheektowaga NY MSA AA to determine local economic conditions and community needs. The listening session indicated the need for technical assistance for small businesses, rehabilitation of some housing stock, financing opportunities for community development projects, financial literacy, and job training.

In addition, the OCC reviewed information from a coalition session held to raise awareness through advocating for banking reforms, community reinvestment, and access to fair and affordable housing for the Buffalo-Niagara area. The coalition indicated a need for affordable housing financing, investment in low- and moderate-income geographies, and more bank branches in certain areas of Buffalo, N.Y.

**Buffalo-Cheektowaga NY MSA AA**

Table A – Demographic Information of the Assessment Area						
Assessment Area: Buffalo-Cheektowaga NY MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	299	15.4	18.1	39.8	23.4	3.3
Population by Geography	1,135,734	12.7	13.5	40.0	32.5	1.3
Housing Units by Geography	519,952	14.3	15.0	40.6	29.9	0.2
Owner-Occupied Units by Geography	311,183	6.9	11.4	43.8	37.9	0.0
Occupied Rental Units by Geography	159,470	23.9	19.7	37.1	18.9	0.4
Vacant Units by Geography	49,299	29.7	22.7	32.0	15.1	0.5
Businesses by Geography	91,398	10.5	12.2	35.6	37.7	4.0
Farms by Geography	2,345	3.8	4.9	45.9	44.1	1.3
Family Distribution by Income Level	284,789	22.2	16.6	20.3	40.9	0.0
Household Distribution by Income Level	470,653	25.9	15.3	16.5	42.3	0.0
Median Family Income MSA – 15380 Buffalo-Cheektowaga, N.Y. MSA		\$67,108	Median Housing Value			\$125,586
			Median Gross Rent			\$726
			Families Below Poverty Level			10.7%

Source: 2015 ACS and 2021 D&B Data  
 Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

## Scope of Evaluation in New York State

The OCC conducted a full-scope review of the Buffalo-Cheektowaga NY MSA AA and limited-scope reviews of the NY Non MSA AA and the Rochester NY MSA AA. The full-scope AA accounted for 91.2 percent of loans, 83.2 percent of deposits, and 71.4 percent of branches in the state of New York. Small business loans, which accounted for 77.1 percent of loans originated or purchased in the state's AAs during the evaluation period, were given more weight than home mortgage loans. EBNA did not originate enough small farm loans during the evaluation period in any of the state's AAs to provide a meaningful analysis.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK

### LENDING TEST

The bank's performance under the Lending Test in New York is rated High Satisfactory.

#### Conclusion for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Buffalo-Cheektowaga NY MSA AA is good.

#### Lending Activity

Lending levels reflect excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Buffalo-Cheektowaga NY MSA AA	1,089	3,720	1	14	4,824	91.2	83.2
NY Non MSA AA	8	30	0	1	39	0.7	5.7
Rochester NY MSA AA	268	157	0	2	427	8.1	11.1

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

Dollar Volume (\$000s) of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Buffalo-Cheektowaga NY MSA AA	365,493	406,343	5	65,948	837,789	89.5	83.2
NY Non MSA AA	708	3,004	0	8,000	11,712	1.3	5.7
Rochester NY MSA AA	63,998	20,243	0	2,300	86,541	9.2	11.1

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

#### Buffalo-Cheektowaga NY MSA AA

Lending levels reflect excellent responsiveness to Buffalo-Cheektowaga NY MSA AA credit needs.

Per the deposit market share report as of June 30, 2021, the bank ranked seventh out of 81 depository institutions, or the 91<sup>st</sup> percentile, with a 2.1 percent deposit market share. EBNA reported \$1.6 billion in deposits in the AA.

Based on the 2021 HMDA market share data, the bank ranked 17<sup>th</sup> out of 291 lending institutions, or in the 94<sup>th</sup> percentile, with a 1.2 percent market share, demonstrating excellent responsiveness to credit needs. The top five home mortgage lenders in the market, M&T Bank, Rocket Mortgage, KeyBank, N.A., Citizens Bank, N.A., and Premium Mortgage Corporation had a combined market share of 44.5 percent. Market share for the top five lenders ranged from 5.3 percent to 12.6 percent.

Based on the 2020 CRA small business loan data, the bank ranked fourth out of 137 lending institutions, or in the 97<sup>th</sup> percentile, with an 11.3 percent market share, demonstrating excellent responsiveness to credit needs. The top three lenders in the market, M&T Bank, KeyBank, N.A., and Citizens Bank, N.A., had a combined market share of 46.4 percent. Market share for the top three lenders ranged from 12.1 percent to 20.4 percent.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in the Buffalo-Cheektowaga NY MSA AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans is good. The geographic distribution of home mortgage loans in low-income census tracts was below the percentage of owner-occupied housing and exceeded aggregate lending in the AA. The geographic distribution of home mortgage loans in moderate-income census tracts was near to the percentage of owner-occupied housing and exceeded aggregate lending in the AA.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate. The geographic distribution of small loans to businesses in low-income census tracts was below the percentage of businesses located in low-income census tracts and aggregate lending in the AA. The geographic distribution of small loans to business in moderate-income census tracts was below the percentage of businesses located in moderate-income census tracts and near to aggregate lending in the AA.

#### ***Lending Gap Analysis***

The OCC reviewed summary reports and maps to identify any gaps in the geographic distribution of EBNA's home mortgage loans and small loans to businesses during the evaluation period. The analysis did not identify any unexplained, conspicuous gaps.

## Distribution of Loans by Income Level of the Borrower

The bank exhibits a good distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

### *Home Mortgage Loans*

Refer to Table P in the state of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loans originations and purchases.

The borrower distribution of home mortgage loans to individuals of different income levels is excellent. Home mortgage lending to low-income borrowers was below the number of low-income families and exceeded aggregate lending to low-income families in the AA. Home mortgage lending to moderate-income borrowers exceeded the number of moderate-income families and aggregate lending to moderate-income families in the AA.

### *Small Loans to Businesses*

Refer to Table R in the state of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases to small loans to businesses.

The distribution of small loans to businesses of different sizes is good. The distribution of small loans to businesses with less than \$1 million in revenue was below the number of businesses with less than \$1 million in revenue and significantly exceeded aggregate lending in the AA.

## Community Development Lending

The institution has made a relatively high level of CD loans.

### Number and Amount of Community Development Loans

Community Development Loans				
<i>Assessment Area</i>	#	%	\$ (000's)	%
Buffalo-Cheektowaga NY MSA AA	14	82.4	65,948	86.5
NY Non MSA AA	1	5.9	8,000	10.5
Rochester NY MSA AA	2	11.8	2,300	3.0

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, EBNA originated 14 loans totaling \$65.9 million, or 39.6 percent of tier 1 capital in the Buffalo-Cheektowaga NY MSA AA. CD lending includes four loans totaling \$31.0 million for affordable housing for low- or moderate-income individuals, five loans totaling \$17.7 million to organizations providing community services targeted to low- or moderate-income individuals, four loans totaling \$9.7 million to revitalize or stabilize low- or moderate-income geographies and one loan totaling \$7.5 million for economic development. Two of the 14 community development loans originated in the Buffalo-Cheektowaga NY MSA AA were SBA PPP loans, totaling \$3.1 million.

## Product Innovation and Flexibility

EBNA makes extensive use of innovative or flexible lending practices to serve the credit needs of the AA. The bank's innovative or flexible products include CRA Mortgage Loan Products, Federal Home Loan Bank's FHC and HomeBuyer Dream Programs, FHA and VA loans, Work/Life Solutions loan program, and SBA loans. Refer to the Innovative and Flexible Lending Program section at the beginning of this evaluation for detail regarding EBNA's use of these products.

The Adams Street project is a partnership between EBNA and other banking partners and the city of Buffalo. The city of Buffalo donated 24 vacant lots to be utilized to build ten single family homes on Adams Street in East Buffalo located in the Buffalo-Cheektowaga NY MSA AA. EBNA is providing the financing for the construction of the homes.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the Rochester NY MSA AA is consistent with the bank's overall performance under the Lending Test in the full-scope area. Based on a limited-scope review, the bank's performance under the Lending Test in the NY Non MSA AA is weaker than the bank's overall performance under the Lending Test in the full-scope area. The weaker performance in the NY Non MSA AA did not materially impact the bank's overall performance under the Lending Test.

Refer to Tables O through R in the state of New York section of Appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in New York is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Buffalo-Cheektowaga MSA AA is good.

The bank has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The bank exhibits good responsiveness to credit and community economic development needs. The bank occasionally uses innovative and/or complex investments to support CD initiatives.

Qualified Investments, Donations, and Grants										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Buffalo-Cheektowaga MSA AA	3	\$760	190	\$6,830	193	82.1	\$7,590	64.0	2	\$682
NY Non MSA AA	0	\$0	5	\$1,003	5	2.1	\$1,003	8.5	0	\$0
Rochester NY MSA AA	0	\$0	37	\$3,266	37	15.7	\$3,266	27.5	0	\$0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.



The Qualified Investment Table, shown above, sets forth the information and data used to evaluate the bank's level of qualified CD investments. These tables include all CD investments, donations, grants, and CRA subsidies, including prior period investments that remain outstanding as of the examination date.

During the evaluation period, the bank made a total of \$7.6 million in qualified investments, donations, and grants, or 4.6 percent of tier 1 capital, in the Buffalo-Cheektowaga NY MSA AA. Qualified investments include: three historic tax credits totaling \$4.2 million to preserve and revitalize structures in moderate-income census tracts into apartments, including housing for homeless women and women with children; a \$1 million investment in a community impact bond fund used for promoting community development including affordable housing, affordable healthcare, minority advancement, and neighborhood revitalization; a \$400,000 investment in a small business investment corporation; and a \$168,345 investment to assist in startups, particularly those owned by women and minorities, that also benefits the NY Non MSA AA. Qualified donations and grants totaled \$1.1 million to organizations providing community services targeting low- and moderate-income individuals and/or providing affordable housing, including \$274,150 in lender credits and application fee waivers provided to borrowers with low- and moderate-income levels or where the subject property was in a low- or moderate-income geography.

As of December 31, 2021, the outstanding balance of three prior period investments in the Buffalo-Cheektowaga NY MSA AA totaled \$759,683, which included remaining balances on CRA qualified mortgage-backed securities and a community impact bond investment fund.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the Non-MSA AA and Rochester NY MSA AA is consistent with the bank's overall performance under the Investment Test in the full-scope area.

### **SERVICE TEST**

The bank's performance under the Service Test in New York is rated Low Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Buffalo-Cheektowaga NY MSA AA is adequate.

### **Retail Banking Services**

Service delivery systems are unreasonably inaccessible to portions of the AA, particularly low- and moderate-income geographies and/or low- and moderate-income individuals.

Distribution of Branch Delivery System											
Assessment Area	Deposits % of Rated Area Deposits in AA	Branches						Population			
		# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
	Low			Mod	Mid	Upp	Low	Mod	Mid	Upp	
<i>Full-Scope AA</i>											
Buffalo-Cheektowaga NY MSA AA*	83.2	15	71.4	6.7	0.0	46.7	40.0	12.7	13.5	40.0	32.5
<i>Limited-Scope AAs</i>											
NY Non MSA AA	5.7	1	6.7	0.0	0.0	100.0	0.0	1.8	0.0	98.2	0.0
Rochester NY MSA AA	11.1	5	23.8	0.0	0.0	40.0	60.0	10.3	14.9	43.0	31.3

\*EBNA operated one branch in the Buffalo-Cheektowaga NY MSA AA that was in a census tract without income information.

EBNA operated 15 branches in the Buffalo-Cheektowaga NY MSA AA, including one branch in a low-income census tract. The bank did not operate any branches in moderate-income census tracts. Branches located in low-income census tracts were below the percentage of the population distribution of low-income individuals and branches located in moderate-income census tracts were significantly below the percentage of the population distribution of moderate-income individuals.

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
<i>Full-Scope AA</i>						
Buffalo-Cheektowaga NY MSA AA	1	0	+1	0	0	0
<i>Limited-Scope AAs</i>						
NY Non MSA AA	0	0	0	0	0	0
Rochester NY MSA AA	0	0	0	0	0	0

To the extent changes have been made, the institution's opening of branches has improved the accessibility of its delivery systems, particularly in low-income geographies and to low- and moderate-income individuals. EBNA opened the Westminster Commons branch, located in a low-income census tract in Buffalo, N.Y. in August 2021. The bank did not close any branches in the AA during the evaluation period.

Services, including where appropriate, business hours vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and/or individuals. The Westminster Commons branch, located in a low-income census tract, was only open on Mondays, Wednesdays, and Fridays, from 9:00 A.M. to 1:00 P.M. and 2:00 P.M. to 5:00 P.M. and did not open on Saturdays. EBNA's branches in middle- and upper-income census tracts were open Monday through Friday primarily from 9:00 A.M. to 4:00 P.M. with extended hours on Friday. Most of those branches offered Saturday hours.

Evans offers traditional banking products including checking and savings deposit accounts, mortgage, consumer, small business, and agricultural lending, and banking services at all branch locations in the AA. Evans complemented traditional delivery methods with certain alternative delivery systems such as direct deposit, online banking, mobile banking, telephone banking, and deposit-taking ATM services for its customers. Online, mobile, telephone, and ATM banking services provide deposit and loan account information, funds transfer, and bill pay capabilities, and statement viewing services at no extra charge.

In the second quarter of 2021, the bank contracted with the International Institute of Buffalo for on-demand telephonic interpretation services to interact with existing and potential customers who needed translation services. The bank found that the Elmwood, North Buffalo, Amherst, and new Westminster Commons branches needed these services given the large immigrant communities. In 2021, the bank provided translation services to nine customers.

### **Community Development Services**

The institution provides a relatively high level of CD services. During the evaluation period, 35 staff members provided CD service hours to 38 different CD organizations, of which 32 staff members served as board or board-level committee members for those organizations. Of the 38 different CD organizations served, five were related to affordable housing, 26 were related to community service for low- and moderate-income individuals, and seven were related to economic development. EBNA also provides bank employees with 16 hours of paid leave on an annual basis to work with community development organizations.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the NY Non MSA AA and Rochester NY MSA AA is consistent with the bank's overall performance under the Service Test in the full-scope area.

## Appendix A: Scope of Examination

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The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	01/01/2019 to 12/31/2021	
<b>Bank Products Reviewed:</b>	Home mortgage, small business and small farm Community development loans, qualified investments, community development services	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>New York</b>		
Buffalo-Cheektowaga NY MSA AA	Full-scope	Erie and Niagara counties
NY Non MSA AA	Limited-scope	Portions of Cattaraugus and Chautauqua counties
Rochester NY MSA AA	Limited-scope	Monroe, Ontario, and Wayne counties

## Appendix B: Summary of State Ratings

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RATINGS		Evans Bank, National Association		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
EBNA	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
New York	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## 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.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**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.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 programs 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.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**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.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**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.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an

employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**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.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**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.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 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.



