

**CHARLEVOIX STATE BANK**  
**CRA ASSESSMENT AREA**  
**ASSESSMENT AREA DELINEATION**

The communities which Charlevoix State Bank serves, as its primary market area and which it delineates its CRA Assessment Area, are located in most of Charlevoix County and part of Antrim County, Michigan.

More formally the area consists of:

- Melrose township: census block #0002.00
- Bay and Evangeline townships: census block #0003.00
- Charlevoix and Hayes townships: census block #0004.00
- Beaver Island: census block #0005.00
- Norwood and Marion townships: census block #0008.00
- Eveline township: census block #0009.00
- South Arm township: census block #0010.00
- The City of East Jordan: census block #0011.00
- Wilson Township and the West part of Boyne Valley township: census block #0012.00
- The South half of the City of Boyne City: census block #0013.00
- The North half of the City of Boyne City: census block #0014.00
- The City of Charlevoix: census block #0015.00
- The Village of Ellsworth, Banks township and the Northern part of Torch Lake township: census block #9601.00

Our market area is the same as our CRA Assessment Area.