

ASSESSMENT AREA DELINEATION

In an attempt to fulfill the requirement with the regulation that requires the use of whole geographies The Frederick Community Bank has elected to use the following Census Tracts to define its market area.

Census Tract #9616 contains the following Townships & Villages:

- Village of Piper City
- Village of Kempton
- Village of Cabery
- Brenton Township
- Pella Township
- Mona Township
- Rogers Township
 - These markets are better served by Vermilion Valley Bank in Cullom, Piper City, & Kempton and also Bank of Pontiac in Piper City.

Census Tract #9617 contains the following Townships & Villages:

- Village of Roberts
- Village of Elliott
- Lyman Township
- Wall Township
- Patton Township
- Button Township
 - Within these markets there are fractions of the geography which are better served by Vermilion Valley Bank in Roberts, Bank of Gibson City and Heartland Bank in Gibson City. There is 1 other bank within this market, Bank of Pontiac in Paxton.

Census Tract #9618 contains the following Townships & Villages:

- City of Paxton
 - There is 1 other bank within this market, Bank of Pontiac.

Census Tract **#9619** contains the following Townships & Villages:

- Village of Sibley
- Village of Melvin
- Sullivant Township
- Peach Orchard Township
- Drummer Township
- Dix Township
 - Within these markets there are fractions of the geography which are better served by Bank of Pontiac,
 Bank of Gibson City and Heartland Bank in Gibson City.

Census Tract #9620 contains the following Townships & Villages:

- Village of Gibson City
 - Within these markets there are fractions of the geography which are better served by Bank of Gibson City and Heartland Bank in Gibson City.

Census Tract #9508 which contains the following Townships and Villages:

- Ash Grove Township
- Pigeon Grove Township
- Fountain Creek Township
- Village of Cissna Park
- Crescent Township
 - * Within this market area there are fractions of the geography which are better served by Citizens State Bank, Milford, Illinois.

Census Tract #9507 which contains the following Townships and Villages:

- Onarga Township
- Ridgeland Township
- Artesia Township
- Loda Township
- Village of Buckley
- Village of Loda
 - *Within these market areas there are fractions of the geography which are better served by Federated Bank of Onarga, Federated Bank of Loda, Buckley State Bank and various financial institutions in Paxton, Illinois.

Census Tract #9509 which contains the following Townships and Villages:

- Milford Township
- Stockland Township
- Lovejoy Township
- Prairie Green Township
 - *Within these market areas there are fractions of the geography which are better served by Citizens State Bank of Milford and various financial institutions in Hoopeston, Illinois.

Census Tract #101 which contains the following Townships and Villages:

- Butler Township
- Middlefork Township
 - *Within these market areas there are fractions of the geography which are better served by various financial institutions in Hoopeston, Illinois.

Census Tract #102 which contains the following Townships and Villages:

- Grant Township
- City of Hoopeston
 - *These market areas are better served by various financial institutions in Hoopeston, Illinois.