**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.	% of Owner-Occupied Housing Units	% Bank Loans	Aggt.
Buffalo-Cheektowaga NY MSA AA	1,089	365,493	79.8	39,359	6.9	5.2	4.0	11.4	10.0	9.4	43.8	42.1	43.8	37.9	42.5	42.8	0.0	0.2	0.1
NY Non MSA AA	8	708	0.6	485	1.0	0.0	0.2	0.0	0.0	0.0	99.0	100.0	99.8	0.0	0.0	0.0	0.0	0.0	0.0
Rochester NY MSA AA	268	63,998	19.6	39,071	3.8	1.5	3.0	11.9	8.6	10.8	48.0	35.4	46.5	36.2	54.5	39.7	0.0	0.0	0.0
<b>Total</b>	<b>1,365</b>	<b>430,199</b>	<b>100.0</b>	<b>78,915</b>	<b>5.5</b>	<b>4.5</b>	<b>3.5</b>	<b>11.5</b>	<b>9.7</b>	<b>10.0</b>	<b>46.3</b>	<b>41.1</b>	<b>45.5</b>	<b>36.8</b>	<b>44.6</b>	<b>41.0</b>	<b>0.0</b>	<b>0.1</b>	<b>0.0</b>

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2019-21**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.	% Families	% Bank Loans	Aggt.
Buffalo-Cheektowaga NY MSA AA	1,089	365,493	79.8	39,359	22.2	8.9	7.8	16.6	27.7	20.8	20.3	17.6	23.1	40.9	35.4	34.1	0.0	10.3	14.2
NY Non MSA AA	8	708	0.6	485	20.0	50.0	8.2	19.9	0.0	22.7	22.4	37.5	28.2	37.7	0.0	30.3	0.0	12.5	10.5
Rochester NY MSA AA	268	63,998	19.6	39,071	21.6	7.5	9.4	16.8	20.1	22.2	19.8	26.5	22.5	41.8	42.5	33.3	0.0	3.4	12.6
<b>Total</b>	<b>1,365</b>	<b>430,199</b>	<b>100.0</b>	<b>78,915</b>	<b>21.9</b>	<b>8.9</b>	<b>8.6</b>	<b>16.8</b>	<b>26.1</b>	<b>21.5</b>	<b>20.1</b>	<b>19.5</b>	<b>22.8</b>	<b>41.3</b>	<b>36.6</b>	<b>33.7</b>	<b>0.0</b>	<b>8.9</b>	<b>13.4</b>

Source: 2015 ACS; Bank Data, 2021 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2019-21**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	Aggt.
Buffalo-Cheektowaga NY MSA AA	3,720	406,343	95.2	26,144	10.5	7.4	9.0	12.2	10.1	11.2	35.6	39.7	36.3	37.7	38.8	40.7	4.0	4.0	2.8
NY Non MSA AA	30	3,004	0.8	231	0.5	0.0	0.0	0.0	0.0	0.0	99.5	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0
Rochester NY MSA AA	157	20,243	4.0	20,582	10.4	8.9	9.0	13.2	11.5	11.3	39.9	32.5	40.3	36.3	47.1	39.3	0.2	0.0	0.1
<b>Total</b>	<b>3,907</b>	<b>429,590</b>	<b>100.0</b>	<b>46,957</b>	<b>10.4</b>	<b>7.4</b>	<b>9.0</b>	<b>12.6</b>	<b>10.1</b>	<b>11.2</b>	<b>37.9</b>	<b>39.9</b>	<b>38.4</b>	<b>36.8</b>	<b>38.8</b>	<b>39.9</b>	<b>2.3</b>	<b>3.8</b>	<b>1.6</b>

Source: 2019, 2020 & 2021 D&B Data; Bank Data, 2019 & 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2019-21**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggt.	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Buffalo-Cheektowaga NY MSA AA	3,720	406,343	95.2	26,144	84.7	62.0	38.5	5.0	29.7	10.3	8.3
NY Non MSA AA	30	3,004	0.8	231	82.3	60.0	32.5	4.5	33.3	13.2	6.7
Rochester NY MSA AA	157	20,243	4.0	20,582	85.6	52.9	31.9	4.8	33.8	9.6	13.4
<b>Total</b>	<b>3,907</b>	<b>429,590</b>	<b>100.0</b>	<b>46,957</b>	<b>85.1</b>	<b>61.6</b>	<b>35.6</b>	<b>4.9</b>	<b>29.9</b>	<b>10.0</b>	<b>8.5</b>

Source: 2019, 2020 & 2021 D&B Data; Bank Data, 2019 & 2020 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

# LIST OF EVANS BANK BRANCH OFFICES

## WNY LOCATIONS

Branch Name	Street	City	State	Zip	State ID	County ID	Tract	MSA / MD
Amherst	3388 Sheridan Drive	Amherst	NY	14226	36	29	0092.00	15380
Clarence	8411 Main Street	Williamsville	NY	14221	36	29	0146.01	15380
Elmwood	925 Elmwood Ave	Buffalo	NY	14222	36	29	0063.02	15380
Evans	8599 Erie Road	Angola	NY	14006	36	29	0155.03	15380
Hamburg	5999 South Park Ave	Hamburg	NY	14075	36	29	0132.02	15380
Lancaster	4979 Transit Rd	Depew	NY	14043	36	29	0142.07	15380
Lockport	5688 S Transit Rd	Lockport	NY	14094	36	63	0234.01	15380
North Boston	7205 Boston State Rd	Hamburg	NY	14075	36	29	0152.02	15380
North Buffalo	2670 Delaware Ave	Buffalo	NY	14216	36	29	0050.00	15380
Tonawanda	2800 Niagara Falls Blvd	Tonawanda	NY	14150	36	29	0079.01	15380
West Seneca	938 Union Road	West Seneca	NY	14224	36	29	0120.02	15380
Westminster Commons	419 Monroe Street, Suite 101	Buffalo	NY	14212	36	29	0166.00	15380
Williamsville	5178 Main Street	Williamsville	NY	14221	36	29	0094.02	15380
Forestville	25 Main Street	Forestville	NY	14062	36	13	0376.00	0

## ROCHESTER LOCATIONS

Branch Name	Street	City	State	Zip	State ID	County ID	Tract	MSA / MD
Fairport	45 S Main Street	Fairport	NY	14450	36	55	0118.00	40380
Irondequoit	2118 Hudson Ave	Rochester	NY	14617	36	55	0106.02	40380
Penfield	2163 Fairport Nine Mile Point Rd	Fairport	NY	14450	36	55	0116.01	40380
Perinton	6797 Pittsford Palmyra Rd	Fairport	NY	14450	36	55	0117.11	40380

# EVANS BANK BRANCHES OPENED OR CLOSED DURING 2021-2023

## BRANCHES OPENED

Branch Name	Street	City	State	Zip	State ID	County ID	Tract	MSA / MD	Effective Date
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## BRANCHES CLOSED

Branch Name	Street	City	State	Zip	State ID	County ID	Tract	MSA / MD	Effective Date
Downtown Buffalo	438 Main Street, Suite 202	Buffalo	NY	14202	36	29	0165.00	15380	3/18/2022
Webster	1075 Ridge Road	Webster	NY	14580	36	55	0112.09	40380	7/1/2022
Derby	6840 Erie Road	Derby	NY	14047	36	29	0154.01	15380	8/1/2022

**FEE SCHEDULE**  
**Evans Bank, N.A.**



**FEES AND CHARGES.** The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$29.00 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal, or other electronic means.

Negative Balance Fee - \$29.00 on 5 <sup>th</sup> Business Day	
International Debit Card Usage Fee for ATM Withdrawals and Purchases - Based on U.S. dollar value of transaction, will vary depending on nation where transaction is completed: 0.80% to 1.20%	
Account Reconciliation Fee (Per Hour)	\$20.00
ATM/Debit Card Expedited Delivery Fee	\$50.00
ATM/Debit Card Replacement Fee (Per Card)	\$5.00
Canadian Check Deposit Fee (Checks drawn on Canadian banks, payable in CAD funds)	1.000% of of face value in USD
Cashier Check	\$8.00
Closed Account Fee (Per account opened less than 6 months)	\$25.00
Counter Check Fee (per Check)	\$1.00
EFT Withdrawal Fee (Per withdrawal, transfer or balance inquiry at a non-proprietary electronic facility)	\$2.50
Escheatment Fee (Per account turned over to NYS as abandoned property)	\$75.00
Legal Processing Fee (For each response to a tax levy, a subpoena or an order providing for restraint, attachment, garnishment or execution)	\$100.00
Loose Coin Processing (Amounts Greater Than \$50.00)	5.000% of Total
Photocopy Fee: (per copy of check issued through our Bill Pay service; does not apply to electronic payments)	\$15.00
Photocopy Fee: (per copy of check written on your account, a statement for your account or another item relating to your account)	\$0.25
Protest Fee (Per Check)	\$25.00
Research Fee (Per Hour)	\$25.00
Return Item Fee (Per Item)	\$15.00
Safe Deposit Box Drilling	\$250.00
Safe Deposit Key Replacement	\$25.00
Statement Request Fee (Non-Scheduled; Per Request)	\$5.00
Statements with Incorrect Address (returned more than once)	\$5.00
Stop Payments Placed Through Online Banking	\$25.00
Stop Payments Placed Via Phone or In-Person	\$37.00
Telephone Transfer Fee (Per request through our customer service representative)	\$1.00
Transfer of All Account Funds (To another depository Institution)	\$15.00
Transfer Request to Another Depository Institution (Made by us at your request to collect the proceeds of an account with that institution)	\$15.00
Wire Transfer Fee (Domestic - Incoming)	\$20.00
Wire Transfer Fee (Domestic - Outgoing)	\$28.00
Wire Transfer Fee (International)	\$60.00



**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
AMHERST BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years



**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
AMHERST BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
CLARENCE BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
CLARENCE BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
ELMWOOD BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>
Monday	9:00 AM – 5:00 PM
Tuesday	9:00 AM – 5:00 PM
Wednesday	9:00 AM – 5:00 PM
Thursday	9:00 AM – 5:00 PM
Friday	9:00 AM – 5:00 PM
Saturday	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
ELMWOOD BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
EVANS BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking  
Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
EVANS BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
FAIRPORT BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>
Monday	9:00 AM – 5:00 PM
Tuesday	9:00 AM – 5:00 PM
Wednesday	9:00 AM – 5:00 PM
Thursday	9:00 AM – 5:00 PM
Friday	9:00 AM – 5:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans   One Checking	Business Banking Checking
Orange Advantage Checking	Business Pro Checking
Orange Cash Back Checking	Corporate Checking
Orange Student Checking	Free Business Checking
Orange Basic Checking	Non-Profit Checking
Second Chance Checking	Municipal Checking
	Municipal NOW
	IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking	Platinum Security Checking
Maxx Value Checking	Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage Checking	EZ Money Market
Orange Saver with Cash Back Checking	Premium Money Market
Statement Savings	Better Money Market
Better Savings	Choice Money Market
Evans   One Savings	Business Savings
Junior Statement Savings	Business Money Market
Holiday Club Savings	Premium Business Money Market
	Better Business Money Market
	Municipal Savings
	Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings
Premium Savings

***Individual Retirement Accounts***

Fixed rate
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years
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**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
FAIRPORT BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
FORESTVILLE BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>
Monday	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 1:00 PM
Thursday	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans   One Checking	Business Banking Checking
Orange Advantage Checking	Business Pro Checking
Orange Cash Back Checking	Corporate Checking
Orange Student Checking	Free Business Checking
Orange Basic Checking	Non-Profit Checking
Second Chance Checking	Municipal Checking
	Municipal NOW
	IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking	Platinum Security Checking
Maxx Value Checking	Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage Checking	EZ Money Market
Orange Saver with Cash Back Checking	Premium Money Market
Statement Savings	Better Money Market
Better Savings	Choice Money Market
Evans   One Savings	Business Savings
Junior Statement Savings	Business Money Market
Holiday Club Savings	Premium Business Money Market
	Better Business Money Market
	Municipal Savings
	Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings
Premium Savings

***Individual Retirement Accounts***

Fixed rate
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years
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**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
FORESTVILLE BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of  
credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction,  
improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
HAMBURG BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
HAMBURG BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
IRONDEQUOIT BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking  
Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
IRONDEQUOIT BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
LANCASTER BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years



**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
LANCASTER BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
LOCKPORT BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	8:30 AM – 4:30 PM	8:30 AM – 4:30 PM
Tuesday	8:30 AM – 4:30 PM	8:30 AM – 4:30 PM
Wednesday	8:30 AM – 4:30 PM	8:30 AM – 4:30 PM
Thursday	8:30 AM – 4:30 PM	8:30 AM – 4:30 PM
Friday	8:30 AM – 4:30 PM	8:30 AM – 4:30 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans   One Checking	Business Banking Checking
Orange Advantage Checking	Business Pro Checking
Orange Cash Back Checking	Corporate Checking
Orange Student Checking	Free Business Checking
Orange Basic Checking	Non-Profit Checking
Second Chance Checking	Municipal Checking
	Municipal NOW
	IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking	Platinum Security Checking
Maxx Value Checking	Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage Checking	EZ Money Market
Orange Saver with Cash Back Checking	Premium Money Market
Statement Savings	Better Money Market
Better Savings	Choice Money Market
Evans   One Savings	Business Savings
Junior Statement Savings	Business Money Market
Holiday Club Savings	Premium Business Money Market
	Better Business Money Market
	Municipal Savings
	Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings
Premium Savings

***Individual Retirement Accounts***

Fixed rate
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years
----------------------------

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
LOCKPORT BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
NORTH BOSTON BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans   One Checking	Business Banking Checking
Orange Advantage Checking	Business Pro Checking
Orange Cash Back Checking	Corporate Checking
Orange Student Checking	Free Business Checking
Orange Basic Checking	Non-Profit Checking
Second Chance Checking	Municipal Checking
	Municipal NOW
	IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking	Platinum Security Checking
Maxx Value Checking	Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage Checking	EZ Money Market
Orange Saver with Cash Back Checking	Premium Money Market
Statement Savings	Better Money Market
Better Savings	Choice Money Market
Evans   One Savings	Business Savings
Junior Statement Savings	Business Money Market
Holiday Club Savings	Premium Business Money Market
	Better Business Money Market
	Municipal Savings
	Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings
Premium Savings

***Individual Retirement Accounts***

Fixed rate
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years
----------------------------

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
NORTH BOSTON BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
NORTH BUFFALO BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
NORTH BUFFALO BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
PENFIELD BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years



**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
PENFIELD BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
PERINTON BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking  
Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
PERINTON BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
TONAWANDA BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
TONAWANDA BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WEST SENECA BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM
Saturday	9:00 AM – 12:00 PM	9:00 AM – 12:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking

Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WEST SENECA BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WESTMINSTER COMMONS**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>
Monday	9:00 AM – 1:00 PM and 2:00 PM – 5:00 PM
Tuesday	9:00 AM – 1:00 PM and 2:00 PM – 5:00 PM
Wednesday	9:00 AM – 1:00 PM and 2:00 PM – 5:00 PM
Thursday	9:00 AM – 1:00 PM and 2:00 PM – 5:00 PM
Friday	9:00 AM – 1:00 PM and 2:00 PM – 5:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans | One Checking  
Orange Advantage Checking  
Orange Cash Back Checking  
Orange Student Checking  
Orange Basic Checking  
Second Chance Checking

Business Banking Checking  
Business Pro Checking  
Corporate Checking  
Free Business Checking  
Non-Profit Checking  
Municipal Checking  
Municipal NOW  
IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking  
Maxx Value Checking  
Platinum Security Checking  
Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage  
Checking  
Orange Saver with Cash Back  
Checking  
Statement Savings  
Better Savings  
Evans | One Savings  
Junior Statement Savings  
Holiday Club Savings

EZ Money Market  
Premium Money Market  
Better Money Market  
Choice Money Market  
Business Savings  
Business Money Market  
Premium Business Money Market  
Better Business Money Market  
Municipal Savings  
Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings  
Premium Savings

***Individual Retirement Accounts***

Fixed rate  
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years



**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WESTMINSTER COMMONS**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

***Commercial Mortgage Loans***

**ATM**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WILLIAMSVILLE BRANCH**

**Hours of Operation**

<u>Day</u>	<u>Lobby</u>	<u>Drive-up</u>
Monday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Tuesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Wednesday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Thursday	9:00 AM – 4:00 PM	9:00 AM – 4:00 PM
Friday	9:00 AM – 6:00 PM	9:00 AM – 6:00 PM

**Services Offered**

**Deposits:**

***Checking Accounts***

Evans   One Checking	Business Banking Checking
Orange Advantage Checking	Business Pro Checking
Orange Cash Back Checking	Corporate Checking
Orange Student Checking	Free Business Checking
Orange Basic Checking	Non-Profit Checking
Second Chance Checking	Municipal Checking
	Municipal NOW
	IOLA Checking

***Existing checking accounts (no new accounts will be opened)***

Maxx Freedom Checking	Platinum Security Checking
Maxx Value Checking	Evans with Interest Checking

***Savings and Money Market Accounts***

Orange Saver with Advantage Checking	EZ Money Market
Orange Saver with Cash Back Checking	Premium Money Market
Statement Savings	Better Money Market
Better Savings	Choice Money Market
Evans   One Savings	Business Savings
Junior Statement Savings	Business Money Market
Holiday Club Savings	Premium Business Money Market
	Better Business Money Market
	Municipal Savings
	Munivest Money Market

***Existing savings accounts (no new accounts will be opened)***

Thrift E Savings
Premium Savings

***Individual Retirement Accounts***

Fixed rate
Variable rate

***Certificates of Deposit***

Terms of 7 days to 5 years
----------------------------

**LIST OF SERVICES OFFERED AT EVANS BANK, N.A.  
WILLIAMSVILLE BRANCH**

**Loans:**

***Consumer Loans***

Home equity loans and lines of credit (fixed and variable rate)

Cash reserve overdraft protection loans

Other secured loans

Other unsecured loans

***Home Mortgage Loans***

Fixed or variable rate mortgage loans to finance purchase, construction, improvement, or refinance of residential real property.

***Small Business Loans***

Lines of credit, installment, demand, term loans

Small Business Administration guaranteed loans.

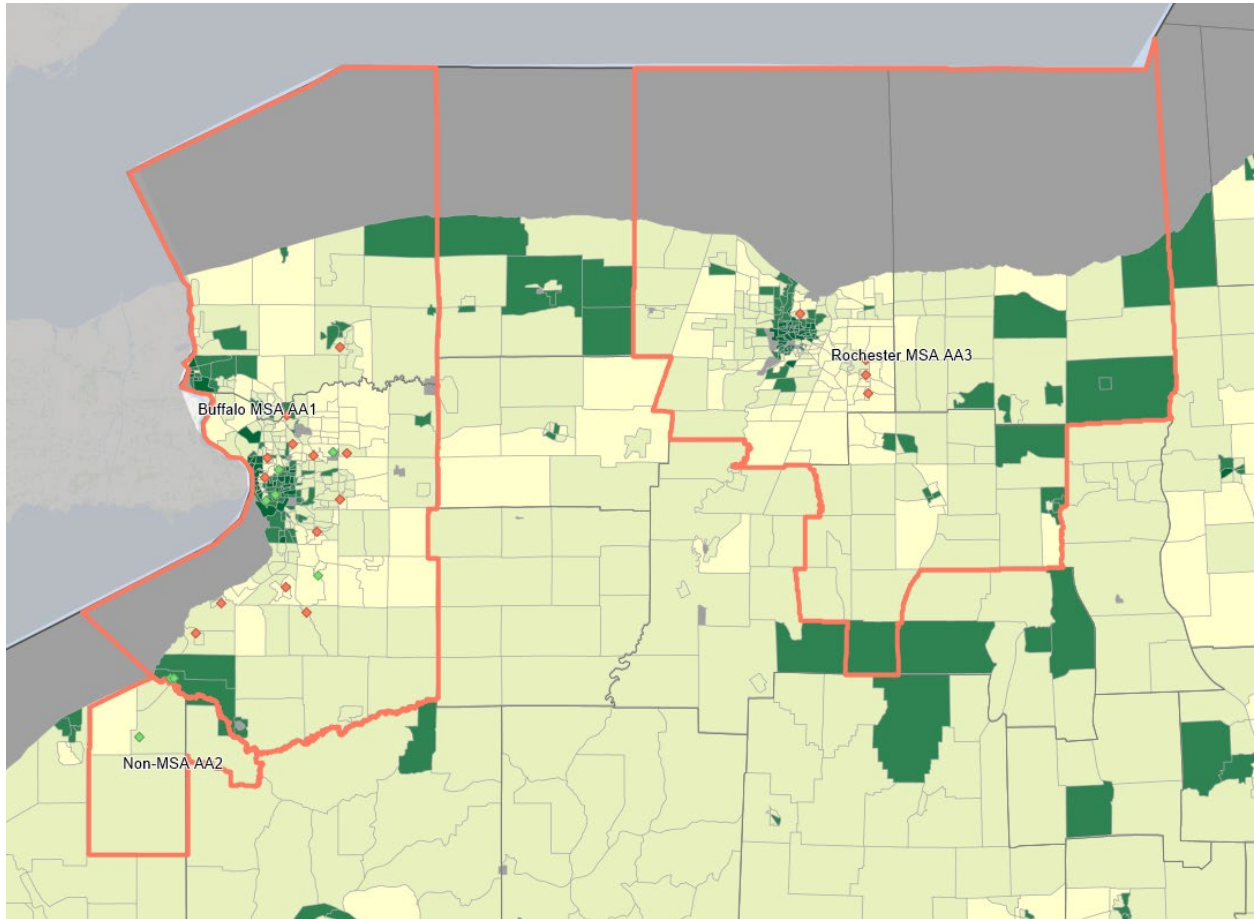
***Commercial Mortgage Loans***

**ATM and Night Depository**

Refer to the Evans Bank Fee Schedule for applicable transaction fees.

Pricing for some products may vary by region.

# Evans Bank, N.A. – 2024 CRA – Assessment Area Income Map



## Map Legend

- State
- County
- Census Tract
- Zip Code
- Assessment Area

- ◆ Branch
- ◆ Limited Service Branch
- ◆ Main Office
- ◆ Cash Dispenser
- ◆ Deposit ATM or ITM
- ◆ Other

### Income Level

- Low
- Moderate
- Middle
- Upper
- N/A

**Assessment Area 1  
Census Tracts**

<b>Area</b>	<b>County</b>	<b>Census Tract</b>	<b>Tract Income</b>	<b>Minority Percent</b>
Buffalo MSA AA1	Erie NY	0001.10	Mod	33.45%
Buffalo MSA AA1	Erie NY	0002.00	Mod	34.79%
Buffalo MSA AA1	Erie NY	0005.00	Low	28.41%
Buffalo MSA AA1	Erie NY	0006.00	Middle	15.93%
Buffalo MSA AA1	Erie NY	0007.00	Middle	10.08%
Buffalo MSA AA1	Erie NY	0008.00	Middle	17.52%
Buffalo MSA AA1	Erie NY	0009.00	Mod	21.24%
Buffalo MSA AA1	Erie NY	0010.00	Middle	31.99%
Buffalo MSA AA1	Erie NY	0011.00	Middle	26.32%
Buffalo MSA AA1	Erie NY	0014.03	Low	97.92%
Buffalo MSA AA1	Erie NY	0014.04	Low	97.67%
Buffalo MSA AA1	Erie NY	0015.00	Low	91.07%
Buffalo MSA AA1	Erie NY	0016.01	Low	83.91%
Buffalo MSA AA1	Erie NY	0016.02	Low	88.00%
Buffalo MSA AA1	Erie NY	0017.00	Mod	46.70%
Buffalo MSA AA1	Erie NY	0019.00	Mod	26.62%
Buffalo MSA AA1	Erie NY	0023.00	Low	42.34%
Buffalo MSA AA1	Erie NY	0024.00	Low	50.96%
Buffalo MSA AA1	Erie NY	0025.02	Mod	90.09%
Buffalo MSA AA1	Erie NY	0027.03	Low	90.18%
Buffalo MSA AA1	Erie NY	0027.04	Low	92.51%
Buffalo MSA AA1	Erie NY	0028.01	Low	84.92%
Buffalo MSA AA1	Erie NY	0028.02	Low	85.33%
Buffalo MSA AA1	Erie NY	0029.00	Low	94.02%
Buffalo MSA AA1	Erie NY	0030.00	Mod	89.33%
Buffalo MSA AA1	Erie NY	0031.00	Mod	92.16%
Buffalo MSA AA1	Erie NY	0033.01	Mod	89.61%
Buffalo MSA AA1	Erie NY	0033.02	Low	94.79%
Buffalo MSA AA1	Erie NY	0034.00	Low	97.35%
Buffalo MSA AA1	Erie NY	0035.01	Low	96.52%
Buffalo MSA AA1	Erie NY	0035.02	Mod	97.45%
Buffalo MSA AA1	Erie NY	0036.00	Low	93.74%
Buffalo MSA AA1	Erie NY	0037.00	Low	93.91%
Buffalo MSA AA1	Erie NY	0038.00	Low	90.91%
Buffalo MSA AA1	Erie NY	0039.01	Mod	92.81%
Buffalo MSA AA1	Erie NY	0040.02	Middle	80.87%
Buffalo MSA AA1	Erie NY	0040.03	Low	94.09%
Buffalo MSA AA1	Erie NY	0041.00	Mod	93.46%
Buffalo MSA AA1	Erie NY	0042.00	Low	96.02%
Buffalo MSA AA1	Erie NY	0043.00	Mod	89.68%
Buffalo MSA AA1	Erie NY	0044.01	Mod	95.58%
Buffalo MSA AA1	Erie NY	0044.02	Low	98.07%
Buffalo MSA AA1	Erie NY	0045.00	Upper*	36.26%
Buffalo MSA AA1	Erie NY	0046.01	Mod	51.21%
Buffalo MSA AA1	Erie NY	0047.01	Middle	92.01%
Buffalo MSA AA1	Erie NY	0047.02	Middle	72.56%
Buffalo MSA AA1	Erie NY	0048.00	Upper*	20.19%
Buffalo MSA AA1	Erie NY	0049.01	Middle	28.56%
Buffalo MSA AA1	Erie NY	0049.02	Middle	30.89%
Buffalo MSA AA1	Erie NY	0050.00	Middle	39.56%
Buffalo MSA AA1	Erie NY	0051.00	Mod	39.88%
Buffalo MSA AA1	Erie NY	0052.01	Upper*	28.96%
Buffalo MSA AA1	Erie NY	0052.02	Mod	72.03%
Buffalo MSA AA1	Erie NY	0053.00	Upper*	47.04%

**Assessment Area 1  
Census Tracts**

Buffalo MSA AA1	Erie NY	0054.00	Upper*	26.17%
Buffalo MSA AA1	Erie NY	0055.00	Low	58.51%
Buffalo MSA AA1	Erie NY	0056.00	Low	66.19%
Buffalo MSA AA1	Erie NY	0057.00	Low	70.48%
Buffalo MSA AA1	Erie NY	0058.01	Mod	56.36%
Buffalo MSA AA1	Erie NY	0058.02	Low	68.86%
Buffalo MSA AA1	Erie NY	0059.00	Low	62.45%
Buffalo MSA AA1	Erie NY	0061.00	Low	72.59%
Buffalo MSA AA1	Erie NY	0063.01	Middle	28.20%
Buffalo MSA AA1	Erie NY	0063.02	Middle	14.63%
Buffalo MSA AA1	Erie NY	0065.01	Upper*	33.64%
Buffalo MSA AA1	Erie NY	0066.01	Middle	42.43%
Buffalo MSA AA1	Erie NY	0066.02	Upper*	28.88%
Buffalo MSA AA1	Erie NY	0067.01	Middle	36.37%
Buffalo MSA AA1	Erie NY	0067.02	Mod	34.94%
Buffalo MSA AA1	Erie NY	0068.01	N/A	43.93%
Buffalo MSA AA1	Erie NY	0068.02	Upper*	28.08%
Buffalo MSA AA1	Erie NY	0069.01	Low	79.12%
Buffalo MSA AA1	Erie NY	0069.03	Middle	56.35%
Buffalo MSA AA1	Erie NY	0069.04	Low	53.73%
Buffalo MSA AA1	Erie NY	0070.00	Low	72.00%
Buffalo MSA AA1	Erie NY	0071.02	Low	69.82%
Buffalo MSA AA1	Erie NY	0071.03	Low	79.31%
Buffalo MSA AA1	Erie NY	0071.04	Low	87.11%
Buffalo MSA AA1	Erie NY	0072.02	Mod	54.41%
Buffalo MSA AA1	Erie NY	0073.03	Middle	14.11%
Buffalo MSA AA1	Erie NY	0073.04	Upper*	13.19%
Buffalo MSA AA1	Erie NY	0073.05	Upper*	9.86%
Buffalo MSA AA1	Erie NY	0073.06	Middle	10.74%
Buffalo MSA AA1	Erie NY	0076.00	Middle	9.36%
Buffalo MSA AA1	Erie NY	0077.00	Middle	13.92%
Buffalo MSA AA1	Erie NY	0078.00	Middle	10.82%
Buffalo MSA AA1	Erie NY	0079.01	Middle	15.64%
Buffalo MSA AA1	Erie NY	0079.02	Middle	9.79%
Buffalo MSA AA1	Erie NY	0079.03	Middle	10.36%
Buffalo MSA AA1	Erie NY	0079.04	Upper*	11.30%
Buffalo MSA AA1	Erie NY	0079.05	Upper*	12.72%
Buffalo MSA AA1	Erie NY	0080.01	Middle	21.63%
Buffalo MSA AA1	Erie NY	0080.02	Middle	16.05%
Buffalo MSA AA1	Erie NY	0080.03	Middle	20.64%
Buffalo MSA AA1	Erie NY	0081.01	Middle	12.98%
Buffalo MSA AA1	Erie NY	0081.02	Upper*	11.20%
Buffalo MSA AA1	Erie NY	0082.01	Middle	13.30%
Buffalo MSA AA1	Erie NY	0082.02	Mod	15.84%
Buffalo MSA AA1	Erie NY	0083.00	Low	39.78%
Buffalo MSA AA1	Erie NY	0084.00	Middle	23.27%
Buffalo MSA AA1	Erie NY	0085.00	Upper*	17.79%
Buffalo MSA AA1	Erie NY	0086.00	Upper*	13.73%
Buffalo MSA AA1	Erie NY	0087.00	Middle	18.67%
Buffalo MSA AA1	Erie NY	0088.00	Middle	20.54%
Buffalo MSA AA1	Erie NY	0089.00	Upper*	10.74%
Buffalo MSA AA1	Erie NY	0090.04	Upper*	16.47%
Buffalo MSA AA1	Erie NY	0090.07	Upper*	22.08%
Buffalo MSA AA1	Erie NY	0090.08	Upper*	20.73%
Buffalo MSA AA1	Erie NY	0090.09	Upper*	20.19%

**Assessment Area 1  
Census Tracts**

Buffalo MSA AA1	Erie NY	0090.10	Upper*	22.63%
Buffalo MSA AA1	Erie NY	0090.11	Upper*	17.30%
Buffalo MSA AA1	Erie NY	0090.12	Upper*	30.28%
Buffalo MSA AA1	Erie NY	0091.04	Upper*	15.94%
Buffalo MSA AA1	Erie NY	0091.06	Middle	21.98%
Buffalo MSA AA1	Erie NY	0091.07	Mod	39.61%
Buffalo MSA AA1	Erie NY	0091.09	Middle	30.41%
Buffalo MSA AA1	Erie NY	0091.10	N/A	45.50%
Buffalo MSA AA1	Erie NY	0091.12	Middle	22.31%
Buffalo MSA AA1	Erie NY	0091.13	Upper*	18.06%
Buffalo MSA AA1	Erie NY	0091.14	Upper*	22.17%
Buffalo MSA AA1	Erie NY	0091.15	Mod	50.96%
Buffalo MSA AA1	Erie NY	0091.16	Middle	30.92%
Buffalo MSA AA1	Erie NY	0092.00	Middle	35.58%
Buffalo MSA AA1	Erie NY	0093.01	Mod	51.86%
Buffalo MSA AA1	Erie NY	0093.02	Middle	30.03%
Buffalo MSA AA1	Erie NY	0094.01	Upper*	24.34%
Buffalo MSA AA1	Erie NY	0094.02	Upper*	12.49%
Buffalo MSA AA1	Erie NY	0095.01	Upper*	20.12%
Buffalo MSA AA1	Erie NY	0095.03	Upper*	15.20%
Buffalo MSA AA1	Erie NY	0095.04	Middle	15.79%
Buffalo MSA AA1	Erie NY	0096.01	N/A	22.48%
Buffalo MSA AA1	Erie NY	0096.02	Upper*	20.68%
Buffalo MSA AA1	Erie NY	0097.01	Middle	14.04%
Buffalo MSA AA1	Erie NY	0097.02	Middle	10.60%
Buffalo MSA AA1	Erie NY	0098.00	Middle	10.75%
Buffalo MSA AA1	Erie NY	0099.00	Mod	19.34%
Buffalo MSA AA1	Erie NY	0100.01	Middle	17.31%
Buffalo MSA AA1	Erie NY	0100.02	Mod	13.67%
Buffalo MSA AA1	Erie NY	0100.03	Middle	24.63%
Buffalo MSA AA1	Erie NY	0101.01	Middle	17.83%
Buffalo MSA AA1	Erie NY	0101.02	Mod	42.07%
Buffalo MSA AA1	Erie NY	0101.03	Middle	16.61%
Buffalo MSA AA1	Erie NY	0102.01	Middle	41.80%
Buffalo MSA AA1	Erie NY	0102.02	Middle	66.95%
Buffalo MSA AA1	Erie NY	0103.00	Mod	70.65%
Buffalo MSA AA1	Erie NY	0104.00	Mod	62.72%
Buffalo MSA AA1	Erie NY	0105.00	Middle	45.75%
Buffalo MSA AA1	Erie NY	0106.00	Middle	23.01%
Buffalo MSA AA1	Erie NY	0107.00	Middle	25.43%
Buffalo MSA AA1	Erie NY	0108.03	Middle	14.06%
Buffalo MSA AA1	Erie NY	0108.04	Middle	9.97%
Buffalo MSA AA1	Erie NY	0108.05	Middle	7.17%
Buffalo MSA AA1	Erie NY	0108.07	Middle	19.16%
Buffalo MSA AA1	Erie NY	0108.08	Middle	25.76%
Buffalo MSA AA1	Erie NY	0108.09	Middle	10.18%
Buffalo MSA AA1	Erie NY	0109.01	Middle	13.06%
Buffalo MSA AA1	Erie NY	0109.02	Mod	23.11%
Buffalo MSA AA1	Erie NY	0110.00	Mod	17.71%
Buffalo MSA AA1	Erie NY	0111.00	Mod	15.51%
Buffalo MSA AA1	Erie NY	0112.01	Upper*	5.20%
Buffalo MSA AA1	Erie NY	0112.02	Middle	5.87%
Buffalo MSA AA1	Erie NY	0113.00	Middle	9.80%
Buffalo MSA AA1	Erie NY	0114.00	Mod	18.30%
Buffalo MSA AA1	Erie NY	0115.00	Mod	13.05%

**Assessment Area 1  
Census Tracts**

Buffalo MSA AA1	Erie NY	0116.00	Middle	11.94%
Buffalo MSA AA1	Erie NY	0117.00	Middle	9.50%
Buffalo MSA AA1	Erie NY	0118.00	Middle	7.35%
Buffalo MSA AA1	Erie NY	0120.01	Upper*	9.07%
Buffalo MSA AA1	Erie NY	0120.02	Upper*	8.34%
Buffalo MSA AA1	Erie NY	0120.03	Upper*	6.67%
Buffalo MSA AA1	Erie NY	0123.00	Mod	29.69%
Buffalo MSA AA1	Erie NY	0124.00	Low	23.82%
Buffalo MSA AA1	Erie NY	0125.01	Mod	15.80%
Buffalo MSA AA1	Erie NY	0125.02	Mod	9.77%
Buffalo MSA AA1	Erie NY	0128.00	Middle	12.92%
Buffalo MSA AA1	Erie NY	0129.02	Middle	9.57%
Buffalo MSA AA1	Erie NY	0129.03	Middle	11.47%
Buffalo MSA AA1	Erie NY	0129.04	Middle	12.85%
Buffalo MSA AA1	Erie NY	0130.01	Middle	11.15%
Buffalo MSA AA1	Erie NY	0130.02	Middle	8.84%
Buffalo MSA AA1	Erie NY	0131.01	Middle	7.76%
Buffalo MSA AA1	Erie NY	0131.03	Upper*	7.71%
Buffalo MSA AA1	Erie NY	0131.04	Upper*	7.09%
Buffalo MSA AA1	Erie NY	0132.01	Middle	8.76%
Buffalo MSA AA1	Erie NY	0132.02	Upper*	7.67%
Buffalo MSA AA1	Erie NY	0133.00	Upper*	6.42%
Buffalo MSA AA1	Erie NY	0134.00	Upper*	7.31%
Buffalo MSA AA1	Erie NY	0135.01	Upper*	6.31%
Buffalo MSA AA1	Erie NY	0135.02	Upper*	6.73%
Buffalo MSA AA1	Erie NY	0136.00	Upper*	7.75%
Buffalo MSA AA1	Erie NY	0137.01	Upper*	7.98%
Buffalo MSA AA1	Erie NY	0137.02	Upper*	8.00%
Buffalo MSA AA1	Erie NY	0138.01	Upper*	4.88%
Buffalo MSA AA1	Erie NY	0138.02	Upper*	5.57%
Buffalo MSA AA1	Erie NY	0139.00	Upper*	4.50%
Buffalo MSA AA1	Erie NY	0140.00	Upper*	5.47%
Buffalo MSA AA1	Erie NY	0141.01	Middle	5.73%
Buffalo MSA AA1	Erie NY	0141.02	Middle	4.72%
Buffalo MSA AA1	Erie NY	0142.04	Upper*	6.59%
Buffalo MSA AA1	Erie NY	0142.06	Upper*	6.87%
Buffalo MSA AA1	Erie NY	0142.07	Upper*	8.33%
Buffalo MSA AA1	Erie NY	0142.08	Upper*	9.68%
Buffalo MSA AA1	Erie NY	0142.09	Middle	5.71%
Buffalo MSA AA1	Erie NY	0143.00	Middle	6.56%
Buffalo MSA AA1	Erie NY	0144.00	Middle	9.36%
Buffalo MSA AA1	Erie NY	0145.01	Middle	8.03%
Buffalo MSA AA1	Erie NY	0145.02	Middle	13.40%
Buffalo MSA AA1	Erie NY	0146.01	Middle	12.51%
Buffalo MSA AA1	Erie NY	0146.03	Upper*	17.93%
Buffalo MSA AA1	Erie NY	0146.05	Upper*	13.86%
Buffalo MSA AA1	Erie NY	0146.06	Upper*	16.92%
Buffalo MSA AA1	Erie NY	0147.01	Upper*	8.14%
Buffalo MSA AA1	Erie NY	0147.03	Upper*	10.91%
Buffalo MSA AA1	Erie NY	0147.04	Upper*	5.34%
Buffalo MSA AA1	Erie NY	0148.01	Mod	9.25%
Buffalo MSA AA1	Erie NY	0148.04	Middle	6.18%
Buffalo MSA AA1	Erie NY	0148.05	Middle	5.26%
Buffalo MSA AA1	Erie NY	0149.01	Middle	6.64%
Buffalo MSA AA1	Erie NY	0149.03	Middle	4.97%



**Assessment Area 1  
Census Tracts**

Buffalo MSA AA1	Erie NY	0150.01	Upper*	4.89%
Buffalo MSA AA1	Erie NY	0150.02	Upper*	7.84%
Buffalo MSA AA1	Erie NY	0150.03	Middle	6.00%
Buffalo MSA AA1	Erie NY	0151.01	Middle	4.87%
Buffalo MSA AA1	Erie NY	0151.02	Middle	5.01%
Buffalo MSA AA1	Erie NY	0152.01	Middle	5.40%
Buffalo MSA AA1	Erie NY	0152.02	Middle	5.27%
Buffalo MSA AA1	Erie NY	0153.01	Upper*	6.63%
Buffalo MSA AA1	Erie NY	0153.02	Middle	6.63%
Buffalo MSA AA1	Erie NY	0154.01	Middle	8.25%
Buffalo MSA AA1	Erie NY	0154.02	Middle	7.28%
Buffalo MSA AA1	Erie NY	0155.01	Middle	10.95%
Buffalo MSA AA1	Erie NY	0155.03	Middle	8.74%
Buffalo MSA AA1	Erie NY	0155.04	Middle	7.51%
Buffalo MSA AA1	Erie NY	0156.00	Mod	12.81%
Buffalo MSA AA1	Erie NY	0157.00	Middle	8.05%
Buffalo MSA AA1	Erie NY	0158.00	Middle	3.42%
Buffalo MSA AA1	Erie NY	0159.00	Middle	7.11%
Buffalo MSA AA1	Erie NY	0162.00	Mod	14.40%
Buffalo MSA AA1	Erie NY	0163.00	Low	41.72%
Buffalo MSA AA1	Erie NY	0164.00	Mod	66.33%
Buffalo MSA AA1	Erie NY	0165.00	Middle	44.65%
Buffalo MSA AA1	Erie NY	0166.00	Low	95.88%
Buffalo MSA AA1	Erie NY	0167.00	N/A	31.31%
Buffalo MSA AA1	Erie NY	0168.01	Low	91.23%
Buffalo MSA AA1	Erie NY	0168.02	Mod	92.64%
Buffalo MSA AA1	Erie NY	0169.00	Upper*	36.18%
Buffalo MSA AA1	Erie NY	0170.00	Mod	96.92%
Buffalo MSA AA1	Erie NY	0171.00	Low	68.37%
Buffalo MSA AA1	Erie NY	0172.00	Middle	13.08%
Buffalo MSA AA1	Erie NY	0173.01	Middle	7.13%
Buffalo MSA AA1	Erie NY	0173.02	Middle	7.18%
Buffalo MSA AA1	Erie NY	0174.00	Mod	50.22%
Buffalo MSA AA1	Erie NY	0175.01	Mod	17.14%
Buffalo MSA AA1	Erie NY	0175.02	Middle	6.18%
Buffalo MSA AA1	Erie NY	9400.00	Mod	75.41%
Buffalo MSA AA1	Erie NY	9401.00	N/A	75.00%
Buffalo MSA AA1	Erie NY	9800.00	N/A	80.05%
Buffalo MSA AA1	Erie NY	9803.00	N/A	62.24%
Buffalo MSA AA1	Erie NY	9804.00	N/A	65.77%
Buffalo MSA AA1	Erie NY	9805.00	N/A	55.45%
Buffalo MSA AA1	Erie NY	9900.00	N/A	0.00%
Buffalo MSA AA1	Niagara NY	0201.00	Upper*	21.72%
Buffalo MSA AA1	Niagara NY	0202.00	Low	89.58%
Buffalo MSA AA1	Niagara NY	0203.00	Mod	36.98%
Buffalo MSA AA1	Niagara NY	0204.00	Mod	63.14%
Buffalo MSA AA1	Niagara NY	0205.00	Mod	52.88%
Buffalo MSA AA1	Niagara NY	0206.00	Low	71.00%
Buffalo MSA AA1	Niagara NY	0207.00	Middle	51.74%
Buffalo MSA AA1	Niagara NY	0209.00	Low	59.62%
Buffalo MSA AA1	Niagara NY	0210.00	Mod	39.74%
Buffalo MSA AA1	Niagara NY	0211.00	N/A	57.55%
Buffalo MSA AA1	Niagara NY	0212.00	Mod	58.05%
Buffalo MSA AA1	Niagara NY	0213.00	Low	55.26%
Buffalo MSA AA1	Niagara NY	0214.00	Mod	38.62%

**Assessment Area 1  
Census Tracts**

Buffalo MSA AA1	Niagara NY	0217.00	Low	45.95%
Buffalo MSA AA1	Niagara NY	0220.00	Mod	21.55%
Buffalo MSA AA1	Niagara NY	0221.00	Middle	16.36%
Buffalo MSA AA1	Niagara NY	0222.00	Middle	15.13%
Buffalo MSA AA1	Niagara NY	0223.00	Middle	17.42%
Buffalo MSA AA1	Niagara NY	0224.01	Middle	15.02%
Buffalo MSA AA1	Niagara NY	0225.00	Middle	19.30%
Buffalo MSA AA1	Niagara NY	0226.01	Mod	14.22%
Buffalo MSA AA1	Niagara NY	0226.02	Mod	17.46%
Buffalo MSA AA1	Niagara NY	0227.02	Middle	6.37%
Buffalo MSA AA1	Niagara NY	0227.13	Upper*	8.55%
Buffalo MSA AA1	Niagara NY	0227.14	Upper*	12.81%
Buffalo MSA AA1	Niagara NY	0227.15	Mod	8.90%
Buffalo MSA AA1	Niagara NY	0227.16	Upper*	11.97%
Buffalo MSA AA1	Niagara NY	0227.17	Upper*	6.76%
Buffalo MSA AA1	Niagara NY	0228.03	Upper*	6.23%
Buffalo MSA AA1	Niagara NY	0228.04	Middle	7.13%
Buffalo MSA AA1	Niagara NY	0229.01	Mod	8.73%
Buffalo MSA AA1	Niagara NY	0229.02	Middle	7.57%
Buffalo MSA AA1	Niagara NY	0230.01	Mod	12.50%
Buffalo MSA AA1	Niagara NY	0231.00	Middle	12.98%
Buffalo MSA AA1	Niagara NY	0232.00	Middle	11.69%
Buffalo MSA AA1	Niagara NY	0233.01	Middle	6.56%
Buffalo MSA AA1	Niagara NY	0233.02	Mod	13.52%
Buffalo MSA AA1	Niagara NY	0234.01	Middle	16.38%
Buffalo MSA AA1	Niagara NY	0234.02	Upper*	9.45%
Buffalo MSA AA1	Niagara NY	0234.04	Middle	14.51%
Buffalo MSA AA1	Niagara NY	0234.05	Middle	18.18%
Buffalo MSA AA1	Niagara NY	0235.00	Mod	22.94%
Buffalo MSA AA1	Niagara NY	0236.00	Mod	25.30%
Buffalo MSA AA1	Niagara NY	0237.00	Mod	32.70%
Buffalo MSA AA1	Niagara NY	0238.00	Middle	23.68%
Buffalo MSA AA1	Niagara NY	0239.01	Middle	16.34%
Buffalo MSA AA1	Niagara NY	0239.02	Middle	12.57%
Buffalo MSA AA1	Niagara NY	0240.01	Middle	6.78%
Buffalo MSA AA1	Niagara NY	0240.02	Mod	9.31%
Buffalo MSA AA1	Niagara NY	0241.01	Middle	7.68%
Buffalo MSA AA1	Niagara NY	0241.02	Mod	11.01%
Buffalo MSA AA1	Niagara NY	0242.01	Middle	7.34%
Buffalo MSA AA1	Niagara NY	0242.02	Middle	9.65%
Buffalo MSA AA1	Niagara NY	0243.01	Mod	5.37%
Buffalo MSA AA1	Niagara NY	0243.02	Upper*	8.74%
Buffalo MSA AA1	Niagara NY	0243.03	Upper*	8.43%
Buffalo MSA AA1	Niagara NY	0244.01	Upper*	8.97%
Buffalo MSA AA1	Niagara NY	0244.04	Middle	7.54%
Buffalo MSA AA1	Niagara NY	0244.05	Middle	8.11%
Buffalo MSA AA1	Niagara NY	0244.06	Middle	14.45%
Buffalo MSA AA1	Niagara NY	0245.01	Middle	7.62%
Buffalo MSA AA1	Niagara NY	0245.02	Upper*	8.35%
Buffalo MSA AA1	Niagara NY	0246.00	Middle	7.97%
Buffalo MSA AA1	Niagara NY	9400.01	Mod	64.72%
Buffalo MSA AA1	Niagara NY	9401.00	N/A	0.00%
Buffalo MSA AA1	Niagara NY	9900.00	N/A	0.00%

**Assessment Area 2  
Census Tracts**

<b>Area</b>	<b>County</b>	<b>Census Tract</b>	<b>Tract Income</b>	<b>Minority Percent</b>
Non-MSA AA2	Cattaraugus NY	9400.00	Mod	52.01%
Non-MSA AA2	Cattaraugus NY	9604.00	Middle	10.65%
Non-MSA AA2	Chautauqua NY	0351.00	Middle	12.03%
Non-MSA AA2	Chautauqua NY	0353.00	Upper*	9.44%
Non-MSA AA2	Chautauqua NY	0361.00	Middle	7.04%
Non-MSA AA2	Chautauqua NY	0376.00	Middle	12.10%

**Assessment Area 3  
Census Tracts**

<b>Area</b>	<b>County</b>	<b>Census Tract</b>	<b>Tract Income</b>	<b>Minority Percent</b>
Rochester MSA AA3	Monroe NY	0002.00	Low	84.40%
Rochester MSA AA3	Monroe NY	0007.00	Low	93.75%
Rochester MSA AA3	Monroe NY	0010.00	Middle	26.24%
Rochester MSA AA3	Monroe NY	0013.00	Low	96.37%
Rochester MSA AA3	Monroe NY	0016.00	Low	93.23%
Rochester MSA AA3	Monroe NY	0018.00	Mod	62.05%
Rochester MSA AA3	Monroe NY	0019.00	Mod	73.25%
Rochester MSA AA3	Monroe NY	0020.00	Mod	72.46%
Rochester MSA AA3	Monroe NY	0021.00	Low	75.58%
Rochester MSA AA3	Monroe NY	0022.00	Low	84.30%
Rochester MSA AA3	Monroe NY	0023.00	Low	83.88%
Rochester MSA AA3	Monroe NY	0024.00	Low	80.95%
Rochester MSA AA3	Monroe NY	0027.00	Low	97.49%
Rochester MSA AA3	Monroe NY	0029.00	Mod	21.51%
Rochester MSA AA3	Monroe NY	0030.00	Mod	34.42%
Rochester MSA AA3	Monroe NY	0031.01	Upper*	12.44%
Rochester MSA AA3	Monroe NY	0031.02	Upper*	17.51%
Rochester MSA AA3	Monroe NY	0032.00	N/A	49.58%
Rochester MSA AA3	Monroe NY	0033.00	Middle	35.40%
Rochester MSA AA3	Monroe NY	0034.00	Middle	39.24%
Rochester MSA AA3	Monroe NY	0035.00	Upper*	21.10%
Rochester MSA AA3	Monroe NY	0036.00	Middle	29.07%
Rochester MSA AA3	Monroe NY	0037.00	Middle	21.94%
Rochester MSA AA3	Monroe NY	0038.06	Low	55.91%
Rochester MSA AA3	Monroe NY	0038.07	Upper*	42.84%
Rochester MSA AA3	Monroe NY	0039.00	Low	92.69%
Rochester MSA AA3	Monroe NY	0040.00	Low	79.67%
Rochester MSA AA3	Monroe NY	0041.00	Low	83.02%
Rochester MSA AA3	Monroe NY	0046.02	Low	79.65%
Rochester MSA AA3	Monroe NY	0047.01	Low	74.98%
Rochester MSA AA3	Monroe NY	0047.02	Mod	83.99%
Rochester MSA AA3	Monroe NY	0048.00	Low	91.32%
Rochester MSA AA3	Monroe NY	0049.00	Low	95.38%
Rochester MSA AA3	Monroe NY	0050.00	Low	93.75%
Rochester MSA AA3	Monroe NY	0051.00	Low	94.10%
Rochester MSA AA3	Monroe NY	0052.00	Low	96.05%
Rochester MSA AA3	Monroe NY	0054.00	Mod	74.91%
Rochester MSA AA3	Monroe NY	0055.00	Low	92.89%
Rochester MSA AA3	Monroe NY	0056.00	Low	89.01%
Rochester MSA AA3	Monroe NY	0057.00	Mod	87.76%
Rochester MSA AA3	Monroe NY	0058.00	Low	76.83%
Rochester MSA AA3	Monroe NY	0059.00	Low	84.74%
Rochester MSA AA3	Monroe NY	0060.00	Mod	40.64%
Rochester MSA AA3	Monroe NY	0061.00	Upper*	17.65%
Rochester MSA AA3	Monroe NY	0062.00	Middle	84.15%
Rochester MSA AA3	Monroe NY	0063.00	Mod	87.32%
Rochester MSA AA3	Monroe NY	0064.00	Low	95.50%
Rochester MSA AA3	Monroe NY	0065.00	Low	93.72%
Rochester MSA AA3	Monroe NY	0066.00	Low	90.37%
Rochester MSA AA3	Monroe NY	0067.00	Mod	85.60%
Rochester MSA AA3	Monroe NY	0068.00	Mod	78.13%
Rochester MSA AA3	Monroe NY	0069.00	Low	74.68%
Rochester MSA AA3	Monroe NY	0070.00	Middle	67.54%
Rochester MSA AA3	Monroe NY	0071.00	Low	78.67%

**Assessment Area 3  
Census Tracts**

Rochester MSA AA3	Monroe NY	0075.00	Low	90.85%
Rochester MSA AA3	Monroe NY	0076.00	Upper*	27.16%
Rochester MSA AA3	Monroe NY	0077.00	Middle	32.52%
Rochester MSA AA3	Monroe NY	0078.01	Upper*	17.48%
Rochester MSA AA3	Monroe NY	0078.02	Upper*	15.79%
Rochester MSA AA3	Monroe NY	0079.00	Low	90.91%
Rochester MSA AA3	Monroe NY	0080.00	Mod	93.49%
Rochester MSA AA3	Monroe NY	0081.00	Mod	85.37%
Rochester MSA AA3	Monroe NY	0082.00	Low	86.42%
Rochester MSA AA3	Monroe NY	0083.01	Low	74.23%
Rochester MSA AA3	Monroe NY	0084.00	Low	90.57%
Rochester MSA AA3	Monroe NY	0085.00	Mod	32.01%
Rochester MSA AA3	Monroe NY	0086.00	Mod	39.99%
Rochester MSA AA3	Monroe NY	0087.02	N/A	74.00%
Rochester MSA AA3	Monroe NY	0088.01	Low	73.77%
Rochester MSA AA3	Monroe NY	0092.00	Low	92.97%
Rochester MSA AA3	Monroe NY	0093.01	Low	87.63%
Rochester MSA AA3	Monroe NY	0093.02	Mod	42.17%
Rochester MSA AA3	Monroe NY	0094.01	Upper*	53.50%
Rochester MSA AA3	Monroe NY	0094.02	Middle	49.09%
Rochester MSA AA3	Monroe NY	0094.03	N/A	71.67%
Rochester MSA AA3	Monroe NY	0094.04	N/A	43.60%
Rochester MSA AA3	Monroe NY	0095.00	Mod	58.31%
Rochester MSA AA3	Monroe NY	0096.01	N/A	86.77%
Rochester MSA AA3	Monroe NY	0096.02	Low	84.55%
Rochester MSA AA3	Monroe NY	0096.05	Low	81.48%
Rochester MSA AA3	Monroe NY	0101.00	Middle	15.44%
Rochester MSA AA3	Monroe NY	0102.00	Upper*	10.43%
Rochester MSA AA3	Monroe NY	0103.00	Upper*	13.14%
Rochester MSA AA3	Monroe NY	0104.00	Middle	33.49%
Rochester MSA AA3	Monroe NY	0105.00	Upper*	12.93%
Rochester MSA AA3	Monroe NY	0106.01	Mod	29.25%
Rochester MSA AA3	Monroe NY	0106.02	Middle	26.92%
Rochester MSA AA3	Monroe NY	0107.00	Middle	17.86%
Rochester MSA AA3	Monroe NY	0108.00	Middle	17.33%
Rochester MSA AA3	Monroe NY	0109.01	Mod	56.88%
Rochester MSA AA3	Monroe NY	0109.02	Mod	31.29%
Rochester MSA AA3	Monroe NY	0110.00	Middle	27.92%
Rochester MSA AA3	Monroe NY	0111.00	Middle	20.95%
Rochester MSA AA3	Monroe NY	0112.01	Middle	9.55%
Rochester MSA AA3	Monroe NY	0112.03	Upper*	10.01%
Rochester MSA AA3	Monroe NY	0112.05	Upper*	10.16%
Rochester MSA AA3	Monroe NY	0112.07	Middle	15.12%
Rochester MSA AA3	Monroe NY	0112.09	Middle	18.20%
Rochester MSA AA3	Monroe NY	0112.10	Upper*	7.63%
Rochester MSA AA3	Monroe NY	0113.02	Upper*	10.56%
Rochester MSA AA3	Monroe NY	0113.03	Upper*	8.51%
Rochester MSA AA3	Monroe NY	0113.04	Upper*	11.73%
Rochester MSA AA3	Monroe NY	0114.01	Middle	24.57%
Rochester MSA AA3	Monroe NY	0114.02	Middle	10.31%
Rochester MSA AA3	Monroe NY	0114.03	Mod	25.94%
Rochester MSA AA3	Monroe NY	0115.03	Upper*	12.46%
Rochester MSA AA3	Monroe NY	0115.04	Upper*	13.35%
Rochester MSA AA3	Monroe NY	0115.05	Upper*	14.61%
Rochester MSA AA3	Monroe NY	0115.06	Upper*	9.64%

**Assessment Area 3  
Census Tracts**

Rochester MSA AA3	Monroe NY	0115.07	Upper*	17.66%
Rochester MSA AA3	Monroe NY	0116.01	Middle	13.11%
Rochester MSA AA3	Monroe NY	0116.03	Mod	16.50%
Rochester MSA AA3	Monroe NY	0116.04	Upper*	11.58%
Rochester MSA AA3	Monroe NY	0116.05	Middle	12.82%
Rochester MSA AA3	Monroe NY	0117.05	Upper*	10.21%
Rochester MSA AA3	Monroe NY	0117.07	Upper*	10.58%
Rochester MSA AA3	Monroe NY	0117.08	Upper*	10.28%
Rochester MSA AA3	Monroe NY	0117.09	Upper*	12.09%
Rochester MSA AA3	Monroe NY	0117.10	Upper*	13.34%
Rochester MSA AA3	Monroe NY	0117.11	Upper*	10.70%
Rochester MSA AA3	Monroe NY	0117.12	Upper*	13.15%
Rochester MSA AA3	Monroe NY	0118.00	Middle	11.96%
Rochester MSA AA3	Monroe NY	0119.01	Middle	17.69%
Rochester MSA AA3	Monroe NY	0119.03	Upper*	9.45%
Rochester MSA AA3	Monroe NY	0119.04	Upper*	8.94%
Rochester MSA AA3	Monroe NY	0120.00	Middle	18.50%
Rochester MSA AA3	Monroe NY	0121.00	Middle	16.43%
Rochester MSA AA3	Monroe NY	0122.01	Upper*	14.38%
Rochester MSA AA3	Monroe NY	0122.02	Upper*	11.96%
Rochester MSA AA3	Monroe NY	0123.01	Upper*	19.52%
Rochester MSA AA3	Monroe NY	0123.04	Upper*	19.61%
Rochester MSA AA3	Monroe NY	0123.05	Upper*	21.50%
Rochester MSA AA3	Monroe NY	0123.07	Upper*	38.19%
Rochester MSA AA3	Monroe NY	0123.08	Upper*	21.09%
Rochester MSA AA3	Monroe NY	0124.01	Upper*	8.92%
Rochester MSA AA3	Monroe NY	0124.02	Upper*	8.54%
Rochester MSA AA3	Monroe NY	0125.00	Upper*	12.72%
Rochester MSA AA3	Monroe NY	0126.00	Upper*	15.51%
Rochester MSA AA3	Monroe NY	0127.00	Upper*	17.17%
Rochester MSA AA3	Monroe NY	0128.00	Middle	28.86%
Rochester MSA AA3	Monroe NY	0129.00	Upper*	25.18%
Rochester MSA AA3	Monroe NY	0130.03	Upper*	22.87%
Rochester MSA AA3	Monroe NY	0130.04	Middle	34.20%
Rochester MSA AA3	Monroe NY	0130.05	Middle	48.15%
Rochester MSA AA3	Monroe NY	0130.06	Mod	45.85%
Rochester MSA AA3	Monroe NY	0131.01	Middle	27.95%
Rochester MSA AA3	Monroe NY	0131.03	Upper*	35.08%
Rochester MSA AA3	Monroe NY	0131.04	Mod	41.37%
Rochester MSA AA3	Monroe NY	0132.03	Upper*	25.87%
Rochester MSA AA3	Monroe NY	0132.05	Middle	39.75%
Rochester MSA AA3	Monroe NY	0132.06	Upper*	39.80%
Rochester MSA AA3	Monroe NY	0132.07	Upper*	24.45%
Rochester MSA AA3	Monroe NY	0132.08	Middle	27.76%
Rochester MSA AA3	Monroe NY	0133.00	Upper*	10.37%
Rochester MSA AA3	Monroe NY	0134.01	Mod	30.52%
Rochester MSA AA3	Monroe NY	0134.02	Middle	13.38%
Rochester MSA AA3	Monroe NY	0135.03	Upper*	11.22%
Rochester MSA AA3	Monroe NY	0135.05	Middle	27.91%
Rochester MSA AA3	Monroe NY	0135.07	Upper*	14.17%
Rochester MSA AA3	Monroe NY	0135.08	Upper*	11.28%
Rochester MSA AA3	Monroe NY	0135.09	Upper*	16.79%
Rochester MSA AA3	Monroe NY	0135.10	Middle	16.36%
Rochester MSA AA3	Monroe NY	0135.11	Middle	36.70%
Rochester MSA AA3	Monroe NY	0136.01	Mod	31.73%

**Assessment Area 3  
Census Tracts**

Rochester MSA AA3	Monroe NY	0136.03	Upper*	17.65%
Rochester MSA AA3	Monroe NY	0136.04	Mod	29.87%
Rochester MSA AA3	Monroe NY	0137.01	Mod	25.20%
Rochester MSA AA3	Monroe NY	0137.02	Middle	23.59%
Rochester MSA AA3	Monroe NY	0138.00	Mod	30.38%
Rochester MSA AA3	Monroe NY	0139.01	Mod	25.64%
Rochester MSA AA3	Monroe NY	0139.02	Mod	49.23%
Rochester MSA AA3	Monroe NY	0140.01	Middle	20.32%
Rochester MSA AA3	Monroe NY	0140.03	Middle	27.41%
Rochester MSA AA3	Monroe NY	0140.04	Middle	31.28%
Rochester MSA AA3	Monroe NY	0141.02	Middle	25.23%
Rochester MSA AA3	Monroe NY	0141.03	Middle	22.83%
Rochester MSA AA3	Monroe NY	0141.04	Middle	19.52%
Rochester MSA AA3	Monroe NY	0142.02	Middle	23.04%
Rochester MSA AA3	Monroe NY	0142.04	Middle	25.89%
Rochester MSA AA3	Monroe NY	0142.05	Middle	31.81%
Rochester MSA AA3	Monroe NY	0142.06	Middle	30.69%
Rochester MSA AA3	Monroe NY	0143.01	Mod	36.83%
Rochester MSA AA3	Monroe NY	0143.02	Middle	30.59%
Rochester MSA AA3	Monroe NY	0144.00	Middle	32.87%
Rochester MSA AA3	Monroe NY	0145.01	Middle	16.33%
Rochester MSA AA3	Monroe NY	0145.03	Middle	23.27%
Rochester MSA AA3	Monroe NY	0145.04	Upper*	25.51%
Rochester MSA AA3	Monroe NY	0145.05	Middle	19.87%
Rochester MSA AA3	Monroe NY	0146.01	Upper*	18.44%
Rochester MSA AA3	Monroe NY	0146.02	Middle	29.44%
Rochester MSA AA3	Monroe NY	0147.00	Middle	14.50%
Rochester MSA AA3	Monroe NY	0148.02	Upper*	8.45%
Rochester MSA AA3	Monroe NY	0148.03	Middle	7.72%
Rochester MSA AA3	Monroe NY	0148.05	Mod	11.37%
Rochester MSA AA3	Monroe NY	0148.06	Middle	9.77%
Rochester MSA AA3	Monroe NY	0149.01	Middle	11.45%
Rochester MSA AA3	Monroe NY	0149.03	Upper*	9.37%
Rochester MSA AA3	Monroe NY	0149.05	Upper*	14.52%
Rochester MSA AA3	Monroe NY	0149.06	Middle	11.16%
Rochester MSA AA3	Monroe NY	0150.00	Middle	8.34%
Rochester MSA AA3	Monroe NY	0151.01	Middle	12.04%
Rochester MSA AA3	Monroe NY	0151.02	Middle	11.27%
Rochester MSA AA3	Monroe NY	0152.00	Middle	13.37%
Rochester MSA AA3	Monroe NY	0153.01	N/A	28.60%
Rochester MSA AA3	Monroe NY	0153.03	Middle	16.65%
Rochester MSA AA3	Monroe NY	0153.04	Middle	18.20%
Rochester MSA AA3	Monroe NY	0154.00	Middle	12.93%
Rochester MSA AA3	Monroe NY	9800.00	N/A	0.00%
Rochester MSA AA3	Monroe NY	9801.00	N/A	22.58%
Rochester MSA AA3	Monroe NY	9802.00	N/A	5.88%
Rochester MSA AA3	Monroe NY	9900.00	N/A	0.00%
Rochester MSA AA3	Ontario NY	0501.01	Upper*	10.98%
Rochester MSA AA3	Ontario NY	0501.03	Mod	11.95%
Rochester MSA AA3	Ontario NY	0501.04	Upper*	11.06%
Rochester MSA AA3	Ontario NY	0501.05	Upper*	9.52%
Rochester MSA AA3	Ontario NY	0501.06	Upper*	8.17%
Rochester MSA AA3	Ontario NY	0502.03	Middle	23.92%
Rochester MSA AA3	Ontario NY	0502.04	Middle	7.39%
Rochester MSA AA3	Ontario NY	0502.05	Middle	15.51%

**Assessment Area 3  
Census Tracts**

Rochester MSA AA3	Ontario NY	0502.06	Mod	15.92%
Rochester MSA AA3	Ontario NY	0503.02	Middle	8.63%
Rochester MSA AA3	Ontario NY	0503.03	Middle	13.56%
Rochester MSA AA3	Ontario NY	0503.04	Middle	10.75%
Rochester MSA AA3	Ontario NY	0504.01	Middle	8.83%
Rochester MSA AA3	Ontario NY	0504.02	Mod	8.41%
Rochester MSA AA3	Ontario NY	0505.01	Middle	8.60%
Rochester MSA AA3	Ontario NY	0505.02	Middle	8.21%
Rochester MSA AA3	Ontario NY	0506.01	Upper*	6.70%
Rochester MSA AA3	Ontario NY	0506.03	Middle	11.94%
Rochester MSA AA3	Ontario NY	0506.04	Upper*	12.06%
Rochester MSA AA3	Ontario NY	0508.00	Mod	11.32%
Rochester MSA AA3	Ontario NY	0509.00	Upper*	11.43%
Rochester MSA AA3	Ontario NY	0510.01	Mod	11.71%
Rochester MSA AA3	Ontario NY	0511.01	Mod	16.73%
Rochester MSA AA3	Ontario NY	0511.02	Upper*	10.38%
Rochester MSA AA3	Ontario NY	0512.00	Middle	11.85%
Rochester MSA AA3	Ontario NY	0513.01	Middle	6.82%
Rochester MSA AA3	Ontario NY	0513.02	Middle	6.98%
Rochester MSA AA3	Ontario NY	0514.00	Middle	7.75%
Rochester MSA AA3	Ontario NY	0515.01	Upper*	11.64%
Rochester MSA AA3	Ontario NY	0515.02	Mod	32.62%
Rochester MSA AA3	Ontario NY	0516.00	Middle	16.11%
Rochester MSA AA3	Ontario NY	0517.00	Mod	48.44%
Rochester MSA AA3	Ontario NY	0518.01	Mod	36.21%
Rochester MSA AA3	Ontario NY	0519.00	Mod	22.15%
Rochester MSA AA3	Ontario NY	0520.01	Middle	7.31%
Rochester MSA AA3	Ontario NY	0520.02	Middle	6.74%
Rochester MSA AA3	Ontario NY	0520.03	Middle	5.93%
Rochester MSA AA3	Ontario NY	0521.01	Middle	5.79%
Rochester MSA AA3	Ontario NY	0521.02	Middle	7.92%
Rochester MSA AA3	Ontario NY	0522.00	Mod	7.53%
Rochester MSA AA3	Wayne NY	0201.03	Middle	8.30%
Rochester MSA AA3	Wayne NY	0201.04	Middle	7.15%
Rochester MSA AA3	Wayne NY	0201.05	Middle	9.09%
Rochester MSA AA3	Wayne NY	0201.06	Middle	10.81%
Rochester MSA AA3	Wayne NY	0202.01	Middle	8.87%
Rochester MSA AA3	Wayne NY	0202.02	Upper*	8.19%
Rochester MSA AA3	Wayne NY	0203.02	Middle	9.34%
Rochester MSA AA3	Wayne NY	0203.03	Middle	11.06%
Rochester MSA AA3	Wayne NY	0204.01	Middle	12.12%
Rochester MSA AA3	Wayne NY	0204.02	Middle	15.54%
Rochester MSA AA3	Wayne NY	0205.00	Middle	10.21%
Rochester MSA AA3	Wayne NY	0206.01	Mod	6.63%
Rochester MSA AA3	Wayne NY	0206.02	Middle	10.37%
Rochester MSA AA3	Wayne NY	0207.00	Middle	11.10%
Rochester MSA AA3	Wayne NY	0208.00	Upper*	17.60%
Rochester MSA AA3	Wayne NY	0209.00	Mod	27.39%
Rochester MSA AA3	Wayne NY	0210.00	Middle	9.98%
Rochester MSA AA3	Wayne NY	0211.00	Mod	21.09%
Rochester MSA AA3	Wayne NY	0212.00	Middle	23.85%
Rochester MSA AA3	Wayne NY	0214.00	Mod	25.33%
Rochester MSA AA3	Wayne NY	0215.01	Middle	10.04%
Rochester MSA AA3	Wayne NY	0215.02	Mod	9.32%
Rochester MSA AA3	Wayne NY	0216.00	Middle	8.97%



**Assessment Area 3**  
**Census Tracts**

Rochester MSA AA3	Wayne NY	0217.00	Mod	9.00%
Rochester MSA AA3	Wayne NY	0218.00	Mod	16.35%
Rochester MSA AA3	Wayne NY	9901.00	N/A	0.00%



Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BROWARD COUNTY (011), FL</b>										
<b>MSA 22744</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	86	0	0	0	0	1	11	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	1	11	0	0
<b>PUTNAM COUNTY (107), FL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	1	27	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	113	0	0	0	0	2	38	0	0
STATE TOTAL	3	113	0	0	0	0	2	38	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FREDERICK COUNTY (021), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	0	0	0	0	1	32	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	32	0	0	0	0	1	32	0	0
STATE TOTAL	1	32	0	0	0	0	1	32	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PLYMOUTH COUNTY (023), MA</b>										
<b>MSA 14454</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	118	0	0	1	118	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	118	0	0	1	118	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	118	0	0	1	118	0	0
STATE TOTAL	0	0	1	118	0	0	1	118	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BERGEN COUNTY (003), NJ</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	424	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	424	0	0	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAMDEN COUNTY (007), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	3	0	0	0	0	1	3	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	1	3	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	3	0	0	1	424	1	3	0	0
STATE TOTAL	1	3	0	0	1	424	1	3	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALBANY COUNTY (001), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	350	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0
<b>ALLEGANY COUNTY (003), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CATTARAUGUS COUNTY (009), NY 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	1	350	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	350	1	21	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	252	0	0	2	1,343	5	102	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	252	0	0	2	1,343	5	102	0	0
<b>Totals For County: (009) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	273	0	0	3	1,693	6	123	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	273	0	0	3	1,693	6	123	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHAUTAUQUA COUNTY (013), NY 2/</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	212	2	366	1	263	6	248	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	212	2	366	1	263	6	248	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	424	1	150	1	578	4	282	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	424	1	150	1	578	4	282	0	0
<b>Totals For County: (013) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	636	3	516	2	841	10	530	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	636	3	516	2	841	10	530	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	84	3	450	1	425	3	509	0	0
Median Family Income 30-40%	17	559	6	955	2	587	16	584	0	0
Median Family Income 40-50%	38	1,127	11	2,198	14	7,542	41	3,119	0	0
Median Family Income 50-60%	8	308	5	725	5	2,136	8	335	0	0
Median Family Income 60-70%	16	455	2	240	2	1,045	19	1,395	0	0
Median Family Income 70-80%	42	1,372	11	2,037	13	6,483	38	1,472	0	0
Median Family Income 80-90%	43	1,202	13	2,116	13	6,320	39	1,429	0	0
Median Family Income 90-100%	87	2,482	12	2,090	16	8,543	83	3,175	0	0
Median Family Income 100-110%	119	3,212	16	2,634	19	10,752	116	5,545	0	0
Median Family Income 110-120%	75	2,264	8	1,343	6	2,085	74	3,015	0	0
Median Family Income >= 120%	371	10,683	54	9,775	41	19,905	359	13,710	0	0
Median Family Income Not Known	23	765	16	2,818	17	8,671	28	2,309	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	841	24,513	157	27,381	149	74,494	824	36,597	0	0
<b>GENESEE COUNTY (037), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	1	657	0	0	0	0
Middle Income	3	33	0	0	2	1,170	3	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	33	1	225	3	1,827	3	33	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LIVINGSTON COUNTY (051), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	1	450	1	89	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	1	450	1	89	0	0
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0003</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	1	17	2	413	1	788	1	17	0	0
Median Family Income 30-40%	1	48	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	1	300	0	0	0	0
Median Family Income 50-60%	2	112	1	162	0	0	1	90	0	0
Median Family Income 60-70%	3	102	0	0	0	0	2	30	0	0
Median Family Income 70-80%	2	26	0	0	0	0	2	26	0	0
Median Family Income 80-90%	3	87	1	182	0	0	3	87	0	0
Median Family Income 90-100%	1	51	0	0	2	730	1	51	0	0
Median Family Income 100-110%	2	72	0	0	2	1,750	1	12	0	0
Median Family Income 110-120%	5	174	0	0	0	0	5	174	0	0
Median Family Income >= 120%	22	843	4	581	0	0	23	1,062	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	42	1,532	9	1,588	6	3,568	39	1,549	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	48	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	0	0	0	0
<b>NIAGARA COUNTY (063), NY</b>										
<b>MSA 15380</b>										
<b>Inside AA 0001</b>										
Low Income	8	201	1	150	0	0	8	201	0	0
Moderate Income	16	590	4	740	3	1,427	16	766	0	0
Middle Income	52	1,476	7	1,102	4	1,622	54	1,893	0	0
Upper Income	26	665	6	1,089	4	2,531	26	805	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	102	2,932	18	3,081	11	5,580	104	3,665	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ONTARIO COUNTY (069), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	2	395	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	2	395	0	0	1	65	0	0
<b>PUTNAM COUNTY (079), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	90	0	0	1	350	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	1	350	0	0	0	0
<b>SARATOGA COUNTY (091), NY</b>										
<b>MSA 10580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STEUBEN COUNTY (101), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
<b>TOMPKINS COUNTY (109), NY</b>										
<b>MSA 27060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
<b>WAYNE COUNTY (117), NY</b>										
<b>MSA 40380</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	1	97	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	1	97	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WYOMING COUNTY (121), NY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	33	0	0	0	0	2	33	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	2	33	0	0
TOTAL INSIDE AA IN STATE	995	29,372	188	32,811	168	84,255	976	42,242	0	0
TOTAL OUTSIDE AA IN STATE	25	1,123	2	375	9	4,898	19	693	0	0
STATE TOTAL	1,020	30,495	190	33,186	177	89,153	995	42,935	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (049), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	89	1	205	1	281	1	89	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	1	205	1	281	1	89	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	89	1	205	1	281	1	89	0	0
STATE TOTAL	1	89	1	205	1	281	1	89	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	700	1	700	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	700	1	700	0	0
STATE TOTAL	0	0	0	0	1	700	1	700	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	995	29,372	188	32,811	168	84,255	976	42,242	0	0
TOTAL OUTSIDE AA	32	1,429	4	698	12	6,303	26	1,673	0	0
TOTAL INSIDE & OUTSIDE	1,027	30,801	192	33,509	180	90,558	1,002	43,915	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Evans Bank, N.A.**

**Respondent ID: 0000011583**  
**Agency: OCC - 1**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ERIE COUNTY (029) - MSA 15380	1,147	126,388	824	36,597	0	0
NY - NIAGARA COUNTY (063) - MSA 15380	131	11,593	104	3,665	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA 2/	2	371	1	21	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	10	841	6	248	0	0
NY - MONROE COUNTY (055) - MSA 40380	57	6,688	39	1,549	0	0
NY - ONTARIO COUNTY (069) - MSA 40380	3	460	1	65	0	0
NY - WAYNE COUNTY (117) - MSA 40380	1	97	1	97	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Evans Bank, N.A.**

PAGE: 1 OF 1

**Respondent ID: 0000011583**  
**Agency: OCC - 1**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	5	29,331	0	0
Purchased	0	0	0	0
Total	5	29,331	0	0
Consortium/Third Party Loans (optional)				

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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**ASSESSMENT AREA - 0001**

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income 20-30%**

0016.00 0027.02\* 0035.00 0044.02\* 0070.00\*

**Median Family Income 30-40%**

0028.00 0036.00 0040.01 0059.00\* 0069.01 0071.01 0071.02 0083.00 0168.00 0171.00

**Median Family Income 40-50%**

0002.00\* 0005.00 0014.02 0015.00\* 0017.00 0024.00 0029.00\* 0033.01\* 0033.02 0037.00 0038.00  
0039.01\* 0043.00 0055.00 0056.00 0058.01\* 0058.02\* 0061.00 0091.15\* 0163.00 0164.00 0166.00\*  
0174.00

**Median Family Income 50-60%**

0011.00\* 0023.00 0030.00 0031.00 0034.00\* 0041.00 0042.00 0044.01\* 0057.00 0101.02 0104.00\*  
0170.00\* 9400.00\*

**Median Family Income 60-70%**

0010.00\* 0025.02 0047.00 0052.02 0069.02 0072.02 0123.00 0124.00 0125.01

**Median Family Income 70-80%**

0001.10 0009.00\* 0049.00 0066.01 0084.00 0098.00 0099.00 0102.02 0103.00\* 0106.00\* 0107.00  
0109.01 0109.02 0114.00\* 0115.00\* 0130.01 0145.02 0162.00 0167.00

**Median Family Income 80-90%**

0019.00 0063.01 0065.01 0077.00 0080.03 0082.02 0092.00 0100.01 0100.02 0100.03 0108.03  
0110.00\* 0144.00 0148.01 0159.00 0172.00 0175.01\*

**Median Family Income 90-100%**

0008.00 0051.00 0068.00 0076.00 0080.01 0082.01 0087.00 0091.07 0093.01 0101.03 0111.00  
0113.00 0116.00 0128.00\* 0129.01 0130.02 0145.01 0150.03 0153.02 0155.03 0158.00

**Median Family Income 100-110%**

0006.00 0045.00 0046.01 0050.00 0054.00 0066.02 0067.01 0078.00\* 0079.02 0079.03 0079.04  
0079.05 0080.02 0088.00 0091.12 0093.02 0097.01 0097.02 0105.00\* 0108.05 0108.07 0108.08  
0112.00 0118.00 0120.01 0125.02\* 0132.01 0143.00 0149.01 0151.02 0152.02 0154.01 0155.01

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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0155.04 0156.00 0157.00 0175.02\*

**Median Family Income 110-120%**

0079.01 0081.01 0085.00 0086.00 0091.06\* 0091.09 0091.16 0095.02 0108.04 0108.09 0139.00

0149.03 0151.01 0153.01 0154.02

**Median Family Income >= 120%**

0007.00 0048.00 0052.01 0053.00 0063.02 0067.02 0073.02 0073.03 0073.04 0081.02 0089.00

0090.04 0090.06 0090.07 0090.08 0090.09 0090.10 0091.04 0091.13 0091.14 0094.01 0094.02

0095.01 0096.00 0101.01 0102.01 0117.00 0120.02 0120.03 0129.02 0131.01 0131.02 0132.02

0133.00 0134.00 0135.01 0135.02 0136.00 0137.01 0137.02 0138.00 0140.00 0141.01 0141.02

0142.04 0142.06 0142.07 0142.08 0142.09 0146.01 0146.03 0146.04 0147.01 0147.02 0148.03

0150.01 0150.02 0152.01 0169.00 0173.00

**Median Family Income Not Known**

0046.02 0062.01\* 0091.10\* 0149.04\* 0161.00\* 0165.00 9401.00\* 9900.00\*

**NIAGARA COUNTY (063), NY**

**MSA: 15380**

**Low Income**

0202.00 0205.00 0206.00\* 0207.00\* 0209.00 0210.00 0212.00 0213.00\*

**Moderate Income**

0203.00 0204.00\* 0211.00 0214.00\* 0217.00 0220.00\* 0226.01 0230.01\* 0231.00 0235.00 0236.00

0237.00 9400.01\*

**Middle Income**

0201.00\* 0221.00\* 0222.00\* 0223.00\* 0224.01\* 0225.00 0226.02 0228.04 0229.01 0229.02\* 0232.00

0233.00 0234.01 0234.05 0238.00\* 0239.01 0239.02\* 0240.01 0240.02 0241.01 0241.02 0242.01

0242.02\* 0243.01\* 0243.02 0244.01 0244.06 0245.01 0245.02

**Upper Income**

0227.02 0227.11 0227.12 0228.03 0234.02\* 0234.04 0243.03 0244.04 0244.05 0246.00

**Income Not Known**

9401.00\* 9900.00\*

**ASSESSMENT AREA - 0002**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

\* denotes no loans made in specified tracts

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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**CATTARAUGUS COUNTY (009), NY 2/**

**MSA: NA**

**Low Income**

9400.00\*

**Middle Income**

9604.00

**CHAUTAUQUA COUNTY (013), NY 2/**

**MSA: NA**

**Middle Income**

0351.00 0353.00 0361.00 0376.00

**ASSESSMENT AREA - 0003**

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income 20-30%**

0002.00 0013.00\* 0015.00\* 0023.00\* 0050.00\* 0052.00\* 0053.00\* 0056.00\* 0079.00\* 0080.00\* 0092.00\*  
0093.01\* 0094.00 0096.02\* 0096.03

**Median Family Income 30-40%**

0007.00\* 0024.00\* 0027.00\* 0032.00 0039.00\* 0041.00\* 0048.00\* 0049.00\* 0055.00\* 0057.00\* 0064.00\*  
0065.00\* 0066.00\* 0069.00\* 0087.02\* 0093.02\* 0095.00\*

**Median Family Income 40-50%**

0019.00\* 0022.00\* 0040.00 0046.02\* 0047.01\* 0047.02\* 0058.00\* 0059.00 0075.00\* 0084.00\* 0096.01\*  
0096.04\*

**Median Family Income 50-60%**

0018.00\* 0020.00\* 0030.00\* 0033.00\* 0034.00\* 0051.00\* 0054.00\* 0062.00\* 0063.00\* 0067.00\* 0068.00\*  
0070.00\* 0081.00\* 0082.00\* 0087.01 0088.00 0139.02\* 0143.01\*

**Median Family Income 60-70%**

0010.00 0021.00\* 0071.00 0083.01\* 0109.02\* 0116.03

**Median Family Income 70-80%**

0038.05\* 0085.00 0106.01 0109.01\* 0138.00\*

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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**Median Family Income 80-90%**

0029.00 0036.00\* 0037.00\* 0060.00\* 0104.00\* 0114.00 0120.00\* 0121.00\* 0130.01\* 0131.04\* 0134.01\*  
0135.05\* 0136.01\* 0140.03\* 0141.02\* 0142.03\* 0143.02\*

**Median Family Income 90-100%**

0077.00\* 0086.00\* 0107.00\* 0110.00\* 0112.08\* 0131.01 0136.04\* 0137.01\* 0137.02\* 0139.01\* 0140.01\*  
0140.04\* 0142.02 0145.03\* 0146.02\* 0148.04\* 0151.02\* 0153.03\* 0153.04\*

**Median Family Income 100-110%**

0035.00\* 0076.00\* 0101.00 0141.03\* 0142.04\* 0144.00 0145.05\* 0146.01\* 0147.00\* 0148.02\* 0151.01\*

**Median Family Income 110-120%**

0106.02 0108.00\* 0111.00\* 0112.03\* 0119.02 0132.03\* 0132.05\* 0134.02\* 0135.06\* 0136.03 0141.04\*  
0145.01\* 0150.00\* 0152.00\* 0154.00\*

**Median Family Income >= 120%**

0031.00\* 0061.00\* 0078.01 0078.02\* 0102.00\* 0103.00 0105.00\* 0112.01\* 0112.05\* 0112.07\* 0113.01\*  
0113.02\* 0115.01 0115.03 0115.04\* 0115.05 0116.01 0116.04\* 0116.05 0117.03\* 0117.05\* 0117.06\*  
0117.07\* 0117.08 0118.00 0119.01 0122.01 0122.02\* 0123.01\* 0123.04\* 0123.05\* 0123.06 0124.01\*  
0124.02\* 0125.00 0126.00 0127.00\* 0128.00\* 0129.00 0130.02\* 0131.03\* 0132.04\* 0132.06\* 0133.00\*  
0135.03\* 0135.07\* 0135.08 0145.04\* 0148.03\* 0149.01 0149.03\* 0149.05\* 0149.06\*

**Median Family Income Not Known**

0038.02\* 0153.01\* 9800.00\* 9801.00\* 9900.00\*

**ONTARIO COUNTY (069), NY**

**MSA: 40380**

**Moderate Income**

0510.00\* 0511.00\* 0517.00\* 0518.00\* 0522.00\*

**Middle Income**

0502.01 0502.02\* 0503.01\* 0503.02\* 0504.00 0505.00\* 0506.02\* 0509.00\* 0512.00\* 0513.00\* 0514.00\*  
0515.00\* 0516.00\* 0519.00\* 0520.00 0521.00\*

**Upper Income**

0501.01\* 0501.02\* 0506.01\* 0508.00\*

**WAYNE COUNTY (117), NY**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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**MSA: 40380**

**Moderate Income**

0209.00\* 0211.00\* 0212.00\* 0214.00\* 0215.02\* 0216.00\* 0218.00\*

**Middle Income**

0201.02\* 0202.01\* 0203.01\* 0203.02\* 0204.01\* 0204.02\* 0205.00\* 0206.00\* 0207.00\* 0208.00\* 0210.00\*

0215.01\* 0217.00\*

**Upper Income**

0201.01 0202.02\*

**Income Not Known**

9901.00\*

**OUTSIDE ASSESSMENT AREA**

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 60-70%**

0028.00

**BROWARD COUNTY (011), FL**

**MSA: 22744**

**Median Family Income >= 120%**

0301.00 0312.02

**PUTNAM COUNTY (107), FL**

**MSA: NA**

**Moderate Income**

9513.00

**FREDERICK COUNTY (021), MD**

**MSA: 23224**

**Middle Income**

7756.00

**PLYMOUTH COUNTY (023), MA**

**MSA: 14454**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

**\* denotes no loans made in specified tracts**

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

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**Median Family Income 100-110%**

5601.00

**BERGEN COUNTY (003), NJ**

**MSA: 35614**

**Median Family Income >= 120%**

0174.00

**CAMDEN COUNTY (007), NJ**

**MSA: 15804**

**Median Family Income >= 120%**

6035.07

**ALBANY COUNTY (001), NY**

**MSA: 10580**

**Low Income**

0011.00

**ALLEGANY COUNTY (003), NY**

**MSA: NA**

**Middle Income**

9505.00

**CATTARAUGUS COUNTY (009), NY 2/**

**MSA: NA**

**Middle Income**

9603.00 9607.02 9608.00 9614.00

**CHAUTAUQUA COUNTY (013), NY 2/**

**MSA: NA**

**Middle Income**

0355.00 0357.00 0360.00 0364.01 0364.02 0366.00 0369.02

**GENESEE COUNTY (037), NY**

**MSA: NA**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000011583**

\* denotes no loans made in specified tracts

**Agency: OCC - 1**

**Institution: Evans Bank, N.A.**

---

**Moderate Income**

9507.00

**Middle Income**

9503.00 9514.00

**LIVINGSTON COUNTY (051), NY**

**MSA: 40380**

**Middle Income**

0302.02 0313.00

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income >= 120%**

0009.00

**PUTNAM COUNTY (079), NY**

**MSA: 35614**

**Upper Income**

0107.00

**SARATOGA COUNTY (091), NY**

**MSA: 10580**

**Upper Income**

0625.08

**STEUBEN COUNTY (101), NY**

**MSA: NA**

**Middle Income**

9604.00

**TOMPKINS COUNTY (109), NY**

**MSA: 27060**

**Middle Income**

0023.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: Evans Bank, N.A.**

---

**Respondent ID: 0000011583**

**Agency: OCC - 1**

**WYOMING COUNTY (121), NY**

**MSA: NA**

**Middle Income**

9702.00 9710.00

**FRANKLIN COUNTY (049), OH**

**MSA: 18140**

**Median Family Income >= 120%**

0073.94

**ALLEGHENY COUNTY (003), PA**

**MSA: 38300**

**Median Family Income >= 120%**

4211.00

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2021 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000011583**

**Institution: Evans Bank, N.A.**

**Agency: OCC - 1**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	322	322	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
<b>Total</b>	<b>334</b>	<b>334</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MANATEE COUNTY (081), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	90	0	0	0	0	1	90	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	0	0	1	90	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	126	0	0	0	0	2	126	0	0
STATE TOTAL	2	126	0	0	0	0	2	126	0	0

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CATTARAUGUS COUNTY (009), NY 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	147	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	147	1	350	0	0	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
Totals For County: (009) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	147	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	147	1	350	0	0	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAUTAUQUA COUNTY (013), NY 2/										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	200	0	0	1	20	0	0
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	187	2	276	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	187	2	276	0	0	1	100	0	0
Totals For County: (013) 2/										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	187	3	476	0	0	1	100	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	207	3	476	0	0	2	120	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	2	100	4	700	1	400	4	400	0	0
Median Family Income 30-40%	1	66	4	750	0	0	3	491	0	0
Median Family Income 40-50%	8	284	1	200	1	300	6	141	0	0
Median Family Income 50-60%	5	183	2	450	4	1,958	4	133	0	0
Median Family Income 60-70%	2	105	3	600	2	1,000	4	555	0	0
Median Family Income 70-80%	9	246	5	877	7	4,745	9	1,116	0	0
Median Family Income 80-90%	12	444	5	1,100	8	5,095	10	713	0	0
Median Family Income 90-100%	19	780	3	390	9	6,244	14	1,757	0	0
Median Family Income 100-110%	20	699	0	0	4	2,475	17	844	0	0
Median Family Income 110-120%	19	914	3	500	12	4,922	18	2,454	0	0
Median Family Income >= 120%	46	1,903	22	3,881	23	12,298	46	4,344	0	0
Median Family Income Not Known	4	250	1	150	2	1,350	2	50	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	147	5,974	53	9,598	73	40,787	137	12,998	0	0
ESSEX COUNTY (031), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GENESEE COUNTY (037), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	750	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
MONROE COUNTY (055), NY										
MSA 40380										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	2	392	0	0	0	0	0	0
Median Family Income 30-40%	2	50	1	198	1	800	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	165	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	50	0	0	0	0	2	50	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	1	75	1	250	3	1,410	1	500	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	75	1	150	2	1,310	3	1,385	0	0
Median Family Income Not Known	0	0	0	0	2	1,050	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	250	6	1,155	9	5,070	6	1,935	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NIAGARA COUNTY (063), NY										
MSA 15380										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	278	4	789	10	5,776	5	1,128	0	0
Middle Income	8	363	2	300	5	3,475	10	1,638	0	0
Upper Income	1	25	0	0	1	435	2	460	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	666	6	1,089	16	9,686	17	3,226	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	565	1	565	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	565	1	565	0	0
ONTARIO COUNTY (069), NY										
MSA 40380										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	2	489	1	380	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	2	489	2	880	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Respondent ID: 0000011583

Small Business Loans - Originations

Agency: OCC - 1

Institution: Evans Bank, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	1	825	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	825	0	0	0	0
WYOMING COUNTY (121), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	169	6,928	69	12,678	101	56,773	162	18,679	0	0
TOTAL OUTSIDE AA IN STATE	3	287	3	526	4	3,140	4	1,915	0	0
STATE TOTAL	172	7,215	72	13,204	105	59,913	166	20,594	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	169	6,928	69	12,678	101	56,773	162	18,679	0	0
TOTAL OUTSIDE AA	5	413	3	526	4	3,140	6	2,041	0	0
TOTAL INSIDE & OUTSIDE	174	7,341	72	13,204	105	59,913	168	20,720	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Evans Bank, N.A.

Respondent ID: 0000011583

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NY - ERIE COUNTY (029) - MSA 15380	273	56,359	137	12,998	0	0
NY - NIAGARA COUNTY (063) - MSA 15380	36	11,441	17	3,226	0	0
NY - CATTARAUGUS COUNTY (009) - MSA NA 2/	2	497	0	0	0	0
NY - CHAUTAUQUA COUNTY (013) - MSA NA 2/	2	220	1	20	0	0
NY - MONROE COUNTY (055) - MSA 40380	21	6,475	6	1,935	0	0
NY - ONTARIO COUNTY (069) - MSA 40380	5	1,387	1	500	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Evans Bank, N.A.

Respondent ID: 0000011583  
Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	1	4,205	0	0
Purchased	0	0	0	0
Total	1	4,205	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011583

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Evans Bank, N.A.

ASSESSMENT AREA - 0001

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 10-20%

0028.01\*

Median Family Income 20-30%

0014.03\* 0014.04\* 0016.02 0027.03\* 0035.01 0038.00\* 0071.02 0071.04\*

Median Family Income 30-40%

0016.01\* 0027.04\* 0036.00\* 0037.00\* 0040.03\* 0044.02\* 0059.00\* 0071.03 0163.00 0166.00\*

Median Family Income 40-50%

0005.00\* 0015.00\* 0023.00 0024.00\* 0028.02 0029.00\* 0033.02\* 0034.00 0042.00\* 0055.00 0056.00\*

0057.00\* 0058.02\* 0061.00 0069.01\* 0069.04 0070.00\* 0083.00 0124.00 0168.01\* 0171.00\*

Median Family Income 50-60%

0017.00 0030.00\* 0031.00 0033.01\* 0058.01\* 0072.02 0091.15\* 0101.02\* 0123.00\* 0164.00 0168.02

0174.00 9400.00\*

Median Family Income 60-70%

0001.10 0039.01\* 0041.00\* 0044.01\* 0067.02 0100.02 0103.00\* 0104.00\* 0114.00\* 0115.00\* 0162.00\*

0170.00\* 0175.01\*

Median Family Income 70-80%

0002.00\* 0009.00 0019.00\* 0025.02 0035.02\* 0043.00 0046.01 0051.00\* 0052.02\* 0082.02\* 0091.07

0093.01 0099.00 0109.02 0110.00\* 0111.00\* 0125.01\* 0125.02 0148.01\* 0156.00

Median Family Income 80-90%

0011.00\* 0047.02 0049.01\* 0066.01 0069.03\* 0076.00 0078.00\* 0092.00 0097.01 0098.00 0100.01

0100.03 0101.03\* 0102.02\* 0105.00\* 0106.00 0108.03 0108.05\* 0116.00\* 0128.00\* 0129.04 0130.01

0145.01\* 0145.02\* 0155.03

Median Family Income 90-100%

0010.00\* 0040.02 0047.01 0077.00 0079.03\* 0080.03\* 0081.01 0087.00\* 0088.00\* 0091.09\* 0091.12\*

0093.02\* 0097.02 0101.01 0102.01\* 0109.01 0113.00\* 0117.00\* 0129.03 0130.02\* 0144.00 0154.01

0154.02 0155.01\* 0155.04 0157.00\* 0158.00\* 0159.00\* 0172.00 0175.02\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011583

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Evans Bank, N.A.

Median Family Income 100-110%

0006.00 0007.00\* 0008.00\* 0049.02 0050.00\* 0063.01\* 0063.02\* 0073.06\* 0079.01 0079.02\* 0080.02\*  
 0082.01\* 0084.00 0091.16 0095.04 0107.00\* 0108.04 0108.07 0108.08\* 0118.00 0129.02\* 0131.01  
 0146.01 0148.04\* 0148.05\* 0149.03\* 0150.03\* 0151.02\* 0153.02 0173.01\*

Median Family Income 110-120%

0067.01\* 0073.03\* 0080.01 0091.06\* 0108.09\* 0112.02 0132.01 0141.01 0141.02 0142.09\* 0143.00  
 0149.01\* 0151.01\* 0152.01 0152.02 0165.00 0173.02\*

Median Family Income >= 120%

0045.00\* 0048.00 0052.01\* 0053.00\* 0054.00 0065.01 0066.02\* 0068.02 0073.04 0073.05 0079.04\*  
 0079.05 0081.02 0085.00\* 0086.00 0089.00 0090.04 0090.07 0090.08\* 0090.09 0090.10\* 0090.11\*  
 0090.12 0091.04\* 0091.13 0091.14\* 0094.01 0094.02 0095.01\* 0095.03 0096.02 0112.01 0120.01\*  
 0120.02\* 0120.03\* 0131.03 0131.04\* 0132.02 0133.00 0134.00 0135.01 0135.02\* 0136.00\* 0137.01  
 0137.02 0138.01\* 0138.02 0139.00 0140.00 0142.04 0142.06\* 0142.07 0142.08 0146.03 0146.05  
 0146.06 0147.01\* 0147.03 0147.04 0150.01 0150.02\* 0153.01 0169.00

Median Family Income Not Known

0068.01 0091.10\* 0096.01 0167.00\* 9401.00\* 9800.00\* 9803.00\* 9804.00\* 9805.00\* 9900.00\*

NIAGARA COUNTY (063), NY

MSA: 15380

Low Income

0202.00\* 0206.00\* 0209.00\* 0213.00\* 0217.00\*

Moderate Income

0203.00\* 0204.00\* 0205.00\* 0210.00\* 0212.00\* 0214.00\* 0220.00\* 0226.01 0226.02 0227.15 0229.01\*  
 0230.01\* 0233.02 0235.00 0236.00 0237.00 0240.02 0241.02\* 0243.01\* 9400.01\*

Middle Income

0207.00\* 0221.00\* 0222.00\* 0223.00\* 0224.01\* 0225.00 0227.02 0228.04 0229.02\* 0231.00\* 0232.00  
 0233.01\* 0234.01 0234.04 0234.05\* 0238.00\* 0239.01 0239.02\* 0240.01\* 0241.01 0242.01 0242.02\*  
 0244.04\* 0244.05\* 0244.06\* 0245.01 0246.00\*

Upper Income

0201.00\* 0227.13\* 0227.14\* 0227.16\* 0227.17 0228.03\* 0234.02\* 0243.02\* 0243.03\* 0244.01\* 0245.02\*

Income Not Known



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011583

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Evans Bank, N.A.

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0211.00\* 9401.00\* 9900.00\*

ASSESSMENT AREA - 0002

CATTARAUGUS COUNTY (009), NY 2/

MSA: NA

Moderate Income

9400.00\*

Middle Income

9604.00

CHAUTAUQUA COUNTY (013), NY 2/

MSA: NA

Middle Income

0351.00\* 0361.00\* 0376.00

Upper Income

0353.00

ASSESSMENT AREA - 0003

MONROE COUNTY (055), NY

MSA: 40380

Median Family Income 10-20%

0051.00\* 0065.00\*

Median Family Income 20-30%

0002.00\* 0016.00\* 0039.00\* 0046.02\* 0049.00\* 0056.00\* 0096.02 0096.05\*

Median Family Income 30-40%

0013.00\* 0023.00\* 0024.00\* 0040.00\* 0041.00\* 0047.01\* 0050.00\* 0052.00\* 0059.00 0069.00\* 0084.00\*

0092.00\*

Median Family Income 40-50%

0007.00\* 0021.00\* 0022.00\* 0027.00\* 0038.06\* 0048.00\* 0055.00\* 0058.00\* 0064.00\* 0066.00\* 0071.00\*

0075.00\* 0079.00\* 0082.00\* 0083.01\* 0088.01\* 0093.01\*

Median Family Income 50-60%

0019.00\* 0020.00\* 0047.02 0057.00\* 0080.00\* 0081.00\* 0085.00\* 0116.03\*

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011583

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Evans Bank, N.A.

Median Family Income 60-70%

0018.00\* 0030.00\* 0067.00\* 0068.00\* 0093.02\* 0109.01\* 0134.01\*

Median Family Income 70-80%

0029.00\* 0054.00\* 0060.00\* 0063.00\* 0086.00\* 0095.00\* 0106.01\* 0109.02\* 0114.03\* 0130.06\* 0131.04\*  
0136.01\* 0136.04 0137.01 0138.00\* 0139.01\* 0139.02\* 0143.01\* 0148.05\*

Median Family Income 80-90%

0033.00\* 0062.00\* 0077.00\* 0112.09\* 0119.01\* 0120.00\* 0121.00\* 0137.02\* 0142.04\* 0142.06\* 0143.02\*  
0153.04\*

Median Family Income 90-100%

0036.00\* 0070.00\* 0094.02 0107.00\* 0135.05\* 0135.11\* 0140.03\* 0140.04\* 0142.02\* 0145.05\* 0149.01\*  
0149.06\* 0151.01\* 0153.03\*

Median Family Income 100-110%

0034.00\* 0037.00\* 0101.00\* 0104.00\* 0106.02\* 0108.00\* 0111.00\* 0112.07\* 0114.01 0114.02\* 0116.05\*  
0130.04\* 0131.01\* 0132.05\* 0132.08\* 0140.01\* 0141.02\* 0141.04\* 0142.05\* 0144.00 0145.01\* 0146.02\*  
0147.00\* 0152.00\* 0154.00\*

Median Family Income 110-120%

0010.00\* 0110.00\* 0112.01\* 0116.01\* 0118.00\* 0128.00\* 0130.05\* 0134.02\* 0135.10\* 0141.03\* 0145.03\*  
0148.03\* 0148.06\* 0150.00\* 0151.02\*

Median Family Income >= 120%

0031.01 0031.02\* 0035.00\* 0038.07\* 0061.00\* 0076.00\* 0078.01 0078.02\* 0094.01\* 0102.00\* 0103.00\*  
0105.00\* 0112.03\* 0112.05\* 0112.10\* 0113.02\* 0113.03\* 0113.04\* 0115.03\* 0115.04\* 0115.05\* 0115.06\*  
0115.07\* 0116.04\* 0117.05\* 0117.07\* 0117.08\* 0117.09\* 0117.10\* 0117.11\* 0117.12\* 0119.03\* 0119.04\*  
0122.01\* 0122.02\* 0123.01\* 0123.04\* 0123.05\* 0123.07 0123.08\* 0124.01\* 0124.02\* 0125.00\* 0126.00\*  
0127.00\* 0129.00\* 0130.03\* 0131.03\* 0132.03\* 0132.06\* 0132.07\* 0133.00\* 0135.03\* 0135.07\* 0135.08\*  
0135.09\* 0136.03\* 0145.04\* 0146.01\* 0148.02\* 0149.03\* 0149.05\*

Median Family Income Not Known

0032.00\* 0087.02\* 0094.03\* 0094.04\* 0096.01\* 0153.01\* 9800.00\* 9801.00\* 9802.00 9900.00\*

ONTARIO COUNTY (069), NY

MSA: 40380

Moderate Income

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000011583

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: Evans Bank, N.A.

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0501.03\* 0502.06 0504.02\* 0508.00\* 0510.01\* 0511.01\* 0515.02\* 0517.00 0518.01\* 0519.00\* 0522.00\*

Middle Income

0502.03\* 0502.04\* 0502.05\* 0503.02\* 0503.03\* 0503.04\* 0504.01\* 0505.01\* 0505.02\* 0506.03\* 0512.00\*

0513.01\* 0513.02\* 0514.00 0516.00\* 0520.01\* 0520.02\* 0520.03\* 0521.01\* 0521.02\*

Upper Income

0501.01\* 0501.04\* 0501.05\* 0501.06\* 0506.01\* 0506.04\* 0509.00\* 0511.02\* 0515.01\*

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

0206.01\* 0209.00\* 0211.00\* 0214.00\* 0215.02\* 0217.00\* 0218.00\*

Middle Income

0201.03\* 0201.04\* 0201.05\* 0201.06\* 0202.01\* 0203.02\* 0203.03\* 0204.01\* 0204.02\* 0205.00\* 0206.02\*

0207.00\* 0210.00\* 0212.00\* 0215.01\* 0216.00\*

Upper Income

0202.02\* 0208.00\*

Income Not Known

9901.00\*

OUTSIDE ASSESSMENT AREA

MANATEE COUNTY (081), FL

MSA: 35840

Middle Income

0008.05

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0078.31

CATTARAUGUS COUNTY (009), NY 2/

MSA: NA

Middle Income

Footnote:

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2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Evans Bank, N.A.

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Respondent ID: 0000011583

Agency: OCC - 1

9607.03

CHAUTAUQUA COUNTY (013), NY 2/

MSA: NA

Middle Income

0360.00 0364.02

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9604.01

GENESEE COUNTY (037), NY

MSA: NA

Upper Income

9514.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Upper Income

0105.00

SCHENECTADY COUNTY (093), NY

MSA: 10580

Income Not Known

0203.00

WYOMING COUNTY (121), NY

MSA: NA

Middle Income

9709.00

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000011583

Institution: Evans Bank, N.A.

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	169	169	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	10	10	0	0.00%
Total	181	181	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.



## **HOME MORTGAGE DISCLOSURE ACT NOTICE**

The HMDA data regarding our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's website at [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda).