

# **Spencer Savings Bank, SLA**

## **CRA Public File**



Updated: 3/27/2024

**Spencer Savings Bank, SLA**  
**CRA Public File**  
**Updated April 1, 2024**

<u>Section</u>	<u>Description</u>
One	Written comments from the public - 2023 - 2022
Two	Public section of most recent CRA Performance Evaluation - 2023 - 2022 - 2021
Three	List of branches with street addresses and census tracts - 2023 - 2022 - 2021
Four	List of branches opened or closed - 2023 - 2022
Five	List of services (hours, loan and deposit products, transaction fees) - 2023 - 2022 - 2021
Six	Map of each Facility-Based Assessment Area and census tract list - 2023 - 2022 - 2021
Seven	Written Notice regarding CRA Disclosure Statements - 2023 - 2022 - 2021
Eight	Written Notice regarding HMDA Disclosure Act - 2023 - 2022 - 2021
Nine	Written Notice regarding Home Mortgage Disclosure Act data - 2023

**Spencer Savings Bank, SLA  
CRA Public File**

**Section One**

**2023**

Written comments from the public

## Written Comments from the Public

Spencer Savings Bank ("Bank") did not receive any written comments from the public in 2024 (through March) or during 2022 or 2023 that specifically relate to the Bank's performance in helping to meet community credit needs.



**Spencer Savings Bank, SLA  
CRA Public File**

**Section One**

**2022**

Written comments from the public

## Written Comments from the Public

Spencer Savings Bank ("Bank") did not receive any written comments from the public in 2023 (through March) or during 2021 and 2022 that specifically relate to the Bank's performance in helping to meet community credit needs.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Two**

**2023**

Public section of most recent CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

July 20, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Spencer Savings Bank, SLA  
Certificate Number: 30076

611 River Drive  
Elmwood Park, New Jersey 07407

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
<i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

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

- Lending levels reflect good responsiveness to assessment area credit needs.
- The bank made a high percentage of loans in its assessment area.
- The geographic distribution of loans reflects good penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution is a leader in community development loans.

**The Investment Test is rated Outstanding.**

- The institution has an excellent level of qualified investments and donations.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated Outstanding.**

- Delivery systems are reasonably accessible to essentially all portions of the assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

## DESCRIPTION OF INSTITUTION

### Background

Spencer Savings Bank (SSB) is a mutual savings bank headquartered in Elmwood Park, New Jersey. SSB maintains one active subsidiary, Spencer Investment Company, established to invest in mortgaged-backed and other securities. SSB merged with Edgewater, New Jersey-based Mariner's Bank in November 2021. SSB received a Satisfactory CRA rating at the previous FDIC Performance Evaluation dated September 3, 2019, based on Interagency Large Institution Examination Procedures.

### Operations

SSB operates in the State of New Jersey. Retail operations consist of 27 full-service branches, with 6 added through the merger with Mariner's Bank and another opened in Union County in 2020. SSB closed two branches in 2020, located in middle-income census tracts in Bergen and Union Counties, respectively. The branch network includes 16 in Bergen County, 4 in Union County, 3 in Passaic County, 2 in Essex County, 1 in Morris County, and 1 in Mercer County.

SSB offers a variety of personal and business loan and deposit products. Deposit products include checking, savings, money market, and certificate of deposit accounts. Lending products include residential, small business, commercial, and construction, loans and lines of credit. Alternative banking services include personal and business online and mobile banking options, and bank-owned automated teller machines (ATMs) at each branch location.

### Ability and Capacity

As of March 31, 2022, SSB's assets totaled \$3.9 billion, including total loans of approximately \$3.0 billion and total securities of \$422.4 million. Since the last evaluation, total assets grew 29.6 percent, total loans increased 26.7 percent, and total securities decreased 14.9 percent. Loans and assets increased through organic loan growth and the November 2021 acquisition of Mariner's Bank.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its assessment area.

The following table details the composition of the bank's loan portfolio, as of March 31, 2022.



<b>Loan Portfolio Distribution as of March 31, 2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	42,170	1.4
Secured by Farmland	0	
Secured by 1-4 Family Residential Properties	670,043	22.5
Secured by Multifamily (5 or more) Residential Properties	1,142,920	38.5
Secured by Nonfarm Nonresidential Properties	1,055,296	35.5
<b>Total Real Estate Loans</b>	<b>2,910,429</b>	<b>97.9</b>
Commercial and Industrial Loans	58,616	2.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	3,502	0.1
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>2,972,547</b>	<b>100.0</b>
<i>Source Reports of Condition and Income. Due to rounding, totals may not equal 100.0%</i>		

## **DESCRIPTION OF ASSESSMENT AREA**

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. SSB designated a single assessment area that includes all census tracts in the contiguous counties of Bergen, Hudson, Passaic, Essex, Morris, Union, Middlesex, Somerset, and Mercer, in New Jersey. Bergen, Hudson, and Passaic Counties are part of MD 35614 (New York-Jersey City-White Plains, NY-NJ). Essex, Morris, and Union Counties are part of MD 35084 (Newark, NJ-PA). Middlesex and Somerset Counties are part of MD 35154 (New Brunswick-Lakewood, NJ). All three MDs are part of the larger MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA). Mercer County is in MSA 45940 (Trenton-Princeton, NJ). MSAs 35620 and 45940 are part of the larger CSA 408 (New York-Newark, NY-NJ-CT-PA). Examiners analyzed the bank's performance in each MSA separately and determined the performance in each area is consistent; therefore, this evaluation presents the analysis of performance at the CSA level.

The assessment area changed since the previous evaluation. Management analyzed the assessment area following the previous evaluation, and removed Hunterdon and Sussex Counties. Both counties are part of MD 35084. The following sections discuss economic and demographic information for the defined assessment area.

### **Economic and Demographic Data**

The removal of Hunterdon and Sussex Counties from the assessment area following the previous evaluation reduced the total number of census tracts from 1,250 to 1,183.

The assessment area's census tracts reflect the following income designations according to the 2015 American Community Survey (ACS) Data:

- 175 low-income tracts,
- 215 moderate-income tracts,
- 327 middle-income tracts,
- 459 upper-income tracts, and
- 7 census tracts with no income designation.

There are eight cities in the assessment area that the New Jersey state government designated as Urban Enterprise Zones (UEZs). The UEZ Program, enacted in 1983, serves to revitalize deteriorating urban communities and stimulate growth by encouraging businesses to develop and create private sector jobs through public and private investment. UEZ Program-approved businesses benefit from reduced sales taxes and tax-free purchases on capital equipment. Additional benefits include financial assistance from the State Economic Development Authority, subsidized unemployment insurance, an energy sales tax exemption for qualified manufacturing firms, and certain tax credit options.

The table that follows illustrates select demographic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,183	14.8	18.2	27.6	38.8	0.6
Population by Geography	5,466,184	11.9	17.5	28.3	42.3	0.2
Housing Units by Geography	2,076,576	12.1	17.5	28.5	41.8	0.1
Owner-Occupied Units by Geography	1,105,196	3.8	11.2	28.9	56.1	0.0
Occupied Rental Units by Geography	814,211	21.1	25.2	29.0	24.6	0.1
Vacant Units by Geography	157,169	23.8	22.9	23.8	29.4	0.1
Businesses by Geography	664,760	9.6	14.2	27.3	48.8	0.1
Farms by Geography	9,721	5.5	12.2	24.7	57.6	0.0
Family Distribution by Income Level	1,335,583	22.2	14.8	17.0	46.0	0.0
Household Distribution by Income Level	1,919,407	24.5	13.7	15.6	46.1	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$366,991
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		\$95,564	Median Gross Rent			\$1,262
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Families Below Poverty Level			8.8%
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$94,908				
<i>Source 2015 ACS and 2021 D&amp;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.</i>						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. The assessment area contains approximately 2.1 million housing units. Of these, 53.2 percent are owner-occupied, 39.2 percent are occupied rental units, and 7.6 percent are vacant. Owner-occupied housing units provide an indication of the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown in the table above, only 3.8 percent of owner-occupied housing units are located in low-income geographies. This indicates a limited opportunity for originating mortgage loans in these geographies.

The table above further shows that 22.2 percent of the assessment area's families are low-income, including 8.8 percent living below the poverty level, and 14.8 percent are moderate-income. This data suggests that it would be difficult for these families to qualify for a home mortgage loan or support a monthly mortgage payment, especially when considering the assessment area's median housing value of \$366,991. This data supports challenges lenders face in originating loans to low- or moderate-income borrowers.

The Geographic Distribution criterion also compares the bank's small business lending to the distribution of area businesses, with a focus on lending in the low- and moderate-income census tracts. As shown in the table above, only 9.6 percent of the area's business are in low- and 14.2 percent are in moderate-income census tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by Gross Annual Revenue (GAR) level. According to 2021 D&B data, 664,760 non-farm businesses operate within the assessment area. GARs for area businesses are as follows:

- 90.5 percent report \$1.0 million or less,
- 4.1 percent report more than \$1.0 million, and
- 5.4 percent have unknown revenues.

Service industries represent the largest businesses category active in the assessment area (34.5 percent); followed by non-classifiable establishments (26.8 percent); retail trade (10.6 percent); and finance, insurance, and real estate-related (7.8 percent). A significant majority of the area businesses (92.4 percent) have fewer than 10 employees, and 93.6 percent operate from a single location. This data highlights small business lending opportunities.

The Borrower Profile criterion also analyzes the distribution of loans by borrower income level. Examiners used the FFIEC-updated median family income data to analyze the bank's home mortgage lending under the Borrower Profile criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories of the MDs and MSA within the assessment area.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Newark, NJ-PA MD (35084)</b>				
2020 (\$103,200)	<\$51,600	\$51,600 to \$82,599	\$82,560 to \$123,839	≥\$123,840
2021 (\$105,600)	<\$52,800	\$52,800 to \$84,479	\$84,480 to \$126,719	≥\$126,720
<b>New Brunswick-Lakewood, NJ MD (35154)</b>				
2020 (\$112,500)	<\$56,250	\$56,250 to \$89,999	\$90,000 to \$134,999	≥\$135,000
2021 (\$113,400)	<\$56,700	\$56,700 to \$90,719	\$90,720 to \$136,079	≥\$136,080
<b>New York-Jersey City-White Plains, NY-NJ MD (35614)</b>				
2020 (\$81,800)	<\$40,900	\$40,900 to \$65,439	\$65,440 to \$98,159	≥\$98,160
2021 (\$85,500)	<\$42,750	\$42,750 to \$68,399	\$68,400 to \$102,599	≥\$102,600
<b>Trenton-Princeton, NJ MSA (45940)</b>				
2020 (\$108,700)	<\$54,350	\$54,350 to \$86,959	\$86,950 to \$130,439	≥\$130,440
2021 (\$106,800)	<\$53,400	\$53,400 to \$85,439	\$85,440 to \$128,159	≥\$128,160
<i>Source FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics show that unemployment rates at the county, state, and national levels showed volatility following the previous evaluation. Specifically, average annual unemployment rates spiked in 2020 with the onset of the COVID-19 pandemic, and began to decline in 2021. The following table presents annual and current unemployment rates for the assessment area counties, as well as the state and national levels, since 2019. As shown, current unemployment rates have generally returned to pre-pandemic levels.

<b>Unemployment Rates</b>				
<b>Area</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>April 2022</b>
	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Bergen County	2.8	9.2	6.0	3.3
Essex County	4.2	11.3	8.0	4.6
Hudson County	3.1	10.2	6.8	3.7
Mercer County	3.0	7.2	5.2	2.9
Middlesex County	3.0	8.5	5.7	3.1
Morris County	2.7	7.5	5.0	2.7
Passaic County	4.1	12.2	8.4	4.8
Somerset County	2.9	7.5	5.1	2.8
Union County	3.5	9.6	6.7	3.8
State of New Jersey	3.4	9.5	6.3	3.6
National Average	3.7	8.1	5.4	3.6
<i>Source U.S. Bureau of Labor Statistics</i>				

## **Competition**

The assessment area is highly competitive in the market for financial services. According to 2020 Deposit Market Share data, 195 financial institutions operated 1,847 branches in the assessment area. Of these institutions, SSB ranked 20<sup>th</sup> with a 0.8 percent deposit market share.

There is a high level of competition for home mortgage loans in the area. According to 2020 aggregate Home Mortgage Disclosure Act (HMDA) data, 709 lenders originated or purchased 236,791 HMDA-reportable loans in the assessment area. By number of loans originated or purchased, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. The top five lenders, each a large national bank or internet-based home mortgage lender, accounted for 26.5 percent of the market share.

There is also a high level of competition for small business loans in the assessment area. According to the 2020 aggregate small business data, 305 lenders originated or purchased 197,351 small business loans in the assessment area. This reflects a high degree of competition for this product. SSB ranked SSB ranked 61<sup>st</sup> in this group with a 0.1. The top five small business lenders in the assessment area, American Express National Bank, J.P. Morgan Chase Bank, Bank of America, TD Bank, and Wells Fargo Bank, accounted for 53.5 percent of the total market share.

## **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information indicates what credit and community development opportunities may be available. It also helps examiners determine if local financial institutions are responsive to those needs.

Examiners contacted a manager working in business development for Middlesex County. Among other things, the division the manager oversees works on business retention, recruitment, and expansion. The organization is funded by taxpayer dollars, as well as federal and state grants. The contact emphasized needs for access to flexible capital for small and minority-owned businesses, noting that small businesses face challenges meeting regulatory requirements. The contact further that there is opportunity for banks and local governments to do more in terms of meeting the area's small business credit needs.

Examiners also reviewed a recent contact made with the director of a Passaic County government office that promotes the development of local communities by supporting employment, affordable housing, and transportation needs. The contact stated that the primary needs for small businesses are grants, low interest loans, and working capital. The contact also noted that, despite the large number of vacant positions, businesses are unable to find candidates. Additionally, the contact stated that low- and moderate-income families need rental assistance programs and safe and secure housing, noting that the majority of the area's housing stock is old and in short supply. The contact further noted that opportunities exist for banks to collaborate with government agencies to support affordable housing initiatives, provide funding for small businesses, and offer small business mentorship assistance.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable housing and flexible loan programs for small businesses are primary assessment area credit needs. Economic and demographic data supports the housing affordability issues emphasized by the community contact. In particular, there is a need for innovative programs that offer rental assistance for low- and moderate-income individuals and families living in the area's low- and moderate-income census tracts. Small business loans with flexible terms and technical assistance for small business owners and entrepreneurs also represent specific assessment area needs.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated September 3, 2019, to the current evaluation dated July 20, 2022. Examiners used the FFIEC's Large Institution CRA Examination Procedures to evaluate SSB's CRA performance. These procedures include the Lending, Investment, and Service Tests (see Appendices for complete description). Examiners used full-scope procedures to assess SSB's performance in its single assessment area.

### **Activities Reviewed**

SSB's major product lines, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, are home mortgage and commercial loans. As of March 31, 2022, home mortgage (1-4 family and multi-family residential loans) represented 61.0 percent of the bank's loan portfolio, and commercial loans represented 35.5 percent. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products.

This evaluation considered all home mortgage loans reported on SSB's 2019, 2020, and 2021 HMDA Loan Application Registers (LARs). SSB reported 476 home mortgage loans totaling \$289.0 million in 2019, 410 home mortgage loans totaling approximately \$365.4 million in 2020, and 487 home mortgage loans totaling \$660.1 million in 2021.

This evaluation also considered all small business loans SSB reported on its 2019, 2020, and 2021 CRA Loan Registers. The bank reported 89 small business loans totaling \$13.6 million in 2019, 246 small business loans totaling \$29.9 million in 2020, and 279 small business loans totaling \$37.4 million in 2021. Participation in the SBA's PPP program, a SBA-backed loan program designed to help businesses keep workforces employed during the COVID-19 pandemic, contributed to the significant increase in small business loan volume. SSB originated 167 PPP loans totaling \$11.3 million in 2020 and 182 PPP loans totaling \$17.5 million in 2021.

Examiners compared the bank's 2020 HMDA lending and 2020 small business loan data to aggregate lending data. Aggregate data for 2021 was not yet available for comparison. Examiners also used the 2015 ACS data and D&B demographic data as additional standards of comparison.

For the Lending Test, the Assessment Area Concentration criterion presents loan data for each of the three years analyzed; however, the other rating criteria only present loan data for 2020 and 2021, as the bank's performance throughout the rating period was generally consistent with the years presented. The bank's record of originating home mortgage loans contributed more weight in arriving at overall conclusions due to the larger loan volume when compared to small business loans during the review period. Examiners reviewed the number and dollar volume of loans; however, examiners emphasized performance by number of loans since that is a better indicator of the number of individuals and businesses served.

The Lending Test also considered community development loans and loans originated under the bank's innovative and flexible lending programs since the prior evaluation. The Investment Test includes both qualified investments purchased prior to the last evaluation that remain outstanding, as well as investments purchased during the current evaluation period. The Service Test includes all community development services since the last evaluation. Additionally, the Service Test analyzes SSB's retail banking products and services targeted to low- and moderate-income individuals and small businesses, and the delivery systems that provided retail banking services during the evaluation period.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test is rated "High Satisfactory." The following sections outline SSB's performance under each criterion.

#### **Lending Activity**

SSB's lending levels reflect good responsiveness to assessment area credit needs.

Inside the assessment area, SSB originated 315 home mortgage loans totaling \$214.2 million in 2020 and 348 home mortgage loans totaling \$322.9 million in 2021. In 2020, the most recent year for which aggregate lending data is available, a highly competitive market is present, as 709 lenders active in the assessment area reported originating or purchasing at least one home mortgage loan. By total number of loans in 2020, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. Large national, regional, and statewide financial institutions and internet lenders, including Wells Fargo Bank; Quicken Loans; J.P. Morgan Chase Bank; Loandepot.com, LLC; and NJ Lenders Corp.; combined for 25.5 percent of the market share based on number of loans originated or purchased.

Inside the assessment area, SSB originated 227 small business loans totaling \$26.1 million in 2020 and 258 small business loans totaling approximately \$31.8 million in 2021. According to market share data

from 2020, 305 lenders active in the assessment area reported originating or purchasing at least one small business loan. By total number of loans, SSB ranked 61<sup>st</sup> in this group with a 0.1 percent market share. The top five institutions, all larger national or regional lenders, combined for 53.4 percent of the total market share. These lenders and others among the top ten, are business credit card issuers; a product that SSB does not offer. Credit card issuers generally originate loans in a greater volumes for smaller dollar amounts. The top five institutions had an average loan amount of \$41,800. By comparison, SSB's average loan amount was over \$120,000 in 2020.

**Assessment Area Concentration**

SSB made a high percentage of home mortgage and small business loans within its assessment area. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	388	81.5	88	18.5	476	175,873	60.9	113,139	39.1	289,013
2020	315	76.8	95	23.2	410	214,230	58.6	151,155	41.4	365,385
2021	348	71.5	139	28.5	487	322,988	48.9	337,153	51.1	660,141
<b>Subtotal</b>	<b>1,051</b>	<b>76.5</b>	<b>322</b>	<b>23.5</b>	<b>1,373</b>	<b>713,091</b>	<b>54.2</b>	<b>601,448</b>	<b>45.8</b>	<b>1,314,539</b>
Small Business										
2019	84	94.4	5	5.6	89	10,981	80.7	2,625	19.3	13,606
2020	227	92.3	19	7.7	246	26,104	87.3	3,796	12.7	29,900
2021	258	92.5	21	7.5	279	31,791	85.1	5,577	14.9	37,368
<b>Subtotal</b>	<b>569</b>	<b>92.7</b>	<b>45</b>	<b>7.3</b>	<b>614</b>	<b>68,876</b>	<b>85.2</b>	<b>11,998</b>	<b>14.8</b>	<b>80,874</b>
<b>Total</b>	<b>1,620</b>	<b>81.5</b>	<b>367</b>	<b>18.5</b>	<b>1,987</b>	<b>781,967</b>	<b>56.0</b>	<b>613,446</b>	<b>44.0</b>	<b>1,395,413</b>
<i>Source Bank Data. Due to rounding, totals may not equal 100.0%</i>										

**Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the assessment area. The bank's excellent distribution of home mortgage lending and adequate performance in small business lending primarily support this conclusion.

***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. Examiners focused on the percentage, by number, of loans in low- and moderate-income census tracts.



SSB's percentage of loans in low-income census tracts exceeded aggregate performance and the percentage of owner-occupied housing units in 2020. SSB's lending in these tracts increased in 2021, more than doubling the percentage of owner-occupied housing units. SSB's penetration in moderate-income census tracts significantly exceeded aggregate and demographic data in 2020, and continued this trend of exceeding demographics in 2021.

The table that follows shows the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	3.8	3.5	20	6.3	21,728	10.1
2021	3.8	--	37	10.6	63,621	19.7
Moderate						
2020	11.2	9.6	76	24.1	72,776	34.0
2021	11.2	--	75	21.6	105,968	32.8
Middle						
2020	28.9	26.3	94	29.8	68,176	31.8
2021	28.9	--	101	29.0	93,599	29.0
Upper						
2020	56.1	60.6	124	39.4	50,081	23.4
2021	56.1	--	135	38.8	59,799	18.5
Not Available						
2020	0.0	0.0	1	0.3	1,470	0.7
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>214,230</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>348</b>	<b>100.0</b>	<b>322,988</b>	<b>100.0</b>
<i>Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration throughout the assessment area. Examiners focused on SSB's lending in low- and moderate-income census tracts.

SSB's level of lending in low-income census tracts trailed aggregate and demographic data in 2020, and was relatively consistent in 2021. In the moderate-income census tracts, SSB was comparable to aggregate and demographic data in 2020. The bank's number of loans in moderate-income tracts increased slightly in 2021; however, the percentage of loans decreased slightly, while the

percentage of businesses increased. Overall, these trends and comparisons reflect adequate performance.

The following table reflects the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	8.3	6.7	9	4.0	2,302	8.8
2021	9.6	--	10	3.9	559	1.8
Moderate						
2020	12.9	12.4	29	12.8	4,305	16.5
2021	14.2	--	32	12.4	3,824	12.0
Middle						
2020	27.2	27.2	80	35.2	8,239	31.6
2021	27.3	--	87	33.7	9,638	30.3
Upper						
2020	51.4	53.6	109	48.0	11,258	43.1
2021	48.8	--	129	50.0	17,770	55.9
Not Available						
2020	0.2	0.1	0	0.0	0	0.0
2021	0.1	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>227</b>	<b>100.0</b>	<b>26,104</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>258</b>	<b>100.0</b>	<b>31,791</b>	<b>100.0</b>

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

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the assessment area. The bank's good home mortgage lending performance primarily supports this conclusion.

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

The distribution of home mortgage loans reflects good penetration among borrowers of different income levels, including low- and moderate-income borrowers. Examiners compared SSB's home mortgage lending performance to demographic and aggregate data.

As shown in the following table, the percentage of low-income families far exceeds aggregate and bank performance. Notably, the bank's level of lending exceeded aggregate. The bank's level of lending to low-income borrowers decreased slightly in 2021. Demographic data reflects challenges lenders face when trying to make home mortgage loans to the area's low-income families. Specifically, a low-income family in the assessment area, with a median family income no greater than \$56,700, would likely not qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$366,991.

In 2020, SSB's performance of lending to moderate-income borrowers was below aggregate and demographic data; however, the number of loans to these borrowers nearly doubled in 2021.

Over 40.0 percent of SSB's HMDA loans are secured by multifamily or mixed-use property loans. In these instances, borrowers are mostly Limited Liability Corporations (LLCs) purchasing and refinancing property for investment purposes. In accordance with HMDA reporting requirements, lenders do not collect income information on loans to non-natural persons. When excluding loans where income data is not available, the bank made 11 of 187 loans (5.9 percent) to low-income borrowers in 2020 and 10 of 204 loans (4.9 percent) to low-income borrowers in 2021. With the same exclusion, lending to moderate-income borrowers improves to 14 of 187 (7.5 percent) in 2020 and 26 of 204 (12.8 percent) in 2021.

The following table illustrates the distribution of home mortgage loans based on borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	22.2	2.3	11	3.5	1,315	0.6
2021	22.2	--	10	2.9	1,120	0.3
Moderate						
2020	14.8	10.5	14	4.4	1,648	0.8
2021	14.8	--	26	7.5	3,454	1.1
Middle						
2020	17.0	18.7	47	14.9	7,752	3.6
2021	17.0	--	36	10.3	6,362	2.0
Upper						
2020	46.0	50.0	115	36.5	29,304	13.7
2021	46.0	--	132	37.9	34,316	10.6
Not Available						
2020	0.0	18.6	128	40.6	174,211	81.3
2021	0.0	--	144	41.4	277,736	86.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>214,230</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>348</b>	<b>100.0</b>	<b>322,988</b>	<b>100.0</b>

*Source: 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

**Small Business Loans**

The distribution of loans reflects adequate penetration among businesses of different sizes. Similar to aggregate in 2020, SSB’s lending to businesses with GARs of \$1.0 million or less was well below the percentage of businesses at that GAR level in both 2020 and 2021. This performance shows a significant decline when compared to the last evaluation, where the majority of small business loans were to businesses with GARs of \$1.0 million or less each year; however, this decrease is primarily due to the large number of PPP loans the bank originated in 2020 and 2021. Since the PPP does not require lenders to collect revenues, a majority of the bank’s small business loans for these years did not include revenue information. When excluding PPP loans, the bank made 42 of 74 small business loans, or 56.8 percent, to businesses with GARs of \$1.0 million or less in 2020, and 59 of 87 (67.8 percent) to businesses at this GAR level in 2021. Overall, the bank’s record of lending to small businesses is adequate.

The following table reflects the distribution of small business loans by revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<b>&lt;=\$1,000,000</b>						
2020	86.0	37.3	42	18.5	6,945	26.6
2021	90.4	--	59	22.9	9,217	29.0
<b>&gt;\$1,000,000</b>						
2020	6.1	--	32	14.1	9,507	36.4
2021	4.1	--	28	10.9	7,312	23.0
<b>Revenue Not Available</b>						
2020	7.9	--	153	67.4	9,652	37.0
2021	5.5	--	171	66.3	15,262	48.0
<b>Totals</b>						
2020	100.0	100.0	227	100.0	26,104	100.0
2021	100.0	--	258	100.0	31,791	100.0

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

### **Innovative or Flexible Lending Practices**

SSB makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 322 loans totaling \$97.2 million using innovative or flexible programs.

Below are details of the bank's innovative or flexible lending programs.

- **Home Helper Mortgage** – This program offers reduced origination costs for borrowers purchasing or refinancing owner-occupied property within the assessment area. Qualification is limited to low- and moderate-income (LMI) families, as household income cannot exceed area moderate-income thresholds. The program provides a low down payment with no private mortgage insurance (PMI), and 20- or 30-year repayment terms. The bank made 19 loans totaling \$3.9 million through this program during the evaluation period.
- **First-Time Homebuyer** – This program offers relaxed qualification standards, discounted origination fees, and a 10.0 percent down payment with no PMI. Properties must be owner-occupied and within the bank's assessment area. SSB originated 13 loans totaling \$4.7 million under this program.
- **American Dream First-Time Homebuyer** – SSB participates in a Bergen County government-developed program that combines below market interest rates and deferred repayment for qualified first-time homebuyers. The program benefits low- and moderate-

income families, as qualification is limited to families earning no more than 80.0 percent of the FFIEC-calculated Bergen County median household income. The program offers an interest-free second mortgage up to \$40,000 and down payment assistance to \$10,000 that is forgiven after 10 years of continued property ownership. The bank originated one loan for \$70,000 through this program.

- Spencer Special Homeowner Loan – This home equity program offers a discounted fixed interest rate and no program fees. Collateral property must be within the bank’s assessment area, and borrowers can use proceeds for personal expenses or to refinance an existing mortgage. This program benefits low- and moderate-income families, as qualification is limited to borrowers with household incomes below the county’s moderate-income threshold. SSB originated 50 loans totaling \$4.8 million under this program.
- Community Worker Mortgage – This program serves firefighters, police officers, healthcare workers, county borough employees, and educators, employed in the assessment area. The program offers a low down payment with reduced origination fees and an interest rate discount. The bank made 45 qualified loans totaling \$15.6 million.
- Performing Loan Modification Program – This program features reduced-fee modifications with relaxed underwriting guidelines for qualifying 1-4 family home loans originated or held by the bank. Eligible borrowers must have no delinquent obligations at the time of the modification request, and the mortgage must be current (no late payments 30 days or more) within the past twelve months.
- Business Entity (LLC, S Corp, or Partnership) Mortgage – This program serves real estate investors purchasing or refinancing 1-4 family homes and mixed-use properties in the assessment area and throughout the broader statewide area. The program offers a maximum loan amount of \$3.0 million and a variety of favorable loan terms. The bank originated 194 qualified loans totaling \$68.2 million.

### **Community Development Loans**

SSB is a leader in making community development loans. The bank originated 195 community development loans totaling \$527.6 million during the evaluation period. This represents 15.7 percent of average total assets and 20.6 percent of average total loans since the prior evaluation. This shows a significant increase from the previous evaluation, when community development lending equated to 8.2 percent of average total assets and 11.0 percent of average total loans. Of the total number of loans, 90.3 percent benefitted affordable housing, which a community contact identified as a primary community development need in the assessment area.

The following table illustrates community development lending activity by year and purpose.

Community Development Lending										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	33	80,277	0	0	0	0	2	2,680	35	82,957
2020	48	122,575	0	0	0	0	6	31,115	54	153,690
2021	81	229,313	0	0	0	0	6	23,247	87	252,560
YTD 2022	14	30,948	0	0	0	0	5	7,465	19	38,413
<b>Total</b>	<b>176</b>	<b>463,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>64,507</b>	<b>195</b>	<b>527,620</b>

Source Bank Data

The following are examples of qualified community development loans.

- In 2019, the bank made a \$1.0 million loan to an LLC for the purchase of an 11-unit apartment building in a moderate-income census tract in Middlesex County. Each unit qualifies as affordable housing based on the county’s Fair Market Rent (FMR) calculation. FMR is a statistic developed by HUD in order to determine payments for various housing assistance programs, most notably, the Section 8 Housing Choice Voucher Program. FMRs differ by local area, and are updated by HUD annually.
- In 2020, the bank made a \$2.7 million loan to purchase a medical office building in a moderate-income census tract in Essex County. Loan proceeds have a stabilizing effect for the county, as the subject property is located in a UEZ in Newark. The UEZ Program exists to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment.
- In 2022, the bank made a \$3.6 million loan to refinance a loan secured by 32-unit residential apartment building in a low-income census tract in Essex County. All units offer monthly rents below HUD’s FMR guidelines.

## INVESTMENT TEST

The Investment Test is rated “Outstanding.” The institution has an excellent level of qualified community development investment and grants.

### Investment and Grant Activity

SSB has an excellent level of qualified community development investments and grants. The bank has 89 qualified investments totaling \$48.7 million. This total includes 14 new equity investments totaling approximately \$26.2 million, 63 qualified grants and donations totaling \$462,000, and 12 prior period equity investments totaling approximately \$22.1 million. Qualified investments and grants represent 1.5 percent of average total assets and 12.9 percent of average total securities since the previous evaluation. These ratios compare favorably to the prior evaluation’s ratios of 1.2 percent of average total assets and 6.3 percent of average total securities. In addition, qualified

grants and donations increased by 20 in number and \$204,000 in dollar volume compared to the prior evaluation.

The following table illustrates qualified investments and donations by year and community development purpose.

Qualified Investments by Year										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	9	15,087	0	0	3	7,000	0	0	12	22,087
2019	0	0	0	0	0	0	0	0	2	5,922
2020	2	5,922	0	0	0	0	0	0	2	4,963
2021	2	4,963	0	0	0	0	0	0	10	15,312
YTD 2022	6	11,223	0	0	4	4,089	0	0	26	48,284
<b>Subtotal</b>	<b>19</b>	<b>37,195</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>11,089</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>48,284</b>
Qualified Grants & Donations	13	29	45	414	5	19	0	0	63	462
<b>Total</b>	<b>32</b>	<b>37,224</b>	<b>45</b>	<b>414</b>	<b>12</b>	<b>11,108</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>48,746</b>

Source Bank Data

Below are examples of the bank's qualified investments.

- In 2020, SSB purchased a \$3.1 million Fannie Mae mortgage-backed security collateralized by mortgage loans to low- and moderate-income borrowers in the assessment area.
- In 2020, SSB invested \$2.5 million into a Freddie Mac mortgage-backed security collateralized by a pool of 12 residential mortgage loans made to low- and moderate-income borrowers in the assessment area.
- In 2022, SSB purchased a \$3.0 million security in a Small Business Investment Company (SBIC) fund benefitting the broader regional area that includes the bank's assessment area.

### **Responsiveness to Credit and Community Development Needs**

SSB's qualified investments and donations exhibit good responsiveness to credit and community development needs. Of the \$48.7 million in qualified investments, grants and donations, 76.4 percent benefited affordable housing efforts in the assessment area, which the community contact identified as a community development need. Furthermore, in response to the COVID-19 pandemic, SSB donated over \$57,000 to support local area businesses and small business owners to promote economic development and stabilize areas affected by the pandemic.



**Community Development Initiatives**

SSB rarely uses innovative or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

**SERVICE TEST**

The Service Test is rated “Outstanding.” The bank’s excellent level of community development services primarily supports this conclusion.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates a deposit-taking ATM at each of its 27 branches, with one in a low-income census tract and two in moderate-income tracts. In addition, SSB maintains remote standalone ATMs in the assessment area, all of which are in middle- or upper-income census tracts. Branch operating hours are essentially the same throughout the network and include Saturday lobby hours.

The following table illustrates the distribution of branches and ATMs by census tract income designation.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	175	14.8	649,745	11.9	1	3.7	1	3.3
Moderate	215	18.2	954,025	17.4	2	7.4	2	6.7
Middle	327	27.6	1,544,260	28.2	8	29.6	10	33.3
Upper	459	38.8	2,309,749	42.3	16	59.3	18	56.7
NA	7	0.6	8,405	0.2	0	0	0	0
<b>Total</b>	<b>1,183</b>	<b>100.0</b>	<b>5,466,184</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>

*Source 2015 ACS Data; Bank Data*

Alternative delivery systems complement the branch structure to increase the availability of retail banking services throughout the assessment area. These include online banking, telephone banking, and mobile banking. SSB also offers the Popmoney service, which allows customers to make electronic transfers to an account of a non-bank customer at another financial institution at no charge. The bank also provides a toll-free customer service call center, which operates from 8:00 a.m. until 8:00 p.m. Monday through Friday, and Saturday from 8:00 a.m. to 2:00 p.m.

**Changes in Branch Locations**

The bank’s record of opening and closing branches did not adversely affect the accessibility of delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-

income individuals. Branches added since the previous evaluation include four in upper- and three in middle-income census tracts. Both branches closed since the last review were in middle-income census tracts.

**Reasonableness of Business Hours and Services**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Branches typically have core hours from 9:00 a.m. to 5:00 p.m., Monday through Friday, and hours from 9:00 a.m. to 1:00 p.m. on Saturdays. Branches added through the merger with Mariner’s Bank conform to the rest of the network in retail services, operating hours, and drive-up banking.

**Community Development Services**

SSB is a leader in providing community development services. Since the prior evaluation, multiple directors, officers, and employees provided 222 instances of sharing financial expertise or providing technical assistance to 14 different community development-related organizations, often on a monthly basis. The bank’s performance represents a 91.4 percent increase, by number of services provided since the prior evaluation. This performance is particularly noteworthy when recognizing that the high level of community development services continued during the pandemic, when many organizations were operating with restrictions and at reduced capacities. The bank’s performance compares favorably to similarly situated institutions. Similarly situated institutions provided between 9 and 184 services over their recent evaluation periods. Examiners selected institutions comparable in asset size, geographic location, and lending focus.

Bank representatives served on boards and committees of various community groups providing services to low- and moderate-income individuals. The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	1	9	0	0	10
2020	1	65	0	0	66
2021	1	92	0	0	93
YTD 2022	1	52	0	0	53
<b>Total</b>	<b>4</b>	<b>218</b>	<b>0</b>	<b>0</b>	<b>222</b>
<i>Source: Bank Data</i>					

Below are notable examples of the bank's community development services.

- An employee serves on the Board and the Loan Committee of a private non-profit Community Development Financial Institution (CDFI) in Union County. The bank employee helps the CDFI accomplish its mission of providing financial and technical assistance to new and existing businesses with an emphasis on benefitting underserved assessment area communities and individuals.
- An employee serves as a Board Member and another bank employee serves as a Committee Member lending financial expertise to a non-profit organization that serves the homeless and poor in Union County. The non-profit is funded through donations and its mission is largely served through the efforts of volunteers.
- Two employees provide financial expertise as committee members of an organization that operates a group home and provides services to low- and moderate-income individuals with intellectual and developmental disabilities in Bergen County.
- An employee serves as a committee member of a non-profit social services organization located in a low-income census tract in Elizabeth. The organization's mission is to help area residents, a majority of whom are low- or moderate-income, develop personal competencies and life skills.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

Spencer Savings Bank	
<b>Scope of Examination:</b> A full scope review was performed on the following assessment area: CSA 408 (New York-Newark, NY-NJ-CT-PA) Assessment Area	
<b>Time Period Reviewed:</b>	9/3/2019 to 7/18/2022
<b>Products Reviewed:</b> Home Mortgage Loans: 1/1/2019 to 12/31/2022 Small Business Loans: 1/1/2019 to 12/31/2022 Community Development Activities: 9/3/2019 to 7/18/2022	

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.



**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Two**

**2022**

Public section of most recent CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

July 20, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Spencer Savings Bank, SLA  
Certificate Number: 30076

611 River Drive  
Elmwood Park, New Jersey 07407

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
<i>* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.</i>			

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

- Lending levels reflect good responsiveness to assessment area credit needs.
- The bank made a high percentage of loans in its assessment area.
- The geographic distribution of loans reflects good penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution is a leader in community development loans.

**The Investment Test is rated Outstanding.**

- The institution has an excellent level of qualified investments and donations.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.



**The Service Test is rated Outstanding.**

- Delivery systems are reasonably accessible to essentially all portions of the assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

## DESCRIPTION OF INSTITUTION

### Background

Spencer Savings Bank (SSB) is a mutual savings bank headquartered in Elmwood Park, New Jersey. SSB maintains one active subsidiary, Spencer Investment Company, established to invest in mortgaged-backed and other securities. SSB merged with Edgewater, New Jersey-based Mariner's Bank in November 2021. SSB received a Satisfactory CRA rating at the previous FDIC Performance Evaluation dated September 3, 2019, based on Interagency Large Institution Examination Procedures.

### Operations

SSB operates in the State of New Jersey. Retail operations consist of 27 full-service branches, with 6 added through the merger with Mariner's Bank and another opened in Union County in 2020. SSB closed two branches in 2020, located in middle-income census tracts in Bergen and Union Counties, respectively. The branch network includes 16 in Bergen County, 4 in Union County, 3 in Passaic County, 2 in Essex County, 1 in Morris County, and 1 in Mercer County.

SSB offers a variety of personal and business loan and deposit products. Deposit products include checking, savings, money market, and certificate of deposit accounts. Lending products include residential, small business, commercial, and construction, loans and lines of credit. Alternative banking services include personal and business online and mobile banking options, and bank-owned automated teller machines (ATMs) at each branch location.

### Ability and Capacity

As of March 31, 2022, SSB's assets totaled \$3.9 billion, including total loans of approximately \$3.0 billion and total securities of \$422.4 million. Since the last evaluation, total assets grew 29.6 percent, total loans increased 26.7 percent, and total securities decreased 14.9 percent. Loans and assets increased through organic loan growth and the November 2021 acquisition of Mariner's Bank.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its assessment area.

The following table details the composition of the bank's loan portfolio, as of March 31, 2022.

<b>Loan Portfolio Distribution as of March 31, 2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	42,170	1.4
Secured by Farmland	0	
Secured by 1-4 Family Residential Properties	670,043	22.5
Secured by Multifamily (5 or more) Residential Properties	1,142,920	38.5
Secured by Nonfarm Nonresidential Properties	1,055,296	35.5
<b>Total Real Estate Loans</b>	<b>2,910,429</b>	<b>97.9</b>
Commercial and Industrial Loans	58,616	2.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	3,502	0.1
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>2,972,547</b>	<b>100.0</b>
<i>Source Reports of Condition and Income. Due to rounding, totals may not equal 100.0%</i>		

## **DESCRIPTION OF ASSESSMENT AREA**

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. SSB designated a single assessment area that includes all census tracts in the contiguous counties of Bergen, Hudson, Passaic, Essex, Morris, Union, Middlesex, Somerset, and Mercer, in New Jersey. Bergen, Hudson, and Passaic Counties are part of MD 35614 (New York-Jersey City-White Plains, NY-NJ). Essex, Morris, and Union Counties are part of MD 35084 (Newark, NJ-PA). Middlesex and Somerset Counties are part of MD 35154 (New Brunswick-Lakewood, NJ). All three MDs are part of the larger MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA). Mercer County is in MSA 45940 (Trenton-Princeton, NJ). MSAs 35620 and 45940 are part of the larger CSA 408 (New York-Newark, NY-NJ-CT-PA). Examiners analyzed the bank's performance in each MSA separately and determined the performance in each area is consistent; therefore, this evaluation presents the analysis of performance at the CSA level.

The assessment area changed since the previous evaluation. Management analyzed the assessment area following the previous evaluation, and removed Hunterdon and Sussex Counties. Both counties are part of MD 35084. The following sections discuss economic and demographic information for the defined assessment area.

### **Economic and Demographic Data**

The removal of Hunterdon and Sussex Counties from the assessment area following the previous evaluation reduced the total number of census tracts from 1,250 to 1,183.

The assessment area's census tracts reflect the following income designations according to the 2015 American Community Survey (ACS) Data:

- 175 low-income tracts,
- 215 moderate-income tracts,
- 327 middle-income tracts,
- 459 upper-income tracts, and
- 7 census tracts with no income designation.

There are eight cities in the assessment area that the New Jersey state government designated as Urban Enterprise Zones (UEZs). The UEZ Program, enacted in 1983, serves to revitalize deteriorating urban communities and stimulate growth by encouraging businesses to develop and create private sector jobs through public and private investment. UEZ Program-approved businesses benefit from reduced sales taxes and tax-free purchases on capital equipment. Additional benefits include financial assistance from the State Economic Development Authority, subsidized unemployment insurance, an energy sales tax exemption for qualified manufacturing firms, and certain tax credit options.

The table that follows illustrates select demographic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,183	14.8	18.2	27.6	38.8	0.6
Population by Geography	5,466,184	11.9	17.5	28.3	42.3	0.2
Housing Units by Geography	2,076,576	12.1	17.5	28.5	41.8	0.1
Owner-Occupied Units by Geography	1,105,196	3.8	11.2	28.9	56.1	0.0
Occupied Rental Units by Geography	814,211	21.1	25.2	29.0	24.6	0.1
Vacant Units by Geography	157,169	23.8	22.9	23.8	29.4	0.1
Businesses by Geography	664,760	9.6	14.2	27.3	48.8	0.1
Farms by Geography	9,721	5.5	12.2	24.7	57.6	0.0
Family Distribution by Income Level	1,335,583	22.2	14.8	17.0	46.0	0.0
Household Distribution by Income Level	1,919,407	24.5	13.7	15.6	46.1	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$366,991
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		\$95,564	Median Gross Rent			\$1,262
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Families Below Poverty Level			8.8%
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$94,908				
<i>Source 2015 ACS and 2021 D&amp;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.</i>						

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. The assessment area contains approximately 2.1 million housing units. Of these, 53.2 percent are owner-occupied, 39.2 percent are occupied rental units, and 7.6 percent are vacant. Owner-occupied housing units provide an indication of the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown in the table above, only 3.8 percent of owner-occupied housing units are located in low-income geographies. This indicates a limited opportunity for originating mortgage loans in these geographies.

The table above further shows that 22.2 percent of the assessment area's families are low-income, including 8.8 percent living below the poverty level, and 14.8 percent are moderate-income. This data suggests that it would be difficult for these families to qualify for a home mortgage loan or support a monthly mortgage payment, especially when considering the assessment area's median housing value of \$366,991. This data supports challenges lenders face in originating loans to low- or moderate-income borrowers.

The Geographic Distribution criterion also compares the bank's small business lending to the distribution of area businesses, with a focus on lending in the low- and moderate-income census tracts. As shown in the table above, only 9.6 percent of the area's business are in low- and 14.2 percent are in moderate-income census tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by Gross Annual Revenue (GAR) level. According to 2021 D&B data, 664,760 non-farm businesses operate within the assessment area. GARs for area businesses are as follows:

- 90.5 percent report \$1.0 million or less,
- 4.1 percent report more than \$1.0 million, and
- 5.4 percent have unknown revenues.

Service industries represent the largest businesses category active in the assessment area (34.5 percent); followed by non-classifiable establishments (26.8 percent); retail trade (10.6 percent); and finance, insurance, and real estate-related (7.8 percent). A significant majority of the area businesses (92.4 percent) have fewer than 10 employees, and 93.6 percent operate from a single location. This data highlights small business lending opportunities.

The Borrower Profile criterion also analyzes the distribution of loans by borrower income level. Examiners used the FFIEC-updated median family income data to analyze the bank's home mortgage lending under the Borrower Profile criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories of the MDs and MSA within the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Newark, NJ-PA MD (35084)</b>				
2020 (\$103,200)	<\$51,600	\$51,600 to \$82,599	\$82,560 to \$123,839	≥\$123,840
2021 (\$105,600)	<\$52,800	\$52,800 to \$84,479	\$84,480 to \$126,719	≥\$126,720
<b>New Brunswick-Lakewood, NJ MD (35154)</b>				
2020 (\$112,500)	<\$56,250	\$56,250 to \$89,999	\$90,000 to \$134,999	≥\$135,000
2021 (\$113,400)	<\$56,700	\$56,700 to \$90,719	\$90,720 to \$136,079	≥\$136,080
<b>New York-Jersey City-White Plains, NY-NJ MD (35614)</b>				
2020 (\$81,800)	<\$40,900	\$40,900 to \$65,439	\$65,440 to \$98,159	≥\$98,160
2021 (\$85,500)	<\$42,750	\$42,750 to \$68,399	\$68,400 to \$102,599	≥\$102,600
<b>Trenton-Princeton, NJ MSA (45940)</b>				
2020 (\$108,700)	<\$54,350	\$54,350 to \$86,959	\$86,950 to \$130,439	≥\$130,440
2021 (\$106,800)	<\$53,400	\$53,400 to \$85,439	\$85,440 to \$128,159	≥\$128,160
<i>Source FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics show that unemployment rates at the county, state, and national levels showed volatility following the previous evaluation. Specifically, average annual unemployment rates spiked in 2020 with the onset of the COVID-19 pandemic, and began to decline in 2021. The following table presents annual and current unemployment rates for the assessment area counties, as well as the state and national levels, since 2019. As shown, current unemployment rates have generally returned to pre-pandemic levels.

Area	Unemployment Rates			
	2019	2020	2021	April 2022
	%	%	%	%
Bergen County	2.8	9.2	6.0	3.3
Essex County	4.2	11.3	8.0	4.6
Hudson County	3.1	10.2	6.8	3.7
Mercer County	3.0	7.2	5.2	2.9
Middlesex County	3.0	8.5	5.7	3.1
Morris County	2.7	7.5	5.0	2.7
Passaic County	4.1	12.2	8.4	4.8
Somerset County	2.9	7.5	5.1	2.8
Union County	3.5	9.6	6.7	3.8
State of New Jersey	3.4	9.5	6.3	3.6
National Average	3.7	8.1	5.4	3.6
<i>Source U.S. Bureau of Labor Statistics</i>				

## **Competition**

The assessment area is highly competitive in the market for financial services. According to 2020 Deposit Market Share data, 195 financial institutions operated 1,847 branches in the assessment area. Of these institutions, SSB ranked 20<sup>th</sup> with a 0.8 percent deposit market share.

There is a high level of competition for home mortgage loans in the area. According to 2020 aggregate Home Mortgage Disclosure Act (HMDA) data, 709 lenders originated or purchased 236,791 HMDA-reportable loans in the assessment area. By number of loans originated or purchased, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. The top five lenders, each a large national bank or internet-based home mortgage lender, accounted for 26.5 percent of the market share.

There is also a high level of competition for small business loans in the assessment area. According to the 2020 aggregate small business data, 305 lenders originated or purchased 197,351 small business loans in the assessment area. This reflects a high degree of competition for this product. SSB ranked SSB ranked 61<sup>st</sup> in this group with a 0.1. The top five small business lenders in the assessment area, American Express National Bank, J.P. Morgan Chase Bank, Bank of America, TD Bank, and Wells Fargo Bank, accounted for 53.5 percent of the total market share.

## **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information indicates what credit and community development opportunities may be available. It also helps examiners determine if local financial institutions are responsive to those needs.

Examiners contacted a manager working in business development for Middlesex County. Among other things, the division the manager oversees works on business retention, recruitment, and expansion. The organization is funded by taxpayer dollars, as well as federal and state grants. The contact emphasized needs for access to flexible capital for small and minority-owned businesses, noting that small businesses face challenges meeting regulatory requirements. The contact further noted that there is opportunity for banks and local governments to do more in terms of meeting the area's small business credit needs.

Examiners also reviewed a recent contact made with the director of a Passaic County government office that promotes the development of local communities by supporting employment, affordable housing, and transportation needs. The contact stated that the primary needs for small businesses are grants, low interest loans, and working capital. The contact also noted that, despite the large number of vacant positions, businesses are unable to find candidates. Additionally, the contact stated that low- and moderate-income families need rental assistance programs and safe and secure housing, noting that the majority of the area's housing stock is old and in short supply. The contact further noted that opportunities exist for banks to collaborate with government agencies to support affordable housing initiatives, provide funding for small businesses, and offer small business mentorship assistance.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable housing and flexible loan programs for small businesses are primary assessment area credit needs. Economic and demographic data supports the housing affordability issues emphasized by the community contact. In particular, there is a need for innovative programs that offer rental assistance for low- and moderate-income individuals and families living in the area's low- and moderate-income census tracts. Small business loans with flexible terms and technical assistance for small business owners and entrepreneurs also represent specific assessment area needs.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated September 3, 2019, to the current evaluation dated July 20, 2022. Examiners used the FFIEC's Large Institution CRA Examination Procedures to evaluate SSB's CRA performance. These procedures include the Lending, Investment, and Service Tests (see Appendices for complete description). Examiners used full-scope procedures to assess SSB's performance in its single assessment area.

### **Activities Reviewed**

SSB's major product lines, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, are home mortgage and commercial loans. As of March 31, 2022, home mortgage (1-4 family and multi-family residential loans) represented 61.0 percent of the bank's loan portfolio, and commercial loans represented 35.5 percent. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products.

This evaluation considered all home mortgage loans reported on SSB's 2019, 2020, and 2021 HMDA Loan Application Registers (LARs). SSB reported 476 home mortgage loans totaling \$289.0 million in 2019, 410 home mortgage loans totaling approximately \$365.4 million in 2020, and 487 home mortgage loans totaling \$660.1 million in 2021.

This evaluation also considered all small business loans SSB reported on its 2019, 2020, and 2021 CRA Loan Registers. The bank reported 89 small business loans totaling \$13.6 million in 2019, 246 small business loans totaling \$29.9 million in 2020, and 279 small business loans totaling \$37.4 million in 2021. Participation in the SBA's PPP program, a SBA-backed loan program designed to help businesses keep workforces employed during the COVID-19 pandemic, contributed to the significant increase in small business loan volume. SSB originated 167 PPP loans totaling \$11.3 million in 2020 and 182 PPP loans totaling \$17.5 million in 2021.



Examiners compared the bank's 2020 HMDA lending and 2020 small business loan data to aggregate lending data. Aggregate data for 2021 was not yet available for comparison. Examiners also used the 2015 ACS data and D&B demographic data as additional standards of comparison.

For the Lending Test, the Assessment Area Concentration criterion presents loan data for each of the three years analyzed; however, the other rating criteria only present loan data for 2020 and 2021, as the bank's performance throughout the rating period was generally consistent with the years presented. The bank's record of originating home mortgage loans contributed more weight in arriving at overall conclusions due to the larger loan volume when compared to small business loans during the review period. Examiners reviewed the number and dollar volume of loans; however, examiners emphasized performance by number of loans since that is a better indicator of the number of individuals and businesses served.

The Lending Test also considered community development loans and loans originated under the bank's innovative and flexible lending programs since the prior evaluation. The Investment Test includes both qualified investments purchased prior to the last evaluation that remain outstanding, as well as investments purchased during the current evaluation period. The Service Test includes all community development services since the last evaluation. Additionally, the Service Test analyzes SSB's retail banking products and services targeted to low- and moderate-income individuals and small businesses, and the delivery systems that provided retail banking services during the evaluation period.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test is rated "High Satisfactory." The following sections outline SSB's performance under each criterion.

#### **Lending Activity**

SSB's lending levels reflect good responsiveness to assessment area credit needs.

Inside the assessment area, SSB originated 315 home mortgage loans totaling \$214.2 million in 2020 and 348 home mortgage loans totaling \$322.9 million in 2021. In 2020, the most recent year for which aggregate lending data is available, a highly competitive market is present, as 709 lenders active in the assessment area reported originating or purchasing at least one home mortgage loan. By total number of loans in 2020, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. Large national, regional, and statewide financial institutions and internet lenders, including Wells Fargo Bank; Quicken Loans; J.P. Morgan Chase Bank; Loandepot.com, LLC; and NJ Lenders Corp.; combined for 25.5 percent of the market share based on number of loans originated or purchased.

Inside the assessment area, SSB originated 227 small business loans totaling \$26.1 million in 2020 and 258 small business loans totaling approximately \$31.8 million in 2021. According to market share data

from 2020, 305 lenders active in the assessment area reported originating or purchasing at least one small business loan. By total number of loans, SSB ranked 61<sup>st</sup> in this group with a 0.1 percent market share. The top five institutions, all larger national or regional lenders, combined for 53.4 percent of the total market share. These lenders and others among the top ten, are business credit card issuers; a product that SSB does not offer. Credit card issuers generally originate loans in a greater volumes for smaller dollar amounts. The top five institutions had an average loan amount of \$41,800. By comparison, SSB's average loan amount was over \$120,000 in 2020.

### Assessment Area Concentration

SSB made a high percentage of home mortgage and small business loans within its assessment area. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	388	81.5	88	18.5	476	175,873	60.9	113,139	39.1	289,013
2020	315	76.8	95	23.2	410	214,230	58.6	151,155	41.4	365,385
2021	348	71.5	139	28.5	487	322,988	48.9	337,153	51.1	660,141
<b>Subtotal</b>	<b>1,051</b>	<b>76.5</b>	<b>322</b>	<b>23.5</b>	<b>1,373</b>	<b>713,091</b>	<b>54.2</b>	<b>601,448</b>	<b>45.8</b>	<b>1,314,539</b>
Small Business										
2019	84	94.4	5	5.6	89	10,981	80.7	2,625	19.3	13,606
2020	227	92.3	19	7.7	246	26,104	87.3	3,796	12.7	29,900
2021	258	92.5	21	7.5	279	31,791	85.1	5,577	14.9	37,368
<b>Subtotal</b>	<b>569</b>	<b>92.7</b>	<b>45</b>	<b>7.3</b>	<b>614</b>	<b>68,876</b>	<b>85.2</b>	<b>11,998</b>	<b>14.8</b>	<b>80,874</b>
<b>Total</b>	<b>1,620</b>	<b>81.5</b>	<b>367</b>	<b>18.5</b>	<b>1,987</b>	<b>781,967</b>	<b>56.0</b>	<b>613,446</b>	<b>44.0</b>	<b>1,395,413</b>

*Source: Bank Data. Due to rounding, totals may not equal 100.0%*

### Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. The bank's excellent distribution of home mortgage lending and adequate performance in small business lending primarily support this conclusion.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. Examiners focused on the percentage, by number, of loans in low- and moderate-income census tracts.

SSB's percentage of loans in low-income census tracts exceeded aggregate performance and the percentage of owner-occupied housing units in 2020. SSB's lending in these tracts increased in 2021, more than doubling the percentage of owner-occupied housing units. SSB's penetration in moderate-income census tracts significantly exceeded aggregate and demographic data in 2020, and continued this trend of exceeding demographics in 2021.

The table that follows shows the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	3.8	3.5	20	6.3	21,728	10.1
2021	3.8	--	37	10.6	63,621	19.7
Moderate						
2020	11.2	9.6	76	24.1	72,776	34.0
2021	11.2	--	75	21.6	105,968	32.8
Middle						
2020	28.9	26.3	94	29.8	68,176	31.8
2021	28.9	--	101	29.0	93,599	29.0
Upper						
2020	56.1	60.6	124	39.4	50,081	23.4
2021	56.1	--	135	38.8	59,799	18.5
Not Available						
2020	0.0	0.0	1	0.3	1,470	0.7
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
2020	100.0	100.0	315	100.0	214,230	100.0
2021	100.0	--	348	100.0	322,988	100.0
<i>Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration throughout the assessment area. Examiners focused on SSB's lending in low- and moderate-income census tracts.

SSB's level of lending in low-income census tracts trailed aggregate and demographic data in 2020, and was relatively consistent in 2021. In the moderate-income census tracts, SSB was comparable to aggregate and demographic data in 2020. The bank's number of loans in moderate-income tracts increased slightly in 2021; however, the percentage of loans decreased slightly, while the

percentage of businesses increased. Overall, these trends and comparisons reflect adequate performance.

The following table reflects the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	8.3	6.7	9	4.0	2,302	8.8
2021	9.6	--	10	3.9	559	1.8
Moderate						
2020	12.9	12.4	29	12.8	4,305	16.5
2021	14.2	--	32	12.4	3,824	12.0
Middle						
2020	27.2	27.2	80	35.2	8,239	31.6
2021	27.3	--	87	33.7	9,638	30.3
Upper						
2020	51.4	53.6	109	48.0	11,258	43.1
2021	48.8	--	129	50.0	17,770	55.9
Not Available						
2020	0.2	0.1	0	0.0	0	0.0
2021	0.1	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>227</b>	<b>100.0</b>	<b>26,104</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>258</b>	<b>100.0</b>	<b>31,791</b>	<b>100.0</b>

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

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the assessment area. The bank's good home mortgage lending performance primarily supports this conclusion.

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

The distribution of home mortgage loans reflects good penetration among borrowers of different income levels, including low- and moderate-income borrowers. Examiners compared SSB's home mortgage lending performance to demographic and aggregate data.

As shown in the following table, the percentage of low-income families far exceeds aggregate and bank performance. Notably, the bank's level of lending exceeded aggregate. The bank's level of lending to low-income borrowers decreased slightly in 2021. Demographic data reflects challenges lenders face when trying to make home mortgage loans to the area's low-income families. Specifically, a low-income family in the assessment area, with a median family income no greater than \$56,700, would likely not qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$366,991.

In 2020, SSB's performance of lending to moderate-income borrowers was below aggregate and demographic data; however, the number of loans to these borrowers nearly doubled in 2021.

Over 40.0 percent of SSB's HMDA loans are secured by multifamily or mixed-use property loans. In these instances, borrowers are mostly Limited Liability Corporations (LLCs) purchasing and refinancing property for investment purposes. In accordance with HMDA reporting requirements, lenders do not collect income information on loans to non-natural persons. When excluding loans where income data is not available, the bank made 11 of 187 loans (5.9 percent) to low-income borrowers in 2020 and 10 of 204 loans (4.9 percent) to low-income borrowers in 2021. With the same exclusion, lending to moderate-income borrowers improves to 14 of 187 (7.5 percent) in 2020 and 26 of 204 (12.8 percent) in 2021.

The following table illustrates the distribution of home mortgage loans based on borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	22.2	2.3	11	3.5	1,315	0.6
2021	22.2	--	10	2.9	1,120	0.3
Moderate						
2020	14.8	10.5	14	4.4	1,648	0.8
2021	14.8	--	26	7.5	3,454	1.1
Middle						
2020	17.0	18.7	47	14.9	7,752	3.6
2021	17.0	--	36	10.3	6,362	2.0
Upper						
2020	46.0	50.0	115	36.5	29,304	13.7
2021	46.0	--	132	37.9	34,316	10.6
Not Available						
2020	0.0	18.6	128	40.6	174,211	81.3
2021	0.0	--	144	41.4	277,736	86.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>214,230</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>348</b>	<b>100.0</b>	<b>322,988</b>	<b>100.0</b>
<i>Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

The distribution of loans reflects adequate penetration among businesses of different sizes. Similar to aggregate in 2020, SSB's lending to businesses with GARs of \$1.0 million or less was well below the percentage of businesses at that GAR level in both 2020 and 2021. This performance shows a significant decline when compared to the last evaluation, where the majority of small business loans were to businesses with GARs of \$1.0 million or less each year; however, this decrease is primarily due to the large number of PPP loans the bank originated in 2020 and 2021. Since the PPP does not require lenders to collect revenues, a majority of the bank's small business loans for these years did not include revenue information. When excluding PPP loans, the bank made 42 of 74 small business loans, or 56.8 percent, to businesses with GARs of \$1.0 million or less in 2020, and 59 of 87 (67.8 percent) to businesses at this GAR level in 2021. Overall, the bank's record of lending to small businesses is adequate.

The following table reflects the distribution of small business loans by revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<b>&lt;=\$1,000,000</b>						
2020	86.0	37.3	42	18.5	6,945	26.6
2021	90.4	--	59	22.9	9,217	29.0
<b>&gt;\$1,000,000</b>						
2020	6.1	--	32	14.1	9,507	36.4
2021	4.1	--	28	10.9	7,312	23.0
<b>Revenue Not Available</b>						
2020	7.9	--	153	67.4	9,652	37.0
2021	5.5	--	171	66.3	15,262	48.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>227</b>	<b>100.0</b>	<b>26,104</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>258</b>	<b>100.0</b>	<b>31,791</b>	<b>100.0</b>

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

### **Innovative or Flexible Lending Practices**

SSB makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 322 loans totaling \$97.2 million using innovative or flexible programs.

Below are details of the bank's innovative or flexible lending programs.

- **Home Helper Mortgage** – This program offers reduced origination costs for borrowers purchasing or refinancing owner-occupied property within the assessment area. Qualification is limited to low- and moderate-income (LMI) families, as household income cannot exceed area moderate-income thresholds. The program provides a low down payment with no private mortgage insurance (PMI), and 20- or 30-year repayment terms. The bank made 19 loans totaling \$3.9 million through this program during the evaluation period.
- **First-Time Homebuyer** – This program offers relaxed qualification standards, discounted origination fees, and a 10.0 percent down payment with no PMI. Properties must be owner-occupied and within the bank's assessment area. SSB originated 13 loans totaling \$4.7 million under this program.
- **American Dream First-Time Homebuyer** – SSB participates in a Bergen County government-developed program that combines below market interest rates and deferred repayment for qualified first-time homebuyers. The program benefits low- and moderate-

income families, as qualification is limited to families earning no more than 80.0 percent of the FFIEC-calculated Bergen County median household income. The program offers an interest-free second mortgage up to \$40,000 and down payment assistance to \$10,000 that is forgiven after 10 years of continued property ownership. The bank originated one loan for \$70,000 through this program.

- Spencer Special Homeowner Loan – This home equity program offers a discounted fixed interest rate and no program fees. Collateral property must be within the bank’s assessment area, and borrowers can use proceeds for personal expenses or to refinance an existing mortgage. This program benefits low- and moderate-income families, as qualification is limited to borrowers with household incomes below the county’s moderate-income threshold. SSB originated 50 loans totaling \$4.8 million under this program.
- Community Worker Mortgage – This program serves firefighters, police officers, healthcare workers, county borough employees, and educators, employed in the assessment area. The program offers a low down payment with reduced origination fees and an interest rate discount. The bank made 45 qualified loans totaling \$15.6 million.
- Performing Loan Modification Program – This program features reduced-fee modifications with relaxed underwriting guidelines for qualifying 1-4 family home loans originated or held by the bank. Eligible borrowers must have no delinquent obligations at the time of the modification request, and the mortgage must be current (no late payments 30 days or more) within the past twelve months.
- Business Entity (LLC, S Corp, or Partnership) Mortgage – This program serves real estate investors purchasing or refinancing 1-4 family homes and mixed-use properties in the assessment area and throughout the broader statewide area. The program offers a maximum loan amount of \$3.0 million and a variety of favorable loan terms. The bank originated 194 qualified loans totaling \$68.2 million.

### **Community Development Loans**

SSB is a leader in making community development loans. The bank originated 195 community development loans totaling \$527.6 million during the evaluation period. This represents 15.7 percent of average total assets and 20.6 percent of average total loans since the prior evaluation. This shows a significant increase from the previous evaluation, when community development lending equated to 8.2 percent of average total assets and 11.0 percent of average total loans. Of the total number of loans, 90.3 percent benefitted affordable housing, which a community contact identified as a primary community development need in the assessment area.

The following table illustrates community development lending activity by year and purpose.



Community Development Lending										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	33	80,277	0	0	0	0	2	2,680	35	82,957
2020	48	122,575	0	0	0	0	6	31,115	54	153,690
2021	81	229,313	0	0	0	0	6	23,247	87	252,560
YTD 2022	14	30,948	0	0	0	0	5	7,465	19	38,413
<b>Total</b>	<b>176</b>	<b>463,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>64,507</b>	<b>195</b>	<b>527,620</b>

*Source: Bank Data*

The following are examples of qualified community development loans.

- In 2019, the bank made a \$1.0 million loan to an LLC for the purchase of an 11-unit apartment building in a moderate-income census tract in Middlesex County. Each unit qualifies as affordable housing based on the county’s Fair Market Rent (FMR) calculation. FMR is a statistic developed by HUD in order to determine payments for various housing assistance programs, most notably, the Section 8 Housing Choice Voucher Program. FMRs differ by local area, and are updated by HUD annually.
- In 2020, the bank made a \$2.7 million loan to purchase a medical office building in a moderate-income census tract in Essex County. Loan proceeds have a stabilizing effect for the county, as the subject property is located in a UEZ in Newark. The UEZ Program exists to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment.
- In 2022, the bank made a \$3.6 million loan to refinance a loan secured by 32-unit residential apartment building in a low-income census tract in Essex County. All units offer monthly rents below HUD’s FMR guidelines.

## INVESTMENT TEST

The Investment Test is rated “Outstanding.” The institution has an excellent level of qualified community development investment and grants.

### Investment and Grant Activity

SSB has an excellent level of qualified community development investments and grants. The bank has 89 qualified investments totaling \$48.7 million. This total includes 14 new equity investments totaling approximately \$26.2 million, 63 qualified grants and donations totaling \$462,000, and 12 prior period equity investments totaling approximately \$22.1 million. Qualified investments and grants represent 1.5 percent of average total assets and 12.9 percent of average total securities since the previous evaluation. These ratios compare favorably to the prior evaluation’s ratios of 1.2 percent of average total assets and 6.3 percent of average total securities. In addition, qualified

grants and donations increased by 20 in number and \$204,000 in dollar volume compared to the prior evaluation.

The following table illustrates qualified investments and donations by year and community development purpose.

Qualified Investments by Year										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	9	15,087	0	0	3	7,000	0	0	12	22,087
2019	0	0	0	0	0	0	0	0	0	0
2020	2	5,922	0	0	0	0	0	0	2	5,922
2021	2	4,963	0	0	0	0	0	0	2	4,963
YTD 2022	6	11,223	0	0	4	4,089	0	0	10	15,312
<b>Subtotal</b>	<b>19</b>	<b>37,195</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>11,089</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>48,284</b>
Qualified Grants & Donations	13	29	45	414	5	19	0	0	63	462
<b>Total</b>	<b>32</b>	<b>37,224</b>	<b>45</b>	<b>414</b>	<b>12</b>	<b>11,108</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>48,746</b>

*Source: Bank Data*

Below are examples of the bank’s qualified investments.

- In 2020, SSB purchased a \$3.1 million Fannie Mae mortgage-backed security collateralized by mortgage loans to low- and moderate-income borrowers in the assessment area.
- In 2020, SSB invested \$2.5 million into a Freddie Mac mortgage-backed security collateralized by a pool of 12 residential mortgage loans made to low- and moderate-income borrowers in the assessment area.
- In 2022, SSB purchased a \$3.0 million security in a Small Business Investment Company (SBIC) fund benefitting the broader regional area that includes the bank’s assessment area.

### **Responsiveness to Credit and Community Development Needs**

SSB’s qualified investments and donations exhibit good responsiveness to credit and community development needs. Of the \$48.7 million in qualified investments, grants and donations, 76.4 percent benefited affordable housing efforts in the assessment area, which the community contact identified as a community development need. Furthermore, in response to the COVID-19 pandemic, SSB donated over \$57,000 to support local area businesses and small business owners to promote economic development and stabilize areas affected by the pandemic.

**Community Development Initiatives**

SSB rarely uses innovative or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

**SERVICE TEST**

The Service Test is rated “Outstanding.” The bank’s excellent level of community development services primarily supports this conclusion.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates a deposit-taking ATM at each of its 27 branches, with one in a low-income census tract and two in moderate-income tracts. In addition, SSB maintains remote standalone ATMs in the assessment area, all of which are in middle- or upper-income census tracts. Branch operating hours are essentially the same throughout the network and include Saturday lobby hours.

The following table illustrates the distribution of branches and ATMs by census tract income designation.

<b>Branch and ATM Distribution by Geography Income Level</b>								
<b>Tract Income Level</b>	<b>Census Tracts</b>		<b>Population</b>		<b>Branches</b>		<b>ATMs</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
Low	175	14.8	649,745	11.9	1	3.7	1	3.3
Moderate	215	18.2	954,025	17.4	2	7.4	2	6.7
Middle	327	27.6	1,544,260	28.2	8	29.6	10	33.3
Upper	459	38.8	2,309,749	42.3	16	59.3	18	56.7
NA	7	0.6	8,405	0.2	0	0	0	0
<b>Total</b>	<b>1,183</b>	<b>100.0</b>	<b>5,466,184</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>

*Source 2015 ACS Data; Bank Data*

Alternative delivery systems complement the branch structure to increase the availability of retail banking services throughout the assessment area. These include online banking, telephone banking, and mobile banking. SSB also offers the Popmoney service, which allows customers to make electronic transfers to an account of a non-bank customer at another financial institution at no charge. The bank also provides a toll-free customer service call center, which operates from 8:00 a.m. until 8:00 p.m. Monday through Friday, and Saturday from 8:00 a.m. to 2:00 p.m.

**Changes in Branch Locations**

The bank’s record of opening and closing branches did not adversely affect the accessibility of delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-

income individuals. Branches added since the previous evaluation include four in upper- and three in middle-income census tracts. Both branches closed since the last review were in middle-income census tracts.

**Reasonableness of Business Hours and Services**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Branches typically have core hours from 9:00 a.m. to 5:00 p.m., Monday through Friday, and hours from 9:00 a.m. to 1:00 p.m. on Saturdays. Branches added through the merger with Mariner’s Bank conform to the rest of the network in retail services, operating hours, and drive-up banking.

**Community Development Services**

SSB is a leader in providing community development services. Since the prior evaluation, multiple directors, officers, and employees provided 222 instances of sharing financial expertise or providing technical assistance to 14 different community development-related organizations, often on a monthly basis. The bank’s performance represents a 91.4 percent increase, by number of services provided since the prior evaluation. This performance is particularly noteworthy when recognizing that the high level of community development services continued during the pandemic, when many organizations were operating with restrictions and at reduced capacities. The bank’s performance compares favorably to similarly situated institutions. Similarly situated institutions provided between 9 and 184 services over their recent evaluation periods. Examiners selected institutions comparable in asset size, geographic location, and lending focus.

Bank representatives served on boards and committees of various community groups providing services to low- and moderate-income individuals. The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	1	9	0	0	10
2020	1	65	0	0	66
2021	1	92	0	0	93
YTD 2022	1	52	0	0	53
<b>Total</b>	<b>4</b>	<b>218</b>	<b>0</b>	<b>0</b>	<b>222</b>

*Source Bank Data*

Below are notable examples of the bank's community development services.

- An employee serves on the Board and the Loan Committee of a private non-profit Community Development Financial Institution (CDFI) in Union County. The bank employee helps the CDFI accomplish its mission of providing financial and technical assistance to new and existing businesses with an emphasis on benefitting underserved assessment area communities and individuals.
- An employee serves as a Board Member and another bank employee serves as a Committee Member lending financial expertise to a non-profit organization that serves the homeless and poor in Union County. The non-profit is funded through donations and its mission is largely served through the efforts of volunteers.
- Two employees provide financial expertise as committee members of an organization that operates a group home and provides services to low- and moderate-income individuals with intellectual and developmental disabilities in Bergen County.
- An employee serves as a committee member of a non-profit social services organization located in a low-income census tract in Elizabeth. The organization's mission is to help area residents, a majority of whom are low- or moderate-income, develop personal competencies and life skills.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

### Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

Spencer Savings Bank	
<b>Scope of Examination:</b> A full scope review was performed on the following assessment area: CSA 408 (New York-Newark, NY-NJ-CT-PA) Assessment Area	
<b>Time Period Reviewed:</b>	9/3/2019 to 7/18/2022
<b>Products Reviewed:</b> Home Mortgage Loans: 1/1/2019 to 12/31/2022 Small Business Loans: 1/1/2019 to 12/31/2022 Community Development Activities: 9/3/2019 to 7/18/2022	



## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Two**

**2021**

Public section of most recent CRA Performance Evaluation

# **PUBLIC DISCLOSURE**

July 20, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Spencer Savings Bank, SLA  
Certificate Number: 30076

611 River Drive  
Elmwood Park, New Jersey 07407

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

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, nor should it 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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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Outstanding**.

An institution in this group has an outstanding record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
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 Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to assessment area credit needs.
- The bank made a high percentage of loans in its assessment area.
- The geographic distribution of loans reflects good penetration throughout the assessment area.
- The distribution of borrowers reflects, given the product lines offered by the institution, good penetration among retail customers of different income levels.
- The institution makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The institution is a leader in community development loans.

**The Investment Test is rated Outstanding.**

- The institution has an excellent level of qualified investments and donations.
- The institution exhibits good responsiveness to credit and community development needs.
- The institution rarely uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated Outstanding.**

- Delivery systems are reasonably accessible to essentially all portions of the assessment area.
- To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.
- Services and business hours do not vary in a way that inconveniences certain portions of the assessment area, particularly low- and moderate-income geographies and/or individuals.
- The institution is a leader in providing community development services.

## DESCRIPTION OF INSTITUTION

### **Background**

Spencer Savings Bank (SSB) is a mutual savings bank headquartered in Elmwood Park, New Jersey. SSB maintains one active subsidiary, Spencer Investment Company, established to invest in mortgaged-backed and other securities. SSB merged with Edgewater, New Jersey-based Mariner's Bank in November 2021. SSB received a Satisfactory CRA rating at the previous FDIC Performance Evaluation dated September 3, 2019, based on Interagency Large Institution Examination Procedures.

### **Operations**

SSB operates in the State of New Jersey. Retail operations consist of 27 full-service branches, with 6 added through the merger with Mariner's Bank and another opened in Union County in 2020. SSB closed two branches in 2020, located in middle-income census tracts in Bergen and Union Counties, respectively. The branch network includes 16 in Bergen County, 4 in Union County, 3 in Passaic County, 2 in Essex County, 1 in Morris County, and 1 in Mercer County.

SSB offers a variety of personal and business loan and deposit products. Deposit products include checking, savings, money market, and certificate of deposit accounts. Lending products include residential, small business, commercial, and construction, loans and lines of credit. Alternative banking services include personal and business online and mobile banking options, and bank-owned automated teller machines (ATMs) at each branch location.

### **Ability and Capacity**

As of March 31, 2022, SSB's assets totaled \$3.9 billion, including total loans of approximately \$3.0 billion and total securities of \$422.4 million. Since the last evaluation, total assets grew 29.6 percent, total loans increased 26.7 percent, and total securities decreased 14.9 percent. Loans and assets increased through organic loan growth and the November 2021 acquisition of Mariner's Bank.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of its assessment area.

The following table details the composition of the bank's loan portfolio, as of March 31, 2022.

<b>Loan Portfolio Distribution as of March 31, 2022</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	42,170	1.4
Secured by Farmland	0	
Secured by 1-4 Family Residential Properties	670,043	22.5
Secured by Multifamily (5 or more) Residential Properties	1,142,920	38.5
Secured by Nonfarm Nonresidential Properties	1,055,296	35.5
<b>Total Real Estate Loans</b>	<b>2,910,429</b>	<b>97.9</b>
Commercial and Industrial Loans	58,616	2.0
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	3,502	0.1
Other Loans	0	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>2,972,547</b>	<b>100.0</b>
<i>Source Reports of Condition and Income. Due to rounding, totals may not equal 100.0%</i>		

## **DESCRIPTION OF ASSESSMENT AREA**

The Community Reinvestment Act (CRA) requires each financial institution to define one or more assessment areas within which examiners will evaluate its CRA performance. SSB designated a single assessment area that includes all census tracts in the contiguous counties of Bergen, Hudson, Passaic, Essex, Morris, Union, Middlesex, Somerset, and Mercer, in New Jersey. Bergen, Hudson, and Passaic Counties are part of MD 35614 (New York-Jersey City-White Plains, NY-NJ). Essex, Morris, and Union Counties are part of MD 35084 (Newark, NJ-PA). Middlesex and Somerset Counties are part of MD 35154 (New Brunswick-Lakewood, NJ). All three MDs are part of the larger MSA 35620 (New York-Newark-Jersey City, NY-NJ-PA). Mercer County is in MSA 45940 (Trenton-Princeton, NJ). MSAs 35620 and 45940 are part of the larger CSA 408 (New York-Newark, NY-NJ-CT-PA). Examiners analyzed the bank's performance in each MSA separately and determined the performance in each area is consistent; therefore, this evaluation presents the analysis of performance at the CSA level.

The assessment area changed since the previous evaluation. Management analyzed the assessment area following the previous evaluation, and removed Hunterdon and Sussex Counties. Both counties are part of MD 35084. The following sections discuss economic and demographic information for the defined assessment area.

### **Economic and Demographic Data**

The removal of Hunterdon and Sussex Counties from the assessment area following the previous evaluation reduced the total number of census tracts from 1,250 to 1,183.

The assessment area's census tracts reflect the following income designations according to the 2015 American Community Survey (ACS) Data:

- 175 low-income tracts,
- 215 moderate-income tracts,
- 327 middle-income tracts,
- 459 upper-income tracts, and
- 7 census tracts with no income designation.

There are eight cities in the assessment area that the New Jersey state government designated as Urban Enterprise Zones (UEZs). The UEZ Program, enacted in 1983, serves to revitalize deteriorating urban communities and stimulate growth by encouraging businesses to develop and create private sector jobs through public and private investment. UEZ Program-approved businesses benefit from reduced sales taxes and tax-free purchases on capital equipment. Additional benefits include financial assistance from the State Economic Development Authority, subsidized unemployment insurance, an energy sales tax exemption for qualified manufacturing firms, and certain tax credit options.

The table that follows illustrates select demographic information for the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,183	14.8	18.2	27.6	38.8	0.6
Population by Geography	5,466,184	11.9	17.5	28.3	42.3	0.2
Housing Units by Geography	2,076,576	12.1	17.5	28.5	41.8	0.1
Owner-Occupied Units by Geography	1,105,196	3.8	11.2	28.9	56.1	0.0
Occupied Rental Units by Geography	814,211	21.1	25.2	29.0	24.6	0.1
Vacant Units by Geography	157,169	23.8	22.9	23.8	29.4	0.1
Businesses by Geography	664,760	9.6	14.2	27.3	48.8	0.1
Farms by Geography	9,721	5.5	12.2	24.7	57.6	0.0
Family Distribution by Income Level	1,335,583	22.2	14.8	17.0	46.0	0.0
Household Distribution by Income Level	1,919,407	24.5	13.7	15.6	46.1	0.0
Median Family Income MSA - 35084 Newark, NJ-PA		\$90,570	Median Housing Value			\$366,991
Median Family Income MSA - 35154 New Brunswick-Lakewood, NJ		\$95,564	Median Gross Rent			\$1,262
Median Family Income MSA - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560	Families Below Poverty Level			8.8%
Median Family Income MSA - 45940 Trenton-Princeton, NJ MSA		\$94,908				

*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.*

The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. The assessment area contains approximately 2.1 million housing units. Of these, 53.2 percent are owner-occupied, 39.2 percent are occupied rental units, and 7.6 percent are vacant. Owner-occupied housing units provide an indication of the opportunity institutions have to originate 1-4 family residential mortgage loans. As shown in the table above, only 3.8 percent of owner-occupied housing units are located in low-income geographies. This indicates a limited opportunity for originating mortgage loans in these geographies.

The table above further shows that 22.2 percent of the assessment area's families are low-income, including 8.8 percent living below the poverty level, and 14.8 percent are moderate-income. This data suggests that it would be difficult for these families to qualify for a home mortgage loan or support a monthly mortgage payment, especially when considering the assessment area's median housing value of \$366,991. This data supports challenges lenders face in originating loans to low- or moderate-income borrowers.

The Geographic Distribution criterion also compares the bank's small business lending to the distribution of area businesses, with a focus on lending in the low- and moderate-income census tracts. As shown in the table above, only 9.6 percent of the area's business are in low- and 14.2 percent are in moderate-income census tracts.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by Gross Annual Revenue (GAR) level. According to 2021 D&B data, 664,760 non-farm businesses operate within the assessment area. GARs for area businesses are as follows:

- 90.5 percent report \$1.0 million or less,
- 4.1 percent report more than \$1.0 million, and
- 5.4 percent have unknown revenues.

Service industries represent the largest businesses category active in the assessment area (34.5 percent); followed by non-classifiable establishments (26.8 percent); retail trade (10.6 percent); and finance, insurance, and real estate-related (7.8 percent). A significant majority of the area businesses (92.4 percent) have fewer than 10 employees, and 93.6 percent operate from a single location. This data highlights small business lending opportunities.

The Borrower Profile criterion also analyzes the distribution of loans by borrower income level. Examiners used the FFIEC-updated median family income data to analyze the bank's home mortgage lending under the Borrower Profile criterion. The following table reflects the median family income ranges for the low-, moderate-, middle-, and upper-income categories of the MDs and MSA within the assessment area.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Newark, NJ-PA MD (35084)</b>				
2020 (\$103,200)	<\$51,600	\$51,600 to \$82,599	\$82,560 to \$123,839	≥\$123,840
2021 (\$105,600)	<\$52,800	\$52,800 to \$84,479	\$84,480 to \$126,719	≥\$126,720
<b>New Brunswick-Lakewood, NJ MD (35154)</b>				
2020 (\$112,500)	<\$56,250	\$56,250 to \$89,999	\$90,000 to \$134,999	≥\$135,000
2021 (\$113,400)	<\$56,700	\$56,700 to \$90,719	\$90,720 to \$136,079	≥\$136,080
<b>New York-Jersey City-White Plains, NY-NJ MD (35614)</b>				
2020 (\$81,800)	<\$40,900	\$40,900 to \$65,439	\$65,440 to \$98,159	≥\$98,160
2021 (\$85,500)	<\$42,750	\$42,750 to \$68,399	\$68,400 to \$102,599	≥\$102,600
<b>Trenton-Princeton, NJ MSA (45940)</b>				
2020 (\$108,700)	<\$54,350	\$54,350 to \$86,959	\$86,950 to \$130,439	≥\$130,440
2021 (\$106,800)	<\$53,400	\$53,400 to \$85,439	\$85,440 to \$128,159	≥\$128,160
<i>Source FFIEC</i>				

Data obtained from the U.S. Bureau of Labor Statistics show that unemployment rates at the county, state, and national levels showed volatility following the previous evaluation. Specifically, average annual unemployment rates spiked in 2020 with the onset of the COVID-19 pandemic, and began to decline in 2021. The following table presents annual and current unemployment rates for the assessment area counties, as well as the state and national levels, since 2019. As shown, current unemployment rates have generally returned to pre-pandemic levels.

Area	Unemployment Rates			
	2019	2020	2021	April 2022
	%	%	%	%
Bergen County	2.8	9.2	6.0	3.3
Essex County	4.2	11.3	8.0	4.6
Hudson County	3.1	10.2	6.8	3.7
Mercer County	3.0	7.2	5.2	2.9
Middlesex County	3.0	8.5	5.7	3.1
Morris County	2.7	7.5	5.0	2.7
Passaic County	4.1	12.2	8.4	4.8
Somerset County	2.9	7.5	5.1	2.8
Union County	3.5	9.6	6.7	3.8
State of New Jersey	3.4	9.5	6.3	3.6
National Average	3.7	8.1	5.4	3.6
<i>Source U.S. Bureau of Labor Statistics</i>				



## **Competition**

The assessment area is highly competitive in the market for financial services. According to 2020 Deposit Market Share data, 195 financial institutions operated 1,847 branches in the assessment area. Of these institutions, SSB ranked 20<sup>th</sup> with a 0.8 percent deposit market share.

There is a high level of competition for home mortgage loans in the area. According to 2020 aggregate Home Mortgage Disclosure Act (HMDA) data, 709 lenders originated or purchased 236,791 HMDA-reportable loans in the assessment area. By number of loans originated or purchased, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. The top five lenders, each a large national bank or internet-based home mortgage lender, accounted for 26.5 percent of the market share.

There is also a high level of competition for small business loans in the assessment area. According to the 2020 aggregate small business data, 305 lenders originated or purchased 197,351 small business loans in the assessment area. This reflects a high degree of competition for this product. SSB ranked 61<sup>st</sup> in this group with a 0.1. The top five small business lenders in the assessment area, American Express National Bank, J.P. Morgan Chase Bank, Bank of America, TD Bank, and Wells Fargo Bank, accounted for 53.5 percent of the total market share.

## **Community Contacts**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying credit and community development needs. This information indicates what credit and community development opportunities may be available. It also helps examiners determine if local financial institutions are responsive to those needs.

Examiners contacted a manager working in business development for Middlesex County. Among other things, the division the manager oversees works on business retention, recruitment, and expansion. The organization is funded by taxpayer dollars, as well as federal and state grants. The contact emphasized needs for access to flexible capital for small and minority-owned businesses, noting that small businesses face challenges meeting regulatory requirements. The contact further noted that there is opportunity for banks and local governments to do more in terms of meeting the area's small business credit needs.

Examiners also reviewed a recent contact made with the director of a Passaic County government office that promotes the development of local communities by supporting employment, affordable housing, and transportation needs. The contact stated that the primary needs for small businesses are grants, low interest loans, and working capital. The contact also noted that, despite the large number of vacant positions, businesses are unable to find candidates. Additionally, the contact stated that low- and moderate-income families need rental assistance programs and safe and secure housing, noting that the majority of the area's housing stock is old and in short supply. The contact further noted that opportunities exist for banks to collaborate with government agencies to support affordable housing initiatives, provide funding for small businesses, and offer small business mentorship assistance.

## **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that affordable housing and flexible loan programs for small businesses are primary assessment area credit needs. Economic and demographic data supports the housing affordability issues emphasized by the community contact. In particular, there is a need for innovative programs that offer rental assistance for low- and moderate-income individuals and families living in the area's low- and moderate-income census tracts. Small business loans with flexible terms and technical assistance for small business owners and entrepreneurs also represent specific assessment area needs.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated September 3, 2019, to the current evaluation dated July 20, 2022. Examiners used the FFIEC's Large Institution CRA Examination Procedures to evaluate SSB's CRA performance. These procedures include the Lending, Investment, and Service Tests (see Appendices for complete description). Examiners used full-scope procedures to assess SSB's performance in its single assessment area.

### **Activities Reviewed**

SSB's major product lines, considering its business strategy and the number and dollar volume of loans originated during the evaluation period, are home mortgage and commercial loans. As of March 31, 2022, home mortgage (1-4 family and multi-family residential loans) represented 61.0 percent of the bank's loan portfolio, and commercial loans represented 35.5 percent. No other loan types, such as small farm or consumer loans, represent a major product line or provide material support for conclusions or ratings; therefore, examiners did not present these products.

This evaluation considered all home mortgage loans reported on SSB's 2019, 2020, and 2021 HMDA Loan Application Registers (LARs). SSB reported 476 home mortgage loans totaling \$289.0 million in 2019, 410 home mortgage loans totaling approximately \$365.4 million in 2020, and 487 home mortgage loans totaling \$660.1 million in 2021.

This evaluation also considered all small business loans SSB reported on its 2019, 2020, and 2021 CRA Loan Registers. The bank reported 89 small business loans totaling \$13.6 million in 2019, 246 small business loans totaling \$29.9 million in 2020, and 279 small business loans totaling \$37.4 million in 2021. Participation in the SBA's PPP program, a SBA-backed loan program designed to help businesses keep workforces employed during the COVID-19 pandemic, contributed to the significant increase in small business loan volume. SSB originated 167 PPP loans totaling \$11.3 million in 2020 and 182 PPP loans totaling \$17.5 million in 2021.

Examiners compared the bank's 2020 HMDA lending and 2020 small business loan data to aggregate lending data. Aggregate data for 2021 was not yet available for comparison. Examiners also used the 2015 ACS data and D&B demographic data as additional standards of comparison.

For the Lending Test, the Assessment Area Concentration criterion presents loan data for each of the three years analyzed; however, the other rating criteria only present loan data for 2020 and 2021, as the bank's performance throughout the rating period was generally consistent with the years presented. The bank's record of originating home mortgage loans contributed more weight in arriving at overall conclusions due to the larger loan volume when compared to small business loans during the review period. Examiners reviewed the number and dollar volume of loans; however, examiners emphasized performance by number of loans since that is a better indicator of the number of individuals and businesses served.

The Lending Test also considered community development loans and loans originated under the bank's innovative and flexible lending programs since the prior evaluation. The Investment Test includes both qualified investments purchased prior to the last evaluation that remain outstanding, as well as investments purchased during the current evaluation period. The Service Test includes all community development services since the last evaluation. Additionally, the Service Test analyzes SSB's retail banking products and services targeted to low- and moderate-income individuals and small businesses, and the delivery systems that provided retail banking services during the evaluation period.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test is rated "High Satisfactory." The following sections outline SSB's performance under each criterion.

#### **Lending Activity**

SSB's lending levels reflect good responsiveness to assessment area credit needs.

Inside the assessment area, SSB originated 315 home mortgage loans totaling \$214.2 million in 2020 and 348 home mortgage loans totaling \$322.9 million in 2021. In 2020, the most recent year for which aggregate lending data is available, a highly competitive market is present, as 709 lenders active in the assessment area reported originating or purchasing at least one home mortgage loan. By total number of loans in 2020, SSB ranked 94<sup>th</sup> with a 0.2 percent market share. Large national, regional, and statewide financial institutions and internet lenders, including Wells Fargo Bank; Quicken Loans; J.P. Morgan Chase Bank; Loanpot.com, LLC; and NJ Lenders Corp.; combined for 25.5 percent of the market share based on number of loans originated or purchased.

Inside the assessment area, SSB originated 227 small business loans totaling \$26.1 million in 2020 and 258 small business loans totaling approximately \$31.8 million in 2021. According to market share data

from 2020, 305 lenders active in the assessment area reported originating or purchasing at least one small business loan. By total number of loans, SSB ranked 61<sup>st</sup> in this group with a 0.1 percent market share. The top five institutions, all larger national or regional lenders, combined for 53.4 percent of the total market share. These lenders and others among the top ten, are business credit card issuers; a product that SSB does not offer. Credit card issuers generally originate loans in a greater volumes for smaller dollar amounts. The top five institutions had an average loan amount of \$41,800. By comparison, SSB's average loan amount was over \$120,000 in 2020.

### Assessment Area Concentration

SSB made a high percentage of home mortgage and small business loans within its assessment area. Please refer to the following table.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	388	81.5	88	18.5	476	175,873	60.9	113,139	39.1	289,013
2020	315	76.8	95	23.2	410	214,230	58.6	151,155	41.4	365,385
2021	348	71.5	139	28.5	487	322,988	48.9	337,153	51.1	660,141
<b>Subtotal</b>	<b>1,051</b>	<b>76.5</b>	<b>322</b>	<b>23.5</b>	<b>1,373</b>	<b>713,091</b>	<b>54.2</b>	<b>601,448</b>	<b>45.8</b>	<b>1,314,539</b>
Small Business										
2019	84	94.4	5	5.6	89	10,981	80.7	2,625	19.3	13,606
2020	227	92.3	19	7.7	246	26,104	87.3	3,796	12.7	29,900
2021	258	92.5	21	7.5	279	31,791	85.1	5,577	14.9	37,368
<b>Subtotal</b>	<b>569</b>	<b>92.7</b>	<b>45</b>	<b>7.3</b>	<b>614</b>	<b>68,876</b>	<b>85.2</b>	<b>11,998</b>	<b>14.8</b>	<b>80,874</b>
<b>Total</b>	<b>1,620</b>	<b>81.5</b>	<b>367</b>	<b>18.5</b>	<b>1,987</b>	<b>781,967</b>	<b>56.0</b>	<b>613,446</b>	<b>44.0</b>	<b>1,395,413</b>
<i>Source: Bank Data. Due to rounding, totals may not equal 100.0%</i>										

### Geographic Distribution

The geographic distribution of loans reflects good penetration throughout the assessment area. The bank's excellent distribution of home mortgage lending and adequate performance in small business lending primarily support this conclusion.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects excellent penetration throughout the assessment area. Examiners focused on the percentage, by number, of loans in low- and moderate-income census tracts.

SSB's percentage of loans in low-income census tracts exceeded aggregate performance and the percentage of owner-occupied housing units in 2020. SSB's lending in these tracts increased in 2021, more than doubling the percentage of owner-occupied housing units. SSB's penetration in moderate-income census tracts significantly exceeded aggregate and demographic data in 2020, and continued this trend of exceeding demographics in 2021.

The table that follows shows the distribution of home mortgage loans by census tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	3.8	3.5	20	6.3	21,728	10.1
2021	3.8	--	37	10.6	63,621	19.7
Moderate						
2020	11.2	9.6	76	24.1	72,776	34.0
2021	11.2	--	75	21.6	105,968	32.8
Middle						
2020	28.9	26.3	94	29.8	68,176	31.8
2021	28.9	--	101	29.0	93,599	29.0
Upper						
2020	56.1	60.6	124	39.4	50,081	23.4
2021	56.1	--	135	38.8	59,799	18.5
Not Available						
2020	0.0	0.0	1	0.3	1,470	0.7
2021	0.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>214,230</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>348</b>	<b>100.0</b>	<b>322,988</b>	<b>100.0</b>
<i>Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration throughout the assessment area. Examiners focused on SSB's lending in low- and moderate-income census tracts.

SSB's level of lending in low-income census tracts trailed aggregate and demographic data in 2020, and was relatively consistent in 2021. In the moderate-income census tracts, SSB was comparable to aggregate and demographic data in 2020. The bank's number of loans in moderate-income tracts increased slightly in 2021; however, the percentage of loans decreased slightly, while the

percentage of businesses increased. Overall, these trends and comparisons reflect adequate performance.

The following table reflects the distribution of small business loans by census tract income level.

Geographic Distribution of Small Business Loans						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	8.3	6.7	9	4.0	2,302	8.8
2021	9.6	--	10	3.9	559	1.8
Moderate						
2020	12.9	12.4	29	12.8	4,305	16.5
2021	14.2	--	32	12.4	3,824	12.0
Middle						
2020	27.2	27.2	80	35.2	8,239	31.6
2021	27.3	--	87	33.7	9,638	30.3
Upper						
2020	51.4	53.6	109	48.0	11,258	43.1
2021	48.8	--	129	50.0	17,770	55.9
Not Available						
2020	0.2	0.1	0	0.0	0	0.0
2021	0.1	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>227</b>	<b>100.0</b>	<b>26,104</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>258</b>	<b>100.0</b>	<b>31,791</b>	<b>100.0</b>

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

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the assessment area. The bank's good home mortgage lending performance primarily supports this conclusion.

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

The distribution of home mortgage loans reflects good penetration among borrowers of different income levels, including low- and moderate-income borrowers. Examiners compared SSB's home mortgage lending performance to demographic and aggregate data.

As shown in the following table, the percentage of low-income families far exceeds aggregate and bank performance. Notably, the bank's level of lending exceeded aggregate. The bank's level of lending to low-income borrowers decreased slightly in 2021. Demographic data reflects challenges lenders face when trying to make home mortgage loans to the area's low-income families. Specifically, a low-income family in the assessment area, with a median family income no greater than \$56,700, would likely not qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$366,991.

In 2020, SSB's performance of lending to moderate-income borrowers was below aggregate and demographic data; however, the number of loans to these borrowers nearly doubled in 2021.

Over 40.0 percent of SSB's HMDA loans are secured by multifamily or mixed-use property loans. In these instances, borrowers are mostly Limited Liability Corporations (LLCs) purchasing and refinancing property for investment purposes. In accordance with HMDA reporting requirements, lenders do not collect income information on loans to non-natural persons. When excluding loans where income data is not available, the bank made 11 of 187 loans (5.9 percent) to low-income borrowers in 2020 and 10 of 204 loans (4.9 percent) to low-income borrowers in 2021. With the same exclusion, lending to moderate-income borrowers improves to 14 of 187 (7.5 percent) in 2020 and 26 of 204 (12.8 percent) in 2021.

The following table illustrates the distribution of home mortgage loans based on borrower income level.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2020	22.2	2.3	11	3.5	1,315	0.6
2021	22.2	--	10	2.9	1,120	0.3
Moderate						
2020	14.8	10.5	14	4.4	1,648	0.8
2021	14.8	--	26	7.5	3,454	1.1
Middle						
2020	17.0	18.7	47	14.9	7,752	3.6
2021	17.0	--	36	10.3	6,362	2.0
Upper						
2020	46.0	50.0	115	36.5	29,304	13.7
2021	46.0	--	132	37.9	34,316	10.6
Not Available						
2020	0.0	18.6	128	40.6	174,211	81.3
2021	0.0	--	144	41.4	277,736	86.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>315</b>	<b>100.0</b>	<b>214,230</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>348</b>	<b>100.0</b>	<b>322,988</b>	<b>100.0</b>

*Source 2015 ACS; Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%*

### ***Small Business Loans***

The distribution of loans reflects adequate penetration among businesses of different sizes. Similar to aggregate in 2020, SSB's lending to businesses with GARs of \$1.0 million or less was well below the percentage of businesses at that GAR level in both 2020 and 2021. This performance shows a significant decline when compared to the last evaluation, where the majority of small business loans were to businesses with GARs of \$1.0 million or less each year; however, this decrease is primarily due to the large number of PPP loans the bank originated in 2020 and 2021. Since the PPP does not require lenders to collect revenues, a majority of the bank's small business loans for these years did not include revenue information. When excluding PPP loans, the bank made 42 of 74 small business loans, or 56.8 percent, to businesses with GARs of \$1.0 million or less in 2020, and 59 of 87 (67.8 percent) to businesses at this GAR level in 2021. Overall, the bank's record of lending to small businesses is adequate.

The following table reflects the distribution of small business loans by revenue category.



Distribution of Small Business Loans by Gross Annual Revenue Category						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<b>&lt;=\$1,000,000</b>						
2020	86.0	37.3	42	18.5	6,945	26.6
2021	90.4	--	59	22.9	9,217	29.0
<b>&gt;\$1,000,000</b>						
2020	6.1	--	32	14.1	9,507	36.4
2021	4.1	--	28	10.9	7,312	23.0
<b>Revenue Not Available</b>						
2020	7.9	--	153	67.4	9,652	37.0
2021	5.5	--	171	66.3	15,262	48.0
<b>Totals</b>						
<b>2020</b>	<b>100.0</b>	<b>100.0</b>	<b>227</b>	<b>100.0</b>	<b>26,104</b>	<b>100.0</b>
<b>2021</b>	<b>100.0</b>	<b>--</b>	<b>258</b>	<b>100.0</b>	<b>31,791</b>	<b>100.0</b>

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

### **Innovative or Flexible Lending Practices**

SSB makes extensive use of innovative and/or flexible lending practices in order to serve assessment area credit needs. During the evaluation period, the bank originated 322 loans totaling \$97.2 million using innovative or flexible programs.

Below are details of the bank's innovative or flexible lending programs.

- **Home Helper Mortgage** – This program offers reduced origination costs for borrowers purchasing or refinancing owner-occupied property within the assessment area. Qualification is limited to low- and moderate-income (LMI) families, as household income cannot exceed area moderate-income thresholds. The program provides a low down payment with no private mortgage insurance (PMI), and 20- or 30-year repayment terms. The bank made 19 loans totaling \$3.9 million through this program during the evaluation period.
- **First-Time Homebuyer** – This program offers relaxed qualification standards, discounted origination fees, and a 10.0 percent down payment with no PMI. Properties must be owner-occupied and within the bank's assessment area. SSB originated 13 loans totaling \$4.7 million under this program.
- **American Dream First-Time Homebuyer** – SSB participates in a Bergen County government-developed program that combines below market interest rates and deferred repayment for qualified first-time homebuyers. The program benefits low- and moderate-

income families, as qualification is limited to families earning no more than 80.0 percent of the FFIEC-calculated Bergen County median household income. The program offers an interest-free second mortgage up to \$40,000 and down payment assistance to \$10,000 that is forgiven after 10 years of continued property ownership. The bank originated one loan for \$70,000 through this program.

- Spencer Special Homeowner Loan – This home equity program offers a discounted fixed interest rate and no program fees. Collateral property must be within the bank’s assessment area, and borrowers can use proceeds for personal expenses or to refinance an existing mortgage. This program benefits low- and moderate-income families, as qualification is limited to borrowers with household incomes below the county’s moderate-income threshold. SSB originated 50 loans totaling \$4.8 million under this program.
- Community Worker Mortgage – This program serves firefighters, police officers, healthcare workers, county borough employees, and educators, employed in the assessment area. The program offers a low down payment with reduced origination fees and an interest rate discount. The bank made 45 qualified loans totaling \$15.6 million.
- Performing Loan Modification Program – This program features reduced-fee modifications with relaxed underwriting guidelines for qualifying 1-4 family home loans originated or held by the bank. Eligible borrowers must have no delinquent obligations at the time of the modification request, and the mortgage must be current (no late payments 30 days or more) within the past twelve months.
- Business Entity (LLC, S Corp, or Partnership) Mortgage – This program serves real estate investors purchasing or refinancing 1-4 family homes and mixed-use properties in the assessment area and throughout the broader statewide area. The program offers a maximum loan amount of \$3.0 million and a variety of favorable loan terms. The bank originated 194 qualified loans totaling \$68.2 million.

### **Community Development Loans**

SSB is a leader in making community development loans. The bank originated 195 community development loans totaling \$527.6 million during the evaluation period. This represents 15.7 percent of average total assets and 20.6 percent of average total loans since the prior evaluation. This shows a significant increase from the previous evaluation, when community development lending equated to 8.2 percent of average total assets and 11.0 percent of average total loans. Of the total number of loans, 90.3 percent benefitted affordable housing, which a community contact identified as a primary community development need in the assessment area.

The following table illustrates community development lending activity by year and purpose.

Community Development Lending										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2019	33	80,277	0	0	0	0	2	2,680	35	82,957
2020	48	122,575	0	0	0	0	6	31,115	54	153,690
2021	81	229,313	0	0	0	0	6	23,247	87	252,560
YTD 2022	14	30,948	0	0	0	0	5	7,465	19	38,413
<b>Total</b>	<b>176</b>	<b>463,113</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>64,507</b>	<b>195</b>	<b>527,620</b>

Source Bank Data

The following are examples of qualified community development loans.

- In 2019, the bank made a \$1.0 million loan to an LLC for the purchase of an 11-unit apartment building in a moderate-income census tract in Middlesex County. Each unit qualifies as affordable housing based on the county’s Fair Market Rent (FMR) calculation. FMR is a statistic developed by HUD in order to determine payments for various housing assistance programs, most notably, the Section 8 Housing Choice Voucher Program. FMRs differ by local area, and are updated by HUD annually.
- In 2020, the bank made a \$2.7 million loan to purchase a medical office building in a moderate-income census tract in Essex County. Loan proceeds have a stabilizing effect for the county, as the subject property is located in a UEZ in Newark. The UEZ Program exists to foster an economic climate that revitalizes designated urban communities and stimulates their growth by encouraging businesses to develop and create private sector jobs through public and private investment.
- In 2022, the bank made a \$3.6 million loan to refinance a loan secured by 32-unit residential apartment building in a low-income census tract in Essex County. All units offer monthly rents below HUD’s FMR guidelines.

## INVESTMENT TEST

The Investment Test is rated “Outstanding.” The institution has an excellent level of qualified community development investment and grants.

### Investment and Grant Activity

SSB has an excellent level of qualified community development investments and grants. The bank has 89 qualified investments totaling \$48.7 million. This total includes 14 new equity investments totaling approximately \$26.2 million, 63 qualified grants and donations totaling \$462,000, and 12 prior period equity investments totaling approximately \$22.1 million. Qualified investments and grants represent 1.5 percent of average total assets and 12.9 percent of average total securities since the previous evaluation. These ratios compare favorably to the prior evaluation’s ratios of 1.2 percent of average total assets and 6.3 percent of average total securities. In addition, qualified

grants and donations increased by 20 in number and \$204,000 in dollar volume compared to the prior evaluation.

The following table illustrates qualified investments and donations by year and community development purpose.

Qualified Investments by Year										
Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	9	15,087	0	0	3	7,000	0	0	12	22,087
2019	0	0	0	0	0	0	0	0	0	0
2020	2	5,922	0	0	0	0	0	0	2	5,922
2021	2	4,963	0	0	0	0	0	0	2	4,963
YTD 2022	6	11,223	0	0	4	4,089	0	0	10	15,312
<b>Subtotal</b>	<b>19</b>	<b>37,195</b>	<b>0</b>	<b>0</b>	<b>7</b>	<b>11,089</b>	<b>0</b>	<b>0</b>	<b>26</b>	<b>48,284</b>
Qualified Grants & Donations	13	29	45	414	5	19	0	0	63	462
<b>Total</b>	<b>32</b>	<b>37,224</b>	<b>45</b>	<b>414</b>	<b>12</b>	<b>11,108</b>	<b>0</b>	<b>0</b>	<b>89</b>	<b>48,746</b>

*Source Bank Data*

Below are examples of the bank’s qualified investments.

- In 2020, SSB purchased a \$3.1 million Fannie Mae mortgage-backed security collateralized by mortgage loans to low- and moderate-income borrowers in the assessment area.
- In 2020, SSB invested \$2.5 million into a Freddie Mac mortgage-backed security collateralized by a pool of 12 residential mortgage loans made to low- and moderate-income borrowers in the assessment area.
- In 2022, SSB purchased a \$3.0 million security in a Small Business Investment Company (SBIC) fund benefitting the broader regional area that includes the bank’s assessment area.

**Responsiveness to Credit and Community Development Needs**

SSB’s qualified investments and donations exhibit good responsiveness to credit and community development needs. Of the \$48.7 million in qualified investments, grants and donations, 76.4 percent benefited affordable housing efforts in the assessment area, which the community contact identified as a community development need. Furthermore, in response to the COVID-19 pandemic, SSB donated over \$57,000 to support local area businesses and small business owners to promote economic development and stabilize areas affected by the pandemic.

**Community Development Initiatives**

SSB rarely uses innovative or complex investments to support community development initiatives. While the bank’s qualified investments were responsive to community development needs, they were not particularly innovative or complex.

**SERVICE TEST**

The Service Test is rated “Outstanding.” The bank’s excellent level of community development services primarily supports this conclusion.

**Accessibility of Delivery Systems**

Delivery systems are reasonably accessible to essentially all portions of the assessment area. The bank operates a deposit-taking ATM at each of its 27 branches, with one in a low-income census tract and two in moderate-income tracts. In addition, SSB maintains remote standalone ATMs in the assessment area, all of which are in middle- or upper-income census tracts. Branch operating hours are essentially the same throughout the network and include Saturday lobby hours.

The following table illustrates the distribution of branches and ATMs by census tract income designation.

Branch and ATM Distribution by Geography Income Level								
Tract Income Level	Census Tracts		Population		Branches		ATMs	
	#	%	#	%	#	%	#	%
Low	175	14.8	649,745	11.9	1	3.7	1	3.3
Moderate	215	18.2	954,025	17.4	2	7.4	2	6.7
Middle	327	27.6	1,544,260	28.2	8	29.6	10	33.3
Upper	459	38.8	2,309,749	42.3	16	59.3	18	56.7
NA	7	0.6	8,405	0.2	0	0	0	0
<b>Total</b>	<b>1,183</b>	<b>100.0</b>	<b>5,466,184</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>31</b>	<b>100.0</b>

*Source 2015 ACS Data; Bank Data*

Alternative delivery systems complement the branch structure to increase the availability of retail banking services throughout the assessment area. These include online banking, telephone banking, and mobile banking. SSB also offers the Popmoney service, which allows customers to make electronic transfers to an account of a non-bank customer at another financial institution at no charge. The bank also provides a toll-free customer service call center, which operates from 8:00 a.m. until 8:00 p.m. Monday through Friday, and Saturday from 8:00 a.m. to 2:00 p.m.

**Changes in Branch Locations**

The bank’s record of opening and closing branches did not adversely affect the accessibility of delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-

income individuals. Branches added since the previous evaluation include four in upper- and three in middle-income census tracts. Both branches closed since the last review were in middle-income census tracts.

**Reasonableness of Business Hours and Services**

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. Branches typically have core hours from 9:00 a.m. to 5:00 p.m., Monday through Friday, and hours from 9:00 a.m. to 1:00 p.m. on Saturdays. Branches added through the merger with Mariner’s Bank conform to the rest of the network in retail services, operating hours, and drive-up banking.

**Community Development Services**

SSB is a leader in providing community development services. Since the prior evaluation, multiple directors, officers, and employees provided 222 instances of sharing financial expertise or providing technical assistance to 14 different community development-related organizations, often on a monthly basis. The bank’s performance represents a 91.4 percent increase, by number of services provided since the prior evaluation. This performance is particularly noteworthy when recognizing that the high level of community development services continued during the pandemic, when many organizations were operating with restrictions and at reduced capacities. The bank’s performance compares favorably to similarly situated institutions. Similarly situated institutions provided between 9 and 184 services over their recent evaluation periods. Examiners selected institutions comparable in asset size, geographic location, and lending focus.

Bank representatives served on boards and committees of various community groups providing services to low- and moderate-income individuals. The following table reflects the bank’s community development services by year and purpose.

Community Development Services					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2019	1	9	0	0	10
2020	1	65	0	0	66
2021	1	92	0	0	93
YTD 2022	1	52	0	0	53
<b>Total</b>	<b>4</b>	<b>218</b>	<b>0</b>	<b>0</b>	<b>222</b>
<i>Source Bank Data</i>					

Below are notable examples of the bank's community development services.

- An employee serves on the Board and the Loan Committee of a private non-profit Community Development Financial Institution (CDFI) in Union County. The bank employee helps the CDFI accomplish its mission of providing financial and technical assistance to new and existing businesses with an emphasis on benefitting underserved assessment area communities and individuals.
- An employee serves as a Board Member and another bank employee serves as a Committee Member lending financial expertise to a non-profit organization that serves the homeless and poor in Union County. The non-profit is funded through donations and its mission is largely served through the efforts of volunteers.
- Two employees provide financial expertise as committee members of an organization that operates a group home and provides services to low- and moderate-income individuals with intellectual and developmental disabilities in Bergen County.
- An employee serves as a committee member of a non-profit social services organization located in a low-income census tract in Elizabeth. The organization's mission is to help area residents, a majority of whom are low- or moderate-income, develop personal competencies and life skills.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, this consideration did not affect the institution's overall CRA rating.

## APPENDICES

### LARGE BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### Investment Test

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.



## Service Test

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

<b>Spencer Savings Bank</b>	
<b>Scope of Examination:</b> A full scope review was performed on the following assessment area: CSA 408 (New York-Newark, NY-NJ-CT-PA) Assessment Area	
<b>Time Period Reviewed:</b>	9/3/2019 to 7/18/2022
<b>Products Reviewed:</b> Home Mortgage Loans: 1/1/2019 to 12/31/2022 Small Business Loans: 1/1/2019 to 12/31/2022 Community Development Activities: 9/3/2019 to 7/18/2022	

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

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

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



**Spencer Savings Bank, SLA  
CRA Public File**

**Section Three**

**2023**

List of branches with street addresses and census tracts

**Branch Street Addresses and Geographies**

<b>Address</b>	<b>MD</b>	<b>Census Tract</b>	<b>Tract Income Level</b>
<b>Garfield</b> 34 Outwater Lane, 07026 104 Passaic Street, 07026	35614 35614	0212.00 0215.00	Middle Moderate
<b>Lodi</b> 107 South Main Street, 07644	35614	0303.00	Moderate
<b>Saddle Brook</b> 487 Market Street, 07663 140 Market Street, 07663	35614 35614	0522.00 0522.00	Upper Upper
<b>Wallington</b> 219 Maple Avenue, 07057	35614	0571.02	Middle
<b>Clifton</b> 437 Piaget Avenue, 07011 908 Van Houten Ave, 07013	35614 35614	1246.02 1243.21	Middle Upper
<b>Lyndhurst</b> 230 Ridge Road, 07071	35614	0311.00	Upper
<b>Nutley</b> 375 Franklin Avenue, 07110	35084	0138.00	Upper
<b>Elizabeth</b> 618 Bayway Avenue, 07202	35084	0306.00	Moderate
<b>Union</b> 1350 Galloping Hill Road, Space #2, 07083	35084	0335.01	Middle
<b>Cranford</b> 213 South Avenue, 07016	35084	0372.00	Upper
<b>Westfield</b> 240 North Avenue West 07090	35084	0366.00	Upper
<b>North Caldwell</b> 9 Bloomfield Avenue, 07006	35084	0209.01	Upper
<b>Elmwood Park</b> 680 River Drive, 07407	35614	0113.00	Middle
<b>Wayne</b> 183 Hamburg Turnpike, 07470	35614	2461.01	Upper


**SPENCER SAVINGS BANK** SLA

<b>Address</b>	<b>MD</b>	<b>Census Tract</b>	<b>Tract Income Level</b>
<b>Wood Ridge</b> 177 Valley Blvd. 07075	35614	0600.02	Upper
<b>Parsippany</b> 1699 Littleton Road 07054	35084	0418.02	Middle
<b>Edgewater (M)</b> 2 Pembroke Place, 07020	35614	0130.03	Upper
<b>Cliffside Park (M)</b> 1 Towne Centre Drive, Suite 1006, 07626	35614	0061.01	Middle
<b>Cresskill (M)</b> 10-1 Madison Avenue, 07626	35614	0080.02	Upper
<b>Dumont (M)</b> 562 Washington Ave, 07628	35614	0103.00	Upper
<b>Hackensack (M)</b> 240 Essex Street, 07601	35614	0234.02	Upper
<b>Paramus (M)</b> 242 Oradell Ave, 07652	35614	0423.02	Upper
<b>Ewing Financial Center</b> 200 Campus Town Circle, Suite 201 Trenton, NJ 08618	45940	0037.03	Middle
<b>Edison</b> 3900 Park Ave., Suite 108 Edison, NJ 08820	35154	0014.14	Middle
<b>Headquarters</b> 611 River Dr. Elmwood Park 07407	35614	0113.00	Middle

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Three**

**2022**

List of branches with street addresses and census tracts

**Branch Street Addresses and Geographies**

<b>Address</b>	<b>MD</b>	<b>Geography</b>	<b>Tract Income Level</b>
<b>Garfield</b> 34 Outwater Lane, 07026 104 Passaic Street, 07026	35614 35614	0212.00 0215.00	Middle Moderate
<b>Lodi</b> 107 South Main Street, 07644	35614	0303.00	Moderate
<b>Saddle Brook</b> 487 Market Street, 07663 140 Market Street, 07663	35614 35614	0522.00 0522.00	Upper Upper
<b>Wallington</b> 219 Maple Avenue, 07057	35614	0571.02	Middle
<b>Clifton</b> 437 Piaget Avenue, 07011 908 Van Houten Ave, 07013	35614 35614	1246.02 1243.21	Middle Upper
<b>Lyndhurst</b> 230 Ridge Road, 07071	35614	0311.00	Upper
<b>Nutley</b> 375 Franklin Avenue, 07110	35084	0138.00	Upper
<b>Elizabeth</b> 618 Bayway Avenue, 07202	35084	0306.00	Moderate
<b>Union</b> 1350 Galloping Hill Road, Space #2, 07083	35084	0335.01	Middle
<b>Cranford</b> 213 South Avenue, 07016	35084	0372.00	Upper
<b>Westfield</b> 240 North Avenue West 07090	35084	0366.00	Upper
<b>North Caldwell</b> 9 Bloomfield Avenue, 07006	35084	0209.01	Upper
<b>Elmwood Park</b> 680 River Drive, 07407	35614	0113.00	Middle
<b>Wayne</b> 183 Hamburg Turnpike, 07470	35614	2461.01	Upper


**SPENCER SAVINGS BANK** SLA

<b>Address</b>	<b>MD</b>	<b>Geography</b>	<b>Tract Income Level</b>
<b>Wood Ridge</b> 177 Valley Blvd. 07075	35614	0600.02	Upper
<b>Parsippany</b> 1699 Littleton Road 07054	35084	0418.02	Middle
<b>Edgewater (M)</b> 2 Pembroke Place, 07020	35614	0130.03	Upper
<b>Cliffside Park (M)</b> 1 Towne Centre Drive, Suite 1006, 07626	35614	0061.01	Middle
<b>Cresskill (M)</b> 10-1 Madison Avenue, 07626	35614	0080.02	Upper
<b>Dumont (M)</b> 562 Washington Ave, 07628	35614	0103.00	Upper
<b>Hackensack (M)</b> 240 Essex Street, 07601	35614	0234.02	Upper
<b>Paramus (M)</b> 242 Oradell Ave, 07652	35614	0423.02	Upper
<b>Ewing Financial Center</b> 200 Campus Town Circle, Suite 201 Trenton, NJ 08618	45940	0037.03	Middle
<b>Headquarters</b> 611 River Dr. Elmwood Park 07407	35614	0113.00	Middle

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Three**

**2021**

List of branches with street addresses and census tracts

**Branch Street Addresses and Geographies**

<b>Address</b>	<b>MD</b>	<b>Geography</b>	<b>Tract Income Level</b>
<b>Garfield</b> 34 Outwater Lane, 07026 104 Passaic Street	35614 35614	0212.00 0215.00	Middle Moderate
<b>Lodi</b> 107 South Main Street, 07644	35614	0303.00	Moderate
<b>Saddle Brook</b> 487 Market Street, 07663 140 Market Street	35614 35614	0522.00 0522.00	Upper Upper
<b>Wallington</b> 219 Maple Avenue, 07057	35614	0571.02	Middle
<b>Clifton</b> 437 Piaget Avenue, 07011 908 Van Houten Ave	35614 35614	1246.02 1243.21	Middle Upper
<b>Lyndhurst</b> 230 Ridge Road, 07071	35614	0311.00	Upper
<b>Nutley</b> 375 Franklin Avenue, 07110	35084	0138.00	Middle
<b>Elizabeth</b> 618 Bayway Avenue, 07202	35084	0306.00	Low
<b>Union</b> 1350 Galloping Hill Road, Space #2, 07083	35084	0335.00	Middle
<b>Cranford</b> 213 South Avenue, 07016	35084	0372.00	Upper
<b>Westfield</b> 240 North Avenue West 07090	35084	0366.00	Upper
<b>North Caldwell</b> 9 Bloomfield Avenue, 07006	35084	0209.01	Upper
<b>Elmwood Park</b> 680 River Drive, 07407	35614	0113.00	Upper
<b>Wayne</b> 183 Hamburg Turnpike, 07470	35614	2461.01	Upper



<b>Address</b>	<b>MD</b>	<b>Geography</b>	<b>Tract Income Level</b>
<b>Wood Ridge</b> 177 Valley Blvd. Wood Ridge, NJ 07075	35614	0600.00	Upper
<b>Parsippany</b> 1699 Littleton Road Parsippany NJ 07054	35084	0418.02	Middle
<b>Edgewater (M)</b> 2 Pembroke Place, 07020	35614	0141.01	Upper
<b>Cliffside Park (M)</b> 1 Towne Centre Drive, 07010	35614	0061.00	Middle
<b>Cresskill (M)</b> 10-1 Madison Avenue, 07626	35614	0080.00	Upper
<b>Dumont (M)</b> 562 Washington Ave, 07628	35614	0103.00	Upper
<b>Hackensack (M)</b> 240 Essex Street, 07601	35614	0234.02	Middle
<b>Paramus (M)</b> 242 Oradell Ave, 07652	35614	0423.02	Upper
<b>Ewing Financial Center</b> 200 Campus Town Circle, Suite 201 Trenton, NJ 08691	45940	0037.03	Upper
<b>Headquarters</b> 611 River Dr. Elmwood Park 07407	35614	0113.00	Upper

**Mariners Branch Street Addresses and Geographies**

<b>Address</b>	<b>MD</b>	<b>Geography</b>	<b>Tract Income Level</b>
<b>Edgewater (M)</b> 2 Pembroke Place, 07020	35614	0141.01	Upper
<b>Cliffside Park (M)</b> 1 Towne Centre Drive, 07010	35614	0061.00	Middle
<b>Cresskill (M)</b> 10-1 Madison Avenue, 07626	35614	0080.00	Upper
<b>Dumont (M)</b> 562 Washington Ave, 07628	35614	0103.00	Upper
<b>Hackensack (M)</b> 240 Essex Street, 07601	35614	0234.02	Middle
<b>Paramus (M)</b> 242 Oradell Ave, 07652	35614	0423.02	Upper

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Four**

**2023**

List of branches opened or closed



**Branches opened during the current year (through March 31, 2024) and prior two calendar years (2022 – 2023):**

Address	MD	Census Tract	Date Opened
3900 Park Ave., Suite 108 Edison, NJ 08820	35154	0014.14	December 18, 2023

**Branches closed during the current year (through March 31, 2024) and prior two calendar years (2022 – 2023):**

Address	MD	Census Tract	Date Closed
None			

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Four**

**2022**

List of branches opened or closed



**Branches opened during the current year (2023) and prior two calendar years (2021 – 2022):**

Address	MSA	Geography	Date Opened
2 Pembroke Place Edgewater, NJ 07020	35614	0141.01	November 2021
1 Town Centre Drive, Suite 1006 Cliffside Park, NJ, 07626	35614	0061.00	November 2021
10-1 Madison Ave Cresskill, NJ 07626	35614	0080.00	November 2021
562 Washington Ave Dumont, NJ 07628	35614	0103.00	November 2021
240 Essex Street Hackensack, NJ 07601	35614	0234.02	November 2021
242 Oradell Ave Paramus, NJ 07652	35614	0423.02	November 2021

**Branches closed during the current year (2023) and prior two calendar years (2021 – 2022):**

Address	MSA	Geography	Date Closed
None			

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Five**

**2023**

List of retail banking services  
(hours of operation, available loan and deposit products, transaction fees)



FINANCIAL CENTER HOURS & LOCATIONS

**CLIFFSIDE PARK**  
1 Towne Centre Drive, Suite 1006  
(201) 282-5475

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**CLIFTON**  
437 Piaget Avenue (Rte. 46)  
(973) 478-4663

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**908 Van Houten Avenue**  
(973) 916-1892

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**CRANFORD**  
213 South Avenue  
(908) 653-1720

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**CRESSKILL**  
10-1 Madison Avenue  
(201) 569-1610

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**DUMONT**  
562 Washington Avenue  
(201) 244-7585

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**EDGEWATER**  
2 Pembroke Place  
(201) 224-9110

*Lobby:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

**EDISON**  
3900 PARK AVENUE  
(732) 702-8077

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**ELIZABETH**  
618 Bayway Avenue  
(908) 289-8050

*Lobby:* Mon, Tues, Wed & Fri 9AM - 4PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**ELMWOOD PARK**  
680 River Drive  
(201) 791-3192

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**EWING**  
200 Campus Town Circle  
(609) 643-0767

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 8PM  
Sat 8AM - 2PM

**GARFIELD**  
34 Outwater Lane  
(973) 772-6700

*Lobby:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

**104 Passaic Street**  
(973) 472-2190

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

**HACKENSACK**  
240 Essex Street  
(201) 490-4455

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**LODI**  
107 South Main Street  
(973) 472-1581

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**LYNDHURST**  
230 Ridge Road  
(201) 460-8530

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**NORTH CALDWELL**  
9 Bloomfield Avenue  
(973) 228-1992

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**NUTLEY**  
375 Franklin Avenue  
(973) 661-1200

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**PARAMUS**  
242 Oradell Avenue  
(201) 977-4296

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**PARSIPPANY**  
1699 Littleton Road  
(973) 829-0004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**SADDLE BROOK**  
487 Market Street  
(201) 843-2556

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

**140 Market Street**  
(201) 843-3046

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**UNION**  
1350 Galloping Hill Road  
(908) 289-1770

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**WALLINGTON**  
219 Maple Avenue  
(973) 365-2516

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

**WAYNE**  
183 Hamburg Turnpike  
(973) 942-6004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

**WESTFIELD**  
240 North Avenue West  
(908) 889-6390

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 8PM  
Sat 8AM - 2PM

**WOOD-RIDGE**  
177 Valley Boulevard  
(201) 531-1280

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM



## Spencer Savings Bank Available Loan Products

- Bridge Loan
- BusinessEdge Checking
- Business Credit Card
- BusinessEdge Express Revolving Line of Credit
- BusinessEdge Express Term Loan
- Business Entity Mortgage
- Cash Reserve (Business)
- Cash Reserve (Consumer)
- Commercial Mortgage Loans
- Community Worker Mortgage
- Construction Loan
- First Time Homebuyer Loan
- Home Enhancer Mortgage
- Home Equity Loans
- HomeHelper Mortgage Loan
- Investment Property Loan
- Jumbo Mortgage Loan
- Letters of Credit
- Neighborhood Mortgage
- No Cost Mortgage Refinance Loan
- Owner-Occupied Mortgage
- Passbook Loan
- Personal Credit Cards
- Residential Mortgage Loans (Fixed Rate; Adjustable Rate)
- Revolver to Term Loan
- Revolving Lines of Credit
- Second Mortgage Loan
- Small Business Cash Reserve
- Small Business Commercial Mortgage
- Small Business Express Line of Credit
- Small Business Express Term Loan
- Small Business Line of Credit
- Special Homeowner Loan
- SpencerFlex Line (Home Equity Line of Credit)
- Term Loan

## **Spencer Savings Bank Available Deposit Products**

- ACH Filters (Business)
- ACH Originations (Business)
- Attorney Trust Account
- BusinessEdge Checking
- BusinessEdge Money Market
- BusinessEdge Plus Checking
- BusinessEdge Savings
- CardValet
- Cash Management
- Commercial Checking
- Coverdell Education Savings Account
- Certificates of Deposit
- Electronic Data Interchange (EDI) Reporting
- E-Money Market
- Holiday Club Account
- Individual Retirement Accounts (IRAs)
- IOLTA Escrow Account
- Kasasa Cash Checking
- Kasasa Cash Back Checking
- Merchant Services
- Mobile Banking with Check Deposit
- Municipal Checking
- Municipal No Interest Checking
- Muni Money Market
- New Jersey Consumer Checking
- Non-Profit Checking
- Non-Profit Money Market
- Online Banking
- Online Master Escrow
- Online Wire Transfers (Business)
- Passbook Savings
- Platinum Statement Savings
- Positive Pay
- Premium Money Market
- Property Management Checking
- Remote Deposit Capture
- Remote Official Check Printing (Business)
- Safe Deposit Box
- SmartSaver Savings
- Spencer Checking
- Spencer Gold Checking
- Spencer Platinum Checking
- SpencerKids Savings
- Statement Savings

- Sweep Accounts (Business)
- Sub Escrow Account
- Tenant Security Account
- Vacation Club Accounts
- Visa Debit Card
- Visa Business Debit Card
- Zelle/External Transfers

## Fee Schedule

### Fee Schedule

**Fee Schedule**  
(Effective July 1, 2020)

Account Link (per draw)	\$10.00
Account Research (per hour)	\$25.00
Account Research Copies	\$5.00
ATM/Check Card Replacement	\$5.00
Bank Checks	\$7.00
Certified Checks	\$15.00
Consular Letter	\$25.00
Inactivity Fee (monthly following 24 months of no account activity)	\$7.00
IRA Trustee-to-Trustee Transfer	\$25.00
Legal Papers Served	\$100.00
Medallion Signature Guarantee	\$10.00
Money Orders	\$5.00
Overdraft Fee	\$34.00
Passbook Replacement	\$5.00
Reconciliation of Statement (per hour)	\$25.00
Returned Checks (insufficient, uncollected)	\$34.00
Return Deposit Items	\$15.00
Return EFT Items	\$34.00
Statement Copies	\$5.00
Stop Payments	\$25.00
<b>Safe Deposit Rental:</b>	
3x5	\$40.00
5x5	\$55.00
3x10	\$70.00

[Privacy](#) - [Terms](#)

**Fee Schedule  
(Effective July 1, 2020)**

5x10	\$115.00
10x10	\$175.00
Safe Deposit Box – Drill	\$150.00
Safe Deposit Box – Key Replacement	\$10.00
Safe Deposit Box – Late Payment	\$5.00
<b>Wire Transfers:</b>	
Incoming	\$12.00
Outgoing	\$20.00
Outgoing Foreign	\$40.00



Spencer Savings Bank, a community bank headquartered in Elmwood Park, NJ, has been serving its local communities with integrity and pride for more than 100 years. The bank, serving consumers and businesses, operates 27 Financial Centers throughout New Jersey.

Connect with Us:



NMLS #421318  
Routing Number: 221271951

NMLS Consumer Access



**Corporate Headquarters**

**Spencer Savings Bank**

611 River Drive,  
Elmwood Park, NJ 07407

Phone : 1-800-363-8115

**Join Our Mailing List**

Subscribe to our emails for financial tips, event information, bank news, product promotions and more!



 Personal Banking

 Business Banking

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Five**

**2022**

List of retail banking services  
(hours of operation, available loan and deposit products, transaction fees)



# SPENCER SAVINGS BANK SLA

## FINANCIAL CENTER HOURS & LOCATIONS

### CLIFFSIDE PARK

1 Towne Centre Drive, Suite 1006  
(201) 282-5475

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

### CLIFTON

437 Piaget Avenue (Rte. 46)  
(973) 478-4663

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### 908 Van Houten Avenue

(973) 916-1892

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### CRANFORD

213 South Avenue  
(908) 653-1720

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### CRESSKILL

10-1 Madison Avenue  
(201) 569-1610

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

### DUMONT

562 Washington Avenue  
(201) 244-7585

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

### EDGEWATER

2 Pembroke Place  
(201) 224-9110

*Lobby:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

### ELIZABETH

618 Bayway Avenue  
(908) 289-8050

*Lobby:* Mon, Tues, Wed & Fri 9AM - 4PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### ELMWOOD PARK

680 River Drive  
(201) 791-3192

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### EWING

200 Campus Town Circle  
(609) 643-0767

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 5PM  
Sat 8AM - 2PM

### GARFIELD

34 Outwater Lane  
(973) 772-6700

*Lobby:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

### 104 Passaic Street

(973) 472-2190

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

### HACKENSACK

240 Essex Street  
(201) 490-4455

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

### LODI

107 South Main Street  
(973) 472-1581

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### LYNDHURST

230 Ridge Road  
(201) 460-8530

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### NORTH CALDWELL

9 Bloomfield Avenue  
(973) 228-1992

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### NUTLEY

375 Franklin Avenue  
(973) 661-1200

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### PARAMUS

242 Oradell Avenue  
(201) 977-4296

*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

### PARSIPPANY

1699 Littleton Road  
(973) 829-0004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### SADDLE BROOK

487 Market Street  
(201) 843-2556

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

### 140 Market Street

(201) 843-3046

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### UNION

1350 Galloping Hill Road  
(908) 289-1770

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### WALLINGTON

219 Maple Avenue  
(973) 365-2516

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### WAYNE

183 Hamburg Turnpike  
(973) 942-6004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### WESTFIELD

240 North Avenue West  
(908) 889-6390

*Lobby:* Mon thru Fri 9AM - 6PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 5PM  
Sat 8AM - 2PM

### WOOD-RIDGE

177 Valley Boulevard  
(201) 531-1280

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

## Spencer Savings Bank Available Loan Products

- Bridge Loan
- BusinessEdge Checking
- Business Credit Card
- BusinessEdge Express Revolving Line of Credit
- BusinessEdge Express Term Loan
- Business Entity Mortgage
- Cash Reserve (Business)
- Cash Reserve (Consumer)
- Commercial Mortgage Loans
- Community Worker Mortgage
- First Time Homebuyer Loan
- Home Enhancer Mortgage
- Home Equity Loans
- HomeHelper Mortgage Loan
- Investment Property Loan
- Investment Property Mortgage
- Jumbo Mortgage Loan
- Letters of Credit
- Neighborhood Mortgage
- No Cost Mortgage Refinance Loan
- Passbook Loan
- Personal Credit Cards
- Residential Mortgage Loans (Fixed Rate; Adjustable Rate)
- Revolver to Term Loan
- Revolving Lines of Credit
- Special Homeowner Loan
- SpencerFlex Line (Home Equity Line of Credit)



## **Spencer Savings Bank Available Deposit Products**

- ACH Originations (Business)
- Attorney Trust Account
- BusinessEdge Checking
- BusinessEdge Money Market
- BusinessEdge Savings
- CardValet
- Cash Management
- Commercial Checking
- Coverdell Education Savings Account
- Certificates of Deposit
- Electronic Data Interchange (EDI) Reporting
- E-Money Market
- Holiday Club Account
- Individual Retirement Accounts (IRAs)
- IOLTA Escrow Account
- Kasasa Cash Checking
- Kasasa Cash Back Checking
- Merchant Services
- Mobile Banking with Check Deposit
- Municipal Checking (Non-Interest Bearing)
- NJ Checking Account
- Non-Profit Checking
- Online Banking
- Online Wire Transfers (Business)
- Passbook Savings
- Platinum Savings
- Popmoney/External Transfers
- Positive Pay
- Premium Money Market
- Property Management Checking
- Remote Deposit Capture
- Remote Official Check Printing (Business)
- Safe Deposit Box
- SmartSaver Savings
- Spencer Checking
- Spencer Gold Checking
- Spencer Platinum Checking
- SpencerKids Savings
- Statement Savings
- Sub Escrow Account
- Tenant Security Account
- Vacation Club Accounts
- Visa Debit Card
- Visa Business Debit Card



# SPENCER SAVINGS BANK SLA

## Fee Schedule

## Fee Schedule

### Fee Schedule (Effective July 1, 2020)

Account Link (per draw)	\$10.00
Account Research (per hour)	\$25.00
Account Research Copies	\$5.00
ATM/Check Card Replacement	\$5.00
Bank Checks	\$7.00
Certified Checks	\$15.00
Consular Letter	\$25.00
Inactivity Fee (monthly following 24 months of no account activity)	\$7.00
IRA Trustee-to-Trustee Transfer	\$25.00
Legal Papers Served	\$100.00
Medallion Signature Guarantee	\$10.00
Money Orders	\$5.00
Overdraft Fee	\$34.00
Passbook Replacement	\$5.00
Reconciliation of Statement (per hour)	\$25.00
Returned Checks (insufficient, uncollected)	\$34.00
Return Deposit Items	\$15.00
Return EFT Items	\$34.00
Statement Copies	\$5.00
Stop Payments	\$25.00
<b>Safe Deposit Rental:</b>	
3x5	\$40.00
5x5	\$55.00
3x10	\$70.00

## Fee Schedule (Effective July 1, 2020)

5x10	\$115.00
10x10	\$175.00
Safe Deposit Box – Drill	\$150.00
Safe Deposit Box – Key Replacement	\$10.00
Safe Deposit Box – Late Payment	\$5.00
<b>Wire Transfers:</b>	
Incoming	\$12.00
Outgoing	\$20.00
Outgoing Foreign	\$40.00



Spencer Savings Bank, a community bank headquartered in Elmwood Park, NJ, has been serving its local communities with integrity and pride for more than 100 years. The bank, serving consumers and businesses, operates 26 Financial Centers throughout New Jersey.

### Connect with Us:



NMLS #421318

Routing Number: 221271951



## Corporate Headquarters

### Spencer Savings Bank

611 River Drive,  
Elmwood Park, NJ 07407

Phone : 1-800-363-8115

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Five**

**2021**

List of retail banking services  
(hours of operation, available loan and deposit products, transaction fees)



**SPENCER SAVINGS BANK** S.L.A.  
**FINANCIAL CENTER HOURS & LOCATIONS**

**Cresskill**  
10-1 Madison Ave  
(201) 224-9110, ext. 1  
*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**Cliffside Park**  
1 Towne Centre Drive, Suite 1006  
(201) 224-9110, ext. 2  
*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**Dumont**  
562 Washington Ave  
(201) 224-9110, ext. 3  
*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**Edgewater**  
2 Pembroke Place  
(201) 224-9110, ext. 4  
*Lobby:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

*Drive-up:* Mon thru Fri 8AM - 5PM  
Sat 9AM - 1PM

**Hackensack**  
240 Essex Street  
(201) 224-9110, ext. 5  
*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

**Paramus**  
242 Oradell Ave  
(201) 224-9110, ext. 6  
*Lobby:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

*Drive-up:* Mon thru Fri 8:30AM - 5PM  
Sat 9AM - 1PM

## Marketing Brochure Listing

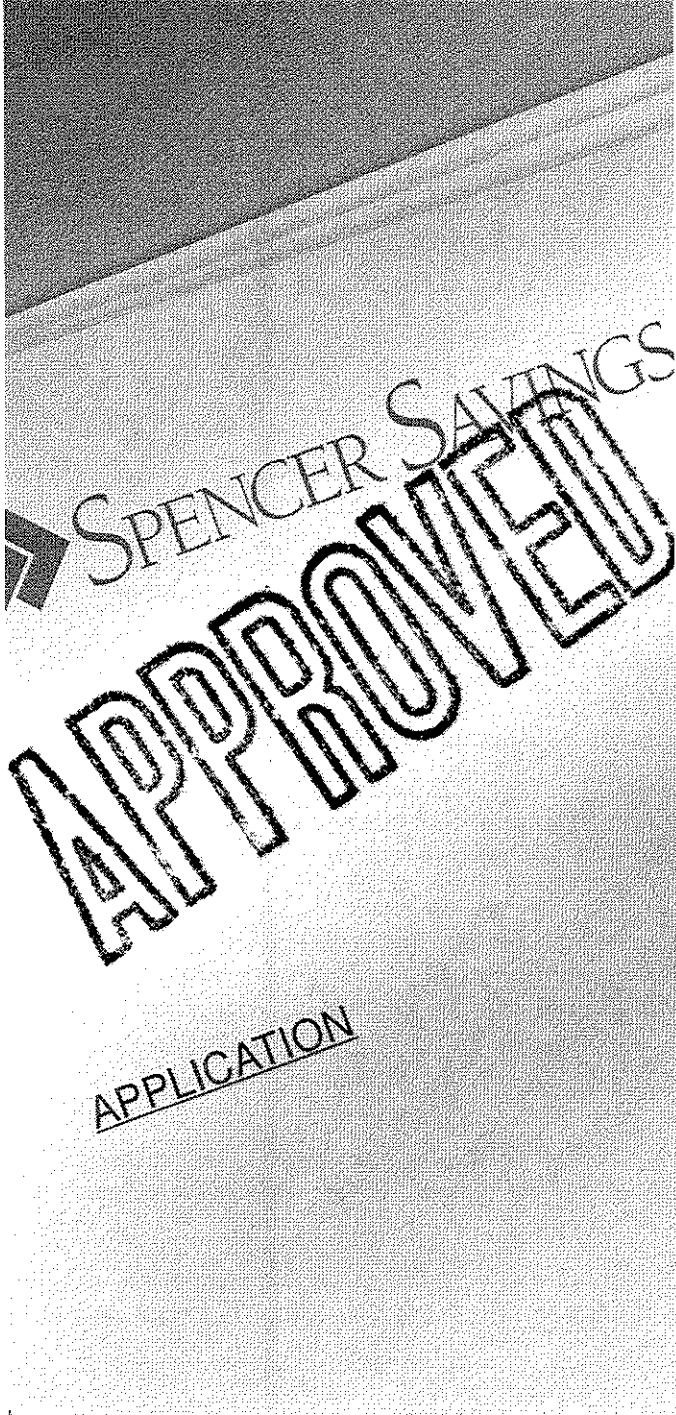
Revised: February 28, 2022

Brochure Name	Revision Date	e-brochure	Link
Checking	Jan- 21	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
Mortgages	June - 20	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
Savings	Aug - 20	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
Branch Hours & Locations	Jan - 22	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
Home Equity Loans	Jan - 21	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.

Regulatory Booklets	Revision Date		
Your Deposit Account: Truth & Savings	Jan - 21	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
Your Deposit Account: Terms & Conditions	Feb - 22	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
All About Your Business	Aug - 21	✓	Please visit <a href="http://www.spencersavings.com">www.spencersavings.com</a> to print.
FDIC Brochures	2014	✓	Paper Brochures Available

ACCOUNT TYPE	STUDENTEDGE CHECKING	KASASA CASH CHECKING	KASASA CASH BACK CHECKING	SPENCER CHECKING	SPENCER GOLD CHECKING	SPENCER PLATINUM CHECKING
<b>MINIMUM TO OPEN</b>	\$25	\$100	\$100	\$100	\$100	\$100
<b>CHECKS</b>	Charge	Charge	Charge	Charge	Free	Charge
<b>INTEREST</b>	None	Tiered Interest Rates	None	None	Minimum Daily Balances Over \$100	Tiered Rates for Minimum Daily Balances Over \$2,500
<b>MONTHLY SERVICE CHARGE</b>	None	None	None	\$5 (Minimum Daily Balance of \$300 or Monthly Direct Deposit to Avoid Charge)	None	\$15 (Minimum Daily Balance of \$2,500 to Avoid Charge)
<b>TRANSACTION LIMITS</b>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>VALUE ADDED BENEFITS</b>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>ATM Rebates (Monthly Limit of \$8)</li> <li>eStatements</li> </ul>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>ATM Rebates (Monthly Limit of \$25)</li> <li>eStatements</li> <li>Premium APY on Balances up to \$25,000</li> </ul>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>ATM Rebates (Monthly Limit of \$25)</li> <li>eStatements</li> <li>Cash Back on Debit Card Purchases (Monthly Limit of \$10)</li> </ul>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>Free ATM/VISA® Check Card</li> <li>eStatements</li> <li>eStatements</li> </ul>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>ATM Rebates (Monthly Limit of \$16)</li> <li>eStatements</li> <li>Safe Deposit Discount (10%)</li> <li>Premium APY on CD's (.10%)</li> </ul>	<ul style="list-style-type: none"> <li>Free Spencer Online</li> <li>Free Bill Pay</li> <li>Free ATM/VISA® Check Card</li> <li>ATM Rebates (Monthly Limit of \$16)</li> <li>eStatements</li> <li>Safe Deposit Discount (25%)</li> <li>Premium APY on CD's (.25%)</li> <li>Loan Discount (\$100 One Time Fee Waiver)</li> </ul>

\*Specific Account Details: APY = Annual Percentage Yield. Customer must be 17-23 years of age to qualify for a StudentEdge Checking Account and ATM fee refunds are limited to \$8 per month. For Spencer Gold Accounts, customer must be 55+ years of age to qualify and customer will be charged for the delivery of checks. For Platinum Checking customers, ATM fee refunds are limited to \$16 per month from non-Spencer ATM machines. Kasasa Cash Back Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn cash back and ATM fee refunds, per statement cycle you must: Conduct 12 debit card transactions, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statement electronically via Online Banking. Kasasa Cash Monthly Qualification Cycle Requirements: ATM fee refunds are limited to \$25 per month from non-Spencer ATM machines. To earn high yield interest rate and ATM fee refunds, per statement cycle you must: Conduct at least 12 debit card purchases which post and clear your account within one statement cycle, have one direct deposit or one automatic ACH debit, establish and maintain a Spencer Online Banking relationship and elect to receive your monthly account statements electronically via Online Banking. Kasasa Cash and Kasasa Cash Back are trademarks of Kasasa, Ltd., registered in the U.S.A. ATM rebates, discounts and Premium APYs must be initiated by customer. Premium APYs are not available on promotional CDs, IRAs or variable rate products. Available to individuals living or working in New Jersey.



**We have the loans.  
You have the choice.**

There are many reasons to get a Home Equity Loan from Spencer Savings Bank. Whether you need to refinance an existing mortgage, finance a large expense such as a college tuition, home improvements or debt consolidation, or secure a line of credit to keep available, we have the loans that could help and provide a possible tax deduction\*. So, whatever your needs and goals, you can count on the knowledge and experience of our Home Equity Professionals to help you choose the plan that works for you.

*\*Consult your tax advisor.*

**FIXED RATE HOME EQUITY LOAN**

If you want to lock in a great rate over the full term of your loan, the Fixed Rate Home Equity Loan is the best choice. Not only do you benefit from a low interest rate, you enjoy the security of knowing your payments will always be the same. This type of loan works well for people looking to consolidate their debts or make home improvements. It can also be the least expensive way to refinance an existing first mortgage.

**SPENCERFLEX LINE OF CREDIT**

This loan gives you maximum borrowing flexibility. Simply write yourself a loan from your own special credit line checkbook whenever you need it! As with other revolving credit plans, monthly repayment is based on the balance in use. As you make payments to reduce your balance, these funds become available over and over again up to your line of credit. Spencer offers an excellent variable rate, which is subject to change monthly and is restricted by a lifetime "cap". Our Home Equity Line of Credit is ideal for people who borrow and repay large amounts of money over short periods of time. With our unique "Flex" conversion feature, you are able to change all or a portion (minimum \$25,000) of your outstanding balance into a fixed rate when you feel the time is right without having to reapply.

**SPECIAL HOMEOWNER LOAN**

This loan offers a rate discount to residents in our primary lending area that meet specific income requirements. It allows you to borrow money for any worthwhile purpose at a reduced rate. Borrow up to \$250,000 for college tuition, home improvements, and even debt consolidation.

**Features include:**

- No Fees of any kind
- Owner Occupied 1st lien only
- Special low fixed interest rate
- Fast loan approval
- Household income limitations apply

**Special Homeowner Loan Eligibility Requirements:**

- Property Must Be Located in Bergen, Essex, Hudson, Mercer, Middlesex, Morris, Passaic, Somerset or Union County
- Applies to 1-4 family, owner occupied residential properties secured by a first mortgage
- Household income limitations apply

**HOW TO CALCULATE YOUR EQUITY**

To calculate your maximum loan amount, you take 70% of the current value of your home\* and subtract your first mortgage balance (if any).

$$\begin{array}{r} \text{Current Home Value} \times .70^* \\ - \text{1st Mortgage Balance} \\ \hline \end{array}$$

Available Equity

x .80 if Spencer holds the First Mortgage

Call, come in or click for more information:

**800-363-8115**

[www.spencersavings.com](http://www.spencersavings.com)

\*Home values are subject to appraisal. All loans are subject to credit approval. Services and products offered, as reflected in this brochure, may be changed from time to time without notice.



## Mortgage Loans - Up to \$3 Million

### FIXED RATE MORTGAGE

This loan is structured so interest rates and monthly payments are fixed for the life of the loan. Homeowners have the security of knowing their interest rate will always be the same.

- Long term fixed rate mortgages – lower monthly payments spread over a long period of time
- Short term fixed rate mortgages – higher payments but save thousands of dollars in interest

Fixed rate mortgages are usually a smart choice when you plan to occupy your home for an extended period of time (10 years or more).

### ADJUSTABLE RATE MORTGAGE (ARM)

ARMs usually start out with a lower interest rate than fixed rate mortgages and remain constant for a specified amount of time. After the initial period, the rate is adjusted, and can go up or down according to the index, margin and annual/lifetime caps stated. ARMs are usually a good choice when you only expect to keep the home for less than 7 years or when you'd rather pay less now but expect your income to increase in future years.

### JUMBO PREFERRED MORTGAGE

A Jumbo Preferred Mortgage is a great choice for customers borrowing non-conforming loan amounts to purchase or refinance their home. A variety of fixed and adjustable loan programs are available to borrowers who meet eligibility requirements.

### HOME ENHANCER MORTGAGE

If the home you want to buy needs major repairs or remodeling, this special loan program can turn your dreams into reality. It is ideal for people who are seeking a first mortgage that combines purchase and rehabilitation, or if you want refinance and improve your existing home. This mortgage is available in select counties. Please visit our website for the most up to date information.

#### Features include:

- Borrow up to 30% of "improved" value
- No income limitations
- Applies to 1-4 family, owner-occupied (includes second homes) and investment properties; no condominiums

### NEIGHBORHOOD MORTGAGE

This loan provides for the purchasing or refinancing of a 1-4 family owner-occupied or investment property with a street address located in a low-to-moderate income neighborhood. This mortgage is available in select counties. Please visit our website for the most up to date information.

#### Features include:

- Discounted interest rate
- 10% down payment without PMI (1-4 family)
- 15% down payment without PMI (condominiums)
- 20% down payment without PMI (investment properties)
- No application fee

### FIRST-TIME HOMEBUYER MORTGAGE

This loan makes it possible for first-time homebuyers to own a home with affordable monthly mortgage payments. This mortgage is available in select counties. Please visit our website for the most up to date information.

#### Features include:

- Lower down payment (as little as 5%)
- 10% down payment without PMI
- Discounted application fee
- Relaxed qualifying standards
- Zero points
- Only available to first-time homebuyers

### HOMEHELPER MORTGAGE

More families than ever before can afford to purchase their own home, thanks to our HomeHelper loan program. Aimed at helping moderate income buyers obtain a mortgage, our terms are comfortable enough to achieve the dream of home ownership. This program is also available for refinance mortgages. This mortgage is available in select counties. Please visit our website for the most up to date information.

#### Features include:

- Discounted interest rate
- Lower down payment (as little as 5%)
- 10% down payment without PMI
- No application fee
- Relaxed qualifying standards
- Zero points
- Household income limitations apply

### COMMUNITY WORKER MORTGAGE

This loan is for community members employed by fire departments, police departments, educational systems, healthcare/medical workers and boroughs or select counties. This mortgage is available in select counties. Please visit our website for the most up to date information.

#### Features include:

- Discounted interest rate (with Auto Pay)
- 10% down payment without PMI
- No application fee
- 1-2 family owner occupied property

### BUSINESS ENTITY (LLC) MORTGAGE

Let Spencer secure your investment financing and help you get started on the road to building your real estate portfolio today. Our unique mortgage loan options available for business entities (Partnership, LLC, S Corp) provide a great vehicle to help you achieve all of your investment property goals, while protecting your personal assets.

#### Features include:

- Low 20% Down Payment
- Borrow up to \$3,000,000
- Business Deeded (LLC, Partnership, S Corp)
- Residential Properties (1-4 Family) & Condominiums
- Mixed-Use (2-4 Units)

### INVESTMENT PROPERTY MORTGAGE

Successful real estate investors know the value of a lender who offers more than just a loan. Get personalized service, attractive rates, and a world of local market knowledge with an investment property mortgage. We're here to help you capitalize on a red-hot rental market. If you're buying and selling properties, we are also experienced with 1031 Exchange transactions.

#### Features include:

- Low 20% Down Payment
- Borrow up to \$3,000,000
- Personally Deeded
- Residential Properties (1-4 Family)
- Condominiums

Services and products offered, as reflected in this brochure, may be changed from time to time without notice.

ACCOUNT TYPE	SPENCERKIDS SAVINGS	STUDENTEDGE SAVINGS	SMARTSAVER SAVINGS	STATEMENT SAVINGS	PASSBOOK SAVINGS	PLATINUM SAVINGS
<b>MINIMUM TO OPEN</b>	\$1	\$100	\$100	\$100	\$100	\$100
<b>INTEREST</b>	Minimum Daily Balances Of \$1	Tiered Rates For Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100	Minimum Daily Balances Of \$100	Tiered Rates For Daily Balances Of \$100
<b>MONTHLY SERVICE CHARGE</b>	None	\$1 (Minimum Daily Balance of \$25 To Avoid Charge)	\$3 (Minimum Daily Balance of \$100 To Avoid Charge)	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) <sup>3</sup>	None	\$3 (Minimum Daily Balance of \$100 To Avoid Charge) <sup>3</sup>
<b>ACCOUNT REQUIREMENTS</b>	Custodial Account <sup>1</sup>	Linked to StudentEdge Checking Account <sup>1</sup>	Linked to Spencer Checking Account Automatic Transfer From Spencer Checking or Direct Deposit <sup>2</sup>	None	None	None
<b>VALUE ADDED BENEFITS</b>	Convenient Passbook Spencer Online Competitive Interest Rate	Spencer Online Free ATM Card eStatements	Competitive Interest Rate Spencer Online Free ATM Card	Spencer Online eStatements Basic Savings Account	Convenient Passbook Traditional Savings Account Transactions recorded in the passbook	Spencer Online Free ATM Card eStatements

<sup>1</sup> Customer must be under 18 years of age to qualify for SpencerKids Savings Account. Customer must be 17-23 years of age to qualify for StudentEdge Savings Account. <sup>2</sup> Minimum \$25.00 recurring monthly transfer from any Spencer checking account or have a recurring monthly direct deposit into SmartSaver. <sup>3</sup> The monthly service charge will not apply to depositors under 18 years of age or over 55 years of age.



## FINANCIAL CENTER HOURS & LOCATIONS

### CLIFTON

437 Piaget Avenue (Rte. 46)  
(973) 478-4663

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

908 Van Houten Avenue  
(973) 916-1892

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### CRANFORD

213 South Avenue  
(908) 653-1720

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### ELIZABETH

618 Bayway Avenue  
(908) 289-8050

*Lobby:* Mon, Tues, Wed & Fri 9AM - 4PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### ELMWOOD PARK

680 River Drive  
(201) 791-3192

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### EWING

200 Campus Town Circle  
(609) 643-0767

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 8PM  
Sat 8AM - 2PM

### GARFIELD

34 Outwater Lane  
(973) 772-6700

*Lobby:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues & Wed 9AM - 5PM  
Thurs & Fri 9AM - 6PM  
Sat 9AM - 1PM

### GARFIELD (CONT'D)

104 Passaic Street  
(973) 472-2190

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

### LODI

107 South Main Street  
(973) 472-1581

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### LYNDHURST

230 Ridge Road  
(201) 460-8530

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### NORTH CALDWELL

9 Bloomfield Avenue  
(973) 228-1992

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### NUTLEY

375 Franklin Avenue  
(973) 661-1200

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### PARSIPPANY

1699 Littleton Road  
(973) 829-0004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### SADDLE BROOK

487 Market Street  
(201) 843-2556

*Lobby:* Mon thru Fri 9AM - 5PM  
Sat 9AM - 1PM

### 140 Market Street

(201) 843-3046

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### UNION

1350 Galloping Hill Road  
(908) 289-1770

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### WALLINGTON

219 Maple Avenue  
(973) 365-2516

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

### WAYNE

183 Hamburg Turnpike  
(973) 942-6004

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

### WESTFIELD

240 North Avenue West  
(908) 889-6390

*Lobby:* Mon, Tues, Wed & Fri 9AM - 5PM  
Thurs 9AM - 6PM  
Sat 9AM - 1PM

*Walk-Up (TIMS):* Mon thru Fri 8AM - 8PM  
Sat 8AM - 2PM

### WOOD-RIDGE

177 Valley Boulevard  
(201) 531-1280

*Lobby:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM

*Drive-Up:* Mon thru Thurs 9AM - 5PM  
Fri 9AM - 6PM  
Sat 9AM - 1PM



## Fee Schedule

### Fee Schedule

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Account Link (per draw)	\$10.00
Account Research (per hour)	\$25.00
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Overdraft Fee	\$34.00
Passbook Replacement	\$5.00
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Returned Checks (insufficient, uncollected)	\$34.00
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Return EFT Items	\$34.00
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Stop Payments	\$25.00
<b>Safe Deposit Rental:</b>	
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5x5	\$55.00
3x10	\$70.00

**Fee Schedule  
(Effective July 1, 2020)**

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10x10	\$175.00
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Safe Deposit Box – Late Payment	\$5.00
<b>Wire Transfers:</b>	
Incoming	\$12.00
Outgoing	\$20.00
Outgoing Foreign	\$40.00



**Corporate Headquarters**

Spencer Savings Bank, a community bank headquartered in Elmwood Park, NJ, has been serving its local communities with integrity and pride for more than 100 years. The bank, serving consumers and businesses, operates 26 Financial Centers throughout New Jersey.

**Spencer Savings Bank**

611 River Drive,  
Elmwood Park, NJ 07407

Phone : 1-800-363-8115

**Connect with Us:**



**NMLS #421318**

**Routing Number: 221271951**



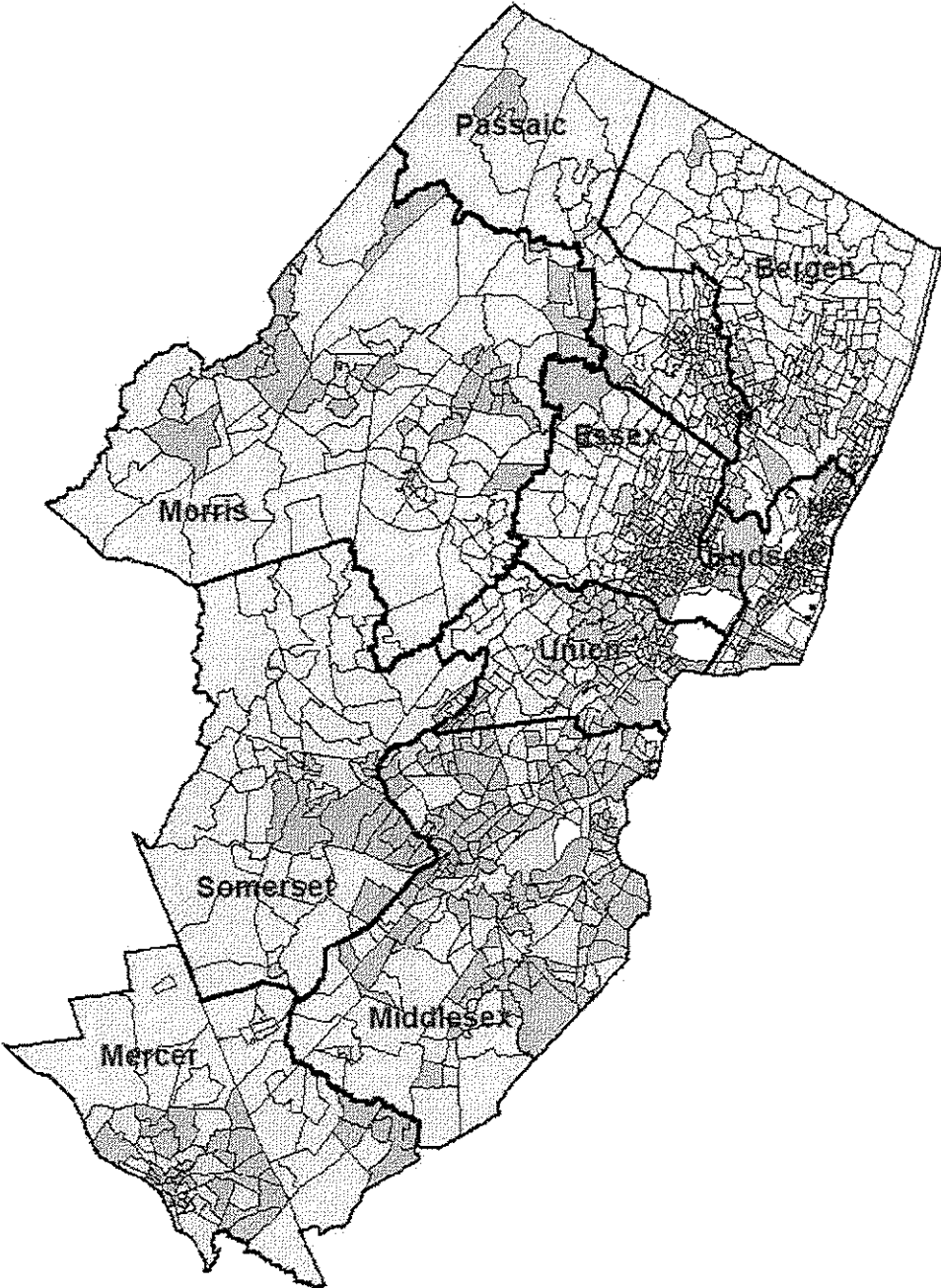
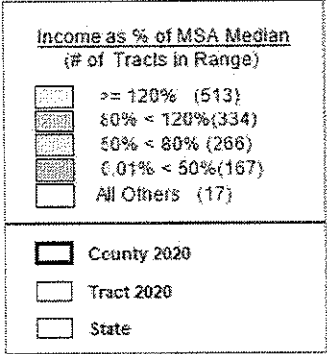
**Spencer Savings Bank, SLA  
CRA Public File**

**Section Six**

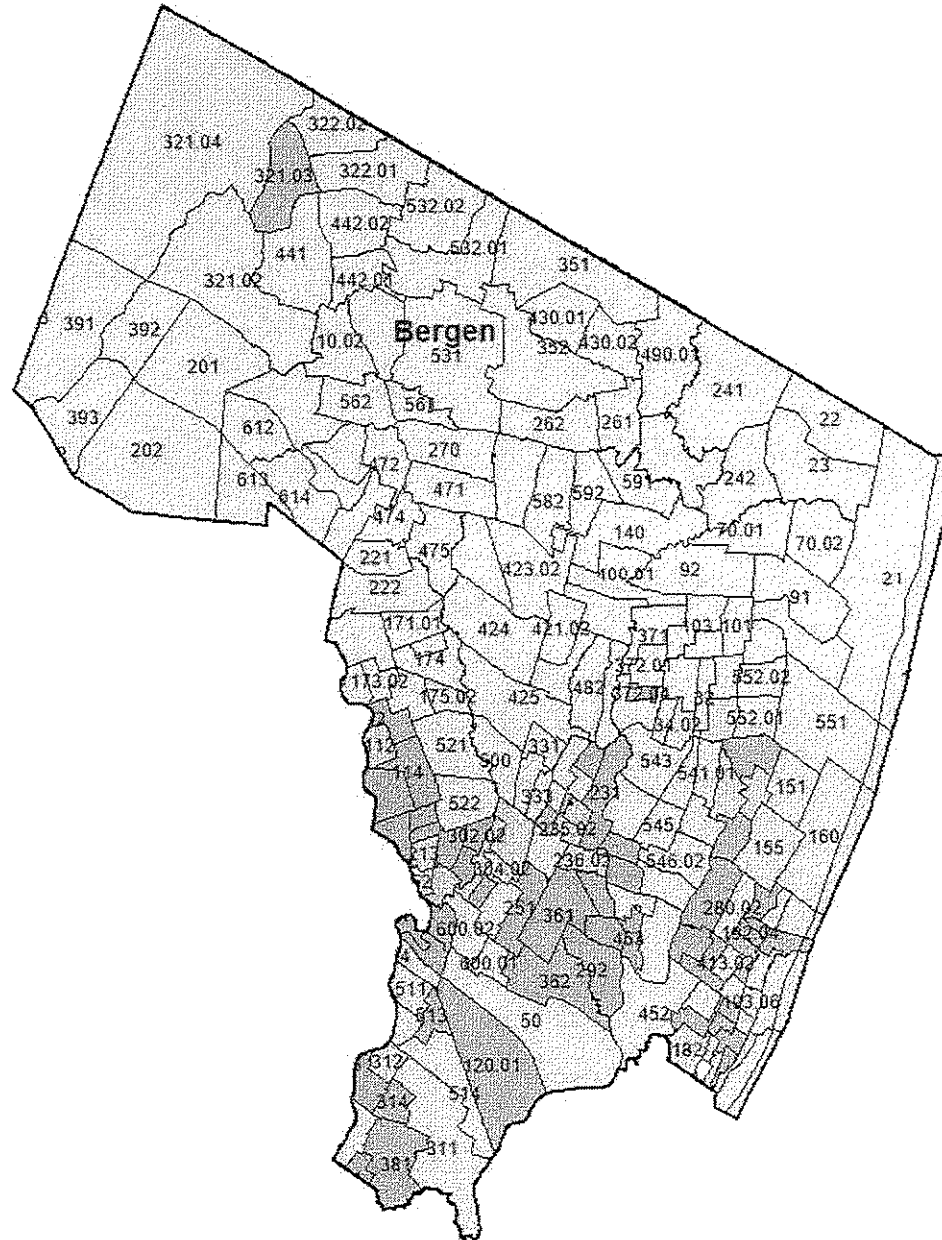
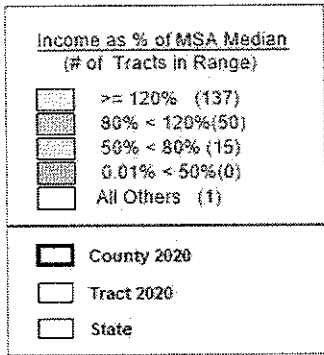
**2023**

Map of each Facility-Based Assessment Area and Census Tract list

# Spencer Savings Bank 2024 Facility-Based Assessment Area

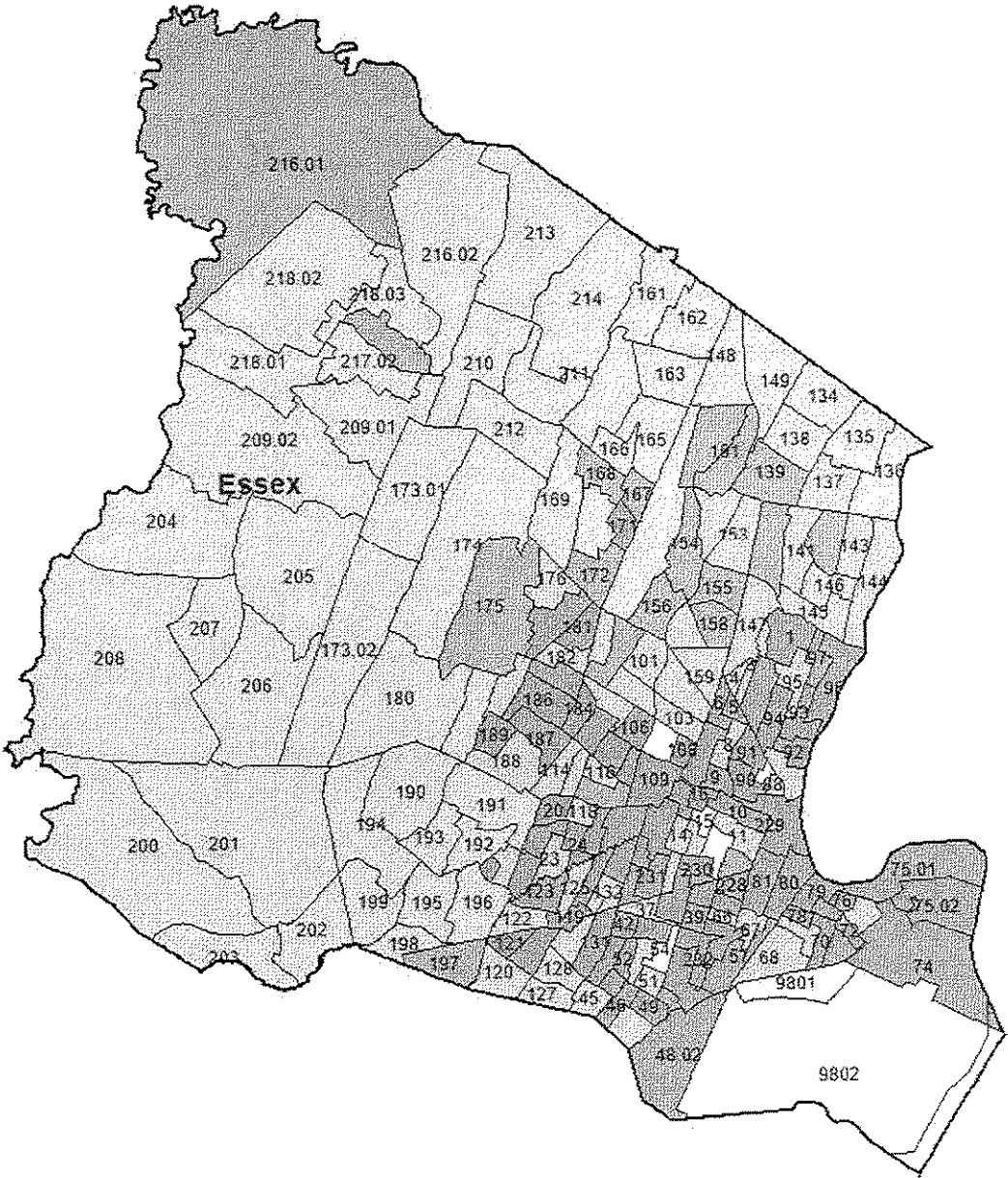
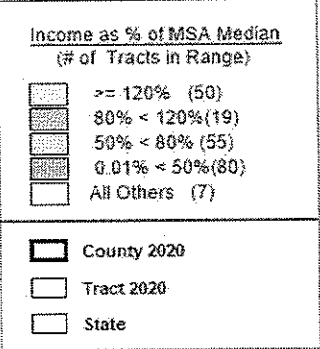


# Spencer Savings Bank 2024 Facility-Based Assessment Area - Bergen County

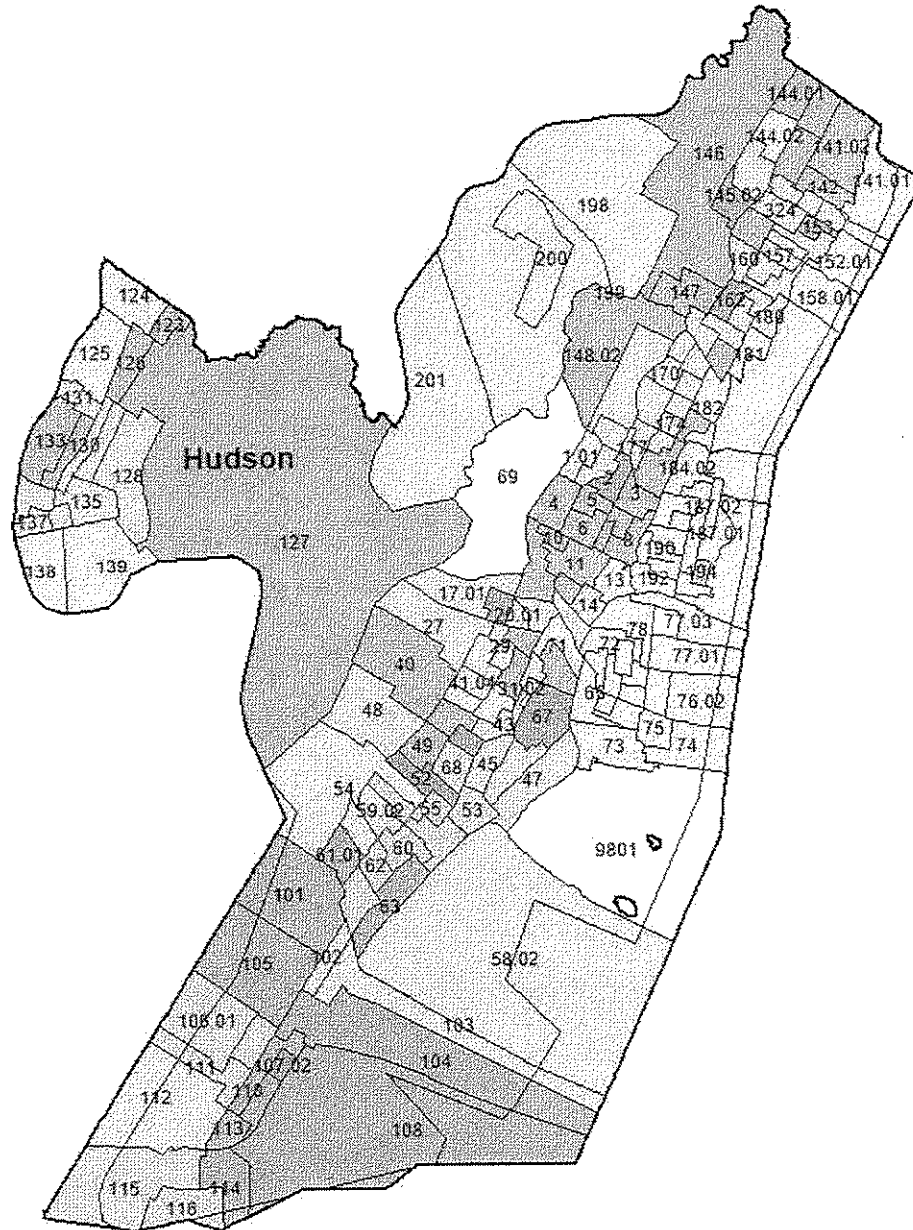
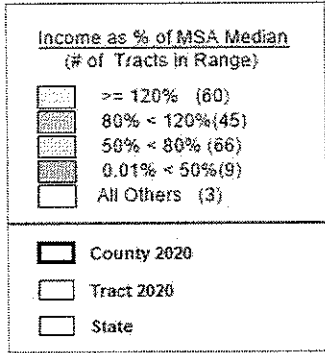




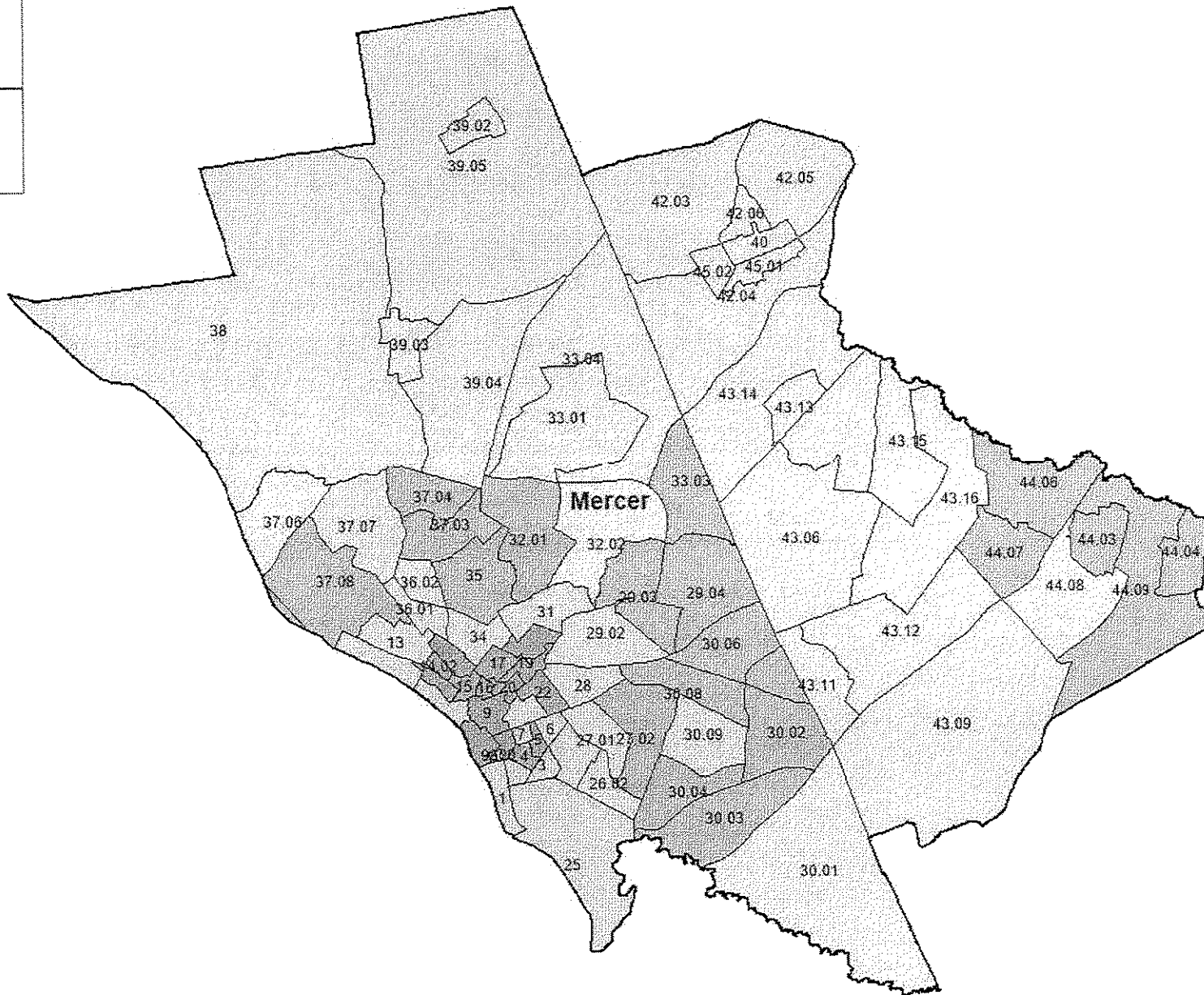
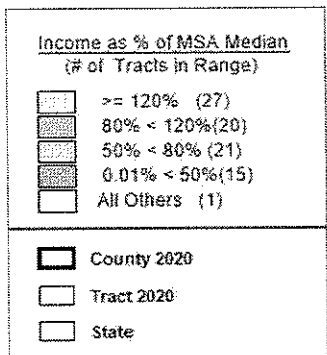
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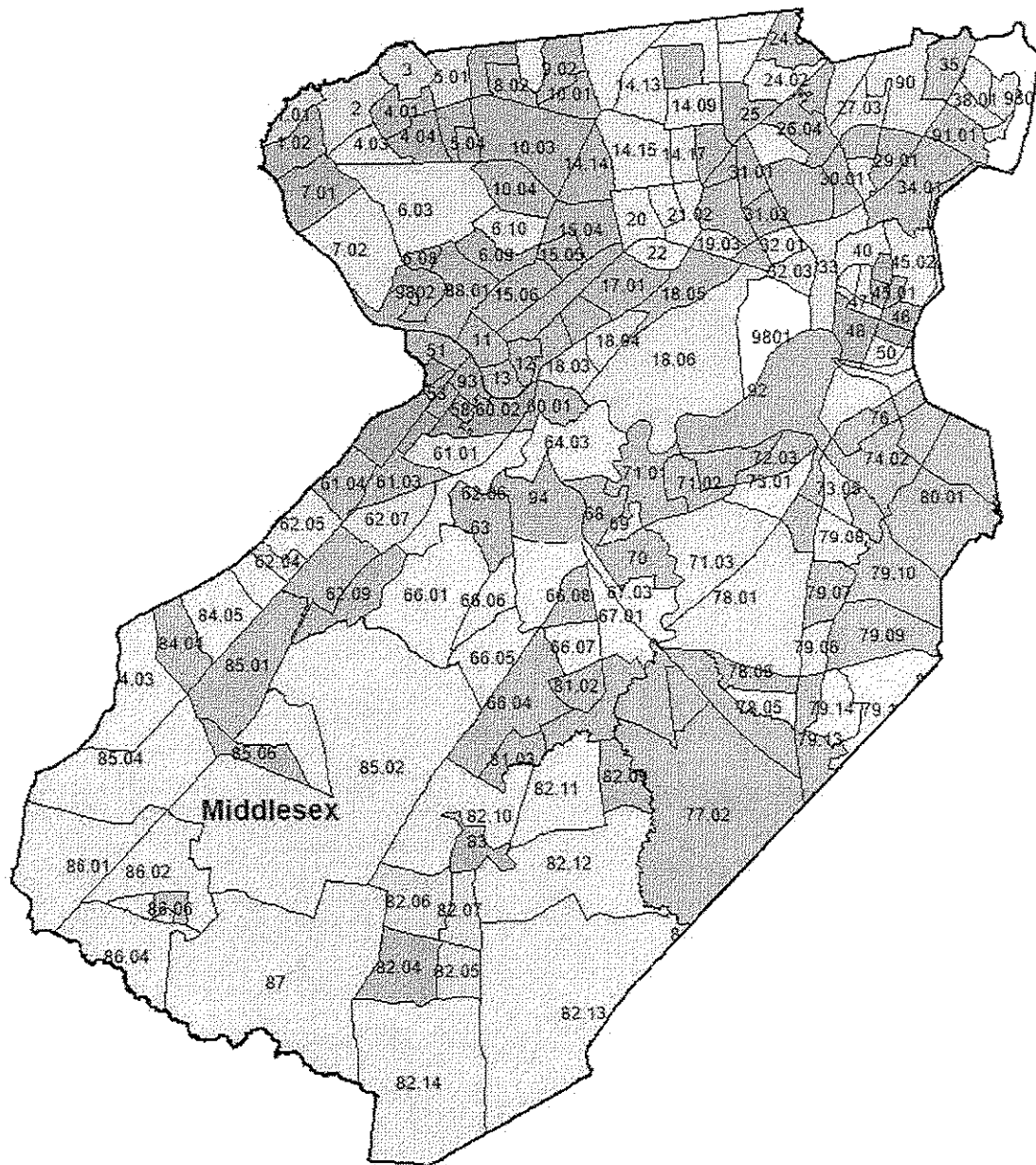
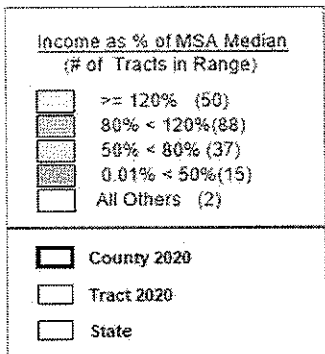
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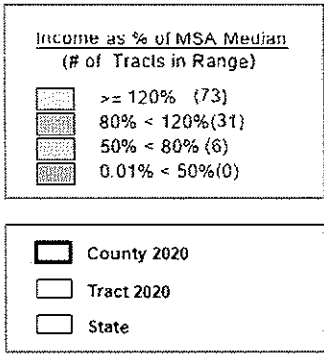
# Spencer Savings Bank 2024 Facility-Based Assessment Area - Mercer County



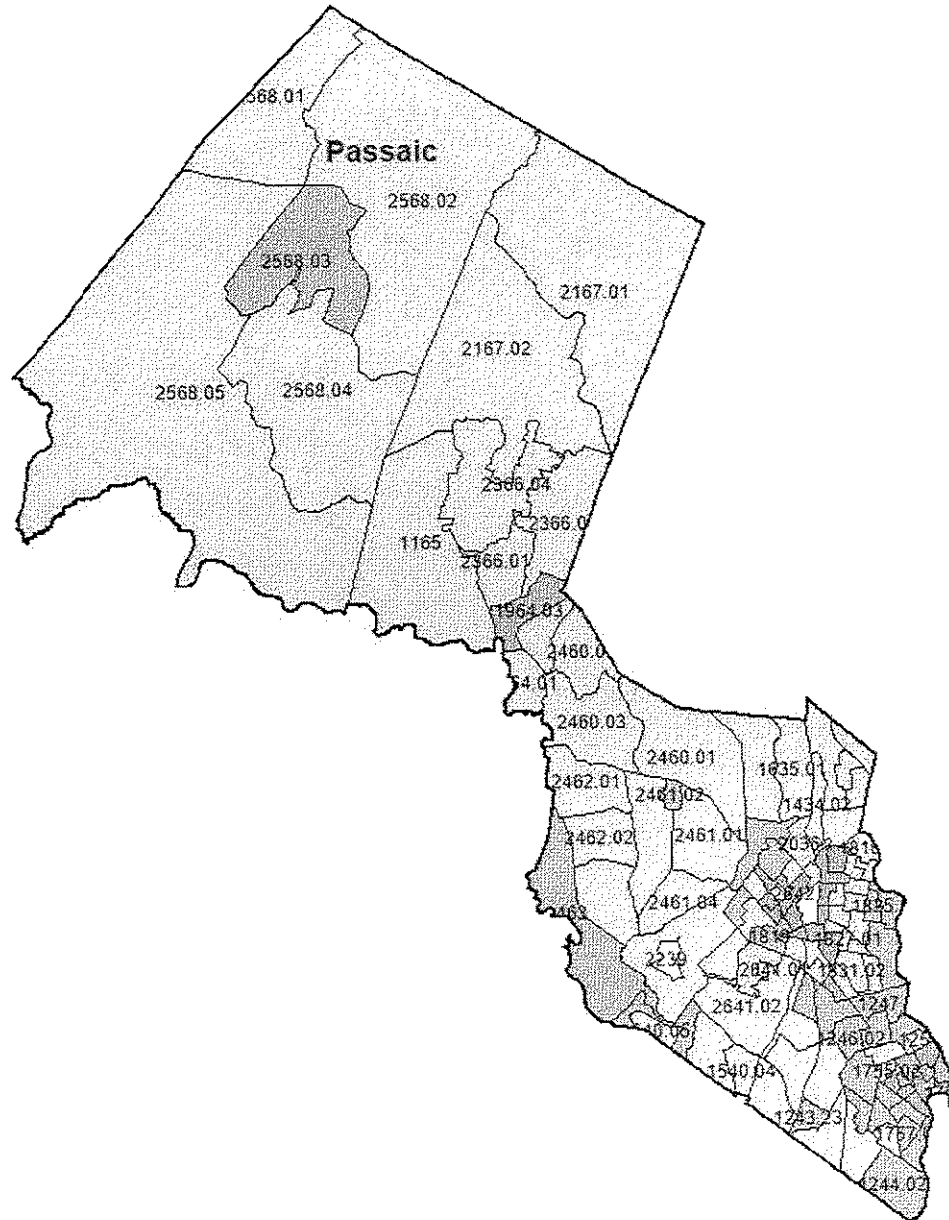
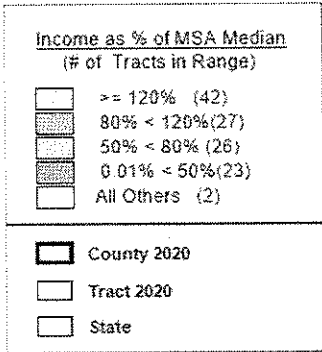
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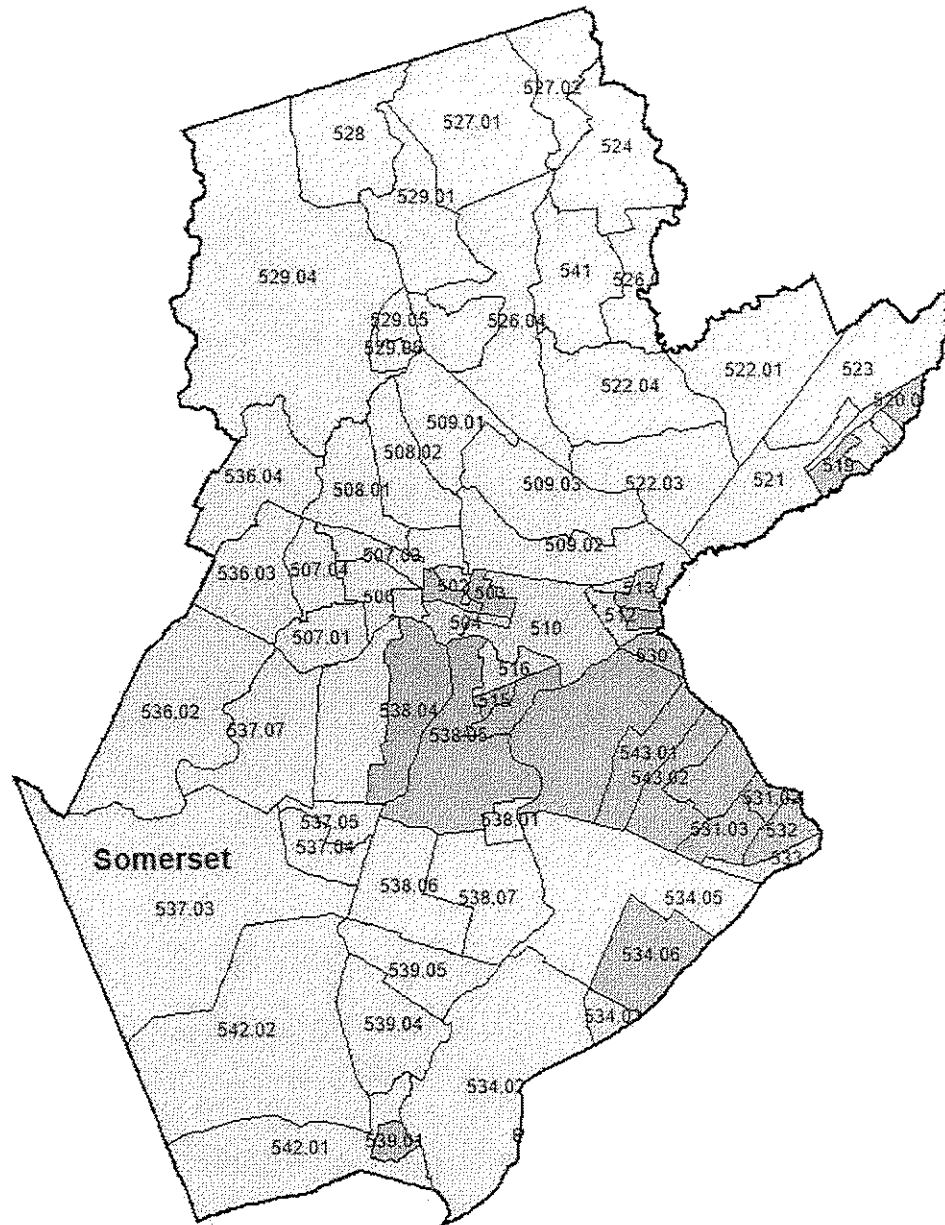
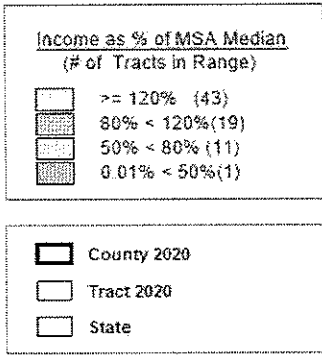
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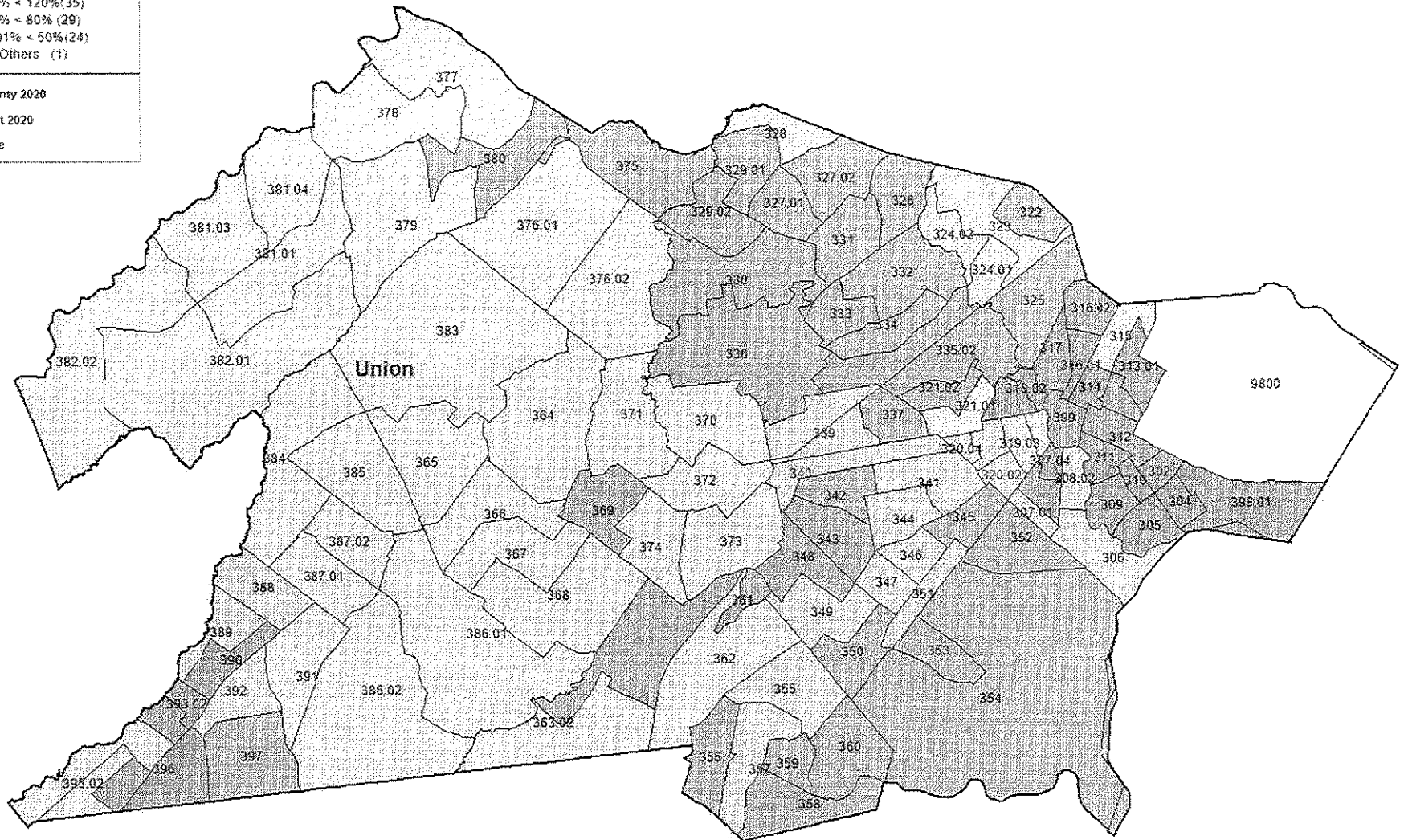
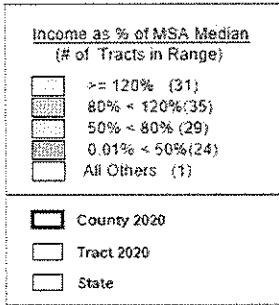
# Spencer Savings Bank 2024 Facility-Based Assessment Area - Passaic County



# Spencer Savings Bank 2024 Facility-Based Assessment Area - Somerset County



# Spencer Savings Bank 2024 Facility-Based Assessment Area - Union County





# Spencer Savings Bank

## Description of Facility-Based Assessment Area

### 2023 MSA and/or MD Codes Effective 01/01/2024

<b>MD</b>	<b>MSA</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>003</b>	<b>Bergen County, NJ</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>017</b>	<b>Hudson County, NJ</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>031</b>	<b>Passaic County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>013</b>	<b>Essex County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>027</b>	<b>Morris County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>039</b>	<b>Union County, NJ</b>
<b>35154</b>	<b>35620</b>	<b>34</b>	<b>023</b>	<b>Middlesex County, NJ</b>
<b>35154</b>	<b>35620</b>	<b>34</b>	<b>035</b>	<b>Somerset County, NJ</b>
<b>-</b>	<b>45940</b>	<b>34</b>	<b>021</b>	<b>Mercer County, NJ</b>

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0001.00	80% - 100%	Low
Essex County	34	35084	013	0002.00	80% - 100%	Low
Essex County	34	35084	013	0003.00	80% - 100%	Moderate
Essex County	34	35084	013	0004.00	80% - 100%	Moderate
Essex County	34	35084	013	0005.00	80% - 100%	Low
Essex County	34	35084	013	0006.00	80% - 100%	Low
Essex County	34	35084	013	0007.00	80% - 100%	Low
Essex County	34	35084	013	0008.00	80% - 100%	Moderate
Essex County	34	35084	013	0009.00	80% - 100%	Low
Essex County	34	35084	013	0010.00	80% - 100%	Low
Essex County	34	35084	013	0011.00	50% - <80%	Moderate
Essex County	34	35084	013	0013.00	80% - 100%	Moderate
Essex County	34	35084	013	0014.00	80% - 100%	Moderate
Essex County	34	35084	013	0015.00	80% - 100%	NA
Essex County	34	35084	013	0016.00	80% - 100%	Low
Essex County	34	35084	013	0017.00	80% - 100%	Low
Essex County	34	35084	013	0018.00	80% - 100%	Low
Essex County	34	35084	013	0019.00	80% - 100%	Low
Essex County	34	35084	013	0020.00	80% - 100%	Low
Essex County	34	35084	013	0021.00	80% - 100%	Low
Essex County	34	35084	013	0022.02	80% - 100%	Low
Essex County	34	35084	013	0022.03	80% - 100%	Low
Essex County	34	35084	013	0022.04	80% - 100%	Moderate
Essex County	34	35084	013	0023.00	80% - 100%	Moderate
Essex County	34	35084	013	0024.00	80% - 100%	Low
Essex County	34	35084	013	0025.00	80% - 100%	Low
Essex County	34	35084	013	0026.00	80% - 100%	Low
Essex County	34	35084	013	0028.00	80% - 100%	Moderate
Essex County	34	35084	013	0031.00	80% - 100%	Low
Essex County	34	35084	013	0035.00	80% - 100%	Low
Essex County	34	35084	013	0037.00	80% - 100%	Moderate
Essex County	34	35084	013	0038.00	80% - 100%	Low
Essex County	34	35084	013	0039.00	80% - 100%	Low
Essex County	34	35084	013	0041.00	80% - 100%	Low
Essex County	34	35084	013	0042.00	80% - 100%	Low
Essex County	34	35084	013	0043.00	80% - 100%	Low
Essex County	34	35084	013	0044.00	80% - 100%	Low
Essex County	34	35084	013	0045.00	80% - 100%	Moderate
Essex County	34	35084	013	0046.00	80% - 100%	Low
Essex County	34	35084	013	0047.00	80% - 100%	Moderate
Essex County	34	35084	013	0048.01	80% - 100%	Low
Essex County	34	35084	013	0048.02	80% - 100%	Low
Essex County	34	35084	013	0049.00	80% - 100%	Low
Essex County	34	35084	013	0050.00	80% - 100%	Low
Essex County	34	35084	013	0051.00	80% - 100%	Moderate
Essex County	34	35084	013	0052.00	80% - 100%	Low

Essex County	34	35084	013	0053.00	80% - 100%	Moderate
Essex County	34	35084	013	0054.00	80% - 100%	NA
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Essex County	34	35084	013	0062.00	80% - 100%	Low
Essex County	34	35084	013	0064.00	80% - 100%	Middle
Essex County	34	35084	013	0066.00	80% - 100%	Moderate
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Essex County	34	35084	013	0069.00	50% - <80%	Moderate
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Essex County	34	35084	013	0072.00	50% - <80%	Low
Essex County	34	35084	013	0073.00	50% - <80%	Moderate
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Essex County	34	35084	013	0102.00	80% - 100%	Moderate
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Essex County	34	35084	013	0104.00	80% - 100%	Moderate
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Essex County	34	35084	013	0197.00	50% - <80%	Middle
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Essex County	34	35084	013	0217.01	20% - <50%	Middle
Essex County	34	35084	013	0217.02	20% - <50%	Upper
Essex County	34	35084	013	0218.01	10% - <20%	Upper
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Essex County	34	35084	013	0229.00	50% - <80%	Low
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Essex County	34	35084	013	0231.00	80% - 100%	Low
Essex County	34	35084	013	0232.00	80% - 100%	Low
Essex County	34	35084	013	9801.00	50% - <80%	NA
Essex County	34	35084	013	9802.00	50% - <80%	NA
Morris County	34	35084	027	0401.01	20% - <50%	Middle
Morris County	34	35084	027	0401.02	20% - <50%	Middle
Morris County	34	35084	027	0402.00	10% - <20%	Middle
Morris County	34	35084	027	0403.01	<10%	Middle
Morris County	34	35084	027	0403.02	10% - <20%	Upper
Morris County	34	35084	027	0404.00	20% - <50%	Upper
Morris County	34	35084	027	0405.00	20% - <50%	Middle
Morris County	34	35084	027	0406.00	20% - <50%	Upper
Morris County	34	35084	027	0407.01	10% - <20%	Upper
Morris County	34	35084	027	0407.02	20% - <50%	Upper
Morris County	34	35084	027	0408.01	20% - <50%	Upper
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Morris County	34	35084	027	0412.00	20% - <50%	Upper
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Morris County	34	35084	027	0414.00	10% - <20%	Upper
Morris County	34	35084	027	0415.00	20% - <50%	Upper
Morris County	34	35084	027	0416.02	20% - <50%	Upper
Morris County	34	35084	027	0416.03	50% - <80%	Middle

Morris County	34	35084	027	0416.04	20% - <50%	Upper
Morris County	34	35084	027	0416.05	50% - <80%	Upper
Morris County	34	35084	027	0416.06	50% - <80%	Middle
Morris County	34	35084	027	0417.01	50% - <80%	Middle
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Morris County	34	35084	027	0417.04	50% - <80%	Middle
Morris County	34	35084	027	0417.05	50% - <80%	Middle
Morris County	34	35084	027	0417.06	50% - <80%	Middle
Morris County	34	35084	027	0418.01	50% - <80%	Middle
Morris County	34	35084	027	0418.02	50% - <80%	Middle
Morris County	34	35084	027	0418.03	50% - <80%	Upper
Morris County	34	35084	027	0419.01	20% - <50%	Upper
Morris County	34	35084	027	0419.02	20% - <50%	Middle
Morris County	34	35084	027	0420.00	20% - <50%	Upper
Morris County	34	35084	027	0421.00	20% - <50%	Upper
Morris County	34	35084	027	0422.00	20% - <50%	Upper
Morris County	34	35084	027	0423.01	20% - <50%	Upper
Morris County	34	35084	027	0423.02	20% - <50%	Upper
Morris County	34	35084	027	0425.00	10% - <20%	Upper
Morris County	34	35084	027	0426.01	20% - <50%	Upper
Morris County	34	35084	027	0426.02	20% - <50%	Upper
Morris County	34	35084	027	0427.00	20% - <50%	Upper
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Morris County	34	35084	027	0430.00	20% - <50%	Upper
Morris County	34	35084	027	0431.00	10% - <20%	Upper
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Morris County	34	35084	027	0435.00	80% - 100%	Moderate
Morris County	34	35084	027	0436.01	20% - <50%	Upper
Morris County	34	35084	027	0436.02	20% - <50%	Upper
Morris County	34	35084	027	0437.00	20% - <50%	Upper
Morris County	34	35084	027	0438.01	20% - <50%	Upper
Morris County	34	35084	027	0438.02	50% - <80%	Middle
Morris County	34	35084	027	0439.00	10% - <20%	Upper
Morris County	34	35084	027	0440.00	20% - <50%	Upper
Morris County	34	35084	027	0441.01	20% - <50%	Upper
Morris County	34	35084	027	0441.02	20% - <50%	Upper
Morris County	34	35084	027	0442.00	10% - <20%	Upper
Morris County	34	35084	027	0443.00	20% - <50%	Middle
Morris County	34	35084	027	0444.01	10% - <20%	Upper
Morris County	34	35084	027	0444.03	20% - <50%	Upper
Morris County	34	35084	027	0444.04	20% - <50%	Upper

Morris County	34	35084	027	0445.02	20% - <50%	Middle
Morris County	34	35084	027	0445.03	10% - <20%	Upper
Morris County	34	35084	027	0445.04	20% - <50%	Upper
Morris County	34	35084	027	0446.01	10% - <20%	Middle
Morris County	34	35084	027	0446.02	10% - <20%	Upper
Morris County	34	35084	027	0447.01	10% - <20%	Middle
Morris County	34	35084	027	0447.02	20% - <50%	Upper
Morris County	34	35084	027	0448.00	80% - 100%	Moderate
Morris County	34	35084	027	0449.00	80% - 100%	Moderate
Morris County	34	35084	027	0450.00	80% - 100%	Moderate
Morris County	34	35084	027	0451.00	50% - <80%	Moderate
Morris County	34	35084	027	0452.00	20% - <50%	Middle
Morris County	34	35084	027	0453.00	20% - <50%	Middle
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Morris County	34	35084	027	0454.03	20% - <50%	Middle
Morris County	34	35084	027	0454.04	20% - <50%	Middle
Morris County	34	35084	027	0455.01	10% - <20%	Upper
Morris County	34	35084	027	0455.03	10% - <20%	Upper
Morris County	34	35084	027	0455.04	20% - <50%	Upper
Morris County	34	35084	027	0456.03	50% - <80%	Middle
Morris County	34	35084	027	0457.01	20% - <50%	Upper
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Morris County	34	35084	027	0457.04	20% - <50%	Upper
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Morris County	34	35084	027	0461.03	20% - <50%	Upper
Morris County	34	35084	027	0461.04	20% - <50%	Middle
Morris County	34	35084	027	0461.07	20% - <50%	Moderate
Morris County	34	35084	027	0461.08	20% - <50%	Middle
Morris County	34	35084	027	0461.09	20% - <50%	Upper
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Morris County	34	35084	027	0462.02	10% - <20%	Upper
Morris County	34	35084	027	0462.97	10% - <20%	Upper
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Morris County	34	35084	027	0464.00	10% - <20%	Upper
Morris County	34	35084	027	0465.00	20% - <50%	Upper
Union County	34	35084	039	0302.00	80% - 100%	Low
Union County	34	35084	039	0304.00	80% - 100%	Low
Union County	34	35084	039	0305.00	80% - 100%	Low
Union County	34	35084	039	0306.00	80% - 100%	Moderate
Union County	34	35084	039	0307.01	50% - <80%	Moderate
Union County	34	35084	039	0307.03	80% - 100%	Low
Union County	34	35084	039	0307.04	80% - 100%	Low



Union County	34	35084	039	0308.02	80% - 100%	Moderate
Union County	34	35084	039	0309.00	80% - 100%	Low
Union County	34	35084	039	0310.00	80% - 100%	Low
Union County	34	35084	039	0311.00	80% - 100%	Low
Union County	34	35084	039	0312.00	80% - 100%	Low
Union County	34	35084	039	0313.01	50% - <80%	Low
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Union County	34	35084	039	0315.00	50% - <80%	Moderate
Union County	34	35084	039	0316.01	80% - 100%	Low
Union County	34	35084	039	0316.02	80% - 100%	Low
Union County	34	35084	039	0317.00	80% - 100%	Low
Union County	34	35084	039	0318.01	80% - 100%	Low
Union County	34	35084	039	0318.02	80% - 100%	Low
Union County	34	35084	039	0319.03	80% - 100%	Moderate
Union County	34	35084	039	0319.04	80% - 100%	Moderate
Union County	34	35084	039	0320.02	80% - 100%	Moderate
Union County	34	35084	039	0320.03	80% - 100%	Moderate
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Union County	34	35084	039	0321.02	50% - <80%	Middle
Union County	34	35084	039	0322.00	80% - 100%	Middle
Union County	34	35084	039	0323.00	80% - 100%	Moderate
Union County	34	35084	039	0324.01	50% - <80%	Moderate
Union County	34	35084	039	0324.02	80% - 100%	Moderate
Union County	34	35084	039	0325.00	50% - <80%	Middle
Union County	34	35084	039	0326.00	80% - 100%	Middle
Union County	34	35084	039	0327.01	50% - <80%	Middle
Union County	34	35084	039	0327.02	80% - 100%	Middle
Union County	34	35084	039	0328.00	80% - 100%	Moderate
Union County	34	35084	039	0329.01	50% - <80%	Middle
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Union County	34	35084	039	0331.00	50% - <80%	Middle
Union County	34	35084	039	0332.00	50% - <80%	Middle
Union County	34	35084	039	0333.00	50% - <80%	Middle
Union County	34	35084	039	0334.00	50% - <80%	Middle
Union County	34	35084	039	0335.01	50% - <80%	Middle
Union County	34	35084	039	0335.02	50% - <80%	Middle
Union County	34	35084	039	0336.00	20% - <50%	Middle
Union County	34	35084	039	0337.00	50% - <80%	Middle
Union County	34	35084	039	0338.00	50% - <80%	Moderate
Union County	34	35084	039	0339.00	50% - <80%	Moderate
Union County	34	35084	039	0340.00	80% - 100%	Moderate
Union County	34	35084	039	0341.00	80% - 100%	Moderate
Union County	34	35084	039	0342.00	80% - 100%	Middle
Union County	34	35084	039	0343.00	80% - 100%	Middle

Union County	34	35084	039	0344.00	80% - 100%	Moderate
Union County	34	35084	039	0345.00	80% - 100%	Middle
Union County	34	35084	039	0346.00	80% - 100%	Moderate
Union County	34	35084	039	0347.00	50% - <80%	Moderate
Union County	34	35084	039	0348.00	20% - <50%	Middle
Union County	34	35084	039	0349.00	50% - <80%	Moderate
Union County	34	35084	039	0350.00	50% - <80%	Middle
Union County	34	35084	039	0351.00	50% - <80%	Moderate
Union County	34	35084	039	0352.00	50% - <80%	Middle
Union County	34	35084	039	0353.00	50% - <80%	Middle
Union County	34	35084	039	0354.00	50% - <80%	Middle
Union County	34	35084	039	0355.00	50% - <80%	Moderate
Union County	34	35084	039	0356.00	20% - <50%	Middle
Union County	34	35084	039	0357.00	50% - <80%	Moderate
Union County	34	35084	039	0358.00	80% - 100%	Middle
Union County	34	35084	039	0359.00	50% - <80%	Middle
Union County	34	35084	039	0360.00	80% - 100%	Middle
Union County	34	35084	039	0361.00	10% - <20%	Middle
Union County	34	35084	039	0362.00	10% - <20%	Upper
Union County	34	35084	039	0363.01	20% - <50%	Middle
Union County	34	35084	039	0363.02	10% - <20%	Upper
Union County	34	35084	039	0364.00	10% - <20%	Upper
Union County	34	35084	039	0365.00	20% - <50%	Upper
Union County	34	35084	039	0366.00	20% - <50%	Upper
Union County	34	35084	039	0367.00	20% - <50%	Upper
Union County	34	35084	039	0368.00	20% - <50%	Upper
Union County	34	35084	039	0369.00	20% - <50%	Middle
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Union County	34	35084	039	0371.00	10% - <20%	Upper
Union County	34	35084	039	0372.00	20% - <50%	Upper
Union County	34	35084	039	0373.00	20% - <50%	Upper
Union County	34	35084	039	0374.00	20% - <50%	Upper
Union County	34	35084	039	0375.00	20% - <50%	Middle
Union County	34	35084	039	0376.01	20% - <50%	Upper
Union County	34	35084	039	0376.02	20% - <50%	Upper
Union County	34	35084	039	0377.00	20% - <50%	Upper
Union County	34	35084	039	0378.00	20% - <50%	Upper
Union County	34	35084	039	0379.00	20% - <50%	Upper
Union County	34	35084	039	0380.00	50% - <80%	Middle
Union County	34	35084	039	0381.01	20% - <50%	Upper
Union County	34	35084	039	0381.03	20% - <50%	Upper
Union County	34	35084	039	0381.04	20% - <50%	Upper
Union County	34	35084	039	0382.01	20% - <50%	Upper
Union County	34	35084	039	0382.02	20% - <50%	Upper
Union County	34	35084	039	0383.00	20% - <50%	Upper
Union County	34	35084	039	0384.00	20% - <50%	Upper
Union County	34	35084	039	0385.00	20% - <50%	Upper

Union County	34	35084	039	0386.01	20% - <50%	Upper
Union County	34	35084	039	0386.02	20% - <50%	Upper
Union County	34	35084	039	0387.01	20% - <50%	Upper
Union County	34	35084	039	0387.02	20% - <50%	Upper
Union County	34	35084	039	0388.00	80% - 100%	Moderate
Union County	34	35084	039	0389.00	80% - 100%	Moderate
Union County	34	35084	039	0390.00	80% - 100%	Low
Union County	34	35084	039	0391.00	50% - <80%	Upper
Union County	34	35084	039	0392.00	80% - 100%	Moderate
Union County	34	35084	039	0393.01	80% - 100%	Low
Union County	34	35084	039	0393.02	80% - 100%	Low
Union County	34	35084	039	0394.00	80% - 100%	Moderate
Union County	34	35084	039	0395.01	80% - 100%	Low
Union County	34	35084	039	0395.02	80% - 100%	Moderate
Union County	34	35084	039	0396.00	80% - 100%	Low
Union County	34	35084	039	0397.00	80% - 100%	Middle
Union County	34	35084	039	0398.01	80% - 100%	Low
Union County	34	35084	039	0399.00	80% - 100%	Low
Union County	34	35084	039	9800.00	80% - 100%	NA
Middlesex County	34	35154	023	0001.01	20% - <50%	Moderate
Middlesex County	34	35154	023	0001.02	20% - <50%	Middle
Middlesex County	34	35154	023	0002.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0003.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0004.01	50% - <80%	Middle
Middlesex County	34	35154	023	0004.03	50% - <80%	Upper
Middlesex County	34	35154	023	0004.04	50% - <80%	Middle
Middlesex County	34	35154	023	0005.01	80% - 100%	Moderate
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Middlesex County	34	35154	023	0005.04	80% - 100%	Middle
Middlesex County	34	35154	023	0006.03	50% - <80%	Upper
Middlesex County	34	35154	023	0006.08	50% - <80%	Middle
Middlesex County	34	35154	023	0006.09	80% - 100%	Middle
Middlesex County	34	35154	023	0006.10	80% - 100%	Upper
Middlesex County	34	35154	023	0007.01	50% - <80%	Middle
Middlesex County	34	35154	023	0007.02	50% - <80%	Upper
Middlesex County	34	35154	023	0008.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0009.01	20% - <50%	Upper
Middlesex County	34	35154	023	0009.02	20% - <50%	Middle
Middlesex County	34	35154	023	0010.01	20% - <50%	Middle
Middlesex County	34	35154	023	0010.03	50% - <80%	Middle
Middlesex County	34	35154	023	0010.04	50% - <80%	Middle
Middlesex County	34	35154	023	0011.00	50% - <80%	Middle
Middlesex County	34	35154	023	0012.00	20% - <50%	Middle
Middlesex County	34	35154	023	0013.00	20% - <50%	Middle
Middlesex County	34	35154	023	0014.09	50% - <80%	Upper
Middlesex County	34	35154	023	0014.10	80% - 100%	Middle

Middlesex County	34	35154	023	0014.11	50% - <80%	Upper
Middlesex County	34	35154	023	0014.12	50% - <80%	Upper
Middlesex County	34	35154	023	0014.13	80% - 100%	Upper
Middlesex County	34	35154	023	0014.14	80% - 100%	Middle
Middlesex County	34	35154	023	0014.15	50% - <80%	Upper
Middlesex County	34	35154	023	0014.17	50% - <80%	Upper
Middlesex County	34	35154	023	0014.18	80% - 100%	Middle
Middlesex County	34	35154	023	0014.19	80% - 100%	Middle
Middlesex County	34	35154	023	0015.02	20% - <50%	Middle
Middlesex County	34	35154	023	0015.04	80% - 100%	Middle
Middlesex County	34	35154	023	0015.05	80% - 100%	Middle
Middlesex County	34	35154	023	0015.06	80% - 100%	Middle
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Middlesex County	34	35154	023	0018.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0018.04	50% - <80%	Moderate
Middlesex County	34	35154	023	0018.05	50% - <80%	Middle
Middlesex County	34	35154	023	0018.06	80% - 100%	Moderate
Middlesex County	34	35154	023	0019.01	50% - <80%	Middle
Middlesex County	34	35154	023	0019.02	50% - <80%	Middle
Middlesex County	34	35154	023	0019.03	50% - <80%	Moderate
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Middlesex County	34	35154	023	0021.02	20% - <50%	Upper
Middlesex County	34	35154	023	0022.00	20% - <50%	Upper
Middlesex County	34	35154	023	0023.01	20% - <50%	Upper
Middlesex County	34	35154	023	0023.02	20% - <50%	Upper
Middlesex County	34	35154	023	0024.01	20% - <50%	Middle
Middlesex County	34	35154	023	0024.02	20% - <50%	Upper
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Middlesex County	34	35154	023	0026.03	50% - <80%	Upper
Middlesex County	34	35154	023	0026.04	50% - <80%	Middle
Middlesex County	34	35154	023	0026.05	20% - <50%	Middle
Middlesex County	34	35154	023	0027.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0027.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0028.05	20% - <50%	Middle
Middlesex County	34	35154	023	0029.01	50% - <80%	Middle
Middlesex County	34	35154	023	0029.02	50% - <80%	Moderate
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Middlesex County	34	35154	023	0031.01	50% - <80%	Middle
Middlesex County	34	35154	023	0031.02	50% - <80%	Middle
Middlesex County	34	35154	023	0032.01	50% - <80%	Upper
Middlesex County	34	35154	023	0032.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0033.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0034.01	50% - <80%	Middle

Middlesex County	34	35154	023	0035.00	50% - <80%	Middle
Middlesex County	34	35154	023	0036.01	80% - 100%	Moderate
Middlesex County	34	35154	023	0037.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0038.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0038.02	80% - 100%	Moderate
Middlesex County	34	35154	023	0040.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0041.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0042.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0043.00	80% - 100%	Low
Middlesex County	34	35154	023	0044.00	80% - 100%	Low
Middlesex County	34	35154	023	0045.01	80% - 100%	Low
Middlesex County	34	35154	023	0045.02	80% - 100%	Moderate
Middlesex County	34	35154	023	0046.00	80% - 100%	Low
Middlesex County	34	35154	023	0047.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0048.00	80% - 100%	Low
Middlesex County	34	35154	023	0049.00	80% - 100%	Low
Middlesex County	34	35154	023	0050.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0051.00	50% - <80%	Middle
Middlesex County	34	35154	023	0052.00	50% - <80%	Low
Middlesex County	34	35154	023	0053.00	80% - 100%	Low
Middlesex County	34	35154	023	0055.00	80% - 100%	Low
Middlesex County	34	35154	023	0056.01	80% - 100%	Low
Middlesex County	34	35154	023	0056.02	80% - 100%	Low
Middlesex County	34	35154	023	0057.00	80% - 100%	Low
Middlesex County	34	35154	023	0058.00	80% - 100%	Low
Middlesex County	34	35154	023	0060.01	50% - <80%	Middle
Middlesex County	34	35154	023	0060.02	50% - <80%	Low
Middlesex County	34	35154	023	0061.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0061.03	50% - <80%	Middle
Middlesex County	34	35154	023	0061.04	50% - <80%	Middle
Middlesex County	34	35154	023	0062.04	50% - <80%	Moderate
Middlesex County	34	35154	023	0062.05	50% - <80%	Upper
Middlesex County	34	35154	023	0062.06	20% - <50%	Upper
Middlesex County	34	35154	023	0062.07	50% - <80%	Moderate
Middlesex County	34	35154	023	0062.08	80% - 100%	Middle
Middlesex County	34	35154	023	0062.09	20% - <50%	Middle
Middlesex County	34	35154	023	0063.00	20% - <50%	Middle
Middlesex County	34	35154	023	0064.03	50% - <80%	Upper
Middlesex County	34	35154	023	0065.00	20% - <50%	Upper
Middlesex County	34	35154	023	0066.01	20% - <50%	Upper
Middlesex County	34	35154	023	0066.04	50% - <80%	Middle
Middlesex County	34	35154	023	0066.05	20% - <50%	Upper
Middlesex County	34	35154	023	0066.06	20% - <50%	Upper
Middlesex County	34	35154	023	0066.07	20% - <50%	Upper
Middlesex County	34	35154	023	0066.08	20% - <50%	Middle
Middlesex County	34	35154	023	0067.01	20% - <50%	Upper
Middlesex County	34	35154	023	0067.03	50% - <80%	Upper

Middlesex County	34	35154	023	0068.00	20% - <50%	Middle
Middlesex County	34	35154	023	0069.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0070.00	20% - <50%	Middle
Middlesex County	34	35154	023	0071.01	20% - <50%	Middle
Middlesex County	34	35154	023	0071.02	20% - <50%	Middle
Middlesex County	34	35154	023	0071.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0072.02	20% - <50%	Middle
Middlesex County	34	35154	023	0072.03	50% - <80%	Middle
Middlesex County	34	35154	023	0073.01	20% - <50%	Upper
Middlesex County	34	35154	023	0073.03	20% - <50%	Middle
Middlesex County	34	35154	023	0073.05	50% - <80%	Moderate
Middlesex County	34	35154	023	0073.06	50% - <80%	Middle
Middlesex County	34	35154	023	0074.02	20% - <50%	Middle
Middlesex County	34	35154	023	0075.00	20% - <50%	Moderate
Middlesex County	34	35154	023	0076.00	20% - <50%	Middle
Middlesex County	34	35154	023	0077.02	20% - <50%	Middle
Middlesex County	34	35154	023	0077.03	20% - <50%	Middle
Middlesex County	34	35154	023	0077.04	20% - <50%	Middle
Middlesex County	34	35154	023	0078.01	20% - <50%	Moderate
Middlesex County	34	35154	023	0078.04	20% - <50%	Middle
Middlesex County	34	35154	023	0078.05	20% - <50%	Upper
Middlesex County	34	35154	023	0078.06	20% - <50%	Middle
Middlesex County	34	35154	023	0079.05	20% - <50%	Middle
Middlesex County	34	35154	023	0079.06	50% - <80%	Moderate
Middlesex County	34	35154	023	0079.07	20% - <50%	Middle
Middlesex County	34	35154	023	0079.08	50% - <80%	Moderate
Middlesex County	34	35154	023	0079.09	20% - <50%	Middle
Middlesex County	34	35154	023	0079.10	20% - <50%	Middle
Middlesex County	34	35154	023	0079.11	20% - <50%	Upper
Middlesex County	34	35154	023	0079.13	20% - <50%	Middle
Middlesex County	34	35154	023	0079.14	20% - <50%	Upper
Middlesex County	34	35154	023	0080.01	20% - <50%	Middle
Middlesex County	34	35154	023	0081.01	20% - <50%	Middle
Middlesex County	34	35154	023	0081.02	20% - <50%	Middle
Middlesex County	34	35154	023	0081.03	20% - <50%	Middle
Middlesex County	34	35154	023	0082.04	20% - <50%	Middle
Middlesex County	34	35154	023	0082.05	10% - <20%	Moderate
Middlesex County	34	35154	023	0082.06	20% - <50%	Moderate
Middlesex County	34	35154	023	0082.07	10% - <20%	Moderate
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Middlesex County	34	35154	023	0082.11	20% - <50%	Upper
Middlesex County	34	35154	023	0082.12	20% - <50%	Upper
Middlesex County	34	35154	023	0082.13	20% - <50%	Upper
Middlesex County	34	35154	023	0082.14	50% - <80%	Upper
Middlesex County	34	35154	023	0083.00	20% - <50%	Middle
Middlesex County	34	35154	023	0084.03	50% - <80%	Upper

Middlesex County	34	35154	023	0084.04	20% - <50%	Middle
Middlesex County	34	35154	023	0084.05	50% - <80%	Upper
Middlesex County	34	35154	023	0084.06	50% - <80%	Upper
Middlesex County	34	35154	023	0085.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0085.05	50% - <80%	Upper
Middlesex County	34	35154	023	0085.06	50% - <80%	Middle
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Middlesex County	34	35154	023	0092.00	20% - <50%	Middle
Middlesex County	34	35154	023	0093.00	50% - <80%	Low
Middlesex County	34	35154	023	0094.00	50% - <80%	Middle
Middlesex County	34	35154	023	9800.00	80% - 100%	NA
Middlesex County	34	35154	023	9801.00	50% - <80%	NA
Middlesex County	34	35154	023	9802.00	50% - <80%	Middle
Somerset County	34	35154	035	0501.00	20% - <50%	Middle
Somerset County	34	35154	035	0502.00	50% - <80%	Moderate
Somerset County	34	35154	035	0503.00	20% - <50%	Middle
Somerset County	34	35154	035	0504.00	50% - <80%	Moderate
Somerset County	34	35154	035	0505.00	50% - <80%	Moderate
Somerset County	34	35154	035	0506.00	20% - <50%	Upper
Somerset County	34	35154	035	0507.01	20% - <50%	Upper
Somerset County	34	35154	035	0507.03	50% - <80%	Upper
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Somerset County	34	35154	035	0508.02	20% - <50%	Upper
Somerset County	34	35154	035	0509.01	20% - <50%	Upper
Somerset County	34	35154	035	0509.02	20% - <50%	Upper
Somerset County	34	35154	035	0509.03	20% - <50%	Upper
Somerset County	34	35154	035	0510.00	50% - <80%	Moderate
Somerset County	34	35154	035	0511.00	50% - <80%	Low
Somerset County	34	35154	035	0512.00	50% - <80%	Moderate
Somerset County	34	35154	035	0513.00	20% - <50%	Middle
Somerset County	34	35154	035	0514.00	20% - <50%	Middle
Somerset County	34	35154	035	0515.00	20% - <50%	Middle
Somerset County	34	35154	035	0516.00	20% - <50%	Moderate
Somerset County	34	35154	035	0517.00	80% - 100%	Moderate
Somerset County	34	35154	035	0518.00	80% - 100%	Moderate
Somerset County	34	35154	035	0519.00	50% - <80%	Middle

Somerset County	34	35154	035	0520.01	50% - <80%	Middle
Somerset County	34	35154	035	0520.02	50% - <80%	Moderate
Somerset County	34	35154	035	0521.00	20% - <50%	Upper
Somerset County	34	35154	035	0522.01	20% - <50%	Upper
Somerset County	34	35154	035	0522.03	20% - <50%	Upper
Somerset County	34	35154	035	0522.04	20% - <50%	Upper
Somerset County	34	35154	035	0523.00	20% - <50%	Upper
Somerset County	34	35154	035	0524.00	10% - <20%	Upper
Somerset County	34	35154	035	0526.03	20% - <50%	Upper
Somerset County	34	35154	035	0526.04	20% - <50%	Upper
Somerset County	34	35154	035	0526.05	50% - <80%	Upper
Somerset County	34	35154	035	0527.01	20% - <50%	Upper
Somerset County	34	35154	035	0527.02	10% - <20%	Upper
Somerset County	34	35154	035	0528.00	10% - <20%	Upper
Somerset County	34	35154	035	0529.01	10% - <20%	Upper
Somerset County	34	35154	035	0529.04	10% - <20%	Upper
Somerset County	34	35154	035	0529.05	20% - <50%	Upper
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Somerset County	34	35154	035	0530.00	50% - <80%	Middle
Somerset County	34	35154	035	0531.02	50% - <80%	Middle
Somerset County	34	35154	035	0531.03	50% - <80%	Middle
Somerset County	34	35154	035	0531.05	50% - <80%	Middle
Somerset County	34	35154	035	0532.00	80% - 100%	Middle
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Somerset County	34	35154	035	0534.02	50% - <80%	Upper
Somerset County	34	35154	035	0534.03	50% - <80%	Moderate
Somerset County	34	35154	035	0534.05	50% - <80%	Upper
Somerset County	34	35154	035	0534.06	80% - 100%	Middle
Somerset County	34	35154	035	0535.01	20% - <50%	Middle
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Somerset County	34	35154	035	0539.05	50% - <80%	Upper
Somerset County	34	35154	035	0541.00	20% - <50%	Upper
Somerset County	34	35154	035	0542.01	20% - <50%	Upper



Somerset County	34	35154	035	0542.02	20% - <50%	Upper
Somerset County	34	35154	035	0543.01	20% - <50%	Middle
Somerset County	34	35154	035	0543.02	50% - <80%	Middle
Bergen County	34	35614	003	0010.01	20% - <50%	Upper
Bergen County	34	35614	003	0010.02	20% - <50%	Upper
Bergen County	34	35614	003	0021.00	20% - <50%	Upper
Bergen County	34	35614	003	0022.00	20% - <50%	Upper
Bergen County	34	35614	003	0023.00	20% - <50%	Upper
Bergen County	34	35614	003	0031.00	50% - <80%	Upper
Bergen County	34	35614	003	0032.00	50% - <80%	Upper
Bergen County	34	35614	003	0033.00	50% - <80%	Upper
Bergen County	34	35614	003	0034.01	20% - <50%	Upper
Bergen County	34	35614	003	0034.02	20% - <50%	Upper
Bergen County	34	35614	003	0035.00	80% - 100%	Moderate
Bergen County	34	35614	003	0040.01	50% - <80%	Middle
Bergen County	34	35614	003	0040.02	50% - <80%	Middle
Bergen County	34	35614	003	0050.00	20% - <50%	Upper
Bergen County	34	35614	003	0061.01	50% - <80%	Middle
Bergen County	34	35614	003	0061.02	50% - <80%	Middle
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Bergen County	34	35614	003	0062.02	20% - <50%	Upper
Bergen County	34	35614	003	0063.01	50% - <80%	Moderate
Bergen County	34	35614	003	0063.02	50% - <80%	Middle
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Bergen County	34	35614	003	0070.02	20% - <50%	Upper
Bergen County	34	35614	003	0080.01	20% - <50%	Upper
Bergen County	34	35614	003	0080.02	20% - <50%	Upper
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Bergen County	34	35614	003	0103.00	20% - <50%	Upper
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Bergen County	34	35614	003	0112.00	50% - <80%	Moderate
Bergen County	34	35614	003	0113.00	20% - <50%	Middle
Bergen County	34	35614	003	0114.00	20% - <50%	Middle
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Bergen County	34	35614	003	0130.02	50% - <80%	Upper
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Bergen County	34	35614	003	0130.04	50% - <80%	Upper
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Bergen County	34	35614	003	0153.00	80% - 100%	Moderate
Bergen County	34	35614	003	0154.01	80% - 100%	Moderate
Bergen County	34	35614	003	0154.02	50% - <80%	Middle

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Bergen County	34	35614	003	0171.01	20% - <50%	Upper
Bergen County	34	35614	003	0171.02	20% - <50%	Upper
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Bergen County	34	35614	003	0174.00	20% - <50%	Upper
Bergen County	34	35614	003	0175.01	20% - <50%	Upper
Bergen County	34	35614	003	0175.02	20% - <50%	Upper
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Bergen County	34	35614	003	0181.02	50% - <80%	Moderate
Bergen County	34	35614	003	0182.00	50% - <80%	Moderate
Bergen County	34	35614	003	0191.02	50% - <80%	Upper
Bergen County	34	35614	003	0191.03	50% - <80%	Middle
Bergen County	34	35614	003	0191.04	50% - <80%	Upper
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Bergen County	34	35614	003	0192.03	50% - <80%	Middle
Bergen County	34	35614	003	0192.04	50% - <80%	Middle
Bergen County	34	35614	003	0193.03	50% - <80%	Middle
Bergen County	34	35614	003	0193.04	50% - <80%	Upper
Bergen County	34	35614	003	0193.05	20% - <50%	Upper
Bergen County	34	35614	003	0193.06	20% - <50%	Upper
Bergen County	34	35614	003	0201.00	20% - <50%	Upper
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Bergen County	34	35614	003	0211.02	20% - <50%	Middle
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Bergen County	34	35614	003	0213.00	20% - <50%	Moderate
Bergen County	34	35614	003	0214.00	20% - <50%	Middle
Bergen County	34	35614	003	0215.00	50% - <80%	Moderate
Bergen County	34	35614	003	0216.00	50% - <80%	Moderate
Bergen County	34	35614	003	0221.00	20% - <50%	Upper
Bergen County	34	35614	003	0222.00	20% - <50%	Upper
Bergen County	34	35614	003	0231.00	80% - 100%	Middle
Bergen County	34	35614	003	0232.01	50% - <80%	Upper
Bergen County	34	35614	003	0232.02	50% - <80%	Middle
Bergen County	34	35614	003	0233.01	50% - <80%	Upper
Bergen County	34	35614	003	0233.03	50% - <80%	Middle
Bergen County	34	35614	003	0233.04	50% - <80%	Upper
Bergen County	34	35614	003	0234.01	50% - <80%	Middle
Bergen County	34	35614	003	0234.02	80% - 100%	Upper
Bergen County	34	35614	003	0235.01	80% - 100%	Moderate
Bergen County	34	35614	003	0235.02	50% - <80%	Moderate
Bergen County	34	35614	003	0236.01	50% - <80%	Middle
Bergen County	34	35614	003	0236.02	80% - 100%	Moderate
Bergen County	34	35614	003	0241.00	20% - <50%	Upper

Bergen County	34	35614	003	0242.00	20%	<50%	Upper
Bergen County	34	35614	003	0251.00	20%	<50%	Middle
Bergen County	34	35614	003	0252.00	20%	<50%	Upper
Bergen County	34	35614	003	0261.00	20%	<50%	Upper
Bergen County	34	35614	003	0262.00	20%	<50%	Upper
Bergen County	34	35614	003	0270.00	10%	<20%	Upper
Bergen County	34	35614	003	0280.01	50%	<80%	Middle
Bergen County	34	35614	003	0280.02	50%	<80%	Upper
Bergen County	34	35614	003	0291.00	50%	<80%	Middle
Bergen County	34	35614	003	0292.00	50%	<80%	Middle
Bergen County	34	35614	003	0301.00	50%	<80%	Moderate
Bergen County	34	35614	003	0302.01	50%	<80%	Middle
Bergen County	34	35614	003	0302.02	50%	<80%	Middle
Bergen County	34	35614	003	0303.00	50%	<80%	Moderate
Bergen County	34	35614	003	0304.01	50%	<80%	Middle
Bergen County	34	35614	003	0304.02	50%	<80%	Upper
Bergen County	34	35614	003	0311.00	20%	<50%	Upper
Bergen County	34	35614	003	0312.00	20%	<50%	Upper
Bergen County	34	35614	003	0313.00	20%	<50%	Middle
Bergen County	34	35614	003	0314.00	20%	<50%	Middle
Bergen County	34	35614	003	0321.02	10%	<20%	Upper
Bergen County	34	35614	003	0321.03	20%	<50%	Middle
Bergen County	34	35614	003	0321.04	20%	<50%	Upper
Bergen County	34	35614	003	0322.01	20%	<50%	Upper
Bergen County	34	35614	003	0322.02	20%	<50%	Upper
Bergen County	34	35614	003	0331.00	20%	<50%	Upper
Bergen County	34	35614	003	0332.00	20%	<50%	Upper
Bergen County	34	35614	003	0333.00	50%	<80%	Upper
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Bergen County	34	35614	003	0340.02	10%	<20%	Upper
Bergen County	34	35614	003	0351.00	20%	<50%	Upper
Bergen County	34	35614	003	0352.00	10%	<20%	Upper
Bergen County	34	35614	003	0361.00	50%	<80%	Middle
Bergen County	34	35614	003	0362.00	50%	<80%	Middle
Bergen County	34	35614	003	0371.00	20%	<50%	Upper
Bergen County	34	35614	003	0372.01	20%	<50%	Upper
Bergen County	34	35614	003	0372.03	20%	<50%	Upper
Bergen County	34	35614	003	0372.04	50%	<80%	Middle
Bergen County	34	35614	003	0381.00	20%	<50%	Middle
Bergen County	34	35614	003	0382.00	50%	<80%	Middle
Bergen County	34	35614	003	0383.00	20%	<50%	Upper
Bergen County	34	35614	003	0391.00	20%	<50%	Upper
Bergen County	34	35614	003	0392.00	10%	<20%	Upper
Bergen County	34	35614	003	0393.00	10%	<20%	Upper
Bergen County	34	35614	003	0400.01	20%	<50%	Upper
Bergen County	34	35614	003	0400.02	20%	<50%	Upper
Bergen County	34	35614	003	0411.00	80%	100%	Middle

Bergen County	34	35614	003	0412.00	80% - 100%	Middle
Bergen County	34	35614	003	0413.01	80% - 100%	Middle
Bergen County	34	35614	003	0413.02	80% - 100%	Upper
Bergen County	34	35614	003	0421.01	20% - <50%	Upper
Bergen County	34	35614	003	0421.02	20% - <50%	Upper
Bergen County	34	35614	003	0423.01	20% - <50%	Upper
Bergen County	34	35614	003	0423.02	20% - <50%	Upper
Bergen County	34	35614	003	0424.00	20% - <50%	Upper
Bergen County	34	35614	003	0425.00	50% - <80%	Upper
Bergen County	34	35614	003	0430.01	10% - <20%	Upper
Bergen County	34	35614	003	0430.02	20% - <50%	Upper
Bergen County	34	35614	003	0441.00	10% - <20%	Upper
Bergen County	34	35614	003	0442.01	10% - <20%	Upper
Bergen County	34	35614	003	0442.02	20% - <50%	Upper
Bergen County	34	35614	003	0451.01	50% - <80%	Middle
Bergen County	34	35614	003	0451.02	50% - <80%	Upper
Bergen County	34	35614	003	0452.00	50% - <80%	Upper
Bergen County	34	35614	003	0461.00	50% - <80%	Upper
Bergen County	34	35614	003	0462.00	50% - <80%	Upper
Bergen County	34	35614	003	0463.00	50% - <80%	Middle
Bergen County	34	35614	003	0471.00	20% - <50%	Upper
Bergen County	34	35614	003	0472.00	20% - <50%	Upper
Bergen County	34	35614	003	0473.00	20% - <50%	Upper
Bergen County	34	35614	003	0474.00	20% - <50%	Upper
Bergen County	34	35614	003	0475.00	20% - <50%	Upper
Bergen County	34	35614	003	0481.00	50% - <80%	Upper
Bergen County	34	35614	003	0482.00	20% - <50%	Upper
Bergen County	34	35614	003	0490.01	10% - <20%	Upper
Bergen County	34	35614	003	0490.02	20% - <50%	Upper
Bergen County	34	35614	003	0500.00	20% - <50%	Upper
Bergen County	34	35614	003	0511.00	20% - <50%	Upper
Bergen County	34	35614	003	0512.00	20% - <50%	Upper
Bergen County	34	35614	003	0513.00	20% - <50%	Middle
Bergen County	34	35614	003	0514.00	20% - <50%	Upper
Bergen County	34	35614	003	0521.00	20% - <50%	Upper
Bergen County	34	35614	003	0522.00	20% - <50%	Upper
Bergen County	34	35614	003	0531.00	20% - <50%	Upper
Bergen County	34	35614	003	0532.01	20% - <50%	Upper
Bergen County	34	35614	003	0532.02	20% - <50%	Upper
Bergen County	34	35614	003	0541.01	80% - 100%	Upper
Bergen County	34	35614	003	0541.02	50% - <80%	Upper
Bergen County	34	35614	003	0542.00	50% - <80%	Upper
Bergen County	34	35614	003	0543.00	10% - <20%	Upper
Bergen County	34	35614	003	0544.00	50% - <80%	Upper
Bergen County	34	35614	003	0545.00	20% - <50%	Upper
Bergen County	34	35614	003	0546.01	50% - <80%	Upper
Bergen County	34	35614	003	0546.02	50% - <80%	Upper

Bergen County	34	35614	003	0551.00	20% - <50%	Upper
Bergen County	34	35614	003	0552.01	20% - <50%	Upper
Bergen County	34	35614	003	0552.02	50% - <80%	Upper
Bergen County	34	35614	003	0561.00	20% - <50%	Upper
Bergen County	34	35614	003	0562.00	20% - <50%	Upper
Bergen County	34	35614	003	0571.01	20% - <50%	Middle
Bergen County	34	35614	003	0571.02	20% - <50%	Middle
Bergen County	34	35614	003	0572.00	20% - <50%	Middle
Bergen County	34	35614	003	0581.00	20% - <50%	Upper
Bergen County	34	35614	003	0582.00	10% - <20%	Upper
Bergen County	34	35614	003	0591.00	20% - <50%	Upper
Bergen County	34	35614	003	0592.00	20% - <50%	Upper
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Bergen County	34	35614	003	0600.02	20% - <50%	Upper
Bergen County	34	35614	003	0611.00	10% - <20%	Upper
Bergen County	34	35614	003	0612.00	10% - <20%	Upper
Bergen County	34	35614	003	0613.00	20% - <50%	Upper
Bergen County	34	35614	003	0614.00	10% - <20%	Upper
Hudson County	34	35614	017	0001.01	80% - 100%	Upper
Hudson County	34	35614	017	0001.02	80% - 100%	Moderate
Hudson County	34	35614	017	0002.00	80% - 100%	Low
Hudson County	34	35614	017	0003.00	50% - <80%	Middle
Hudson County	34	35614	017	0004.00	80% - 100%	Middle
Hudson County	34	35614	017	0005.00	50% - <80%	Middle
Hudson County	34	35614	017	0006.00	50% - <80%	Middle
Hudson County	34	35614	017	0007.00	50% - <80%	Middle
Hudson County	34	35614	017	0008.00	50% - <80%	Middle
Hudson County	34	35614	017	0009.02	80% - 100%	Middle
Hudson County	34	35614	017	0010.00	50% - <80%	Middle
Hudson County	34	35614	017	0011.00	50% - <80%	Middle
Hudson County	34	35614	017	0012.01	80% - 100%	Middle
Hudson County	34	35614	017	0012.02	80% - 100%	Moderate
Hudson County	34	35614	017	0013.00	50% - <80%	Upper
Hudson County	34	35614	017	0014.00	50% - <80%	Moderate
Hudson County	34	35614	017	0017.01	50% - <80%	Moderate
Hudson County	34	35614	017	0018.00	50% - <80%	Low
Hudson County	34	35614	017	0019.00	50% - <80%	Moderate
Hudson County	34	35614	017	0020.01	50% - <80%	Moderate
Hudson County	34	35614	017	0020.02	50% - <80%	Middle
Hudson County	34	35614	017	0022.00	20% - <50%	Upper
Hudson County	34	35614	017	0023.00	20% - <50%	Upper
Hudson County	34	35614	017	0024.00	20% - <50%	Upper
Hudson County	34	35614	017	0027.00	50% - <80%	Moderate
Hudson County	34	35614	017	0028.00	50% - <80%	Moderate
Hudson County	34	35614	017	0029.00	50% - <80%	Moderate
Hudson County	34	35614	017	0030.00	50% - <80%	Middle
Hudson County	34	35614	017	0031.01	50% - <80%	Upper

Hudson County	34	35614	017	0031.02	50% - <80%	Moderate
Hudson County	34	35614	017	0035.00	50% - <80%	Upper
Hudson County	34	35614	017	0040.00	80% - 100%	Middle
Hudson County	34	35614	017	0041.02	80% - 100%	Upper
Hudson County	34	35614	017	0041.03	50% - <80%	Upper
Hudson County	34	35614	017	0041.04	50% - <80%	Moderate
Hudson County	34	35614	017	0042.00	80% - 100%	Middle
Hudson County	34	35614	017	0043.00	80% - 100%	Moderate
Hudson County	34	35614	017	0044.00	80% - 100%	Low
Hudson County	34	35614	017	0045.00	80% - 100%	Moderate
Hudson County	34	35614	017	0046.00	80% - 100%	Moderate
Hudson County	34	35614	017	0047.00	50% - <80%	Moderate
Hudson County	34	35614	017	0048.00	80% - 100%	Moderate
Hudson County	34	35614	017	0049.00	80% - 100%	Middle
Hudson County	34	35614	017	0052.00	80% - 100%	Low
Hudson County	34	35614	017	0053.00	80% - 100%	Moderate
Hudson County	34	35614	017	0054.00	80% - 100%	Upper
Hudson County	34	35614	017	0055.00	80% - 100%	Moderate
Hudson County	34	35614	017	0056.00	80% - 100%	Moderate
Hudson County	34	35614	017	0058.01	80% - 100%	Moderate
Hudson County	34	35614	017	0058.02	20% - <50%	Upper
Hudson County	34	35614	017	0059.01	80% - 100%	Upper
Hudson County	34	35614	017	0059.02	80% - 100%	Upper
Hudson County	34	35614	017	0060.00	80% - 100%	Moderate
Hudson County	34	35614	017	0061.01	50% - <80%	Middle
Hudson County	34	35614	017	0061.02	80% - 100%	Moderate
Hudson County	34	35614	017	0062.00	80% - 100%	Moderate
Hudson County	34	35614	017	0063.00	80% - 100%	Middle
Hudson County	34	35614	017	0064.00	20% - <50%	Upper
Hudson County	34	35614	017	0065.00	50% - <80%	Upper
Hudson County	34	35614	017	0066.00	80% - 100%	Middle
Hudson County	34	35614	017	0067.00	80% - 100%	Low
Hudson County	34	35614	017	0068.00	80% - 100%	Moderate
Hudson County	34	35614	017	0069.00	50% - <80%	NA
Hudson County	34	35614	017	0070.01	50% - <80%	Upper
Hudson County	34	35614	017	0070.02	50% - <80%	Upper
Hudson County	34	35614	017	0071.00	50% - <80%	Upper
Hudson County	34	35614	017	0072.00	50% - <80%	Upper
Hudson County	34	35614	017	0073.00	50% - <80%	Upper
Hudson County	34	35614	017	0074.00	50% - <80%	Upper
Hudson County	34	35614	017	0075.00	50% - <80%	Upper
Hudson County	34	35614	017	0076.01	50% - <80%	Upper
Hudson County	34	35614	017	0076.02	50% - <80%	Upper
Hudson County	34	35614	017	0077.01	80% - 100%	Upper
Hudson County	34	35614	017	0077.02	80% - 100%	NA
Hudson County	34	35614	017	0077.03	50% - <80%	Upper
Hudson County	34	35614	017	0078.00	50% - <80%	Upper

Hudson County	34	35614	017	0101.00	50% - <80%	Middle
Hudson County	34	35614	017	0102.00	50% - <80%	Upper
Hudson County	34	35614	017	0103.00	50% - <80%	Upper
Hudson County	34	35614	017	0104.00	50% - <80%	Middle
Hudson County	34	35614	017	0105.00	20% - <50%	Middle
Hudson County	34	35614	017	0106.01	20% - <50%	Moderate
Hudson County	34	35614	017	0106.02	50% - <80%	Moderate
Hudson County	34	35614	017	0107.01	50% - <80%	Middle
Hudson County	34	35614	017	0107.02	50% - <80%	Low
Hudson County	34	35614	017	0108.00	50% - <80%	Middle
Hudson County	34	35614	017	0109.00	50% - <80%	Middle
Hudson County	34	35614	017	0110.00	50% - <80%	Middle
Hudson County	34	35614	017	0111.00	50% - <80%	Moderate
Hudson County	34	35614	017	0112.00	20% - <50%	Upper
Hudson County	34	35614	017	0113.00	50% - <80%	Middle
Hudson County	34	35614	017	0114.00	20% - <50%	Middle
Hudson County	34	35614	017	0115.00	20% - <50%	Moderate
Hudson County	34	35614	017	0116.00	50% - <80%	Moderate
Hudson County	34	35614	017	0123.00	50% - <80%	Middle
Hudson County	34	35614	017	0124.00	20% - <50%	Upper
Hudson County	34	35614	017	0125.00	50% - <80%	Upper
Hudson County	34	35614	017	0126.00	50% - <80%	Middle
Hudson County	34	35614	017	0127.00	50% - <80%	Middle
Hudson County	34	35614	017	0128.00	50% - <80%	Moderate
Hudson County	34	35614	017	0129.00	50% - <80%	Moderate
Hudson County	34	35614	017	0130.00	50% - <80%	Moderate
Hudson County	34	35614	017	0131.00	50% - <80%	Moderate
Hudson County	34	35614	017	0132.00	50% - <80%	Middle
Hudson County	34	35614	017	0133.00	50% - <80%	Middle
Hudson County	34	35614	017	0134.00	80% - 100%	Moderate
Hudson County	34	35614	017	0135.00	50% - <80%	Moderate
Hudson County	34	35614	017	0136.00	80% - 100%	Moderate
Hudson County	34	35614	017	0137.00	80% - 100%	Moderate
Hudson County	34	35614	017	0138.00	50% - <80%	Upper
Hudson County	34	35614	017	0139.00	50% - <80%	Upper
Hudson County	34	35614	017	0140.00	80% - 100%	Middle
Hudson County	34	35614	017	0141.01	50% - <80%	Upper
Hudson County	34	35614	017	0141.02	50% - <80%	Middle
Hudson County	34	35614	017	0142.00	80% - 100%	Middle
Hudson County	34	35614	017	0143.00	80% - 100%	Middle
Hudson County	34	35614	017	0144.01	80% - 100%	Middle
Hudson County	34	35614	017	0144.02	80% - 100%	Upper
Hudson County	34	35614	017	0145.01	80% - 100%	Moderate
Hudson County	34	35614	017	0145.02	80% - 100%	Low
Hudson County	34	35614	017	0146.00	80% - 100%	Middle
Hudson County	34	35614	017	0147.00	80% - 100%	Middle
Hudson County	34	35614	017	0148.01	80% - 100%	Moderate

Hudson County	34	35614	017	0148.02	50% - <80%	Middle
Hudson County	34	35614	017	0149.00	80% - 100%	Moderate
Hudson County	34	35614	017	0150.01	50% - <80%	Upper
Hudson County	34	35614	017	0150.03	80% - 100%	Moderate
Hudson County	34	35614	017	0150.04	80% - 100%	Moderate
Hudson County	34	35614	017	0151.00	80% - 100%	Moderate
Hudson County	34	35614	017	0152.01	50% - <80%	Upper
Hudson County	34	35614	017	0152.02	80% - 100%	Moderate
Hudson County	34	35614	017	0153.00	80% - 100%	Low
Hudson County	34	35614	017	0155.00	80% - 100%	Middle
Hudson County	34	35614	017	0156.00	80% - 100%	Moderate
Hudson County	34	35614	017	0157.00	80% - 100%	Moderate
Hudson County	34	35614	017	0158.01	50% - <80%	Upper
Hudson County	34	35614	017	0158.02	80% - 100%	Moderate
Hudson County	34	35614	017	0159.00	80% - 100%	Moderate
Hudson County	34	35614	017	0160.00	80% - 100%	Moderate
Hudson County	34	35614	017	0161.00	80% - 100%	Moderate
Hudson County	34	35614	017	0162.00	80% - 100%	Low
Hudson County	34	35614	017	0163.00	80% - 100%	Moderate
Hudson County	34	35614	017	0164.00	80% - 100%	Moderate
Hudson County	34	35614	017	0165.00	80% - 100%	Middle
Hudson County	34	35614	017	0166.00	80% - 100%	Moderate
Hudson County	34	35614	017	0167.00	80% - 100%	Moderate
Hudson County	34	35614	017	0168.00	80% - 100%	Moderate
Hudson County	34	35614	017	0169.00	80% - 100%	Moderate
Hudson County	34	35614	017	0170.00	80% - 100%	Moderate
Hudson County	34	35614	017	0171.00	80% - 100%	Moderate
Hudson County	34	35614	017	0172.00	80% - 100%	Moderate
Hudson County	34	35614	017	0173.00	50% - <80%	Middle
Hudson County	34	35614	017	0174.00	80% - 100%	Moderate
Hudson County	34	35614	017	0175.00	80% - 100%	Moderate
Hudson County	34	35614	017	0176.00	80% - 100%	Moderate
Hudson County	34	35614	017	0177.00	80% - 100%	Moderate
Hudson County	34	35614	017	0178.00	80% - 100%	Middle
Hudson County	34	35614	017	0179.00	50% - <80%	Upper
Hudson County	34	35614	017	0180.00	50% - <80%	Moderate
Hudson County	34	35614	017	0181.00	50% - <80%	Upper
Hudson County	34	35614	017	0182.00	20% - <50%	Upper
Hudson County	34	35614	017	0183.01	20% - <50%	Upper
Hudson County	34	35614	017	0183.02	20% - <50%	Upper
Hudson County	34	35614	017	0184.01	20% - <50%	Upper
Hudson County	34	35614	017	0184.02	20% - <50%	Upper
Hudson County	34	35614	017	0185.01	20% - <50%	Upper
Hudson County	34	35614	017	0185.02	20% - <50%	Upper
Hudson County	34	35614	017	0186.00	20% - <50%	Upper
Hudson County	34	35614	017	0187.01	20% - <50%	Upper
Hudson County	34	35614	017	0187.02	20% - <50%	Upper



Hudson County	34	35614	017	0188.00	20% - <50%	Upper
Hudson County	34	35614	017	0189.00	20% - <50%	Upper
Hudson County	34	35614	017	0190.00	50% - <80%	Moderate
Hudson County	34	35614	017	0191.00	20% - <50%	Upper
Hudson County	34	35614	017	0192.00	20% - <50%	Upper
Hudson County	34	35614	017	0193.00	20% - <50%	Upper
Hudson County	34	35614	017	0194.00	20% - <50%	Middle
Hudson County	34	35614	017	0198.00	50% - <80%	Upper
Hudson County	34	35614	017	0199.00	50% - <80%	Upper
Hudson County	34	35614	017	0200.00	50% - <80%	Upper
Hudson County	34	35614	017	0201.00	80% - 100%	Upper
Hudson County	34	35614	017	0324.00	80% - 100%	Moderate
Hudson County	34	35614	017	9801.00	80% - 100%	NA
Passaic County	34	35614	031	1165.00	20% - <50%	Upper
Passaic County	34	35614	031	1242.01	50% - <80%	Middle
Passaic County	34	35614	031	1242.02	20% - <50%	Upper
Passaic County	34	35614	031	1243.11	20% - <50%	Upper
Passaic County	34	35614	031	1243.12	20% - <50%	Upper
Passaic County	34	35614	031	1243.21	20% - <50%	Upper
Passaic County	34	35614	031	1243.22	20% - <50%	Upper
Passaic County	34	35614	031	1243.23	50% - <80%	Middle
Passaic County	34	35614	031	1244.02	20% - <50%	Middle
Passaic County	34	35614	031	1244.03	20% - <50%	Upper
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Passaic County	34	35614	031	1245.00	50% - <80%	Middle
Passaic County	34	35614	031	1246.01	50% - <80%	Middle
Passaic County	34	35614	031	1246.02	50% - <80%	Middle
Passaic County	34	35614	031	1247.00	50% - <80%	Middle
Passaic County	34	35614	031	1248.00	50% - <80%	Middle
Passaic County	34	35614	031	1249.00	80% - 100%	Moderate
Passaic County	34	35614	031	1250.00	50% - <80%	Middle
Passaic County	34	35614	031	1251.00	50% - <80%	Moderate
Passaic County	34	35614	031	1337.01	50% - <80%	Middle
Passaic County	34	35614	031	1337.02	50% - <80%	Middle
Passaic County	34	35614	031	1432.01	20% - <50%	Upper
Passaic County	34	35614	031	1432.02	20% - <50%	Upper
Passaic County	34	35614	031	1433.01	20% - <50%	Upper
Passaic County	34	35614	031	1433.02	20% - <50%	Upper
Passaic County	34	35614	031	1434.01	20% - <50%	Upper
Passaic County	34	35614	031	1434.02	20% - <50%	Upper
Passaic County	34	35614	031	1540.03	20% - <50%	Upper
Passaic County	34	35614	031	1540.04	20% - <50%	Upper
Passaic County	34	35614	031	1540.05	20% - <50%	Upper
Passaic County	34	35614	031	1540.06	20% - <50%	Middle
Passaic County	34	35614	031	1635.01	10% - <20%	Upper
Passaic County	34	35614	031	1635.02	20% - <50%	Upper
Passaic County	34	35614	031	1752.00	80% - 100%	Low

Passaic County	34	35614	031	1753.01	80% - 100%	Low
Passaic County	34	35614	031	1753.02	80% - 100%	Low
Passaic County	34	35614	031	1754.01	80% - 100%	Low
Passaic County	34	35614	031	1754.02	80% - 100%	Low
Passaic County	34	35614	031	1755.01	80% - 100%	Low
Passaic County	34	35614	031	1755.02	80% - 100%	Moderate
Passaic County	34	35614	031	1756.01	10% - <20%	Upper
Passaic County	34	35614	031	1756.03	80% - 100%	Middle
Passaic County	34	35614	031	1756.04	50% - <80%	Middle
Passaic County	34	35614	031	1757.01	50% - <80%	Middle
Passaic County	34	35614	031	1757.03	50% - <80%	Middle
Passaic County	34	35614	031	1757.04	20% - <50%	Middle
Passaic County	34	35614	031	1758.01	80% - 100%	Low
Passaic County	34	35614	031	1758.03	80% - 100%	Low
Passaic County	34	35614	031	1758.04	80% - 100%	Low
Passaic County	34	35614	031	1759.00	80% - 100%	Low
Passaic County	34	35614	031	1801.01	80% - 100%	Moderate
Passaic County	34	35614	031	1801.02	80% - 100%	Middle
Passaic County	34	35614	031	1802.01	80% - 100%	Moderate
Passaic County	34	35614	031	1802.03	80% - 100%	Low
Passaic County	34	35614	031	1802.04	80% - 100%	Low
Passaic County	34	35614	031	1803.01	80% - 100%	Moderate
Passaic County	34	35614	031	1803.02	80% - 100%	Low
Passaic County	34	35614	031	1806.00	80% - 100%	Moderate
Passaic County	34	35614	031	1807.00	80% - 100%	Moderate
Passaic County	34	35614	031	1808.00	80% - 100%	Low
Passaic County	34	35614	031	1809.00	80% - 100%	Low
Passaic County	34	35614	031	1810.00	80% - 100%	Moderate
Passaic County	34	35614	031	1811.01	80% - 100%	Moderate
Passaic County	34	35614	031	1811.02	80% - 100%	Moderate
Passaic County	34	35614	031	1812.00	80% - 100%	Moderate
Passaic County	34	35614	031	1813.00	80% - 100%	Moderate
Passaic County	34	35614	031	1814.00	80% - 100%	Moderate
Passaic County	34	35614	031	1815.00	80% - 100%	Low
Passaic County	34	35614	031	1817.02	80% - 100%	Low
Passaic County	34	35614	031	1818.00	80% - 100%	Low
Passaic County	34	35614	031	1819.00	80% - 100%	Middle
Passaic County	34	35614	031	1820.00	80% - 100%	Low
Passaic County	34	35614	031	1821.00	50% - <80%	Moderate
Passaic County	34	35614	031	1822.00	80% - 100%	Low
Passaic County	34	35614	031	1823.01	80% - 100%	Moderate
Passaic County	34	35614	031	1823.02	80% - 100%	Moderate
Passaic County	34	35614	031	1824.00	80% - 100%	Moderate
Passaic County	34	35614	031	1825.01	80% - 100%	Middle
Passaic County	34	35614	031	1825.02	80% - 100%	Middle
Passaic County	34	35614	031	1826.00	80% - 100%	Middle
Passaic County	34	35614	031	1827.01	80% - 100%	Moderate

Passaic County	34	35614	031	1827.02	80% - 100%	Moderate
Passaic County	34	35614	031	1828.00	80% - 100%	Low
Passaic County	34	35614	031	1829.00	80% - 100%	Moderate
Passaic County	34	35614	031	1830.01	50% - <80%	Moderate
Passaic County	34	35614	031	1830.02	50% - <80%	Low
Passaic County	34	35614	031	1831.01	50% - <80%	Moderate
Passaic County	34	35614	031	1831.02	80% - 100%	Moderate
Passaic County	34	35614	031	1832.00	80% - 100%	NA
Passaic County	34	35614	031	1964.01	20% - <50%	Upper
Passaic County	34	35614	031	1964.03	20% - <50%	Middle
Passaic County	34	35614	031	1964.04	20% - <50%	Upper
Passaic County	34	35614	031	2036.00	80% - 100%	Moderate
Passaic County	34	35614	031	2167.01	10% - <20%	Upper
Passaic County	34	35614	031	2167.02	10% - <20%	Upper
Passaic County	34	35614	031	2238.01	20% - <50%	Upper
Passaic County	34	35614	031	2238.02	20% - <50%	Upper
Passaic County	34	35614	031	2239.00	80% - 100%	NA
Passaic County	34	35614	031	2366.01	20% - <50%	Upper
Passaic County	34	35614	031	2366.03	10% - <20%	Upper
Passaic County	34	35614	031	2366.04	20% - <50%	Upper
Passaic County	34	35614	031	2460.01	20% - <50%	Upper
Passaic County	34	35614	031	2460.02	10% - <20%	Upper
Passaic County	34	35614	031	2460.03	20% - <50%	Upper
Passaic County	34	35614	031	2461.01	20% - <50%	Upper
Passaic County	34	35614	031	2461.02	20% - <50%	Middle
Passaic County	34	35614	031	2461.03	20% - <50%	Upper
Passaic County	34	35614	031	2461.04	10% - <20%	Upper
Passaic County	34	35614	031	2462.01	20% - <50%	Upper
Passaic County	34	35614	031	2462.02	10% - <20%	Upper
Passaic County	34	35614	031	2462.03	20% - <50%	Upper
Passaic County	34	35614	031	2463.00	20% - <50%	Middle
Passaic County	34	35614	031	2568.01	10% - <20%	Upper
Passaic County	34	35614	031	2568.02	10% - <20%	Upper
Passaic County	34	35614	031	2568.03	10% - <20%	Middle
Passaic County	34	35614	031	2568.04	10% - <20%	Upper
Passaic County	34	35614	031	2568.05	10% - <20%	Upper
Passaic County	34	35614	031	2641.01	50% - <80%	Moderate
Passaic County	34	35614	031	2641.02	20% - <50%	Upper
Passaic County	34	35614	031	2642.00	80% - 100%	Low
Mercer County	34	45940	021	0001.00	80% - 100%	Moderate
Mercer County	34	45940	021	0002.00	80% - 100%	Moderate
Mercer County	34	45940	021	0003.00	80% - 100%	Moderate
Mercer County	34	45940	021	0004.00	80% - 100%	Low
Mercer County	34	45940	021	0005.00	80% - 100%	Low
Mercer County	34	45940	021	0006.00	80% - 100%	Moderate
Mercer County	34	45940	021	0007.00	80% - 100%	Moderate
Mercer County	34	45940	021	0008.00	80% - 100%	Low

Mercer County	34	45940	021	0009.00	80% - 100%	Low
Mercer County	34	45940	021	0010.00	80% - 100%	Low
Mercer County	34	45940	021	0011.01	80% - 100%	Moderate
Mercer County	34	45940	021	0011.02	80% - 100%	Low
Mercer County	34	45940	021	0012.00	80% - 100%	Moderate
Mercer County	34	45940	021	0013.00	80% - 100%	Moderate
Mercer County	34	45940	021	0014.01	80% - 100%	Low
Mercer County	34	45940	021	0014.02	80% - 100%	Low
Mercer County	34	45940	021	0015.00	80% - 100%	Low
Mercer County	34	45940	021	0016.00	80% - 100%	Low
Mercer County	34	45940	021	0017.00	80% - 100%	Low
Mercer County	34	45940	021	0018.00	50% - <80%	Low
Mercer County	34	45940	021	0019.00	80% - 100%	Low
Mercer County	34	45940	021	0020.00	80% - 100%	Low
Mercer County	34	45940	021	0021.00	80% - 100%	Moderate
Mercer County	34	45940	021	0022.00	80% - 100%	Low
Mercer County	34	45940	021	0025.00	50% - <80%	Moderate
Mercer County	34	45940	021	0026.01	50% - <80%	Moderate
Mercer County	34	45940	021	0026.02	50% - <80%	Moderate
Mercer County	34	45940	021	0027.01	50% - <80%	Moderate
Mercer County	34	45940	021	0027.02	20% - <50%	Middle
Mercer County	34	45940	021	0028.00	80% - 100%	Moderate
Mercer County	34	45940	021	0029.02	50% - <80%	Moderate
Mercer County	34	45940	021	0029.03	20% - <50%	Middle
Mercer County	34	45940	021	0029.04	20% - <50%	Middle
Mercer County	34	45940	021	0030.01	20% - <50%	Upper
Mercer County	34	45940	021	0030.02	10% - <20%	Middle
Mercer County	34	45940	021	0030.03	10% - <20%	Middle
Mercer County	34	45940	021	0030.04	20% - <50%	Middle
Mercer County	34	45940	021	0030.06	10% - <20%	Middle
Mercer County	34	45940	021	0030.07	10% - <20%	Middle
Mercer County	34	45940	021	0030.08	20% - <50%	Middle
Mercer County	34	45940	021	0030.09	20% - <50%	Moderate
Mercer County	34	45940	021	0031.00	20% - <50%	Moderate
Mercer County	34	45940	021	0032.01	20% - <50%	Middle
Mercer County	34	45940	021	0032.02	20% - <50%	Upper
Mercer County	34	45940	021	0033.01	20% - <50%	Upper
Mercer County	34	45940	021	0033.03	50% - <80%	Middle
Mercer County	34	45940	021	0033.04	20% - <50%	Upper
Mercer County	34	45940	021	0034.00	80% - 100%	Moderate
Mercer County	34	45940	021	0035.00	50% - <80%	Middle
Mercer County	34	45940	021	0036.01	50% - <80%	Moderate
Mercer County	34	45940	021	0036.02	50% - <80%	Moderate
Mercer County	34	45940	021	0037.03	20% - <50%	Middle
Mercer County	34	45940	021	0037.04	20% - <50%	Middle
Mercer County	34	45940	021	0037.06	20% - <50%	Upper
Mercer County	34	45940	021	0037.07	20% - <50%	Moderate

Mercer County	34	45940	021	0037.08	20% - <50%	Middle
Mercer County	34	45940	021	0038.00	20% - <50%	Upper
Mercer County	34	45940	021	0039.02	10% - <20%	Upper
Mercer County	34	45940	021	0039.03	10% - <20%	Upper
Mercer County	34	45940	021	0039.04	20% - <50%	Upper
Mercer County	34	45940	021	0039.05	10% - <20%	Upper
Mercer County	34	45940	021	0040.00	20% - <50%	Upper
Mercer County	34	45940	021	0042.03	20% - <50%	Upper
Mercer County	34	45940	021	0042.04	20% - <50%	Upper
Mercer County	34	45940	021	0042.05	20% - <50%	Upper
Mercer County	34	45940	021	0042.06	20% - <50%	Upper
Mercer County	34	45940	021	0043.06	50% - <80%	Upper
Mercer County	34	45940	021	0043.07	50% - <80%	Upper
Mercer County	34	45940	021	0043.09	20% - <50%	Upper
Mercer County	34	45940	021	0043.11	20% - <50%	Upper
Mercer County	34	45940	021	0043.12	20% - <50%	Upper
Mercer County	34	45940	021	0043.13	50% - <80%	Upper
Mercer County	34	45940	021	0043.14	50% - <80%	Upper
Mercer County	34	45940	021	0043.15	50% - <80%	Upper
Mercer County	34	45940	021	0043.16	50% - <80%	Upper
Mercer County	34	45940	021	0044.03	50% - <80%	Middle
Mercer County	34	45940	021	0044.04	50% - <80%	Middle
Mercer County	34	45940	021	0044.06	50% - <80%	Middle
Mercer County	34	45940	021	0044.07	50% - <80%	Middle
Mercer County	34	45940	021	0044.08	50% - <80%	Upper
Mercer County	34	45940	021	0044.09	50% - <80%	Middle
Mercer County	34	45940	021	0045.01	20% - <50%	Upper
Mercer County	34	45940	021	0045.02	20% - <50%	Upper
Mercer County	34	45940	021	9800.00	50% - <80%	NA

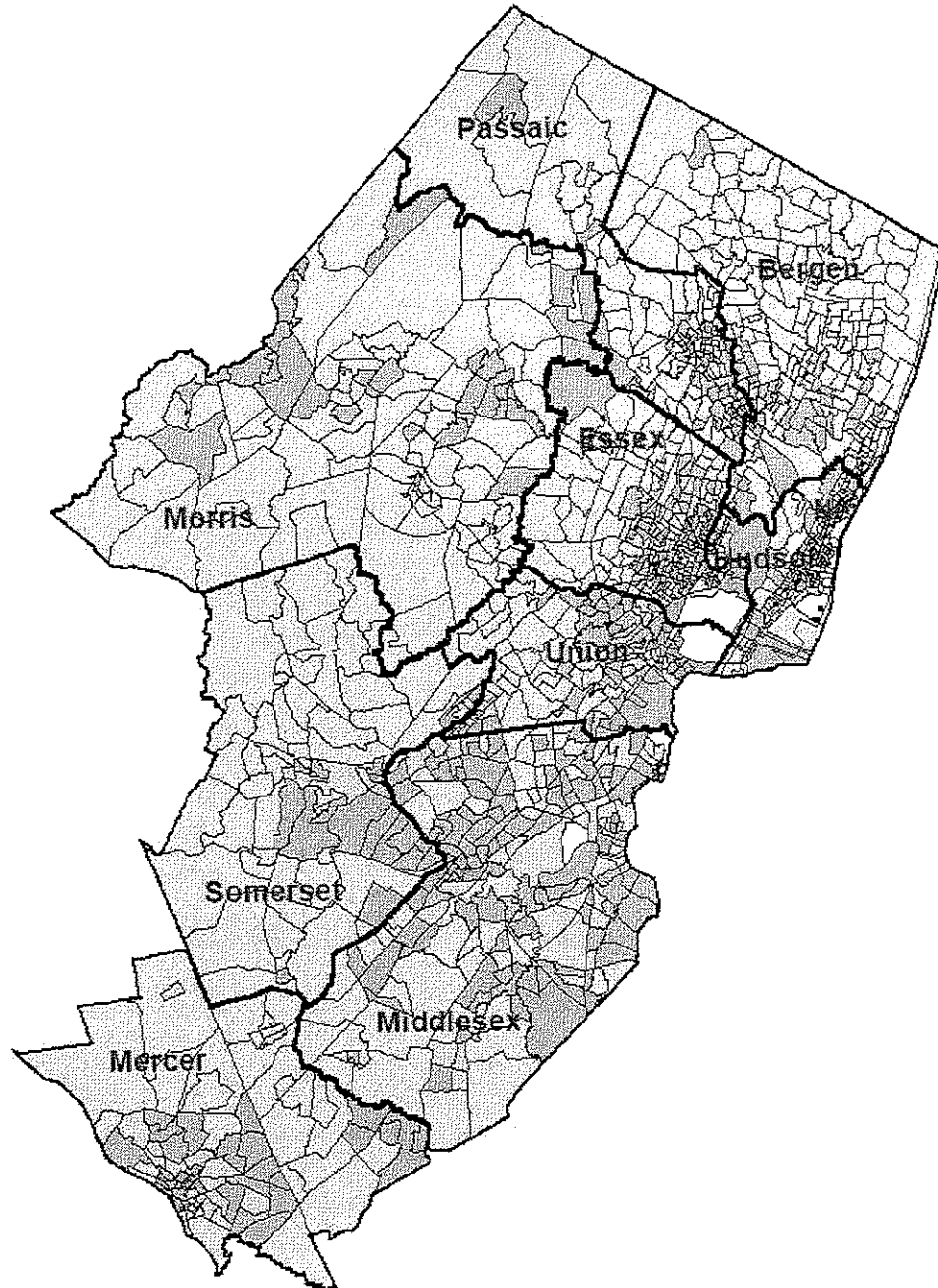
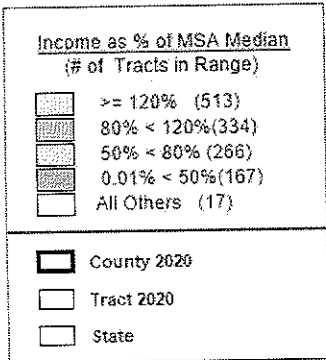
**Spencer Savings Bank, SLA  
CRA Public File**

**Section Six**

**2022**






Map of each Facility-Based Assessment Area and Census Tract list

# Spencer Savings Bank 2023 Assessment Area






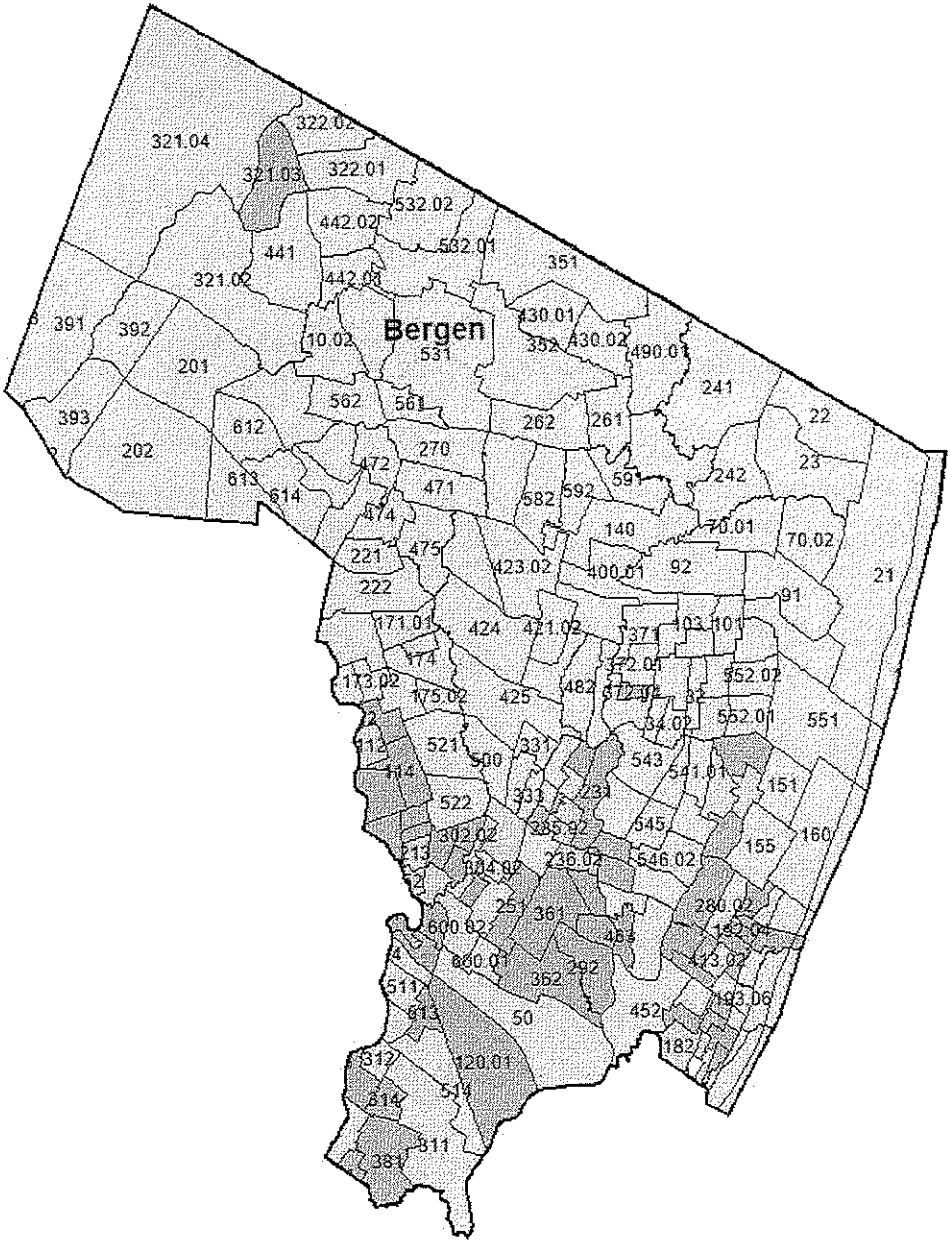
# Spencer Savings Bank 2023 Bergen County Assessment Area

Income as % of MSA Median  
 (# of Tracts in Range)

	>= 120% (137)
	80% < 120%(50)
	50% < 80% (15)
	0.01% < 50%(0)
	All Others (1)

	County 2020
	Tract 2020
	State





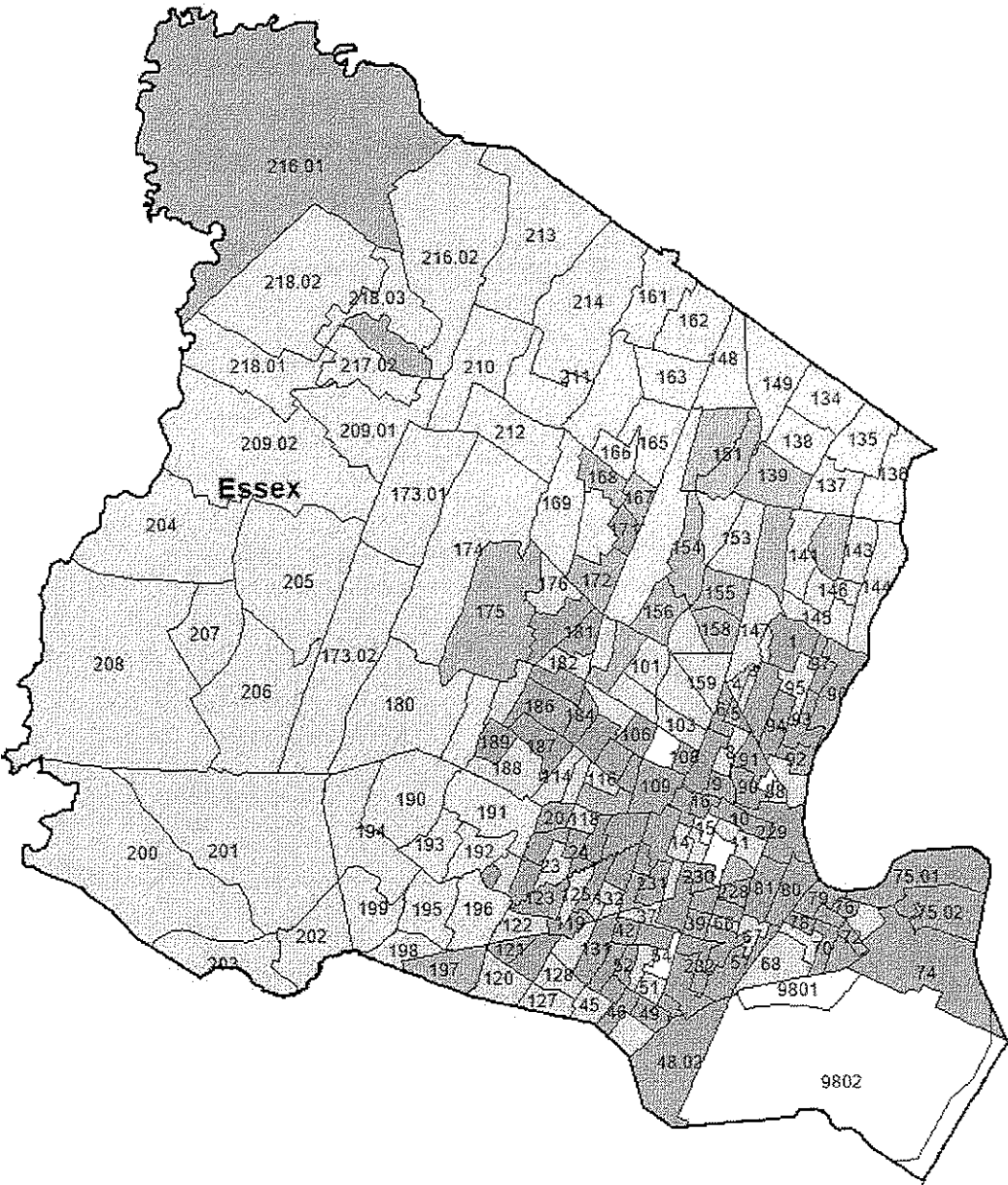
# Spencer Savings Bank 2023 Essex County Assessment Area

Income as % of MSA Median  
 (# of Tracts in Range)

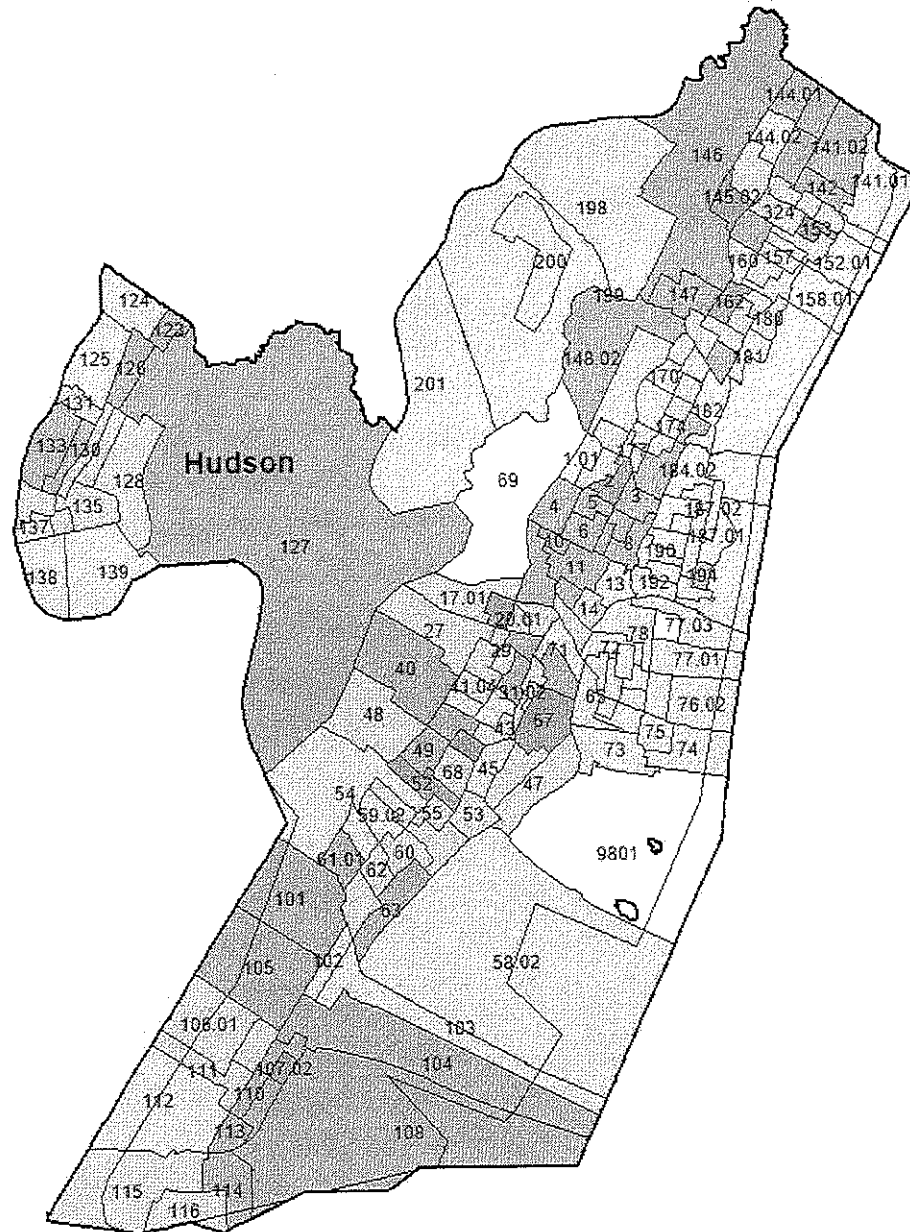
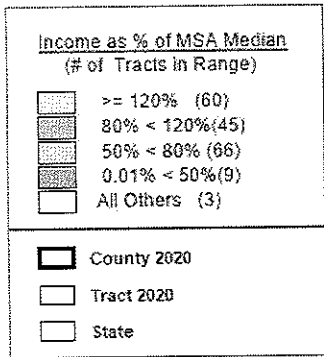
[Lightest Gray Box]	>= 120% (50)
[Light Gray Box]	80% < 120%(19)
[Medium Gray Box]	50% < 80% (55)
[Dark Gray Box]	0.01% < 50%(80)
[White Box]	All Others (7)

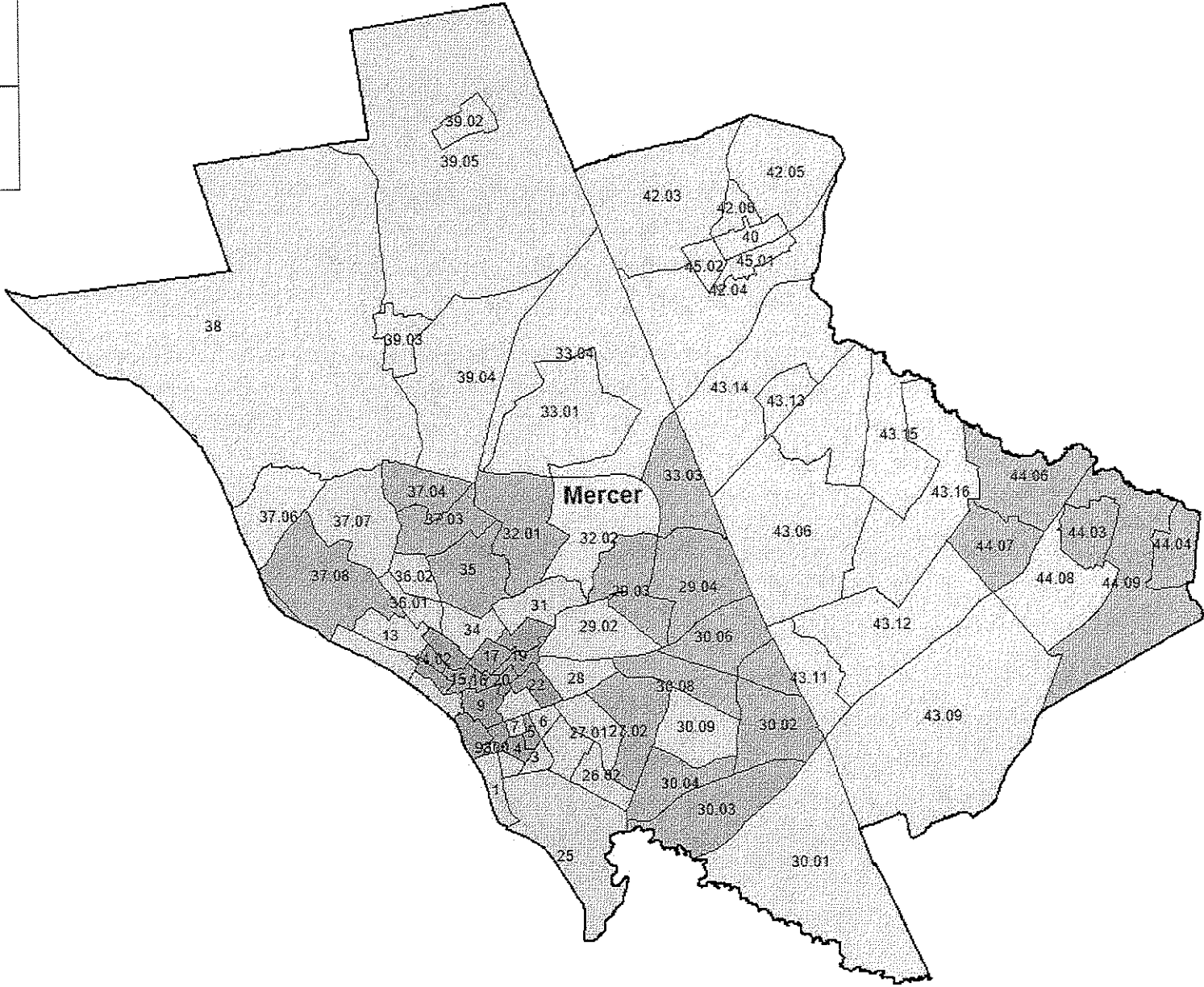
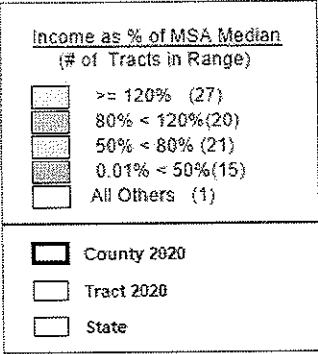
[Thick Black Line]	County 2020
[Thin Black Line]	Tract 2020
[Dashed Line]	State



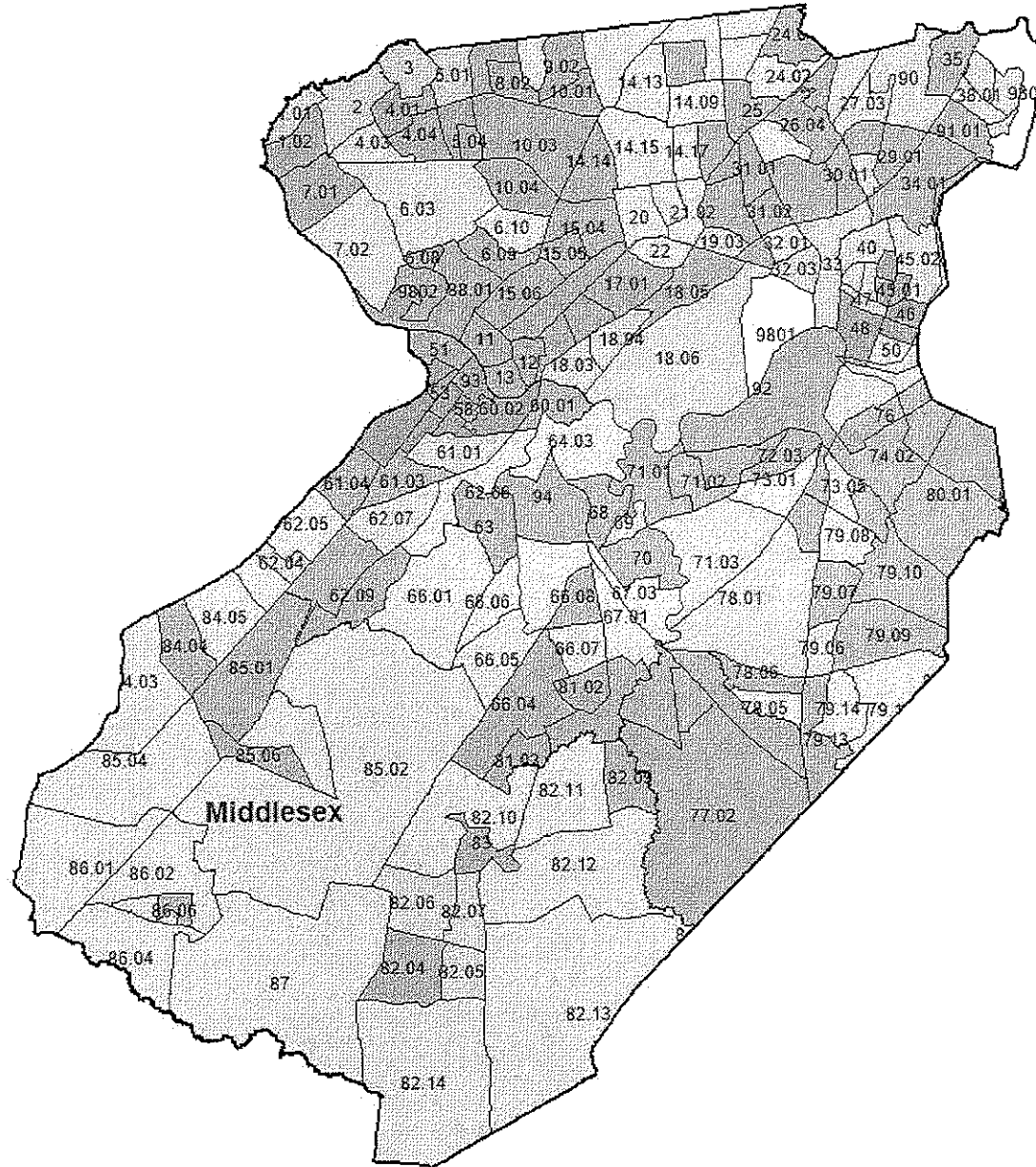
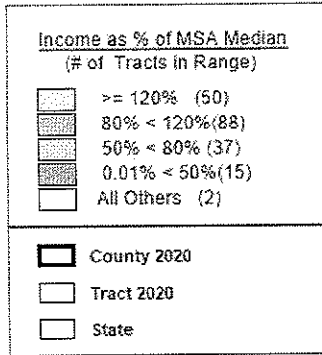
# Spencer Savings Bank 2023 Hudson County Assessment Area



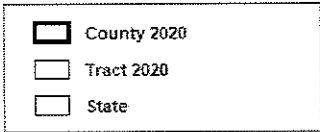
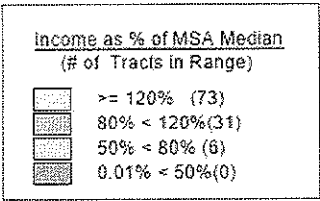
# Spencer Savings Bank 2023 Mercer County Assessment Area



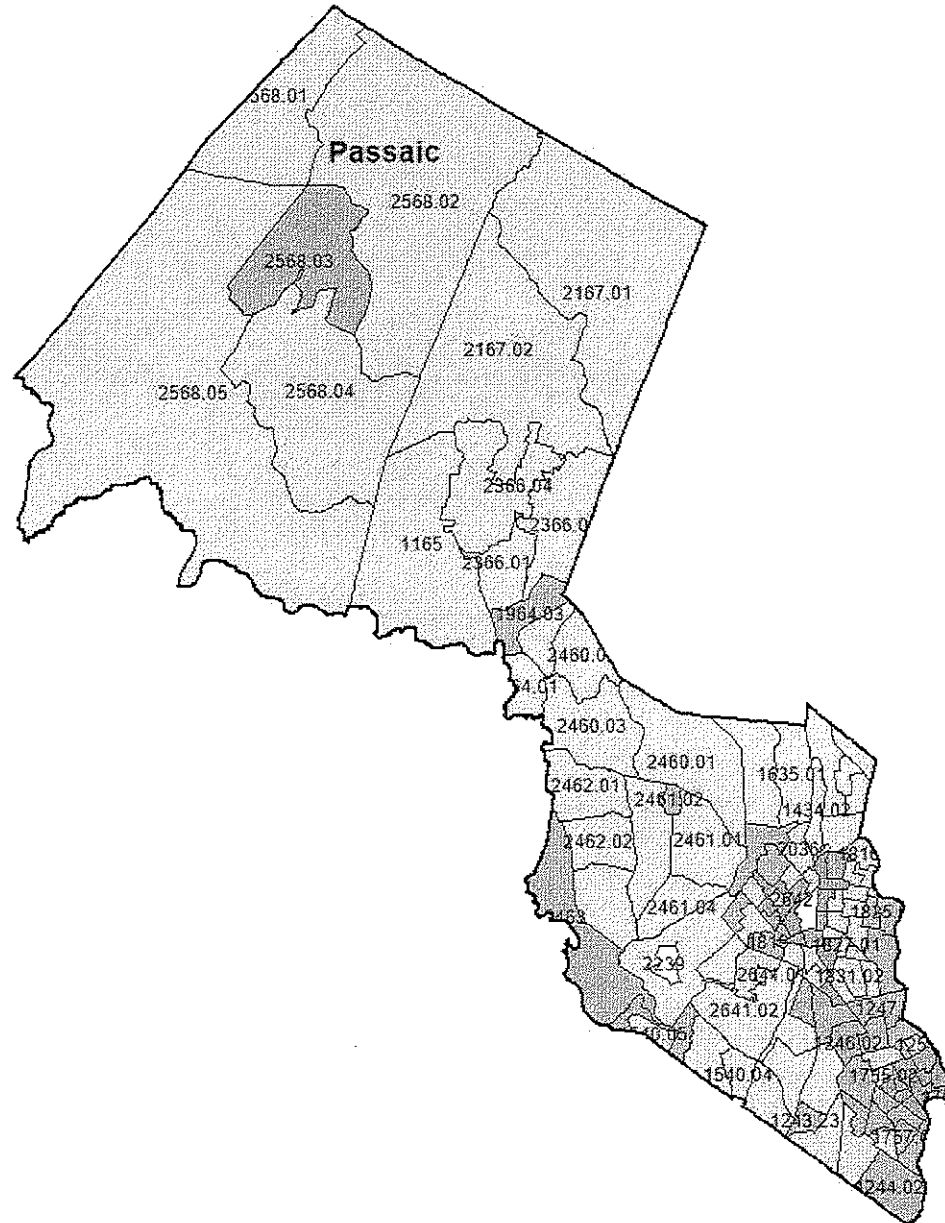
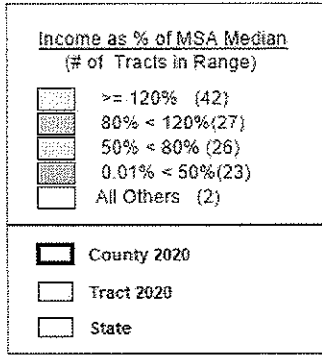
# Spencer Savings Bank 2023 Middlesex County Assessment Area



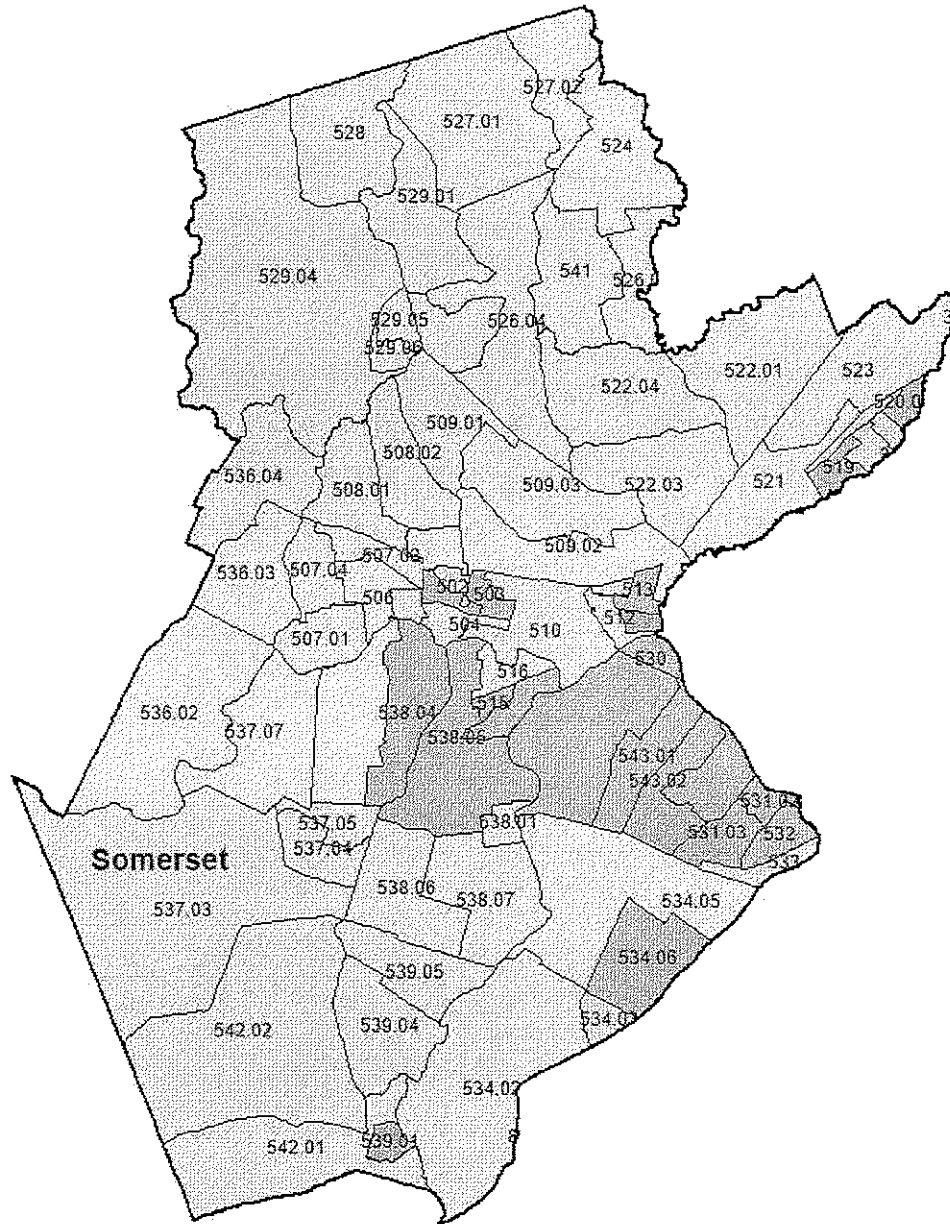
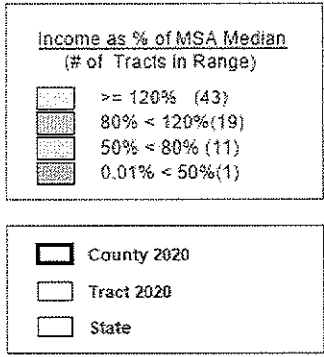
# Spencer Savings Bank 2023 Morris County Assessment Area



# Spencer Savings Bank 2023 Passaic County Assessment Area



# Spencer Savings Bank 2023 Somerset County Assessment Area





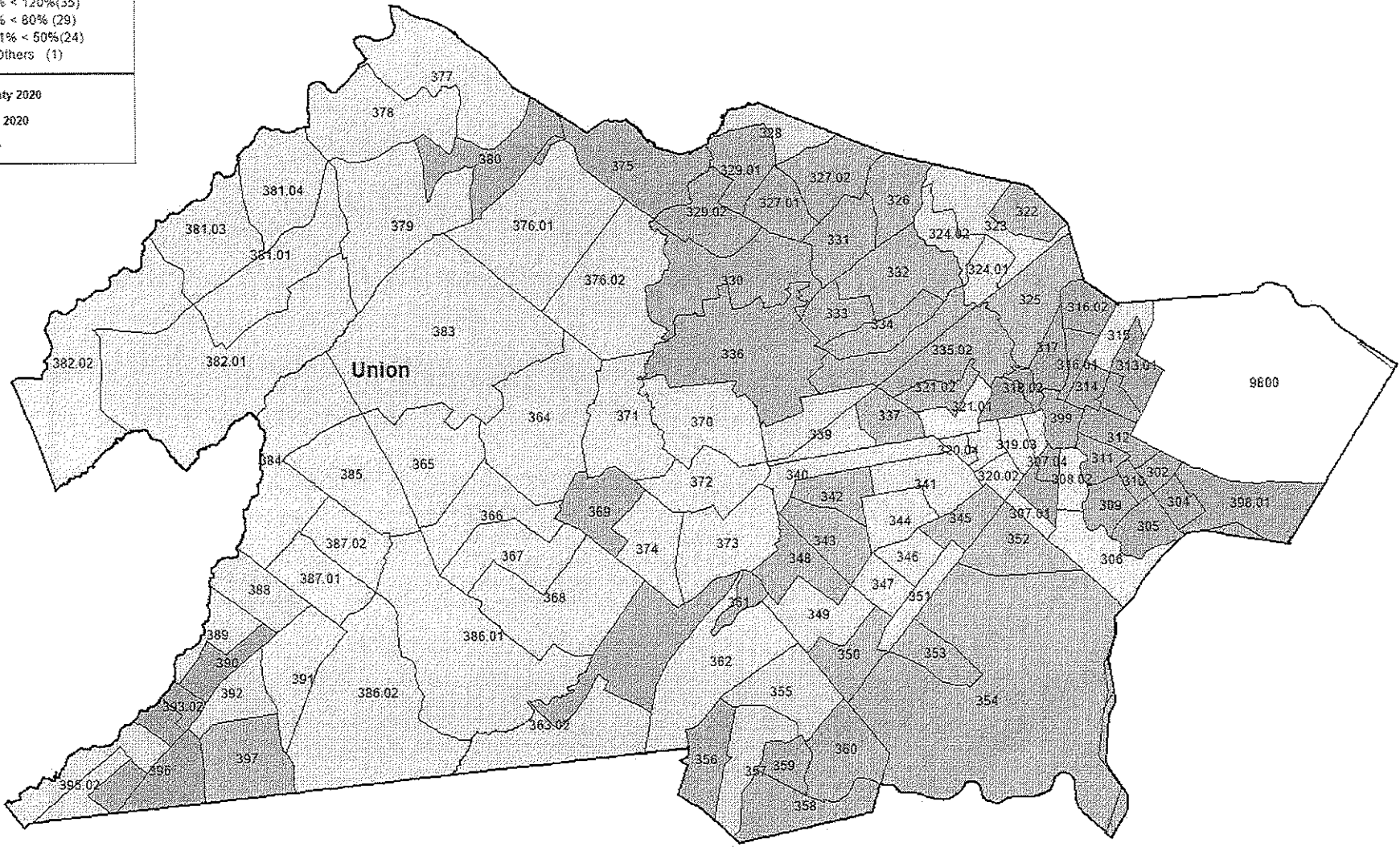
# Spencer Savings Bank 2023 Union County Assessment Area

**Income as % of MSA Median**  
(# of Tracts in Range)

	>= 120% (31)
	80% < 120%(35)
	50% < 80% (29)
	0.01% < 50%(24)
	All Others (1)

	County 2020
	Tract 2020
	State





**Spencer CRA Assessment Area**  
**2023 MSA and/or MD Codes**  
Effective 01/01/2023

<b>MD</b>	<b>MSA</b>	<b>State Code</b>	<b>County Code</b>	<b>County Name</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>003</b>	<b>Bergen County, NJ</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>017</b>	<b>Hudson County, NJ</b>
<b>35614</b>	<b>35620</b>	<b>34</b>	<b>031</b>	<b>Passaic County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>013</b>	<b>Essex County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>027</b>	<b>Morris County, NJ</b>
<b>35084</b>	<b>35620</b>	<b>34</b>	<b>039</b>	<b>Union County, NJ</b>
<b>35154</b>	<b>35620</b>	<b>34</b>	<b>023</b>	<b>Middlesex County, NJ</b>
<b>35154</b>	<b>35620</b>	<b>34</b>	<b>035</b>	<b>Somerset County, NJ</b>
<b>-</b>	<b>45940</b>	<b>34</b>	<b>021</b>	<b>Mercer County, NJ</b>

# Home Mortgage Disclosure Act Notice

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

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0001.00	80% - 100%	Low
Essex County	34	35084	013	0002.00	80% - 100%	Low
Essex County	34	35084	013	0003.00	80% - 100%	Moderate
Essex County	34	35084	013	0004.00	80% - 100%	Moderate
Essex County	34	35084	013	0005.00	80% - 100%	Low
Essex County	34	35084	013	0006.00	80% - 100%	Low
Essex County	34	35084	013	0007.00	80% - 100%	Low
Essex County	34	35084	013	0008.00	80% - 100%	Moderate
Essex County	34	35084	013	0009.00	80% - 100%	Low
Essex County	34	35084	013	0010.00	80% - 100%	Low
Essex County	34	35084	013	0011.00	50% - <80%	Moderate
Essex County	34	35084	013	0013.00	80% - 100%	Moderate
Essex County	34	35084	013	0014.00	80% - 100%	Moderate
Essex County	34	35084	013	0015.00	80% - 100%	NA
Essex County	34	35084	013	0016.00	80% - 100%	Low
Essex County	34	35084	013	0017.00	80% - 100%	Low
Essex County	34	35084	013	0018.00	80% - 100%	Low
Essex County	34	35084	013	0019.00	80% - 100%	Low
Essex County	34	35084	013	0020.00	80% - 100%	Low
Essex County	34	35084	013	0021.00	80% - 100%	Low
Essex County	34	35084	013	0022.02	80% - 100%	Low
Essex County	34	35084	013	0022.03	80% - 100%	Low
Essex County	34	35084	013	0022.04	80% - 100%	Moderate
Essex County	34	35084	013	0023.00	80% - 100%	Moderate
Essex County	34	35084	013	0024.00	80% - 100%	Low
Essex County	34	35084	013	0025.00	80% - 100%	Low
Essex County	34	35084	013	0026.00	80% - 100%	Low
Essex County	34	35084	013	0028.00	80% - 100%	Moderate
Essex County	34	35084	013	0031.00	80% - 100%	Low
Essex County	34	35084	013	0035.00	80% - 100%	Low
Essex County	34	35084	013	0037.00	80% - 100%	Moderate
Essex County	34	35084	013	0038.00	80% - 100%	Low
Essex County	34	35084	013	0039.00	80% - 100%	Low
Essex County	34	35084	013	0041.00	80% - 100%	Low
Essex County	34	35084	013	0042.00	80% - 100%	Low
Essex County	34	35084	013	0043.00	80% - 100%	Low
Essex County	34	35084	013	0044.00	80% - 100%	Low
Essex County	34	35084	013	0045.00	80% - 100%	Moderate
Essex County	34	35084	013	0046.00	80% - 100%	Low
Essex County	34	35084	013	0047.00	80% - 100%	Moderate
Essex County	34	35084	013	0048.01	80% - 100%	Low
Essex County	34	35084	013	0048.02	80% - 100%	Low
Essex County	34	35084	013	0049.00	80% - 100%	Low
Essex County	34	35084	013	0050.00	80% - 100%	Low
Essex County	34	35084	013	0051.00	80% - 100%	Moderate
Essex County	34	35084	013	0052.00	80% - 100%	Low

Essex County	34	35084	013	0053.00	80% - 100%	Moderate
Essex County	34	35084	013	0054.00	80% - 100%	NA
Essex County	34	35084	013	0057.00	80% - 100%	Low
Essex County	34	35084	013	0062.00	80% - 100%	Low
Essex County	34	35084	013	0064.00	80% - 100%	Middle
Essex County	34	35084	013	0066.00	80% - 100%	Moderate
Essex County	34	35084	013	0067.00	80% - 100%	Moderate
Essex County	34	35084	013	0068.00	80% - 100%	Moderate
Essex County	34	35084	013	0069.00	50% - <80%	Moderate
Essex County	34	35084	013	0070.00	50% - <80%	Low
Essex County	34	35084	013	0071.00	50% - <80%	Low
Essex County	34	35084	013	0072.00	50% - <80%	Low
Essex County	34	35084	013	0073.00	50% - <80%	Moderate
Essex County	34	35084	013	0074.00	50% - <80%	Low
Essex County	34	35084	013	0075.01	80% - 100%	Low
Essex County	34	35084	013	0075.02	80% - 100%	Low
Essex County	34	35084	013	0076.00	50% - <80%	Low
Essex County	34	35084	013	0077.00	50% - <80%	Low
Essex County	34	35084	013	0078.00	80% - 100%	Low
Essex County	34	35084	013	0079.00	50% - <80%	Low
Essex County	34	35084	013	0080.00	50% - <80%	Low
Essex County	34	35084	013	0081.00	80% - 100%	Low
Essex County	34	35084	013	0082.00	80% - 100%	NA
Essex County	34	35084	013	0087.00	80% - 100%	Moderate
Essex County	34	35084	013	0088.00	80% - 100%	Moderate
Essex County	34	35084	013	0089.00	80% - 100%	NA
Essex County	34	35084	013	0090.00	80% - 100%	Low
Essex County	34	35084	013	0091.00	80% - 100%	Low
Essex County	34	35084	013	0092.00	80% - 100%	Low
Essex County	34	35084	013	0093.00	80% - 100%	Low
Essex County	34	35084	013	0094.00	80% - 100%	Low
Essex County	34	35084	013	0095.00	80% - 100%	Moderate
Essex County	34	35084	013	0096.00	80% - 100%	Low
Essex County	34	35084	013	0097.00	80% - 100%	Low
Essex County	34	35084	013	0099.00	80% - 100%	Moderate
Essex County	34	35084	013	0100.00	80% - 100%	Middle
Essex County	34	35084	013	0101.00	80% - 100%	Moderate
Essex County	34	35084	013	0102.00	80% - 100%	Moderate
Essex County	34	35084	013	0103.00	80% - 100%	Moderate
Essex County	34	35084	013	0104.00	80% - 100%	Moderate
Essex County	34	35084	013	0105.00	80% - 100%	Moderate
Essex County	34	35084	013	0106.00	80% - 100%	Low
Essex County	34	35084	013	0107.00	80% - 100%	NA
Essex County	34	35084	013	0108.00	80% - 100%	Low
Essex County	34	35084	013	0109.00	80% - 100%	Low
Essex County	34	35084	013	0111.00	80% - 100%	Low
Essex County	34	35084	013	0112.00	80% - 100%	Low

Essex County	34	35084	013	0113.00	80% - 100%	Low
Essex County	34	35084	013	0114.00	80% - 100%	Moderate
Essex County	34	35084	013	0115.00	80% - 100%	Moderate
Essex County	34	35084	013	0116.00	80% - 100%	Moderate
Essex County	34	35084	013	0117.00	80% - 100%	Middle
Essex County	34	35084	013	0118.00	80% - 100%	Moderate
Essex County	34	35084	013	0119.00	80% - 100%	Low
Essex County	34	35084	013	0120.00	80% - 100%	Moderate
Essex County	34	35084	013	0121.00	80% - 100%	Low
Essex County	34	35084	013	0122.00	80% - 100%	Moderate
Essex County	34	35084	013	0123.00	80% - 100%	Low
Essex County	34	35084	013	0124.00	80% - 100%	Low
Essex County	34	35084	013	0125.00	80% - 100%	Moderate
Essex County	34	35084	013	0126.00	80% - 100%	Low
Essex County	34	35084	013	0127.00	80% - 100%	Moderate
Essex County	34	35084	013	0128.00	80% - 100%	Moderate
Essex County	34	35084	013	0129.00	80% - 100%	Moderate
Essex County	34	35084	013	0130.00	80% - 100%	Moderate
Essex County	34	35084	013	0131.00	80% - 100%	Low
Essex County	34	35084	013	0132.00	80% - 100%	Moderate
Essex County	34	35084	013	0133.00	80% - 100%	Low
Essex County	34	35084	013	0134.00	20% - <50%	Upper
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Essex County	34	35084	013	0136.00	20% - <50%	Upper
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Essex County	34	35084	013	0140.00	50% - <80%	Middle
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Essex County	34	35084	013	0142.00	50% - <80%	Middle
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Essex County	34	35084	013	0158.00	50% - <80%	Middle
Essex County	34	35084	013	0159.00	80% - 100%	Moderate

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Essex County	34	35084	013	0173.01	20% - <50%	Upper
Essex County	34	35084	013	0173.02	50% - <80%	Upper
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Essex County	34	35084	013	0177.00	80% - 100%	Low
Essex County	34	35084	013	0178.00	80% - 100%	Moderate
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Essex County	34	35084	013	0182.00	80% - 100%	Moderate
Essex County	34	35084	013	0183.00	80% - 100%	Low
Essex County	34	35084	013	0184.00	80% - 100%	Low
Essex County	34	35084	013	0186.00	80% - 100%	Low
Essex County	34	35084	013	0187.00	80% - 100%	Low
Essex County	34	35084	013	0188.00	80% - 100%	Moderate
Essex County	34	35084	013	0189.00	80% - 100%	Low
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Essex County	34	35084	013	0197.00	50% - <80%	Middle
Essex County	34	35084	013	0198.00	20% - <50%	Upper
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Essex County	34	35084	013	0205.00	20% - <50%	Upper
Essex County	34	35084	013	0206.00	20% - <50%	Upper

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Essex County	34	35084	013	0208.00	20% - <50%	Upper
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Essex County	34	35084	013	0209.02	20% - <50%	Upper
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Essex County	34	35084	013	0211.00	20% - <50%	Upper
Essex County	34	35084	013	0212.00	10% - <20%	Upper
Essex County	34	35084	013	0213.00	20% - <50%	Upper
Essex County	34	35084	013	0214.00	20% - <50%	Upper
Essex County	34	35084	013	0216.01	10% - <20%	Middle
Essex County	34	35084	013	0216.02	10% - <20%	Upper
Essex County	34	35084	013	0217.01	20% - <50%	Middle
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Essex County	34	35084	013	0218.03	10% - <20%	Upper
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Essex County	34	35084	013	0228.00	80% - 100%	Low
Essex County	34	35084	013	0229.00	50% - <80%	Low
Essex County	34	35084	013	0230.00	80% - 100%	Low
Essex County	34	35084	013	0231.00	80% - 100%	Low
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Essex County	34	35084	013	9802.00	50% - <80%	NA
Morris County	34	35084	027	0401.01	20% - <50%	Middle
Morris County	34	35084	027	0401.02	20% - <50%	Middle
Morris County	34	35084	027	0402.00	10% - <20%	Middle
Morris County	34	35084	027	0403.01	<10%	Middle
Morris County	34	35084	027	0403.02	10% - <20%	Upper
Morris County	34	35084	027	0404.00	20% - <50%	Upper
Morris County	34	35084	027	0405.00	20% - <50%	Middle
Morris County	34	35084	027	0406.00	20% - <50%	Upper
Morris County	34	35084	027	0407.01	10% - <20%	Upper
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Morris County	34	35084	027	0408.01	20% - <50%	Upper
Morris County	34	35084	027	0408.03	20% - <50%	Upper
Morris County	34	35084	027	0408.04	20% - <50%	Upper
Morris County	34	35084	027	0408.05	20% - <50%	Upper
Morris County	34	35084	027	0409.00	10% - <20%	Upper
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Morris County	34	35084	027	0412.00	20% - <50%	Upper
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Morris County	34	35084	027	0415.00	20% - <50%	Upper
Morris County	34	35084	027	0416.02	20% - <50%	Upper
Morris County	34	35084	027	0416.03	50% - <80%	Middle

Morris County	34	35084	027	0416.04	20% - <50%	Upper
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Morris County	34	35084	027	0416.06	50% - <80%	Middle
Morris County	34	35084	027	0417.01	50% - <80%	Middle
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Morris County	34	35084	027	0419.02	20% - <50%	Middle
Morris County	34	35084	027	0420.00	20% - <50%	Upper
Morris County	34	35084	027	0421.00	20% - <50%	Upper
Morris County	34	35084	027	0422.00	20% - <50%	Upper
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Morris County	34	35084	027	0427.00	20% - <50%	Upper
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Morris County	34	35084	027	0429.00	20% - <50%	Upper
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Morris County	34	35084	027	0432.00	20% - <50%	Upper
Morris County	34	35084	027	0433.01	20% - <50%	Upper
Morris County	34	35084	027	0433.02	10% - <20%	Upper
Morris County	34	35084	027	0433.03	10% - <20%	Upper
Morris County	34	35084	027	0434.01	20% - <50%	Upper
Morris County	34	35084	027	0434.02	20% - <50%	Upper
Morris County	34	35084	027	0435.00	80% - 100%	Moderate
Morris County	34	35084	027	0436.01	20% - <50%	Upper
Morris County	34	35084	027	0436.02	20% - <50%	Upper
Morris County	34	35084	027	0437.00	20% - <50%	Upper
Morris County	34	35084	027	0438.01	20% - <50%	Upper
Morris County	34	35084	027	0438.02	50% - <80%	Middle
Morris County	34	35084	027	0439.00	10% - <20%	Upper
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Morris County	34	35084	027	0441.01	20% - <50%	Upper
Morris County	34	35084	027	0441.02	20% - <50%	Upper
Morris County	34	35084	027	0442.00	10% - <20%	Upper
Morris County	34	35084	027	0443.00	20% - <50%	Middle
Morris County	34	35084	027	0444.01	10% - <20%	Upper
Morris County	34	35084	027	0444.03	20% - <50%	Upper
Morris County	34	35084	027	0444.04	20% - <50%	Upper



Morris County	34	35084	027	0445.02	20% - <50%	Middle
Morris County	34	35084	027	0445.03	10% - <20%	Upper
Morris County	34	35084	027	0445.04	20% - <50%	Upper
Morris County	34	35084	027	0446.01	10% - <20%	Middle
Morris County	34	35084	027	0446.02	10% - <20%	Upper
Morris County	34	35084	027	0447.01	10% - <20%	Middle
Morris County	34	35084	027	0447.02	20% - <50%	Upper
Morris County	34	35084	027	0448.00	80% - 100%	Moderate
Morris County	34	35084	027	0449.00	80% - 100%	Moderate
Morris County	34	35084	027	0450.00	80% - 100%	Moderate
Morris County	34	35084	027	0451.00	50% - <80%	Moderate
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Morris County	34	35084	027	0453.00	20% - <50%	Middle
Morris County	34	35084	027	0454.02	20% - <50%	Middle
Morris County	34	35084	027	0454.03	20% - <50%	Middle
Morris County	34	35084	027	0454.04	20% - <50%	Middle
Morris County	34	35084	027	0455.01	10% - <20%	Upper
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Morris County	34	35084	027	0455.04	20% - <50%	Upper
Morris County	34	35084	027	0456.03	50% - <80%	Middle
Morris County	34	35084	027	0457.01	20% - <50%	Upper
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Morris County	34	35084	027	0457.04	20% - <50%	Upper
Morris County	34	35084	027	0458.04	10% - <20%	Upper
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Morris County	34	35084	027	0459.03	10% - <20%	Upper
Morris County	34	35084	027	0459.04	10% - <20%	Upper
Morris County	34	35084	027	0460.00	20% - <50%	Middle
Morris County	34	35084	027	0461.03	20% - <50%	Upper
Morris County	34	35084	027	0461.04	20% - <50%	Middle
Morris County	34	35084	027	0461.07	20% - <50%	Moderate
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Morris County	34	35084	027	0461.09	20% - <50%	Upper
Morris County	34	35084	027	0461.10	20% - <50%	Upper
Morris County	34	35084	027	0462.01	20% - <50%	Upper
Morris County	34	35084	027	0462.02	10% - <20%	Upper
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Morris County	34	35084	027	0464.00	10% - <20%	Upper
Morris County	34	35084	027	0465.00	20% - <50%	Upper
Union County	34	35084	039	0302.00	80% - 100%	Low
Union County	34	35084	039	0304.00	80% - 100%	Low
Union County	34	35084	039	0305.00	80% - 100%	Low
Union County	34	35084	039	0306.00	80% - 100%	Moderate
Union County	34	35084	039	0307.01	50% - <80%	Moderate
Union County	34	35084	039	0307.03	80% - 100%	Low
Union County	34	35084	039	0307.04	80% - 100%	Low

Union County	34	35084	039	0308.02	80% - 100%	Moderate
Union County	34	35084	039	0309.00	80% - 100%	Low
Union County	34	35084	039	0310.00	80% - 100%	Low
Union County	34	35084	039	0311.00	80% - 100%	Low
Union County	34	35084	039	0312.00	80% - 100%	Low
Union County	34	35084	039	0313.01	50% - <80%	Low
Union County	34	35084	039	0313.02	80% - 100%	Low
Union County	34	35084	039	0314.00	80% - 100%	Low
Union County	34	35084	039	0315.00	50% - <80%	Moderate
Union County	34	35084	039	0316.01	80% - 100%	Low
Union County	34	35084	039	0316.02	80% - 100%	Low
Union County	34	35084	039	0317.00	80% - 100%	Low
Union County	34	35084	039	0318.01	80% - 100%	Low
Union County	34	35084	039	0318.02	80% - 100%	Low
Union County	34	35084	039	0319.03	80% - 100%	Moderate
Union County	34	35084	039	0319.04	80% - 100%	Moderate
Union County	34	35084	039	0320.02	80% - 100%	Moderate
Union County	34	35084	039	0320.03	80% - 100%	Moderate
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Union County	34	35084	039	0321.02	50% - <80%	Middle
Union County	34	35084	039	0322.00	80% - 100%	Middle
Union County	34	35084	039	0323.00	80% - 100%	Moderate
Union County	34	35084	039	0324.01	50% - <80%	Moderate
Union County	34	35084	039	0324.02	80% - 100%	Moderate
Union County	34	35084	039	0325.00	50% - <80%	Middle
Union County	34	35084	039	0326.00	80% - 100%	Middle
Union County	34	35084	039	0327.01	50% - <80%	Middle
Union County	34	35084	039	0327.02	80% - 100%	Middle
Union County	34	35084	039	0328.00	80% - 100%	Moderate
Union County	34	35084	039	0329.01	50% - <80%	Middle
Union County	34	35084	039	0329.02	50% - <80%	Middle
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Union County	34	35084	039	0332.00	50% - <80%	Middle
Union County	34	35084	039	0333.00	50% - <80%	Middle
Union County	34	35084	039	0334.00	50% - <80%	Middle
Union County	34	35084	039	0335.01	50% - <80%	Middle
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Union County	34	35084	039	0336.00	20% - <50%	Middle
Union County	34	35084	039	0337.00	50% - <80%	Middle
Union County	34	35084	039	0338.00	50% - <80%	Moderate
Union County	34	35084	039	0339.00	50% - <80%	Moderate
Union County	34	35084	039	0340.00	80% - 100%	Moderate
Union County	34	35084	039	0341.00	80% - 100%	Moderate
Union County	34	35084	039	0342.00	80% - 100%	Middle
Union County	34	35084	039	0343.00	80% - 100%	Middle

Union County	34	35084	039	0344.00	80% - 100%	Moderate
Union County	34	35084	039	0345.00	80% - 100%	Middle
Union County	34	35084	039	0346.00	80% - 100%	Moderate
Union County	34	35084	039	0347.00	50% - <80%	Moderate
Union County	34	35084	039	0348.00	20% - <50%	Middle
Union County	34	35084	039	0349.00	50% - <80%	Moderate
Union County	34	35084	039	0350.00	50% - <80%	Middle
Union County	34	35084	039	0351.00	50% - <80%	Moderate
Union County	34	35084	039	0352.00	50% - <80%	Middle
Union County	34	35084	039	0353.00	50% - <80%	Middle
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Union County	34	35084	039	0355.00	50% - <80%	Moderate
Union County	34	35084	039	0356.00	20% - <50%	Middle
Union County	34	35084	039	0357.00	50% - <80%	Moderate
Union County	34	35084	039	0358.00	80% - 100%	Middle
Union County	34	35084	039	0359.00	50% - <80%	Middle
Union County	34	35084	039	0360.00	80% - 100%	Middle
Union County	34	35084	039	0361.00	10% - <20%	Middle
Union County	34	35084	039	0362.00	10% - <20%	Upper
Union County	34	35084	039	0363.01	20% - <50%	Middle
Union County	34	35084	039	0363.02	10% - <20%	Upper
Union County	34	35084	039	0364.00	10% - <20%	Upper
Union County	34	35084	039	0365.00	20% - <50%	Upper
Union County	34	35084	039	0366.00	20% - <50%	Upper
Union County	34	35084	039	0367.00	20% - <50%	Upper
Union County	34	35084	039	0368.00	20% - <50%	Upper
Union County	34	35084	039	0369.00	20% - <50%	Middle
Union County	34	35084	039	0370.00	10% - <20%	Upper
Union County	34	35084	039	0371.00	10% - <20%	Upper
Union County	34	35084	039	0372.00	20% - <50%	Upper
Union County	34	35084	039	0373.00	20% - <50%	Upper
Union County	34	35084	039	0374.00	20% - <50%	Upper
Union County	34	35084	039	0375.00	20% - <50%	Middle
Union County	34	35084	039	0376.01	20% - <50%	Upper
Union County	34	35084	039	0376.02	20% - <50%	Upper
Union County	34	35084	039	0377.00	20% - <50%	Upper
Union County	34	35084	039	0378.00	20% - <50%	Upper
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Union County	34	35084	039	0380.00	50% - <80%	Middle
Union County	34	35084	039	0381.01	20% - <50%	Upper
Union County	34	35084	039	0381.03	20% - <50%	Upper
Union County	34	35084	039	0381.04	20% - <50%	Upper
Union County	34	35084	039	0382.01	20% - <50%	Upper
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Union County	34	35084	039	0383.00	20% - <50%	Upper
Union County	34	35084	039	0384.00	20% - <50%	Upper
Union County	34	35084	039	0385.00	20% - <50%	Upper

Union County	34	35084	039	0386.01	20% - <50%	Upper
Union County	34	35084	039	0386.02	20% - <50%	Upper
Union County	34	35084	039	0387.01	20% - <50%	Upper
Union County	34	35084	039	0387.02	20% - <50%	Upper
Union County	34	35084	039	0388.00	80% - 100%	Moderate
Union County	34	35084	039	0389.00	80% - 100%	Moderate
Union County	34	35084	039	0390.00	80% - 100%	Low
Union County	34	35084	039	0391.00	50% - <80%	Upper
Union County	34	35084	039	0392.00	80% - 100%	Moderate
Union County	34	35084	039	0393.01	80% - 100%	Low
Union County	34	35084	039	0393.02	80% - 100%	Low
Union County	34	35084	039	0394.00	80% - 100%	Moderate
Union County	34	35084	039	0395.01	80% - 100%	Low
Union County	34	35084	039	0395.02	80% - 100%	Moderate
Union County	34	35084	039	0396.00	80% - 100%	Low
Union County	34	35084	039	0397.00	80% - 100%	Middle
Union County	34	35084	039	0398.01	80% - 100%	Low
Union County	34	35084	039	0399.00	80% - 100%	Low
Union County	34	35084	039	9800.00	80% - 100%	NA
Middlesex County	34	35154	023	0001.01	20% - <50%	Moderate
Middlesex County	34	35154	023	0001.02	20% - <50%	Middle
Middlesex County	34	35154	023	0002.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0003.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0004.01	50% - <80%	Middle
Middlesex County	34	35154	023	0004.03	50% - <80%	Upper
Middlesex County	34	35154	023	0004.04	50% - <80%	Middle
Middlesex County	34	35154	023	0005.01	80% - 100%	Moderate
Middlesex County	34	35154	023	0005.03	50% - <80%	Middle
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Middlesex County	34	35154	023	0007.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0009.01	20% - <50%	Upper
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Middlesex County	34	35154	023	0010.01	20% - <50%	Middle
Middlesex County	34	35154	023	0010.03	50% - <80%	Middle
Middlesex County	34	35154	023	0010.04	50% - <80%	Middle
Middlesex County	34	35154	023	0011.00	50% - <80%	Middle
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Middlesex County	34	35154	023	0013.00	20% - <50%	Middle
Middlesex County	34	35154	023	0014.09	50% - <80%	Upper
Middlesex County	34	35154	023	0014.10	80% - 100%	Middle

Middlesex County	34	35154	023	0014.11	50% - <80%	Upper
Middlesex County	34	35154	023	0014.12	50% - <80%	Upper
Middlesex County	34	35154	023	0014.13	80% - 100%	Upper
Middlesex County	34	35154	023	0014.14	80% - 100%	Middle
Middlesex County	34	35154	023	0014.15	50% - <80%	Upper
Middlesex County	34	35154	023	0014.17	50% - <80%	Upper
Middlesex County	34	35154	023	0014.18	80% - 100%	Middle
Middlesex County	34	35154	023	0014.19	80% - 100%	Middle
Middlesex County	34	35154	023	0015.02	20% - <50%	Middle
Middlesex County	34	35154	023	0015.04	80% - 100%	Middle
Middlesex County	34	35154	023	0015.05	80% - 100%	Middle
Middlesex County	34	35154	023	0015.06	80% - 100%	Middle
Middlesex County	34	35154	023	0016.00	50% - <80%	Middle
Middlesex County	34	35154	023	0017.01	50% - <80%	Middle
Middlesex County	34	35154	023	0017.02	50% - <80%	Middle
Middlesex County	34	35154	023	0018.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0018.04	50% - <80%	Moderate
Middlesex County	34	35154	023	0018.05	50% - <80%	Middle
Middlesex County	34	35154	023	0018.06	80% - 100%	Moderate
Middlesex County	34	35154	023	0019.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0019.03	50% - <80%	Moderate
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Middlesex County	34	35154	023	0026.03	50% - <80%	Upper
Middlesex County	34	35154	023	0026.04	50% - <80%	Middle
Middlesex County	34	35154	023	0026.05	20% - <50%	Middle
Middlesex County	34	35154	023	0027.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0027.03	50% - <80%	Moderate
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Middlesex County	34	35154	023	0029.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0031.01	50% - <80%	Middle
Middlesex County	34	35154	023	0031.02	50% - <80%	Middle
Middlesex County	34	35154	023	0032.01	50% - <80%	Upper
Middlesex County	34	35154	023	0032.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0033.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0034.01	50% - <80%	Middle

Middlesex County	34	35154	023	0035.00	50% - <80%	Middle
Middlesex County	34	35154	023	0036.01	80% - 100%	Moderate
Middlesex County	34	35154	023	0037.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0038.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0038.02	80% - 100%	Moderate
Middlesex County	34	35154	023	0040.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0041.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0042.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0043.00	80% - 100%	Low
Middlesex County	34	35154	023	0044.00	80% - 100%	Low
Middlesex County	34	35154	023	0045.01	80% - 100%	Low
Middlesex County	34	35154	023	0045.02	80% - 100%	Moderate
Middlesex County	34	35154	023	0046.00	80% - 100%	Low
Middlesex County	34	35154	023	0047.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0048.00	80% - 100%	Low
Middlesex County	34	35154	023	0049.00	80% - 100%	Low
Middlesex County	34	35154	023	0050.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0051.00	50% - <80%	Middle
Middlesex County	34	35154	023	0052.00	50% - <80%	Low
Middlesex County	34	35154	023	0053.00	80% - 100%	Low
Middlesex County	34	35154	023	0055.00	80% - 100%	Low
Middlesex County	34	35154	023	0056.01	80% - 100%	Low
Middlesex County	34	35154	023	0056.02	80% - 100%	Low
Middlesex County	34	35154	023	0057.00	80% - 100%	Low
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Middlesex County	34	35154	023	0060.01	50% - <80%	Middle
Middlesex County	34	35154	023	0060.02	50% - <80%	Low
Middlesex County	34	35154	023	0061.01	50% - <80%	Moderate
Middlesex County	34	35154	023	0061.03	50% - <80%	Middle
Middlesex County	34	35154	023	0061.04	50% - <80%	Middle
Middlesex County	34	35154	023	0062.04	50% - <80%	Moderate
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Middlesex County	34	35154	023	0062.06	20% - <50%	Upper
Middlesex County	34	35154	023	0062.07	50% - <80%	Moderate
Middlesex County	34	35154	023	0062.08	80% - 100%	Middle
Middlesex County	34	35154	023	0062.09	20% - <50%	Middle
Middlesex County	34	35154	023	0063.00	20% - <50%	Middle
Middlesex County	34	35154	023	0064.03	50% - <80%	Upper
Middlesex County	34	35154	023	0065.00	20% - <50%	Upper
Middlesex County	34	35154	023	0066.01	20% - <50%	Upper
Middlesex County	34	35154	023	0066.04	50% - <80%	Middle
Middlesex County	34	35154	023	0066.05	20% - <50%	Upper
Middlesex County	34	35154	023	0066.06	20% - <50%	Upper
Middlesex County	34	35154	023	0066.07	20% - <50%	Upper
Middlesex County	34	35154	023	0066.08	20% - <50%	Middle
Middlesex County	34	35154	023	0067.01	20% - <50%	Upper
Middlesex County	34	35154	023	0067.03	50% - <80%	Upper

Middlesex County	34	35154	023	0068.00	20% - <50%	Middle
Middlesex County	34	35154	023	0069.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0070.00	20% - <50%	Middle
Middlesex County	34	35154	023	0071.01	20% - <50%	Middle
Middlesex County	34	35154	023	0071.02	20% - <50%	Middle
Middlesex County	34	35154	023	0071.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0072.02	20% - <50%	Middle
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Middlesex County	34	35154	023	0073.01	20% - <50%	Upper
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Middlesex County	34	35154	023	0073.05	50% - <80%	Moderate
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Middlesex County	34	35154	023	0074.02	20% - <50%	Middle
Middlesex County	34	35154	023	0075.00	20% - <50%	Moderate
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Middlesex County	34	35154	023	0077.02	20% - <50%	Middle
Middlesex County	34	35154	023	0077.03	20% - <50%	Middle
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Middlesex County	34	35154	023	0079.05	20% - <50%	Middle
Middlesex County	34	35154	023	0079.06	50% - <80%	Moderate
Middlesex County	34	35154	023	0079.07	20% - <50%	Middle
Middlesex County	34	35154	023	0079.08	50% - <80%	Moderate
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Middlesex County	34	35154	023	0082.04	20% - <50%	Middle
Middlesex County	34	35154	023	0082.05	10% - <20%	Moderate
Middlesex County	34	35154	023	0082.06	20% - <50%	Moderate
Middlesex County	34	35154	023	0082.07	10% - <20%	Moderate
Middlesex County	34	35154	023	0082.09	20% - <50%	Middle
Middlesex County	34	35154	023	0082.10	50% - <80%	Upper
Middlesex County	34	35154	023	0082.11	20% - <50%	Upper
Middlesex County	34	35154	023	0082.12	20% - <50%	Upper
Middlesex County	34	35154	023	0082.13	20% - <50%	Upper
Middlesex County	34	35154	023	0082.14	50% - <80%	Upper
Middlesex County	34	35154	023	0083.00	20% - <50%	Middle
Middlesex County	34	35154	023	0084.03	50% - <80%	Upper

Middlesex County	34	35154	023	0084.04	20% - <50%	Middle
Middlesex County	34	35154	023	0084.05	50% - <80%	Upper
Middlesex County	34	35154	023	0084.06	50% - <80%	Upper
Middlesex County	34	35154	023	0085.01	50% - <80%	Middle
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Middlesex County	34	35154	023	0087.00	20% - <50%	Upper
Middlesex County	34	35154	023	0088.01	50% - <80%	Middle
Middlesex County	34	35154	023	0090.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0091.01	20% - <50%	Middle
Middlesex County	34	35154	023	0092.00	20% - <50%	Middle
Middlesex County	34	35154	023	0093.00	50% - <80%	Low
Middlesex County	34	35154	023	0094.00	50% - <80%	Middle
Middlesex County	34	35154	023	9800.00	80% - 100%	NA
Middlesex County	34	35154	023	9801.00	50% - <80%	NA
Middlesex County	34	35154	023	9802.00	50% - <80%	Middle
Somerset County	34	35154	035	0501.00	20% - <50%	Middle
Somerset County	34	35154	035	0502.00	50% - <80%	Moderate
Somerset County	34	35154	035	0503.00	20% - <50%	Middle
Somerset County	34	35154	035	0504.00	50% - <80%	Moderate
Somerset County	34	35154	035	0505.00	50% - <80%	Moderate
Somerset County	34	35154	035	0506.00	20% - <50%	Upper
Somerset County	34	35154	035	0507.01	20% - <50%	Upper
Somerset County	34	35154	035	0507.03	50% - <80%	Upper
Somerset County	34	35154	035	0507.04	50% - <80%	Upper
Somerset County	34	35154	035	0508.01	20% - <50%	Upper
Somerset County	34	35154	035	0508.02	20% - <50%	Upper
Somerset County	34	35154	035	0509.01	20% - <50%	Upper
Somerset County	34	35154	035	0509.02	20% - <50%	Upper
Somerset County	34	35154	035	0509.03	20% - <50%	Upper
Somerset County	34	35154	035	0510.00	50% - <80%	Moderate
Somerset County	34	35154	035	0511.00	50% - <80%	Low
Somerset County	34	35154	035	0512.00	50% - <80%	Moderate
Somerset County	34	35154	035	0513.00	20% - <50%	Middle
Somerset County	34	35154	035	0514.00	20% - <50%	Middle
Somerset County	34	35154	035	0515.00	20% - <50%	Middle
Somerset County	34	35154	035	0516.00	20% - <50%	Moderate
Somerset County	34	35154	035	0517.00	80% - 100%	Moderate
Somerset County	34	35154	035	0518.00	80% - 100%	Moderate
Somerset County	34	35154	035	0519.00	50% - <80%	Middle



Somerset County	34	35154	035	0520.01	50% - <80%	Middle
Somerset County	34	35154	035	0520.02	50% - <80%	Moderate
Somerset County	34	35154	035	0521.00	20% - <50%	Upper
Somerset County	34	35154	035	0522.01	20% - <50%	Upper
Somerset County	34	35154	035	0522.03	20% - <50%	Upper
Somerset County	34	35154	035	0522.04	20% - <50%	Upper
Somerset County	34	35154	035	0523.00	20% - <50%	Upper
Somerset County	34	35154	035	0524.00	10% - <20%	Upper
Somerset County	34	35154	035	0526.03	20% - <50%	Upper
Somerset County	34	35154	035	0526.04	20% - <50%	Upper
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Somerset County	34	35154	035	0529.06	20% - <50%	Upper
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Somerset County	34	35154	035	0531.02	50% - <80%	Middle
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Somerset County	34	35154	035	0531.05	50% - <80%	Middle
Somerset County	34	35154	035	0532.00	80% - 100%	Middle
Somerset County	34	35154	035	0533.00	80% - 100%	Moderate
Somerset County	34	35154	035	0534.02	50% - <80%	Upper
Somerset County	34	35154	035	0534.03	50% - <80%	Moderate
Somerset County	34	35154	035	0534.05	50% - <80%	Upper
Somerset County	34	35154	035	0534.06	80% - 100%	Middle
Somerset County	34	35154	035	0535.01	20% - <50%	Middle
Somerset County	34	35154	035	0536.02	20% - <50%	Upper
Somerset County	34	35154	035	0536.03	20% - <50%	Upper
Somerset County	34	35154	035	0536.04	20% - <50%	Upper
Somerset County	34	35154	035	0537.03	20% - <50%	Upper
Somerset County	34	35154	035	0537.04	20% - <50%	Upper
Somerset County	34	35154	035	0537.05	20% - <50%	Upper
Somerset County	34	35154	035	0537.06	20% - <50%	Upper
Somerset County	34	35154	035	0537.07	20% - <50%	Upper
Somerset County	34	35154	035	0538.01	10% - <20%	Upper
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Somerset County	34	35154	035	0538.05	20% - <50%	Middle
Somerset County	34	35154	035	0538.06	20% - <50%	Upper
Somerset County	34	35154	035	0538.07	20% - <50%	Upper
Somerset County	34	35154	035	0539.01	10% - <20%	Middle
Somerset County	34	35154	035	0539.04	20% - <50%	Upper
Somerset County	34	35154	035	0539.05	50% - <80%	Upper
Somerset County	34	35154	035	0541.00	20% - <50%	Upper
Somerset County	34	35154	035	0542.01	20% - <50%	Upper

Somerset County	34	35154	035	0542.02	20% - <50%	Upper
Somerset County	34	35154	035	0543.01	20% - <50%	Middle
Somerset County	34	35154	035	0543.02	50% - <80%	Middle
Bergen County	34	35614	003	0010.01	20% - <50%	Upper
Bergen County	34	35614	003	0010.02	20% - <50%	Upper
Bergen County	34	35614	003	0021.00	20% - <50%	Upper
Bergen County	34	35614	003	0022.00	20% - <50%	Upper
Bergen County	34	35614	003	0023.00	20% - <50%	Upper
Bergen County	34	35614	003	0031.00	50% - <80%	Upper
Bergen County	34	35614	003	0032.00	50% - <80%	Upper
Bergen County	34	35614	003	0033.00	50% - <80%	Upper
Bergen County	34	35614	003	0034.01	20% - <50%	Upper
Bergen County	34	35614	003	0034.02	20% - <50%	Upper
Bergen County	34	35614	003	0035.00	80% - 100%	Moderate
Bergen County	34	35614	003	0040.01	50% - <80%	Middle
Bergen County	34	35614	003	0040.02	50% - <80%	Middle
Bergen County	34	35614	003	0050.00	20% - <50%	Upper
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Bergen County	34	35614	003	0061.02	50% - <80%	Middle
Bergen County	34	35614	003	0062.01	50% - <80%	Middle
Bergen County	34	35614	003	0062.02	20% - <50%	Upper
Bergen County	34	35614	003	0063.01	50% - <80%	Moderate
Bergen County	34	35614	003	0063.02	50% - <80%	Middle
Bergen County	34	35614	003	0070.01	20% - <50%	Upper
Bergen County	34	35614	003	0070.02	20% - <50%	Upper
Bergen County	34	35614	003	0080.01	20% - <50%	Upper
Bergen County	34	35614	003	0080.02	20% - <50%	Upper
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Bergen County	34	35614	003	0092.00	20% - <50%	Upper
Bergen County	34	35614	003	0101.00	20% - <50%	Upper
Bergen County	34	35614	003	0102.00	20% - <50%	Upper
Bergen County	34	35614	003	0103.00	20% - <50%	Upper
Bergen County	34	35614	003	0111.00	50% - <80%	Middle
Bergen County	34	35614	003	0112.00	50% - <80%	Moderate
Bergen County	34	35614	003	0113.00	20% - <50%	Middle
Bergen County	34	35614	003	0114.00	20% - <50%	Middle
Bergen County	34	35614	003	0120.01	50% - <80%	Middle
Bergen County	34	35614	003	0120.02	20% - <50%	Upper
Bergen County	34	35614	003	0130.02	50% - <80%	Upper
Bergen County	34	35614	003	0130.03	50% - <80%	Upper
Bergen County	34	35614	003	0130.04	50% - <80%	Upper
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Bergen County	34	35614	003	0151.00	20% - <50%	Upper
Bergen County	34	35614	003	0152.00	80% - 100%	Middle
Bergen County	34	35614	003	0153.00	80% - 100%	Moderate
Bergen County	34	35614	003	0154.01	80% - 100%	Moderate
Bergen County	34	35614	003	0154.02	50% - <80%	Middle

Bergen County	34	35614	003	0155.00	20% - <50%	Upper
Bergen County	34	35614	003	0160.00	50% - <80%	Upper
Bergen County	34	35614	003	0171.01	20% - <50%	Upper
Bergen County	34	35614	003	0171.02	20% - <50%	Upper
Bergen County	34	35614	003	0172.00	20% - <50%	Upper
Bergen County	34	35614	003	0173.01	20% - <50%	Upper
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Bergen County	34	35614	003	0174.00	20% - <50%	Upper
Bergen County	34	35614	003	0175.01	20% - <50%	Upper
Bergen County	34	35614	003	0175.02	20% - <50%	Upper
Bergen County	34	35614	003	0181.01	80% - 100%	NA
Bergen County	34	35614	003	0181.02	50% - <80%	Moderate
Bergen County	34	35614	003	0182.00	50% - <80%	Moderate
Bergen County	34	35614	003	0191.02	50% - <80%	Upper
Bergen County	34	35614	003	0191.03	50% - <80%	Middle
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Bergen County	34	35614	003	0192.04	50% - <80%	Middle
Bergen County	34	35614	003	0193.03	50% - <80%	Middle
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Bergen County	34	35614	003	0193.06	20% - <50%	Upper
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Bergen County	34	35614	003	0213.00	20% - <50%	Moderate
Bergen County	34	35614	003	0214.00	20% - <50%	Middle
Bergen County	34	35614	003	0215.00	50% - <80%	Moderate
Bergen County	34	35614	003	0216.00	50% - <80%	Moderate
Bergen County	34	35614	003	0221.00	20% - <50%	Upper
Bergen County	34	35614	003	0222.00	20% - <50%	Upper
Bergen County	34	35614	003	0231.00	80% - 100%	Middle
Bergen County	34	35614	003	0232.01	50% - <80%	Upper
Bergen County	34	35614	003	0232.02	50% - <80%	Middle
Bergen County	34	35614	003	0233.01	50% - <80%	Upper
Bergen County	34	35614	003	0233.03	50% - <80%	Middle
Bergen County	34	35614	003	0233.04	50% - <80%	Upper
Bergen County	34	35614	003	0234.01	50% - <80%	Middle
Bergen County	34	35614	003	0234.02	80% - 100%	Upper
Bergen County	34	35614	003	0235.01	80% - 100%	Moderate
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Bergen County	34	35614	003	0236.01	50% - <80%	Middle
Bergen County	34	35614	003	0236.02	80% - 100%	Moderate
Bergen County	34	35614	003	0241.00	20% - <50%	Upper

Bergen County	34	35614	003	0242.00	20% - <50%	Upper
Bergen County	34	35614	003	0251.00	20% - <50%	Middle
Bergen County	34	35614	003	0252.00	20% - <50%	Upper
Bergen County	34	35614	003	0261.00	20% - <50%	Upper
Bergen County	34	35614	003	0262.00	20% - <50%	Upper
Bergen County	34	35614	003	0270.00	10% - <20%	Upper
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Bergen County	34	35614	003	0280.02	50% - <80%	Upper
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Bergen County	34	35614	003	0301.00	50% - <80%	Moderate
Bergen County	34	35614	003	0302.01	50% - <80%	Middle
Bergen County	34	35614	003	0302.02	50% - <80%	Middle
Bergen County	34	35614	003	0303.00	50% - <80%	Moderate
Bergen County	34	35614	003	0304.01	50% - <80%	Middle
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Bergen County	34	35614	003	0312.00	20% - <50%	Upper
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Bergen County	34	35614	003	0314.00	20% - <50%	Middle
Bergen County	34	35614	003	0321.02	10% - <20%	Upper
Bergen County	34	35614	003	0321.03	20% - <50%	Middle
Bergen County	34	35614	003	0321.04	20% - <50%	Upper
Bergen County	34	35614	003	0322.01	20% - <50%	Upper
Bergen County	34	35614	003	0322.02	20% - <50%	Upper
Bergen County	34	35614	003	0331.00	20% - <50%	Upper
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Bergen County	34	35614	003	0352.00	10% - <20%	Upper
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Bergen County	34	35614	003	0362.00	50% - <80%	Middle
Bergen County	34	35614	003	0371.00	20% - <50%	Upper
Bergen County	34	35614	003	0372.01	20% - <50%	Upper
Bergen County	34	35614	003	0372.03	20% - <50%	Upper
Bergen County	34	35614	003	0372.04	50% - <80%	Middle
Bergen County	34	35614	003	0381.00	20% - <50%	Middle
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Bergen County	34	35614	003	0383.00	20% - <50%	Upper
Bergen County	34	35614	003	0391.00	20% - <50%	Upper
Bergen County	34	35614	003	0392.00	10% - <20%	Upper
Bergen County	34	35614	003	0393.00	10% - <20%	Upper
Bergen County	34	35614	003	0400.01	20% - <50%	Upper
Bergen County	34	35614	003	0400.02	20% - <50%	Upper
Bergen County	34	35614	003	0411.00	80% - 100%	Middle

Bergen County	34	35614	003	0412.00	80% - 100%	Middle
Bergen County	34	35614	003	0413.01	80% - 100%	Middle
Bergen County	34	35614	003	0413.02	80% - 100%	Upper
Bergen County	34	35614	003	0421.01	20% - <50%	Upper
Bergen County	34	35614	003	0421.02	20% - <50%	Upper
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Bergen County	34	35614	003	0423.02	20% - <50%	Upper
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Bergen County	34	35614	003	0425.00	50% - <80%	Upper
Bergen County	34	35614	003	0430.01	10% - <20%	Upper
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Bergen County	34	35614	003	0441.00	10% - <20%	Upper
Bergen County	34	35614	003	0442.01	10% - <20%	Upper
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Bergen County	34	35614	003	0451.01	50% - <80%	Middle
Bergen County	34	35614	003	0451.02	50% - <80%	Upper
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Bergen County	34	35614	003	0461.00	50% - <80%	Upper
Bergen County	34	35614	003	0462.00	50% - <80%	Upper
Bergen County	34	35614	003	0463.00	50% - <80%	Middle
Bergen County	34	35614	003	0471.00	20% - <50%	Upper
Bergen County	34	35614	003	0472.00	20% - <50%	Upper
Bergen County	34	35614	003	0473.00	20% - <50%	Upper
Bergen County	34	35614	003	0474.00	20% - <50%	Upper
Bergen County	34	35614	003	0475.00	20% - <50%	Upper
Bergen County	34	35614	003	0481.00	50% - <80%	Upper
Bergen County	34	35614	003	0482.00	20% - <50%	Upper
Bergen County	34	35614	003	0490.01	10% - <20%	Upper
Bergen County	34	35614	003	0490.02	20% - <50%	Upper
Bergen County	34	35614	003	0500.00	20% - <50%	Upper
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Bergen County	34	35614	003	0512.00	20% - <50%	Upper
Bergen County	34	35614	003	0513.00	20% - <50%	Middle
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Bergen County	34	35614	003	0521.00	20% - <50%	Upper
Bergen County	34	35614	003	0522.00	20% - <50%	Upper
Bergen County	34	35614	003	0531.00	20% - <50%	Upper
Bergen County	34	35614	003	0532.01	20% - <50%	Upper
Bergen County	34	35614	003	0532.02	20% - <50%	Upper
Bergen County	34	35614	003	0541.01	80% - 100%	Upper
Bergen County	34	35614	003	0541.02	50% - <80%	Upper
Bergen County	34	35614	003	0542.00	50% - <80%	Upper
Bergen County	34	35614	003	0543.00	10% - <20%	Upper
Bergen County	34	35614	003	0544.00	50% - <80%	Upper
Bergen County	34	35614	003	0545.00	20% - <50%	Upper
Bergen County	34	35614	003	0546.01	50% - <80%	Upper
Bergen County	34	35614	003	0546.02	50% - <80%	Upper

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Bergen County	34	35614	003	0552.01	20% - <50%	Upper
Bergen County	34	35614	003	0552.02	50% - <80%	Upper
Bergen County	34	35614	003	0561.00	20% - <50%	Upper
Bergen County	34	35614	003	0562.00	20% - <50%	Upper
Bergen County	34	35614	003	0571.01	20% - <50%	Middle
Bergen County	34	35614	003	0571.02	20% - <50%	Middle
Bergen County	34	35614	003	0572.00	20% - <50%	Middle
Bergen County	34	35614	003	0581.00	20% - <50%	Upper
Bergen County	34	35614	003	0582.00	10% - <20%	Upper
Bergen County	34	35614	003	0591.00	20% - <50%	Upper
Bergen County	34	35614	003	0592.00	20% - <50%	Upper
Bergen County	34	35614	003	0600.01	20% - <50%	Upper
Bergen County	34	35614	003	0600.02	20% - <50%	Upper
Bergen County	34	35614	003	0611.00	10% - <20%	Upper
Bergen County	34	35614	003	0612.00	10% - <20%	Upper
Bergen County	34	35614	003	0613.00	20% - <50%	Upper
Bergen County	34	35614	003	0614.00	10% - <20%	Upper
Hudson County	34	35614	017	0001.01	80% - 100%	Upper
Hudson County	34	35614	017	0001.02	80% - 100%	Moderate
Hudson County	34	35614	017	0002.00	80% - 100%	Low
Hudson County	34	35614	017	0003.00	50% - <80%	Middle
Hudson County	34	35614	017	0004.00	80% - 100%	Middle
Hudson County	34	35614	017	0005.00	50% - <80%	Middle
Hudson County	34	35614	017	0006.00	50% - <80%	Middle
Hudson County	34	35614	017	0007.00	50% - <80%	Middle
Hudson County	34	35614	017	0008.00	50% - <80%	Middle
Hudson County	34	35614	017	0009.02	80% - 100%	Middle
Hudson County	34	35614	017	0010.00	50% - <80%	Middle
Hudson County	34	35614	017	0011.00	50% - <80%	Middle
Hudson County	34	35614	017	0012.01	80% - 100%	Middle
Hudson County	34	35614	017	0012.02	80% - 100%	Moderate
Hudson County	34	35614	017	0013.00	50% - <80%	Upper
Hudson County	34	35614	017	0014.00	50% - <80%	Moderate
Hudson County	34	35614	017	0017.01	50% - <80%	Moderate
Hudson County	34	35614	017	0018.00	50% - <80%	Low
Hudson County	34	35614	017	0019.00	50% - <80%	Moderate
Hudson County	34	35614	017	0020.01	50% - <80%	Moderate
Hudson County	34	35614	017	0020.02	50% - <80%	Middle
Hudson County	34	35614	017	0022.00	20% - <50%	Upper
Hudson County	34	35614	017	0023.00	20% - <50%	Upper
Hudson County	34	35614	017	0024.00	20% - <50%	Upper
Hudson County	34	35614	017	0027.00	50% - <80%	Moderate
Hudson County	34	35614	017	0028.00	50% - <80%	Moderate
Hudson County	34	35614	017	0029.00	50% - <80%	Moderate
Hudson County	34	35614	017	0030.00	50% - <80%	Middle
Hudson County	34	35614	017	0031.01	50% - <80%	Upper

Hudson County	34	35614	017	0031.02	50% - <80%	Moderate
Hudson County	34	35614	017	0035.00	50% - <80%	Upper
Hudson County	34	35614	017	0040.00	80% - 100%	Middle
Hudson County	34	35614	017	0041.02	80% - 100%	Upper
Hudson County	34	35614	017	0041.03	50% - <80%	Upper
Hudson County	34	35614	017	0041.04	50% - <80%	Moderate
Hudson County	34	35614	017	0042.00	80% - 100%	Middle
Hudson County	34	35614	017	0043.00	80% - 100%	Moderate
Hudson County	34	35614	017	0044.00	80% - 100%	Low
Hudson County	34	35614	017	0045.00	80% - 100%	Moderate
Hudson County	34	35614	017	0046.00	80% - 100%	Moderate
Hudson County	34	35614	017	0047.00	50% - <80%	Moderate
Hudson County	34	35614	017	0048.00	80% - 100%	Moderate
Hudson County	34	35614	017	0049.00	80% - 100%	Middle
Hudson County	34	35614	017	0052.00	80% - 100%	Low
Hudson County	34	35614	017	0053.00	80% - 100%	Moderate
Hudson County	34	35614	017	0054.00	80% - 100%	Upper
Hudson County	34	35614	017	0055.00	80% - 100%	Moderate
Hudson County	34	35614	017	0056.00	80% - 100%	Moderate
Hudson County	34	35614	017	0058.01	80% - 100%	Moderate
Hudson County	34	35614	017	0058.02	20% - <50%	Upper
Hudson County	34	35614	017	0059.01	80% - 100%	Upper
Hudson County	34	35614	017	0059.02	80% - 100%	Upper
Hudson County	34	35614	017	0060.00	80% - 100%	Moderate
Hudson County	34	35614	017	0061.01	50% - <80%	Middle
Hudson County	34	35614	017	0061.02	80% - 100%	Moderate
Hudson County	34	35614	017	0062.00	80% - 100%	Moderate
Hudson County	34	35614	017	0063.00	80% - 100%	Middle
Hudson County	34	35614	017	0064.00	20% - <50%	Upper
Hudson County	34	35614	017	0065.00	50% - <80%	Upper
Hudson County	34	35614	017	0066.00	80% - 100%	Middle
Hudson County	34	35614	017	0067.00	80% - 100%	Low
Hudson County	34	35614	017	0068.00	80% - 100%	Moderate
Hudson County	34	35614	017	0069.00	50% - <80%	NA
Hudson County	34	35614	017	0070.01	50% - <80%	Upper
Hudson County	34	35614	017	0070.02	50% - <80%	Upper
Hudson County	34	35614	017	0071.00	50% - <80%	Upper
Hudson County	34	35614	017	0072.00	50% - <80%	Upper
Hudson County	34	35614	017	0073.00	50% - <80%	Upper
Hudson County	34	35614	017	0074.00	50% - <80%	Upper
Hudson County	34	35614	017	0075.00	50% - <80%	Upper
Hudson County	34	35614	017	0076.01	50% - <80%	Upper
Hudson County	34	35614	017	0076.02	50% - <80%	Upper
Hudson County	34	35614	017	0077.01	80% - 100%	Upper
Hudson County	34	35614	017	0077.02	80% - 100%	NA
Hudson County	34	35614	017	0077.03	50% - <80%	Upper
Hudson County	34	35614	017	0078.00	50% - <80%	Upper

Hudson County	34	35614	017	0101.00	50% - <80%	Middle
Hudson County	34	35614	017	0102.00	50% - <80%	Upper
Hudson County	34	35614	017	0103.00	50% - <80%	Upper
Hudson County	34	35614	017	0104.00	50% - <80%	Middle
Hudson County	34	35614	017	0105.00	20% - <50%	Middle
Hudson County	34	35614	017	0106.01	20% - <50%	Moderate
Hudson County	34	35614	017	0106.02	50% - <80%	Moderate
Hudson County	34	35614	017	0107.01	50% - <80%	Middle
Hudson County	34	35614	017	0107.02	50% - <80%	Low
Hudson County	34	35614	017	0108.00	50% - <80%	Middle
Hudson County	34	35614	017	0109.00	50% - <80%	Middle
Hudson County	34	35614	017	0110.00	50% - <80%	Middle
Hudson County	34	35614	017	0111.00	50% - <80%	Moderate
Hudson County	34	35614	017	0112.00	20% - <50%	Upper
Hudson County	34	35614	017	0113.00	50% - <80%	Middle
Hudson County	34	35614	017	0114.00	20% - <50%	Middle
Hudson County	34	35614	017	0115.00	20% - <50%	Moderate
Hudson County	34	35614	017	0116.00	50% - <80%	Moderate
Hudson County	34	35614	017	0123.00	50% - <80%	Middle
Hudson County	34	35614	017	0124.00	20% - <50%	Upper
Hudson County	34	35614	017	0125.00	50% - <80%	Upper
Hudson County	34	35614	017	0126.00	50% - <80%	Middle
Hudson County	34	35614	017	0127.00	50% - <80%	Middle
Hudson County	34	35614	017	0128.00	50% - <80%	Moderate
Hudson County	34	35614	017	0129.00	50% - <80%	Moderate
Hudson County	34	35614	017	0130.00	50% - <80%	Moderate
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Hudson County	34	35614	017	0144.01	80% - 100%	Middle
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Hudson County	34	35614	017	0148.01	80% - 100%	Moderate



Hudson County	34	35614	017	0148.02	50% - <80%	Middle
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Hudson County	34	35614	017	0157.00	80% - 100%	Moderate
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Hudson County	34	35614	017	0164.00	80% - 100%	Moderate
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Hudson County	34	35614	017	0177.00	80% - 100%	Moderate
Hudson County	34	35614	017	0178.00	80% - 100%	Middle
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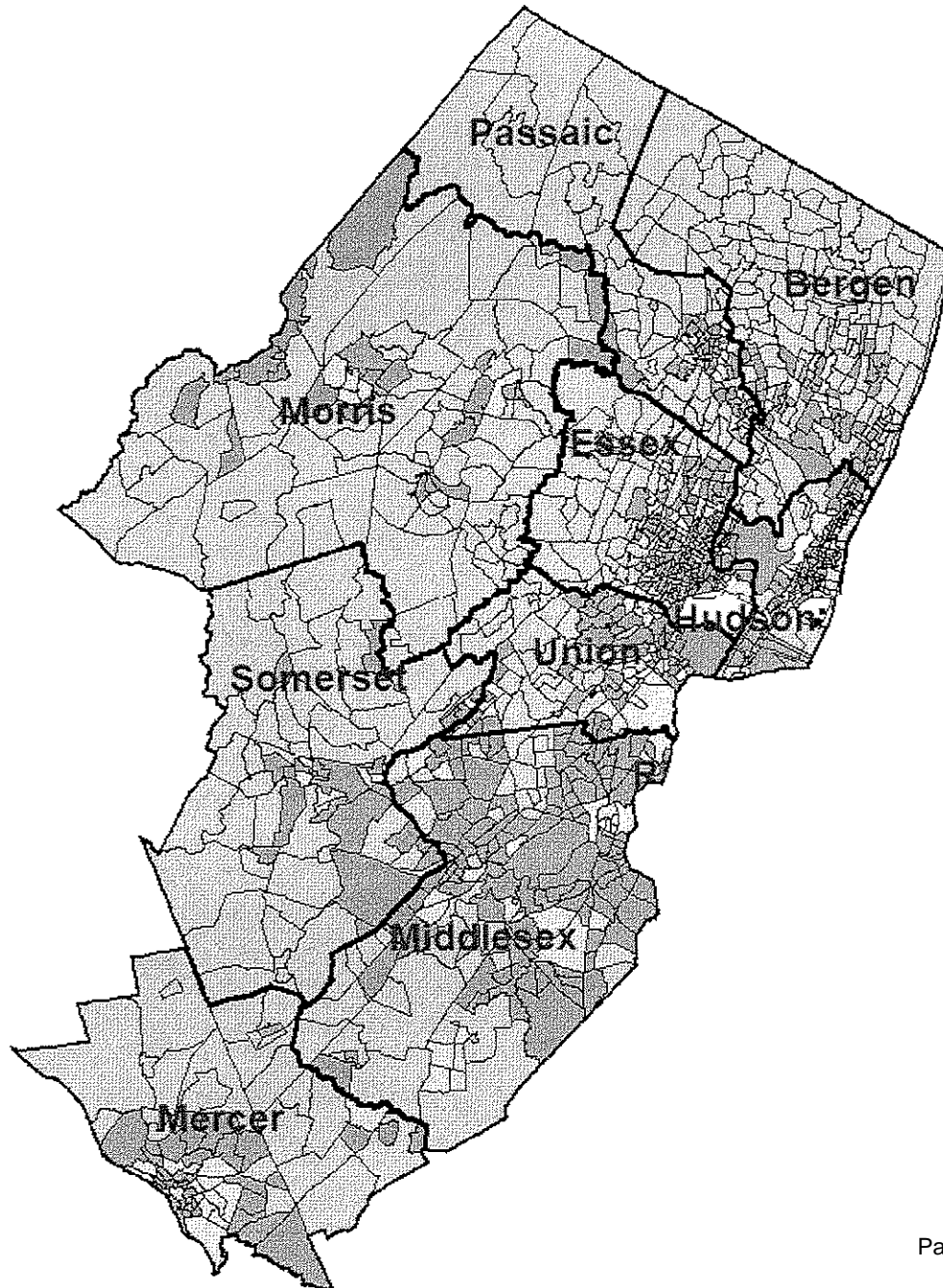
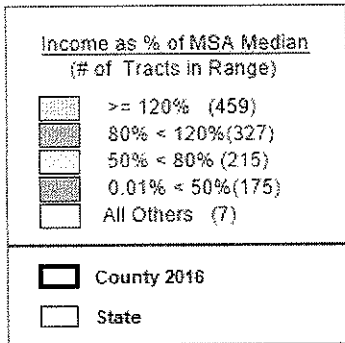
**Spencer Savings Bank, SLA  
CRA Public File**

**Section Six**

**2021**

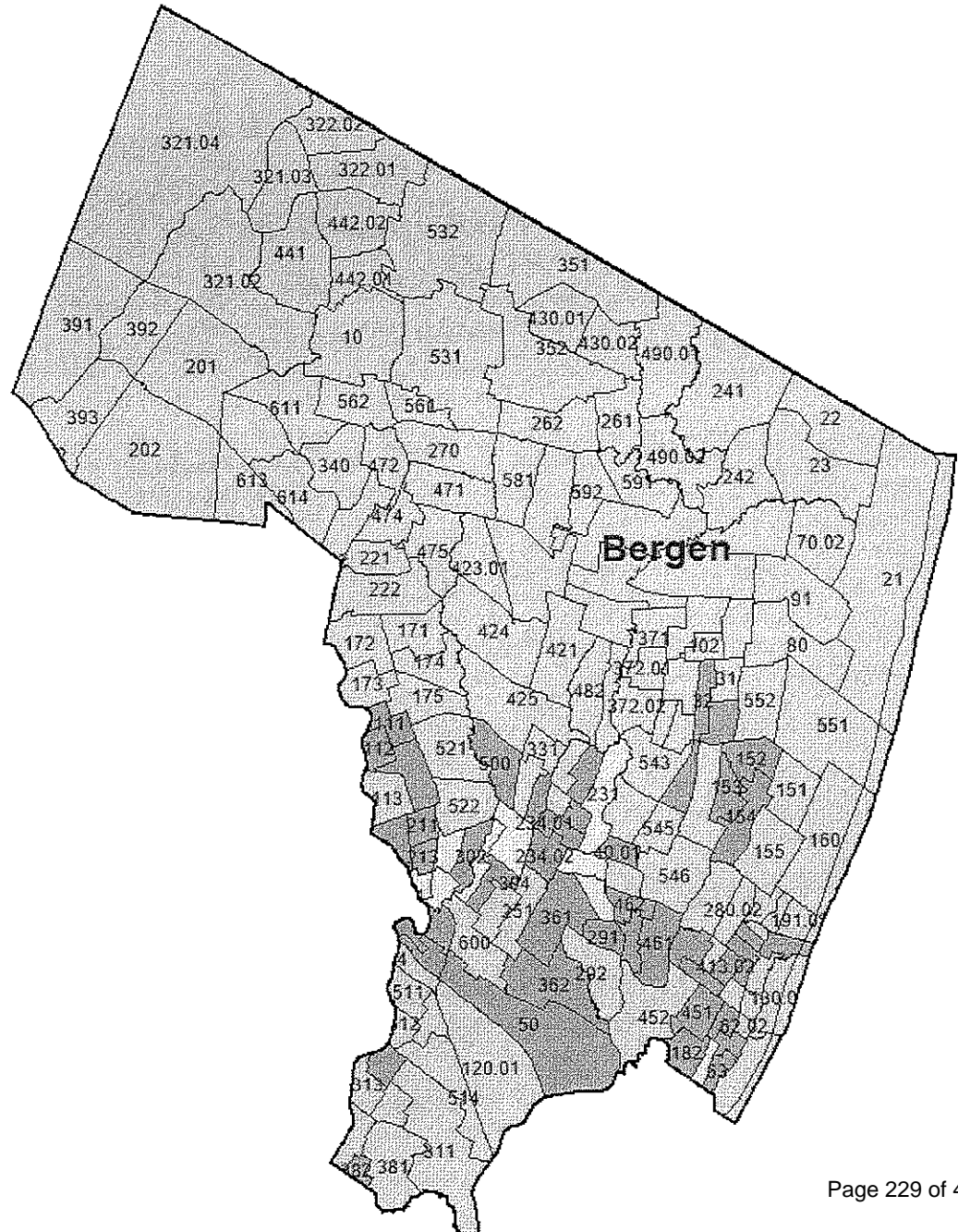
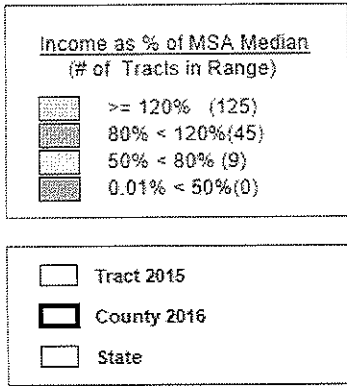
Map of each Facility-Based Assessment Area and Census Tract list

# Spencer Savings Bank 2022 Assessment Area

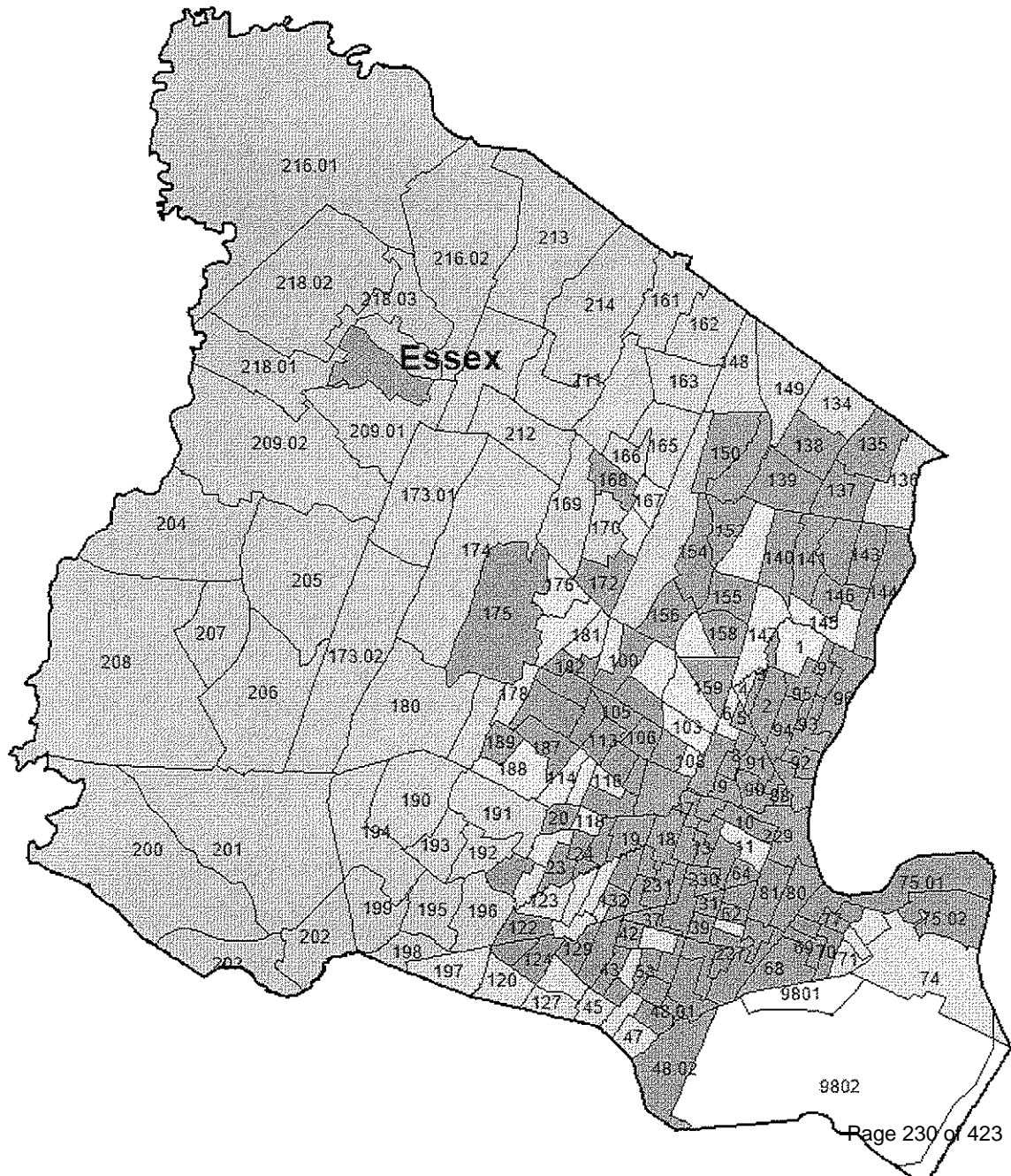
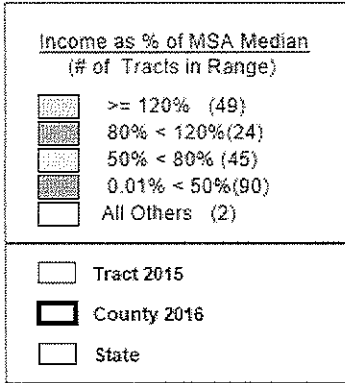




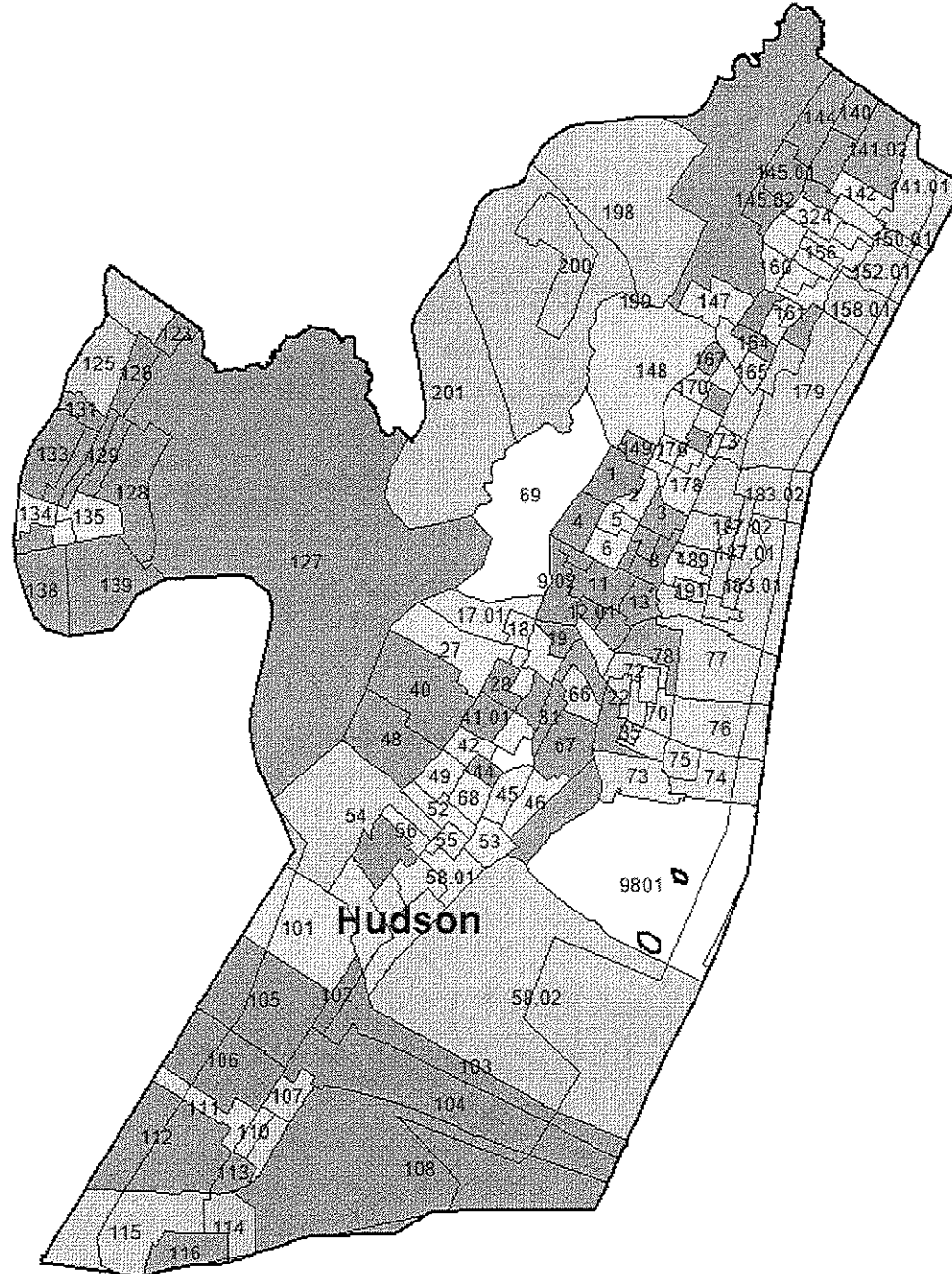
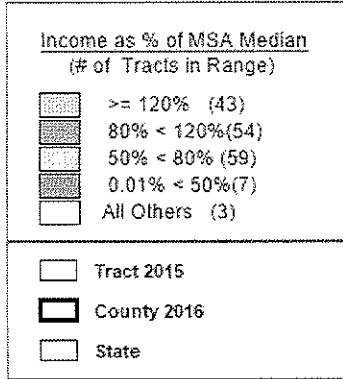
# Spencer Savings Bank 2022 Bergen County Assessment Area



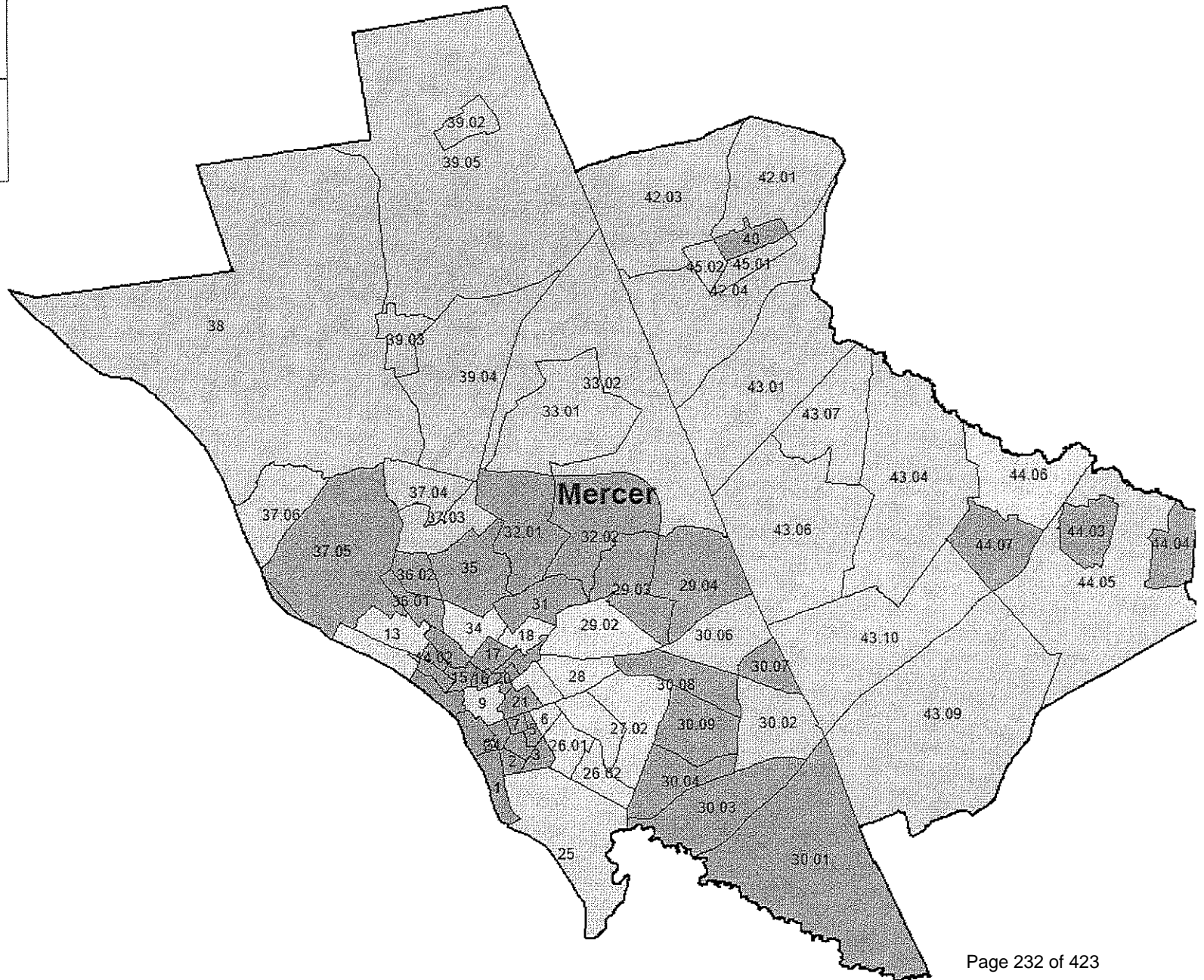
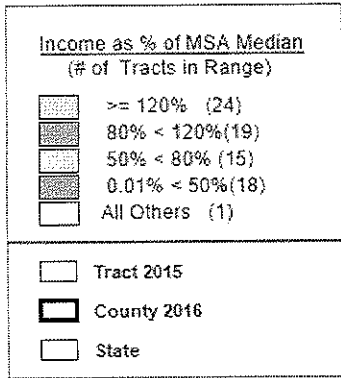
# Spencer Savings Bank 2022 Essex County Assessment Area



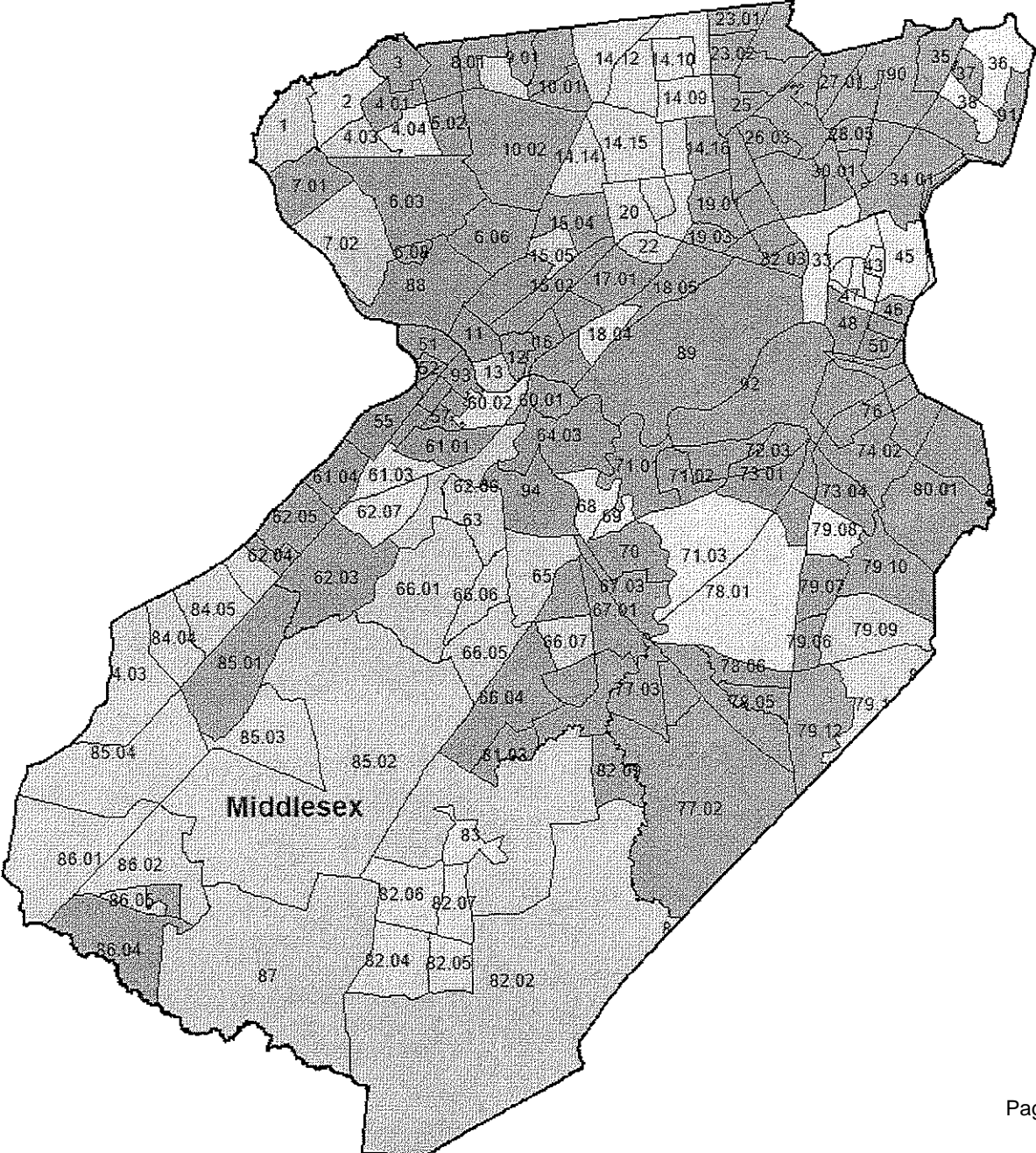
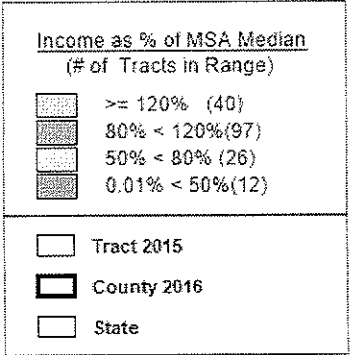
# Spencer Savings Bank 2022 Hudson County Assessment Area



# Spencer Savings Bank 2022 Mercer County Assessment Area

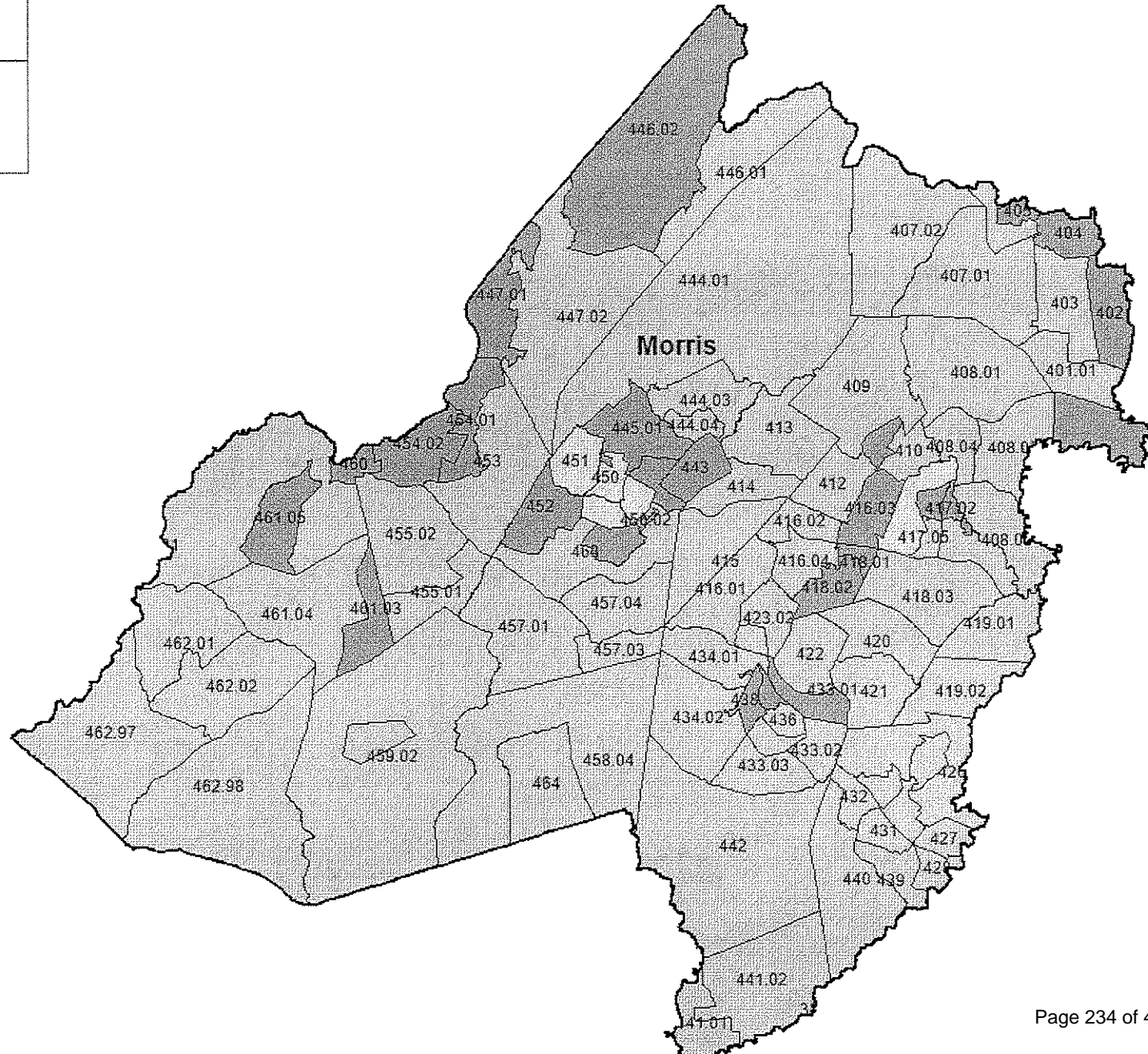
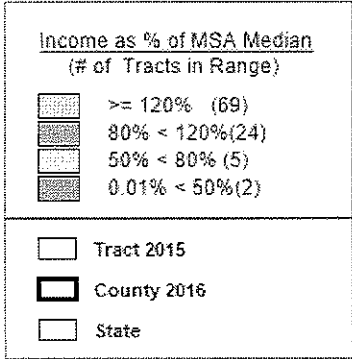


# Spencer Savings Bank 2022 Middlesex County Assessment Area



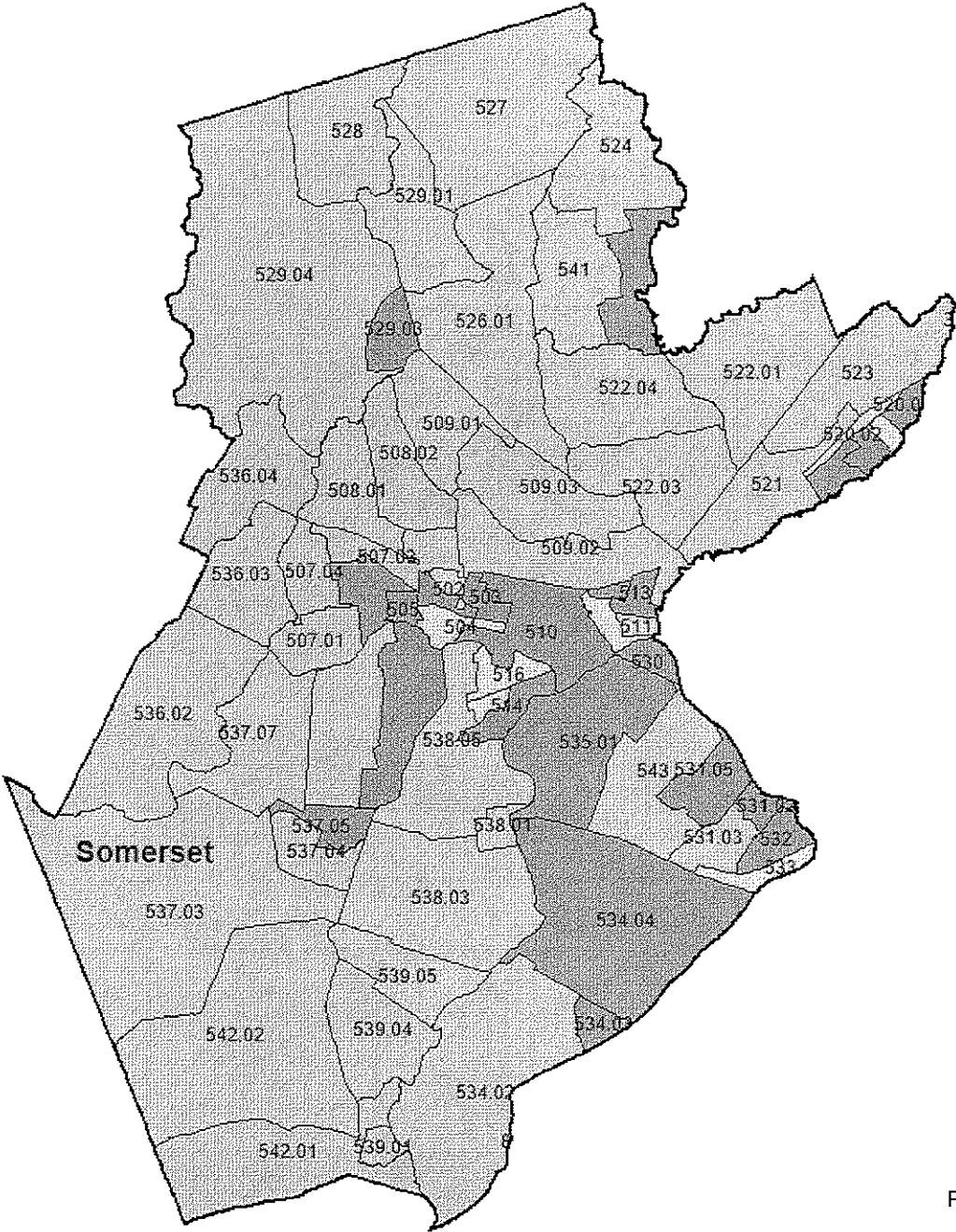
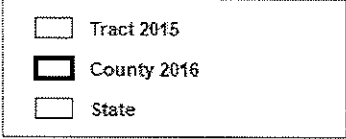
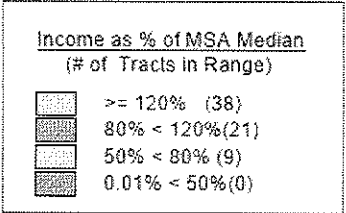


# Spencer Savings Bank 2022 Morris County Assessment Area



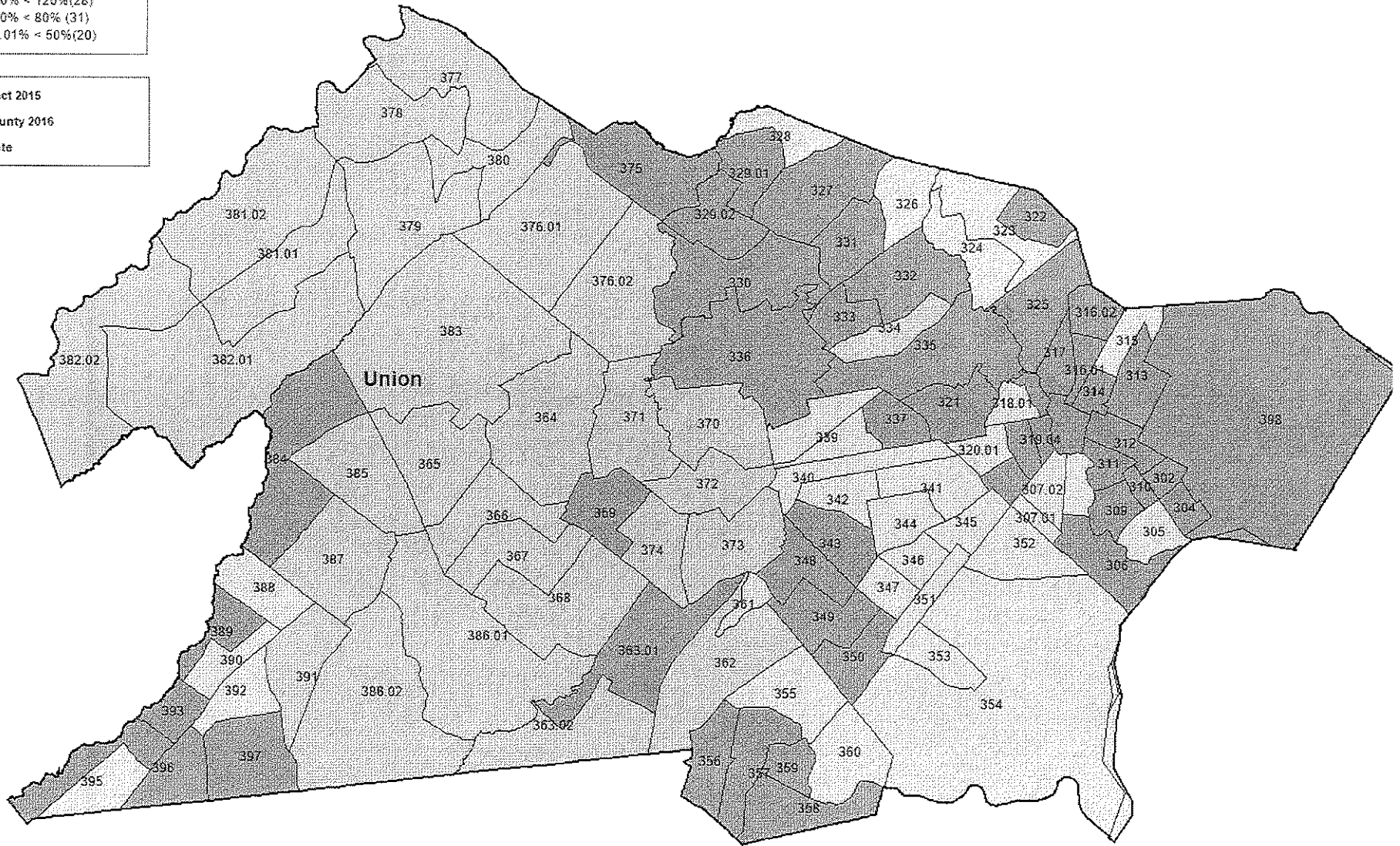
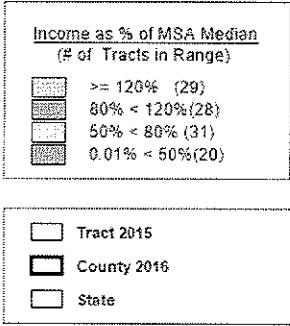


# Spencer Savings Bank 2022 Somerset County Assessment Area





# Spencer Savings Bank 2022 Union County Assessment Area



**Spencer CRA Assessment Area**  
**2021 MSA and/or MD Codes**  
**Effective 01/01/2021**

<b>MSA</b>	<b>State Code</b>	<b>County Code</b>	<b>Name</b>
<b>35620</b>	<b>34</b>	<b>003</b>	<b>Bergen County, NJ</b>
<b>35620</b>	<b>34</b>	<b>017</b>	<b>Hudson County, NJ</b>
<b>35620</b>	<b>34</b>	<b>031</b>	<b>Passaic County, NJ</b>
<b>35084</b>	<b>34</b>	<b>013</b>	<b>Essex County, NJ</b>
<b>35084</b>	<b>34</b>	<b>027</b>	<b>Morris County, NJ</b>
<b>35084</b>	<b>34</b>	<b>039</b>	<b>Union County, NJ</b>
<b>35154</b>	<b>34</b>	<b>023</b>	<b>Middlesex County, NJ</b>
<b>35154</b>	<b>34</b>	<b>035</b>	<b>Somerset County, NJ</b>
<b>45940</b>	<b>34</b>	<b>021</b>	<b>Mercer County, NJ</b>

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0001.00	80% - 100%	Moderate
Essex County	34	35084	013	0002.00	80% - 100%	Low
Essex County	34	35084	013	0003.00	80% - 100%	Low
Essex County	34	35084	013	0004.00	80% - 100%	Moderate
Essex County	34	35084	013	0005.00	80% - 100%	Low
Essex County	34	35084	013	0006.00	80% - 100%	Moderate
Essex County	34	35084	013	0007.00	80% - 100%	Low
Essex County	34	35084	013	0008.00	80% - 100%	Low
Essex County	34	35084	013	0009.00	80% - 100%	Low
Essex County	34	35084	013	0010.00	80% - 100%	Low
Essex County	34	35084	013	0011.00	50% - <80%	Moderate
Essex County	34	35084	013	0013.00	80% - 100%	Low
Essex County	34	35084	013	0014.00	80% - 100%	Low
Essex County	34	35084	013	0015.00	80% - 100%	Low
Essex County	34	35084	013	0016.00	80% - 100%	Low
Essex County	34	35084	013	0017.00	80% - 100%	Low
Essex County	34	35084	013	0018.00	80% - 100%	Low
Essex County	34	35084	013	0019.00	80% - 100%	Low
Essex County	34	35084	013	0020.00	80% - 100%	Low
Essex County	34	35084	013	0021.00	80% - 100%	Moderate
Essex County	34	35084	013	0022.01	80% - 100%	Low
Essex County	34	35084	013	0022.02	80% - 100%	Moderate
Essex County	34	35084	013	0023.00	80% - 100%	Low
Essex County	34	35084	013	0024.00	80% - 100%	Low
Essex County	34	35084	013	0025.00	80% - 100%	Low
Essex County	34	35084	013	0026.00	80% - 100%	Low
Essex County	34	35084	013	0028.00	80% - 100%	Low
Essex County	34	35084	013	0031.00	80% - 100%	Low
Essex County	34	35084	013	0035.00	80% - 100%	Low
Essex County	34	35084	013	0037.00	80% - 100%	Low
Essex County	34	35084	013	0038.00	80% - 100%	Low
Essex County	34	35084	013	0039.00	80% - 100%	Low
Essex County	34	35084	013	0041.00	80% - 100%	Moderate
Essex County	34	35084	013	0042.00	80% - 100%	Low
Essex County	34	35084	013	0043.00	80% - 100%	Low
Essex County	34	35084	013	0044.00	80% - 100%	Low
Essex County	34	35084	013	0045.00	80% - 100%	Moderate
Essex County	34	35084	013	0046.00	80% - 100%	Moderate
Essex County	34	35084	013	0047.00	80% - 100%	Moderate
Essex County	34	35084	013	0048.01	80% - 100%	Low
Essex County	34	35084	013	0048.02	80% - 100%	Low
Essex County	34	35084	013	0049.00	80% - 100%	Low
Essex County	34	35084	013	0050.00	80% - 100%	Low
Essex County	34	35084	013	0051.00	80% - 100%	Low
Essex County	34	35084	013	0052.00	80% - 100%	Moderate
Essex County	34	35084	013	0053.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0054.00	80% - 100%	Low
Essex County	34	35084	013	0057.00	80% - 100%	Low
Essex County	34	35084	013	0062.00	80% - 100%	Low
Essex County	34	35084	013	0064.00	80% - 100%	Middle
Essex County	34	35084	013	0066.00	80% - 100%	Moderate
Essex County	34	35084	013	0067.00	80% - 100%	Low
Essex County	34	35084	013	0068.00	80% - 100%	Low
Essex County	34	35084	013	0069.00	50% - <80%	Low
Essex County	34	35084	013	0070.00	20% - Low	Low
Essex County	34	35084	013	0071.00	20% - Low	Moderate
Essex County	34	35084	013	0072.00	50% - <80%	Moderate
Essex County	34	35084	013	0073.00	50% - <80%	Moderate
Essex County	34	35084	013	0074.00	50% - <80%	Moderate
Essex County	34	35084	013	0075.01	50% - <80%	Low
Essex County	34	35084	013	0075.02	50% - <80%	Low
Essex County	34	35084	013	0076.00	50% - <80%	Low
Essex County	34	35084	013	0077.00	50% - <80%	Low
Essex County	34	35084	013	0078.00	50% - <80%	Low
Essex County	34	35084	013	0079.00	50% - <80%	Low
Essex County	34	35084	013	0080.00	50% - <80%	Low
Essex County	34	35084	013	0081.00	80% - 100%	Low
Essex County	34	35084	013	0082.00	80% - 100%	Low
Essex County	34	35084	013	0087.00	80% - 100%	Low
Essex County	34	35084	013	0088.00	80% - 100%	Low
Essex County	34	35084	013	0089.00	80% - 100%	Low
Essex County	34	35084	013	0090.00	80% - 100%	Low
Essex County	34	35084	013	0091.00	80% - 100%	Low
Essex County	34	35084	013	0092.00	80% - 100%	Low
Essex County	34	35084	013	0093.00	80% - 100%	Low
Essex County	34	35084	013	0094.00	80% - 100%	Low
Essex County	34	35084	013	0095.00	80% - 100%	Low
Essex County	34	35084	013	0096.00	80% - 100%	Low
Essex County	34	35084	013	0097.00	80% - 100%	Low
Essex County	34	35084	013	0099.00	80% - 100%	Moderate
Essex County	34	35084	013	0100.00	80% - 100%	Middle
Essex County	34	35084	013	0101.00	80% - 100%	Moderate
Essex County	34	35084	013	0102.00	80% - 100%	Moderate
Essex County	34	35084	013	0103.00	80% - 100%	Moderate
Essex County	34	35084	013	0104.00	80% - 100%	Low
Essex County	34	35084	013	0105.00	80% - 100%	Low
Essex County	34	35084	013	0106.00	80% - 100%	Low
Essex County	34	35084	013	0107.00	80% - 100%	Low
Essex County	34	35084	013	0108.00	80% - 100%	Moderate
Essex County	34	35084	013	0109.00	80% - 100%	Low
Essex County	34	35084	013	0111.00	80% - 100%	Low
Essex County	34	35084	013	0112.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0113.00	80% - 100%	Low
Essex County	34	35084	013	0114.00	80% - 100%	Moderate
Essex County	34	35084	013	0115.00	80% - 100%	Moderate
Essex County	34	35084	013	0116.00	80% - 100%	Moderate
Essex County	34	35084	013	0117.00	80% - 100%	Low
Essex County	34	35084	013	0118.00	80% - 100%	Moderate
Essex County	34	35084	013	0119.00	80% - 100%	Moderate
Essex County	34	35084	013	0120.00	80% - 100%	Moderate
Essex County	34	35084	013	0121.00	80% - 100%	Low
Essex County	34	35084	013	0122.00	80% - 100%	Low
Essex County	34	35084	013	0123.00	80% - 100%	Moderate
Essex County	34	35084	013	0124.00	80% - 100%	Low
Essex County	34	35084	013	0125.00	80% - 100%	Moderate
Essex County	34	35084	013	0126.00	80% - 100%	Moderate
Essex County	34	35084	013	0127.00	80% - 100%	Moderate
Essex County	34	35084	013	0128.00	80% - 100%	Moderate
Essex County	34	35084	013	0129.00	80% - 100%	Low
Essex County	34	35084	013	0130.00	80% - 100%	Moderate
Essex County	34	35084	013	0131.00	80% - 100%	Low
Essex County	34	35084	013	0132.00	80% - 100%	Low
Essex County	34	35084	013	0133.00	80% - 100%	Low
Essex County	34	35084	013	0134.00	20% - Low	Upper
Essex County	34	35084	013	0135.00	20% - Low	Middle
Essex County	34	35084	013	0136.00	20% - Low	Upper
Essex County	34	35084	013	0137.00	20% - Low	Middle
Essex County	34	35084	013	0138.00	10% - <20%	Middle
Essex County	34	35084	013	0139.00	20% - Low	Middle
Essex County	34	35084	013	0140.00	20% - Low	Middle
Essex County	34	35084	013	0141.00	50% - <80%	Middle
Essex County	34	35084	013	0142.00	50% - <80%	Middle
Essex County	34	35084	013	0143.00	50% - <80%	Middle
Essex County	34	35084	013	0144.00	50% - <80%	Middle
Essex County	34	35084	013	0145.00	50% - <80%	Moderate
Essex County	34	35084	013	0146.00	50% - <80%	Middle
Essex County	34	35084	013	0147.00	50% - <80%	Moderate
Essex County	34	35084	013	0148.00	20% - Low	Upper
Essex County	34	35084	013	0149.00	20% - Low	Upper
Essex County	34	35084	013	0150.00	20% - Low	Middle
Essex County	34	35084	013	0151.00	50% - <80%	Middle
Essex County	34	35084	013	0152.00	20% - Low	Middle
Essex County	34	35084	013	0153.00	50% - <80%	Moderate
Essex County	34	35084	013	0154.00	20% - Low	Middle
Essex County	34	35084	013	0155.00	50% - <80%	Middle
Essex County	34	35084	013	0156.00	50% - <80%	Middle
Essex County	34	35084	013	0157.00	80% - 100%	Moderate
Essex County	34	35084	013	0158.00	50% - <80%	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0159.00	80% - 100%	Middle
Essex County	34	35084	013	0160.00	20% - Low	Upper
Essex County	34	35084	013	0161.00	10% - <20%	Upper
Essex County	34	35084	013	0162.00	10% - <20%	Upper
Essex County	34	35084	013	0163.00	10% - <20%	Upper
Essex County	34	35084	013	0164.00	20% - Low	Upper
Essex County	34	35084	013	0165.00	20% - Low	Upper
Essex County	34	35084	013	0166.00	20% - Low	Upper
Essex County	34	35084	013	0167.00	50% - <80%	Moderate
Essex County	34	35084	013	0168.00	20% - Low	Middle
Essex County	34	35084	013	0169.00	20% - Low	Upper
Essex County	34	35084	013	0170.00	50% - <80%	Upper
Essex County	34	35084	013	0171.00	80% - 100%	Moderate
Essex County	34	35084	013	0172.00	50% - <80%	Middle
Essex County	34	35084	013	0173.01	20% - Low	Upper
Essex County	34	35084	013	0173.02	20% - Low	Upper
Essex County	34	35084	013	0174.00	20% - Low	Upper
Essex County	34	35084	013	0175.00	50% - <80%	Middle
Essex County	34	35084	013	0176.00	50% - <80%	Moderate
Essex County	34	35084	013	0177.00	80% - 100%	Moderate
Essex County	34	35084	013	0178.00	50% - <80%	Moderate
Essex County	34	35084	013	0179.00	20% - Low	Upper
Essex County	34	35084	013	0180.00	20% - Low	Upper
Essex County	34	35084	013	0181.00	80% - 100%	Moderate
Essex County	34	35084	013	0182.00	80% - 100%	Low
Essex County	34	35084	013	0183.00	80% - 100%	Low
Essex County	34	35084	013	0184.00	80% - 100%	Low
Essex County	34	35084	013	0186.00	80% - 100%	Low
Essex County	34	35084	013	0187.00	80% - 100%	Low
Essex County	34	35084	013	0188.00	80% - 100%	Moderate
Essex County	34	35084	013	0189.00	80% - 100%	Low
Essex County	34	35084	013	0190.00	20% - Low	Upper
Essex County	34	35084	013	0191.00	50% - <80%	Upper
Essex County	34	35084	013	0192.00	20% - Low	Upper
Essex County	34	35084	013	0193.00	20% - Low	Upper
Essex County	34	35084	013	0194.00	20% - Low	Upper
Essex County	34	35084	013	0195.00	20% - Low	Upper
Essex County	34	35084	013	0196.00	50% - <80%	Upper
Essex County	34	35084	013	0197.00	50% - <80%	Moderate
Essex County	34	35084	013	0198.00	20% - Low	Upper
Essex County	34	35084	013	0199.00	10% - <20%	Upper
Essex County	34	35084	013	0200.00	20% - Low	Upper
Essex County	34	35084	013	0201.00	10% - <20%	Upper
Essex County	34	35084	013	0202.00	20% - Low	Upper
Essex County	34	35084	013	0203.00	20% - Low	Upper
Essex County	34	35084	013	0204.00	20% - Low	Upper

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Essex County	34	35084	013	0205.00	20% - Low	Upper
Essex County	34	35084	013	0206.00	20% - Low	Upper
Essex County	34	35084	013	0207.00	20% - Low	Upper
Essex County	34	35084	013	0208.00	20% - Low	Upper
Essex County	34	35084	013	0209.01	10% - <20%	Upper
Essex County	34	35084	013	0209.02	20% - Low	Upper
Essex County	34	35084	013	0210.00	10% - <20%	Upper
Essex County	34	35084	013	0211.00	10% - <20%	Upper
Essex County	34	35084	013	0212.00	10% - <20%	Upper
Essex County	34	35084	013	0213.00	20% - Low	Upper
Essex County	34	35084	013	0214.00	10% - <20%	Upper
Essex County	34	35084	013	0216.01	<10%	Upper
Essex County	34	35084	013	0216.02	<10%	Upper
Essex County	34	35084	013	0217.01	10% - <20%	Upper
Essex County	34	35084	013	0217.02	10% - <20%	Middle
Essex County	34	35084	013	0218.01	10% - <20%	Upper
Essex County	34	35084	013	0218.02	20% - Low	Upper
Essex County	34	35084	013	0218.03	10% - <20%	Upper
Essex County	34	35084	013	0227.00	80% - 100%	Low
Essex County	34	35084	013	0228.00	80% - 100%	Low
Essex County	34	35084	013	0229.00	80% - 100%	Low
Essex County	34	35084	013	0230.00	80% - 100%	Low
Essex County	34	35084	013	0231.00	80% - 100%	Low
Essex County	34	35084	013	0232.00	80% - 100%	Low
Essex County	34	35084	013	9801.00	80% - 100%	NA
Essex County	34	35084	013	9802.00	80% - 100%	NA
Morris County	34	35084	027	0401.01	10% - <20%	Upper
Morris County	34	35084	027	0401.02	10% - <20%	Middle
Morris County	34	35084	027	0402.00	10% - <20%	Middle
Morris County	34	35084	027	0403.00	<10%	Upper
Morris County	34	35084	027	0404.00	10% - <20%	Middle
Morris County	34	35084	027	0405.00	20% - Low	Middle
Morris County	34	35084	027	0406.00	10% - <20%	Upper
Morris County	34	35084	027	0407.01	10% - <20%	Upper
Morris County	34	35084	027	0407.02	10% - <20%	Upper
Morris County	34	35084	027	0408.01	10% - <20%	Upper
Morris County	34	35084	027	0408.03	20% - Low	Upper
Morris County	34	35084	027	0408.04	20% - Low	Upper
Morris County	34	35084	027	0408.05	20% - Low	Upper
Morris County	34	35084	027	0409.00	10% - <20%	Upper
Morris County	34	35084	027	0410.00	20% - Low	Upper
Morris County	34	35084	027	0411.00	10% - <20%	Middle
Morris County	34	35084	027	0412.00	10% - <20%	Upper
Morris County	34	35084	027	0413.00	<10%	Upper
Morris County	34	35084	027	0414.00	10% - <20%	Upper
Morris County	34	35084	027	0415.00	20% - Low	Upper

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Morris County	34	35084	027	0416.01	20% - Low	Upper
Morris County	34	35084	027	0416.02	20% - Low	Upper
Morris County	34	35084	027	0416.03	50% - <80%	Middle
Morris County	34	35084	027	0416.04	20% - Low	Upper
Morris County	34	35084	027	0417.01	20% - Low	Middle
Morris County	34	35084	027	0417.02	20% - Low	Middle
Morris County	34	35084	027	0417.04	50% - <80%	Upper
Morris County	34	35084	027	0417.05	20% - Low	Upper
Morris County	34	35084	027	0417.06	50% - <80%	Moderate
Morris County	34	35084	027	0418.01	50% - <80%	Middle
Morris County	34	35084	027	0418.02	20% - Low	Middle
Morris County	34	35084	027	0418.03	50% - <80%	Upper
Morris County	34	35084	027	0419.01	20% - Low	Upper
Morris County	34	35084	027	0419.02	20% - Low	Upper
Morris County	34	35084	027	0420.00	20% - Low	Upper
Morris County	34	35084	027	0421.00	10% - <20%	Upper
Morris County	34	35084	027	0422.00	20% - Low	Upper
Morris County	34	35084	027	0423.01	10% - <20%	Upper
Morris County	34	35084	027	0423.02	20% - Low	Upper
Morris County	34	35084	027	0425.00	10% - <20%	Upper
Morris County	34	35084	027	0426.00	20% - Low	Upper
Morris County	34	35084	027	0427.00	10% - <20%	Upper
Morris County	34	35084	027	0428.00	10% - <20%	Upper
Morris County	34	35084	027	0429.00	20% - Low	Upper
Morris County	34	35084	027	0430.00	20% - Low	Upper
Morris County	34	35084	027	0431.00	<10%	Upper
Morris County	34	35084	027	0432.00	20% - Low	Upper
Morris County	34	35084	027	0433.01	20% - Low	Middle
Morris County	34	35084	027	0433.02	<10%	Upper
Morris County	34	35084	027	0433.03	10% - <20%	Upper
Morris County	34	35084	027	0434.01	10% - <20%	Upper
Morris County	34	35084	027	0434.02	10% - <20%	Upper
Morris County	34	35084	027	0435.00	80% - 100%	Low
Morris County	34	35084	027	0436.00	20% - Low	Upper
Morris County	34	35084	027	0437.00	20% - Low	Upper
Morris County	34	35084	027	0438.00	50% - <80%	Middle
Morris County	34	35084	027	0439.00	10% - <20%	Upper
Morris County	34	35084	027	0440.00	10% - <20%	Upper
Morris County	34	35084	027	0441.01	10% - <20%	Upper
Morris County	34	35084	027	0441.02	20% - Low	Upper
Morris County	34	35084	027	0442.00	10% - <20%	Upper
Morris County	34	35084	027	0443.00	20% - Low	Middle
Morris County	34	35084	027	0444.01	10% - <20%	Upper
Morris County	34	35084	027	0444.03	20% - Low	Upper
Morris County	34	35084	027	0444.04	20% - Low	Upper
Morris County	34	35084	027	0445.01	20% - Low	Middle



## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Morris County	34	35084	027	0445.02	20% - Low	Middle
Morris County	34	35084	027	0446.01	<10%	Upper
Morris County	34	35084	027	0446.02	<10%	Middle
Morris County	34	35084	027	0447.01	<10%	Middle
Morris County	34	35084	027	0447.02	20% - Low	Upper
Morris County	34	35084	027	0448.00	80% - 100%	Moderate
Morris County	34	35084	027	0449.00	80% - 100%	Moderate
Morris County	34	35084	027	0450.00	50% - <80%	Moderate
Morris County	34	35084	027	0451.00	50% - <80%	Moderate
Morris County	34	35084	027	0452.00	20% - Low	Middle
Morris County	34	35084	027	0453.00	20% - Low	Upper
Morris County	34	35084	027	0454.01	10% - <20%	Middle
Morris County	34	35084	027	0454.02	20% - Low	Middle
Morris County	34	35084	027	0455.01	10% - <20%	Upper
Morris County	34	35084	027	0455.02	10% - <20%	Upper
Morris County	34	35084	027	0456.02	80% - 100%	Low
Morris County	34	35084	027	0456.03	50% - <80%	Middle
Morris County	34	35084	027	0457.01	10% - <20%	Upper
Morris County	34	35084	027	0457.03	20% - Low	Upper
Morris County	34	35084	027	0457.04	10% - <20%	Upper
Morris County	34	35084	027	0458.04	10% - <20%	Upper
Morris County	34	35084	027	0459.01	10% - <20%	Upper
Morris County	34	35084	027	0459.02	10% - <20%	Upper
Morris County	34	35084	027	0460.00	20% - Low	Middle
Morris County	34	35084	027	0461.03	20% - Low	Middle
Morris County	34	35084	027	0461.04	20% - Low	Upper
Morris County	34	35084	027	0461.05	20% - Low	Middle
Morris County	34	35084	027	0461.06	20% - Low	Upper
Morris County	34	35084	027	0462.01	10% - <20%	Upper
Morris County	34	35084	027	0462.02	<10%	Upper
Morris County	34	35084	027	0462.97	<10%	Upper
Morris County	34	35084	027	0462.98	10% - <20%	Upper
Morris County	34	35084	027	0463.00	20% - Low	Upper
Morris County	34	35084	027	0464.00	<10%	Upper
Union County	34	35084	039	0302.00	80% - 100%	Low
Union County	34	35084	039	0304.00	80% - 100%	Low
Union County	34	35084	039	0305.00	80% - 100%	Moderate
Union County	34	35084	039	0306.00	80% - 100%	Low
Union County	34	35084	039	0307.01	50% - <80%	Moderate
Union County	34	35084	039	0307.02	80% - 100%	Moderate
Union County	34	35084	039	0308.02	80% - 100%	Moderate
Union County	34	35084	039	0309.00	80% - 100%	Low
Union County	34	35084	039	0310.00	80% - 100%	Low
Union County	34	35084	039	0311.00	80% - 100%	Low
Union County	34	35084	039	0312.00	80% - 100%	Low
Union County	34	35084	039	0313.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Union County	34	35084	039	0314.00	80% - 100%	Low
Union County	34	35084	039	0315.00	50% - <80%	Moderate
Union County	34	35084	039	0316.01	80% - 100%	Low
Union County	34	35084	039	0316.02	80% - 100%	Low
Union County	34	35084	039	0317.00	80% - 100%	Low
Union County	34	35084	039	0318.01	80% - 100%	Moderate
Union County	34	35084	039	0318.02	80% - 100%	Low
Union County	34	35084	039	0319.03	80% - 100%	Low
Union County	34	35084	039	0319.04	80% - 100%	Low
Union County	34	35084	039	0320.01	80% - 100%	Moderate
Union County	34	35084	039	0320.02	50% - <80%	Middle
Union County	34	35084	039	0321.00	50% - <80%	Middle
Union County	34	35084	039	0322.00	80% - 100%	Middle
Union County	34	35084	039	0323.00	80% - 100%	Moderate
Union County	34	35084	039	0324.00	50% - <80%	Moderate
Union County	34	35084	039	0325.00	50% - <80%	Middle
Union County	34	35084	039	0326.00	50% - <80%	Moderate
Union County	34	35084	039	0327.00	50% - <80%	Middle
Union County	34	35084	039	0328.00	80% - 100%	Moderate
Union County	34	35084	039	0329.01	50% - <80%	Middle
Union County	34	35084	039	0329.02	20% - Low	Middle
Union County	34	35084	039	0330.00	20% - Low	Middle
Union County	34	35084	039	0331.00	50% - <80%	Middle
Union County	34	35084	039	0332.00	50% - <80%	Middle
Union County	34	35084	039	0333.00	50% - <80%	Middle
Union County	34	35084	039	0334.00	20% - Low	Upper
Union County	34	35084	039	0335.00	20% - Low	Middle
Union County	34	35084	039	0336.00	20% - Low	Middle
Union County	34	35084	039	0337.00	20% - Low	Middle
Union County	34	35084	039	0338.00	20% - Low	Moderate
Union County	34	35084	039	0339.00	50% - <80%	Moderate
Union County	34	35084	039	0340.00	80% - 100%	Moderate
Union County	34	35084	039	0341.00	80% - 100%	Moderate
Union County	34	35084	039	0342.00	80% - 100%	Moderate
Union County	34	35084	039	0343.00	50% - <80%	Middle
Union County	34	35084	039	0344.00	80% - 100%	Moderate
Union County	34	35084	039	0345.00	50% - <80%	Moderate
Union County	34	35084	039	0346.00	80% - 100%	Moderate
Union County	34	35084	039	0347.00	50% - <80%	Moderate
Union County	34	35084	039	0348.00	20% - Low	Middle
Union County	34	35084	039	0349.00	50% - <80%	Middle
Union County	34	35084	039	0350.00	20% - Low	Middle
Union County	34	35084	039	0351.00	50% - <80%	Moderate
Union County	34	35084	039	0352.00	50% - <80%	Moderate
Union County	34	35084	039	0353.00	50% - <80%	Moderate
Union County	34	35084	039	0354.00	20% - Low	Moderate

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Union County	34	35084	039	0355.00	50% - <80%	Moderate
Union County	34	35084	039	0356.00	20% - Low	Middle
Union County	34	35084	039	0357.00	50% - <80%	Middle
Union County	34	35084	039	0358.00	80% - 100%	Middle
Union County	34	35084	039	0359.00	50% - <80%	Middle
Union County	34	35084	039	0360.00	80% - 100%	Moderate
Union County	34	35084	039	0361.00	10% - <20%	Moderate
Union County	34	35084	039	0362.00	10% - <20%	Upper
Union County	34	35084	039	0363.01	10% - <20%	Middle
Union County	34	35084	039	0363.02	10% - <20%	Upper
Union County	34	35084	039	0364.00	10% - <20%	Upper
Union County	34	35084	039	0365.00	10% - <20%	Upper
Union County	34	35084	039	0366.00	20% - Low	Upper
Union County	34	35084	039	0367.00	10% - <20%	Upper
Union County	34	35084	039	0368.00	10% - <20%	Upper
Union County	34	35084	039	0369.00	10% - <20%	Middle
Union County	34	35084	039	0370.00	10% - <20%	Upper
Union County	34	35084	039	0371.00	<10%	Upper
Union County	34	35084	039	0372.00	20% - Low	Upper
Union County	34	35084	039	0373.00	10% - <20%	Upper
Union County	34	35084	039	0374.00	10% - <20%	Upper
Union County	34	35084	039	0375.00	20% - Low	Middle
Union County	34	35084	039	0376.01	10% - <20%	Upper
Union County	34	35084	039	0376.02	20% - Low	Upper
Union County	34	35084	039	0377.00	20% - Low	Upper
Union County	34	35084	039	0378.00	20% - Low	Upper
Union County	34	35084	039	0379.00	10% - <20%	Upper
Union County	34	35084	039	0380.00	20% - Low	Upper
Union County	34	35084	039	0381.01	10% - <20%	Upper
Union County	34	35084	039	0381.02	20% - Low	Upper
Union County	34	35084	039	0382.01	20% - Low	Upper
Union County	34	35084	039	0382.02	10% - <20%	Upper
Union County	34	35084	039	0383.00	10% - <20%	Upper
Union County	34	35084	039	0384.00	20% - Low	Middle
Union County	34	35084	039	0385.00	20% - Low	Upper
Union County	34	35084	039	0386.01	20% - Low	Upper
Union County	34	35084	039	0386.02	20% - Low	Upper
Union County	34	35084	039	0387.00	20% - Low	Upper
Union County	34	35084	039	0388.00	80% - 100%	Moderate
Union County	34	35084	039	0389.00	80% - 100%	Low
Union County	34	35084	039	0390.00	80% - 100%	Moderate
Union County	34	35084	039	0391.00	50% - <80%	Upper
Union County	34	35084	039	0392.00	80% - 100%	Moderate
Union County	34	35084	039	0393.00	80% - 100%	Low
Union County	34	35084	039	0394.00	80% - 100%	Low
Union County	34	35084	039	0395.00	80% - 100%	Moderate

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Union County	34	35084	039	0396.00	80% - 100%	Middle
Union County	34	35084	039	0397.00	80% - 100%	Middle
Union County	34	35084	039	0398.00	50% - <80%	Low
Union County	34	35084	039	0399.00	80% - 100%	Low
Middlesex County	34	35154	023	0001.00	10% - <20%	Upper
Middlesex County	34	35154	023	0002.00	20% - Low	Moderate
Middlesex County	34	35154	023	0003.00	50% - <80%	Middle
Middlesex County	34	35154	023	0004.01	50% - <80%	Middle
Middlesex County	34	35154	023	0004.03	50% - <80%	Upper
Middlesex County	34	35154	023	0004.04	50% - <80%	Moderate
Middlesex County	34	35154	023	0005.01	80% - 100%	Middle
Middlesex County	34	35154	023	0005.02	80% - 100%	Middle
Middlesex County	34	35154	023	0006.03	50% - <80%	Middle
Middlesex County	34	35154	023	0006.06	50% - <80%	Middle
Middlesex County	34	35154	023	0006.08	50% - <80%	Middle
Middlesex County	34	35154	023	0007.01	50% - <80%	Middle
Middlesex County	34	35154	023	0007.02	50% - <80%	Upper
Middlesex County	34	35154	023	0008.01	50% - <80%	Middle
Middlesex County	34	35154	023	0008.02	20% - Low	Upper
Middlesex County	34	35154	023	0009.01	20% - Low	Middle
Middlesex County	34	35154	023	0009.02	20% - Low	Middle
Middlesex County	34	35154	023	0010.01	20% - Low	Middle
Middlesex County	34	35154	023	0010.02	50% - <80%	Middle
Middlesex County	34	35154	023	0011.00	20% - Low	Middle
Middlesex County	34	35154	023	0012.00	20% - Low	Middle
Middlesex County	34	35154	023	0013.00	20% - Low	Upper
Middlesex County	34	35154	023	0014.09	50% - <80%	Upper
Middlesex County	34	35154	023	0014.10	50% - <80%	Upper
Middlesex County	34	35154	023	0014.11	50% - <80%	Upper
Middlesex County	34	35154	023	0014.12	50% - <80%	Upper
Middlesex County	34	35154	023	0014.13	80% - 100%	Upper
Middlesex County	34	35154	023	0014.14	50% - <80%	Upper
Middlesex County	34	35154	023	0014.15	50% - <80%	Upper
Middlesex County	34	35154	023	0014.16	80% - 100%	Middle
Middlesex County	34	35154	023	0014.17	20% - Low	Upper
Middlesex County	34	35154	023	0015.02	20% - Low	Middle
Middlesex County	34	35154	023	0015.04	80% - 100%	Middle
Middlesex County	34	35154	023	0015.05	80% - 100%	Upper
Middlesex County	34	35154	023	0015.06	80% - 100%	Middle
Middlesex County	34	35154	023	0016.00	50% - <80%	Middle
Middlesex County	34	35154	023	0017.01	20% - Low	Middle
Middlesex County	34	35154	023	0017.02	50% - <80%	Middle
Middlesex County	34	35154	023	0018.03	20% - Low	Middle
Middlesex County	34	35154	023	0018.04	50% - <80%	Moderate
Middlesex County	34	35154	023	0018.05	50% - <80%	Middle
Middlesex County	34	35154	023	0019.01	50% - <80%	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Middlesex County	34	35154	023	0019.02	20% - Low	Middle
Middlesex County	34	35154	023	0019.03	20% - Low	Middle
Middlesex County	34	35154	023	0020.00	20% - Low	Upper
Middlesex County	34	35154	023	0021.01	20% - Low	Upper
Middlesex County	34	35154	023	0021.02	20% - Low	Upper
Middlesex County	34	35154	023	0022.00	20% - Low	Upper
Middlesex County	34	35154	023	0023.01	20% - Low	Middle
Middlesex County	34	35154	023	0023.02	20% - Low	Middle
Middlesex County	34	35154	023	0024.01	20% - Low	Middle
Middlesex County	34	35154	023	0024.02	20% - Low	Middle
Middlesex County	34	35154	023	0025.00	50% - <80%	Middle
Middlesex County	34	35154	023	0026.03	50% - <80%	Middle
Middlesex County	34	35154	023	0026.04	50% - <80%	Middle
Middlesex County	34	35154	023	0026.05	20% - Low	Middle
Middlesex County	34	35154	023	0027.01	50% - <80%	Middle
Middlesex County	34	35154	023	0027.03	50% - <80%	Middle
Middlesex County	34	35154	023	0028.05	20% - Low	Middle
Middlesex County	34	35154	023	0029.01	50% - <80%	Middle
Middlesex County	34	35154	023	0029.02	50% - <80%	Middle
Middlesex County	34	35154	023	0030.01	20% - Low	Middle
Middlesex County	34	35154	023	0030.02	50% - <80%	Middle
Middlesex County	34	35154	023	0031.01	50% - <80%	Middle
Middlesex County	34	35154	023	0031.02	50% - <80%	Middle
Middlesex County	34	35154	023	0032.01	20% - Low	Middle
Middlesex County	34	35154	023	0032.03	20% - Low	Middle
Middlesex County	34	35154	023	0033.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0034.01	20% - Low	Middle
Middlesex County	34	35154	023	0035.00	50% - <80%	Middle
Middlesex County	34	35154	023	0036.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0037.00	50% - <80%	Middle
Middlesex County	34	35154	023	0038.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0040.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0041.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0042.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0043.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0044.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0045.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0046.00	80% - 100%	Low
Middlesex County	34	35154	023	0047.00	80% - 100%	Moderate
Middlesex County	34	35154	023	0048.00	80% - 100%	Low
Middlesex County	34	35154	023	0049.00	80% - 100%	Low
Middlesex County	34	35154	023	0050.00	80% - 100%	Low
Middlesex County	34	35154	023	0051.00	20% - Low	Middle
Middlesex County	34	35154	023	0052.00	50% - <80%	Low
Middlesex County	34	35154	023	0053.00	80% - 100%	Low
Middlesex County	34	35154	023	0055.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Middlesex County	34	35154	023	0056.01	80% - 100%	Low
Middlesex County	34	35154	023	0056.02	80% - 100%	Low
Middlesex County	34	35154	023	0057.00	80% - 100%	Low
Middlesex County	34	35154	023	0058.00	80% - 100%	Low
Middlesex County	34	35154	023	0060.01	50% - <80%	Middle
Middlesex County	34	35154	023	0060.02	50% - <80%	Moderate
Middlesex County	34	35154	023	0061.01	50% - <80%	Middle
Middlesex County	34	35154	023	0061.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0061.04	50% - <80%	Middle
Middlesex County	34	35154	023	0062.03	50% - <80%	Middle
Middlesex County	34	35154	023	0062.04	50% - <80%	Middle
Middlesex County	34	35154	023	0062.05	50% - <80%	Middle
Middlesex County	34	35154	023	0062.06	20% - Low	Upper
Middlesex County	34	35154	023	0062.07	50% - <80%	Moderate
Middlesex County	34	35154	023	0063.00	10% - <20%	Upper
Middlesex County	34	35154	023	0064.03	20% - Low	Middle
Middlesex County	34	35154	023	0065.00	20% - Low	Upper
Middlesex County	34	35154	023	0066.01	20% - Low	Upper
Middlesex County	34	35154	023	0066.04	20% - Low	Middle
Middlesex County	34	35154	023	0066.05	20% - Low	Upper
Middlesex County	34	35154	023	0066.06	20% - Low	Upper
Middlesex County	34	35154	023	0066.07	20% - Low	Upper
Middlesex County	34	35154	023	0066.08	20% - Low	Middle
Middlesex County	34	35154	023	0067.01	20% - Low	Middle
Middlesex County	34	35154	023	0067.03	50% - <80%	Middle
Middlesex County	34	35154	023	0068.00	20% - Low	Moderate
Middlesex County	34	35154	023	0069.00	50% - <80%	Moderate
Middlesex County	34	35154	023	0070.00	20% - Low	Middle
Middlesex County	34	35154	023	0071.01	20% - Low	Middle
Middlesex County	34	35154	023	0071.02	20% - Low	Middle
Middlesex County	34	35154	023	0071.03	50% - <80%	Moderate
Middlesex County	34	35154	023	0072.02	20% - Low	Middle
Middlesex County	34	35154	023	0072.03	20% - Low	Middle
Middlesex County	34	35154	023	0073.01	10% - <20%	Middle
Middlesex County	34	35154	023	0073.03	20% - Low	Middle
Middlesex County	34	35154	023	0073.04	50% - <80%	Middle
Middlesex County	34	35154	023	0074.02	20% - Low	Middle
Middlesex County	34	35154	023	0075.00	20% - Low	Middle
Middlesex County	34	35154	023	0076.00	20% - Low	Middle
Middlesex County	34	35154	023	0077.02	20% - Low	Middle
Middlesex County	34	35154	023	0077.03	20% - Low	Middle
Middlesex County	34	35154	023	0077.04	20% - Low	Middle
Middlesex County	34	35154	023	0078.01	20% - Low	Moderate
Middlesex County	34	35154	023	0078.04	20% - Low	Middle
Middlesex County	34	35154	023	0078.05	10% - <20%	Middle
Middlesex County	34	35154	023	0078.06	10% - <20%	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Middlesex County	34	35154	023	0079.05	20% - Low	Middle
Middlesex County	34	35154	023	0079.06	50% - <80%	Middle
Middlesex County	34	35154	023	0079.07	20% - Low	Middle
Middlesex County	34	35154	023	0079.08	50% - <80%	Moderate
Middlesex County	34	35154	023	0079.09	20% - Low	Upper
Middlesex County	34	35154	023	0079.10	20% - Low	Middle
Middlesex County	34	35154	023	0079.11	20% - Low	Upper
Middlesex County	34	35154	023	0079.12	20% - Low	Middle
Middlesex County	34	35154	023	0080.01	20% - Low	Middle
Middlesex County	34	35154	023	0081.01	10% - <20%	Middle
Middlesex County	34	35154	023	0081.02	10% - <20%	Middle
Middlesex County	34	35154	023	0081.03	20% - Low	Middle
Middlesex County	34	35154	023	0082.02	20% - Low	Upper
Middlesex County	34	35154	023	0082.04	10% - <20%	Moderate
Middlesex County	34	35154	023	0082.05	<10%	Moderate
Middlesex County	34	35154	023	0082.06	20% - Low	Moderate
Middlesex County	34	35154	023	0082.07	<10%	Moderate
Middlesex County	34	35154	023	0082.08	20% - Low	Upper
Middlesex County	34	35154	023	0082.09	10% - <20%	Middle
Middlesex County	34	35154	023	0083.00	20% - Low	Moderate
Middlesex County	34	35154	023	0084.03	50% - <80%	Upper
Middlesex County	34	35154	023	0084.04	20% - Low	Upper
Middlesex County	34	35154	023	0084.05	50% - <80%	Upper
Middlesex County	34	35154	023	0084.06	20% - Low	Upper
Middlesex County	34	35154	023	0085.01	50% - <80%	Middle
Middlesex County	34	35154	023	0085.02	50% - <80%	Upper
Middlesex County	34	35154	023	0085.03	50% - <80%	Upper
Middlesex County	34	35154	023	0085.04	20% - Low	Upper
Middlesex County	34	35154	023	0086.01	50% - <80%	Upper
Middlesex County	34	35154	023	0086.02	50% - <80%	Upper
Middlesex County	34	35154	023	0086.04	50% - <80%	Middle
Middlesex County	34	35154	023	0086.05	50% - <80%	Upper
Middlesex County	34	35154	023	0086.06	50% - <80%	Middle
Middlesex County	34	35154	023	0087.00	20% - Low	Upper
Middlesex County	34	35154	023	0088.00	50% - <80%	Middle
Middlesex County	34	35154	023	0089.00	50% - <80%	Middle
Middlesex County	34	35154	023	0090.00	50% - <80%	Middle
Middlesex County	34	35154	023	0091.00	20% - Low	Middle
Middlesex County	34	35154	023	0092.00	20% - Low	Middle
Middlesex County	34	35154	023	0093.00	50% - <80%	Low
Middlesex County	34	35154	023	0094.00	20% - Low	Middle
Somerset County	34	35154	035	0501.00	20% - Low	Middle
Somerset County	34	35154	035	0502.00	50% - <80%	Moderate
Somerset County	34	35154	035	0503.00	20% - Low	Middle
Somerset County	34	35154	035	0504.00	50% - <80%	Moderate
Somerset County	34	35154	035	0505.00	20% - Low	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Somerset County	34	35154	035	0506.00	20% - Low	Middle
Somerset County	34	35154	035	0507.01	20% - Low	Upper
Somerset County	34	35154	035	0507.03	50% - <80%	Upper
Somerset County	34	35154	035	0507.04	50% - <80%	Upper
Somerset County	34	35154	035	0508.01	10% - <20%	Upper
Somerset County	34	35154	035	0508.02	20% - Low	Upper
Somerset County	34	35154	035	0509.01	10% - <20%	Upper
Somerset County	34	35154	035	0509.02	20% - Low	Upper
Somerset County	34	35154	035	0509.03	20% - Low	Upper
Somerset County	34	35154	035	0510.00	20% - Low	Middle
Somerset County	34	35154	035	0511.00	20% - Low	Moderate
Somerset County	34	35154	035	0512.00	50% - <80%	Moderate
Somerset County	34	35154	035	0513.00	20% - Low	Middle
Somerset County	34	35154	035	0514.00	20% - Low	Middle
Somerset County	34	35154	035	0515.00	20% - Low	Moderate
Somerset County	34	35154	035	0516.00	10% - <20%	Moderate
Somerset County	34	35154	035	0517.00	80% - 100%	Moderate
Somerset County	34	35154	035	0518.00	50% - <80%	Middle
Somerset County	34	35154	035	0519.00	50% - <80%	Middle
Somerset County	34	35154	035	0520.01	50% - <80%	Middle
Somerset County	34	35154	035	0520.02	50% - <80%	Moderate
Somerset County	34	35154	035	0521.00	20% - Low	Upper
Somerset County	34	35154	035	0522.01	20% - Low	Upper
Somerset County	34	35154	035	0522.03	20% - Low	Upper
Somerset County	34	35154	035	0522.04	20% - Low	Upper
Somerset County	34	35154	035	0523.00	20% - Low	Upper
Somerset County	34	35154	035	0524.00	10% - <20%	Upper
Somerset County	34	35154	035	0526.01	20% - Low	Upper
Somerset County	34	35154	035	0526.03	10% - <20%	Middle
Somerset County	34	35154	035	0527.00	10% - <20%	Upper
Somerset County	34	35154	035	0528.00	10% - <20%	Upper
Somerset County	34	35154	035	0529.01	20% - Low	Upper
Somerset County	34	35154	035	0529.03	10% - <20%	Middle
Somerset County	34	35154	035	0529.04	<10%	Upper
Somerset County	34	35154	035	0530.00	50% - <80%	Middle
Somerset County	34	35154	035	0531.02	50% - <80%	Middle
Somerset County	34	35154	035	0531.03	50% - <80%	Upper
Somerset County	34	35154	035	0531.05	50% - <80%	Middle
Somerset County	34	35154	035	0532.00	50% - <80%	Middle
Somerset County	34	35154	035	0533.00	80% - 100%	Moderate
Somerset County	34	35154	035	0534.02	50% - <80%	Upper
Somerset County	34	35154	035	0534.03	50% - <80%	Middle
Somerset County	34	35154	035	0534.04	50% - <80%	Middle
Somerset County	34	35154	035	0535.01	20% - Low	Middle
Somerset County	34	35154	035	0536.02	20% - Low	Upper
Somerset County	34	35154	035	0536.03	10% - <20%	Upper



## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Somerset County	34	35154	035	0536.04	10% - <20%	Upper
Somerset County	34	35154	035	0537.03	20% - Low	Upper
Somerset County	34	35154	035	0537.04	20% - Low	Upper
Somerset County	34	35154	035	0537.05	20% - Low	Middle
Somerset County	34	35154	035	0537.06	20% - Low	Upper
Somerset County	34	35154	035	0537.07	20% - Low	Upper
Somerset County	34	35154	035	0538.01	10% - <20%	Upper
Somerset County	34	35154	035	0538.03	10% - <20%	Upper
Somerset County	34	35154	035	0538.04	20% - Low	Middle
Somerset County	34	35154	035	0538.05	20% - Low	Upper
Somerset County	34	35154	035	0539.01	<10%	Upper
Somerset County	34	35154	035	0539.04	20% - Low	Upper
Somerset County	34	35154	035	0539.05	20% - Low	Upper
Somerset County	34	35154	035	0541.00	20% - Low	Upper
Somerset County	34	35154	035	0542.01	20% - Low	Upper
Somerset County	34	35154	035	0542.02	20% - Low	Upper
Somerset County	34	35154	035	0543.00	20% - Low	Upper
Bergen County	34	35614	003	0010.00	20% - Low	Upper
Bergen County	34	35614	003	0021.00	20% - Low	Upper
Bergen County	34	35614	003	0022.00	20% - Low	Upper
Bergen County	34	35614	003	0023.00	20% - Low	Upper
Bergen County	34	35614	003	0031.00	50% - <80%	Upper
Bergen County	34	35614	003	0032.00	50% - <80%	Middle
Bergen County	34	35614	003	0033.00	50% - <80%	Upper
Bergen County	34	35614	003	0034.01	20% - Low	Upper
Bergen County	34	35614	003	0034.02	50% - <80%	Upper
Bergen County	34	35614	003	0035.00	50% - <80%	Middle
Bergen County	34	35614	003	0040.01	50% - <80%	Middle
Bergen County	34	35614	003	0040.02	50% - <80%	Upper
Bergen County	34	35614	003	0050.00	20% - Low	Middle
Bergen County	34	35614	003	0061.00	20% - Low	Middle
Bergen County	34	35614	003	0062.01	20% - Low	Middle
Bergen County	34	35614	003	0062.02	20% - Low	Upper
Bergen County	34	35614	003	0063.00	50% - <80%	Middle
Bergen County	34	35614	003	0070.01	20% - Low	Upper
Bergen County	34	35614	003	0070.02	20% - Low	Upper
Bergen County	34	35614	003	0080.00	20% - Low	Upper
Bergen County	34	35614	003	0091.00	20% - Low	Upper
Bergen County	34	35614	003	0092.00	20% - Low	Upper
Bergen County	34	35614	003	0101.00	20% - Low	Upper
Bergen County	34	35614	003	0102.00	20% - Low	Upper
Bergen County	34	35614	003	0103.00	20% - Low	Upper
Bergen County	34	35614	003	0111.00	50% - <80%	Middle
Bergen County	34	35614	003	0112.00	50% - <80%	Middle
Bergen County	34	35614	003	0113.00	20% - Low	Upper
Bergen County	34	35614	003	0114.00	20% - Low	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Bergen County	34	35614	003	0120.01	50% - <80%	Upper
Bergen County	34	35614	003	0120.02	20% - Low	Upper
Bergen County	34	35614	003	0130.01	50% - <80%	Upper
Bergen County	34	35614	003	0130.02	20% - Low	Upper
Bergen County	34	35614	003	0140.00	20% - Low	Upper
Bergen County	34	35614	003	0151.00	20% - Low	Upper
Bergen County	34	35614	003	0152.00	50% - <80%	Middle
Bergen County	34	35614	003	0153.00	80% - 100%	Middle
Bergen County	34	35614	003	0154.00	50% - <80%	Middle
Bergen County	34	35614	003	0155.00	20% - Low	Upper
Bergen County	34	35614	003	0160.00	20% - Low	Upper
Bergen County	34	35614	003	0171.00	20% - Low	Upper
Bergen County	34	35614	003	0172.00	20% - Low	Upper
Bergen County	34	35614	003	0173.00	20% - Low	Upper
Bergen County	34	35614	003	0174.00	20% - Low	Upper
Bergen County	34	35614	003	0175.00	20% - Low	Upper
Bergen County	34	35614	003	0181.00	50% - <80%	Moderate
Bergen County	34	35614	003	0182.00	50% - <80%	Middle
Bergen County	34	35614	003	0191.02	20% - Low	Upper
Bergen County	34	35614	003	0191.03	50% - <80%	Upper
Bergen County	34	35614	003	0191.04	50% - <80%	Upper
Bergen County	34	35614	003	0192.02	50% - <80%	Middle
Bergen County	34	35614	003	0192.03	20% - Low	Upper
Bergen County	34	35614	003	0192.04	50% - <80%	Middle
Bergen County	34	35614	003	0193.03	50% - <80%	Middle
Bergen County	34	35614	003	0193.04	50% - <80%	Upper
Bergen County	34	35614	003	0193.05	20% - Low	Upper
Bergen County	34	35614	003	0193.06	20% - Low	Upper
Bergen County	34	35614	003	0201.00	20% - Low	Upper
Bergen County	34	35614	003	0202.00	10% - <20%	Upper
Bergen County	34	35614	003	0211.00	20% - Low	Middle
Bergen County	34	35614	003	0212.00	20% - Low	Middle
Bergen County	34	35614	003	0213.00	20% - Low	Middle
Bergen County	34	35614	003	0214.00	20% - Low	Moderate
Bergen County	34	35614	003	0215.00	50% - <80%	Moderate
Bergen County	34	35614	003	0216.00	50% - <80%	Moderate
Bergen County	34	35614	003	0221.00	10% - <20%	Upper
Bergen County	34	35614	003	0222.00	10% - <20%	Upper
Bergen County	34	35614	003	0231.00	50% - <80%	Moderate
Bergen County	34	35614	003	0232.00	50% - <80%	Middle
Bergen County	34	35614	003	0233.01	50% - <80%	Upper
Bergen County	34	35614	003	0233.02	50% - <80%	Upper
Bergen County	34	35614	003	0234.01	50% - <80%	Middle
Bergen County	34	35614	003	0234.02	50% - <80%	Middle
Bergen County	34	35614	003	0235.01	80% - 100%	Middle
Bergen County	34	35614	003	0235.02	50% - <80%	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Bergen County	34	35614	003	0236.01	50% - <80%	Moderate
Bergen County	34	35614	003	0236.02	80% - 100%	Moderate
Bergen County	34	35614	003	0241.00	20% - Low	Upper
Bergen County	34	35614	003	0242.00	20% - Low	Upper
Bergen County	34	35614	003	0251.00	20% - Low	Upper
Bergen County	34	35614	003	0252.00	10% - <20%	Upper
Bergen County	34	35614	003	0261.00	10% - <20%	Upper
Bergen County	34	35614	003	0262.00	10% - <20%	Upper
Bergen County	34	35614	003	0270.00	10% - <20%	Upper
Bergen County	34	35614	003	0280.01	50% - <80%	Upper
Bergen County	34	35614	003	0280.02	50% - <80%	Upper
Bergen County	34	35614	003	0291.00	50% - <80%	Middle
Bergen County	34	35614	003	0292.00	50% - <80%	Upper
Bergen County	34	35614	003	0301.00	50% - <80%	Moderate
Bergen County	34	35614	003	0302.00	50% - <80%	Middle
Bergen County	34	35614	003	0303.00	50% - <80%	Moderate
Bergen County	34	35614	003	0304.00	50% - <80%	Middle
Bergen County	34	35614	003	0311.00	20% - Low	Upper
Bergen County	34	35614	003	0312.00	20% - Low	Middle
Bergen County	34	35614	003	0313.00	20% - Low	Upper
Bergen County	34	35614	003	0314.00	20% - Low	Upper
Bergen County	34	35614	003	0321.02	10% - <20%	Upper
Bergen County	34	35614	003	0321.03	20% - Low	Upper
Bergen County	34	35614	003	0321.04	20% - Low	Upper
Bergen County	34	35614	003	0322.01	20% - Low	Upper
Bergen County	34	35614	003	0322.02	10% - <20%	Upper
Bergen County	34	35614	003	0331.00	20% - Low	Upper
Bergen County	34	35614	003	0332.00	20% - Low	Upper
Bergen County	34	35614	003	0333.00	50% - <80%	Middle
Bergen County	34	35614	003	0340.00	10% - <20%	Upper
Bergen County	34	35614	003	0351.00	20% - Low	Upper
Bergen County	34	35614	003	0352.00	10% - <20%	Upper
Bergen County	34	35614	003	0361.00	50% - <80%	Middle
Bergen County	34	35614	003	0362.00	20% - Low	Middle
Bergen County	34	35614	003	0371.00	20% - Low	Upper
Bergen County	34	35614	003	0372.01	20% - Low	Upper
Bergen County	34	35614	003	0372.02	50% - <80%	Upper
Bergen County	34	35614	003	0381.00	20% - Low	Upper
Bergen County	34	35614	003	0382.00	20% - Low	Middle
Bergen County	34	35614	003	0383.00	20% - Low	Upper
Bergen County	34	35614	003	0391.00	10% - <20%	Upper
Bergen County	34	35614	003	0392.00	<10%	Upper
Bergen County	34	35614	003	0393.00	10% - <20%	Upper
Bergen County	34	35614	003	0400.01	10% - <20%	Upper
Bergen County	34	35614	003	0400.02	20% - Low	Upper
Bergen County	34	35614	003	0411.00	80% - 100%	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Bergen County	34	35614	003	0412.00	80% - 100%	Upper
Bergen County	34	35614	003	0413.01	50% - <80%	Middle
Bergen County	34	35614	003	0413.02	50% - <80%	Middle
Bergen County	34	35614	003	0421.00	20% - Low	Upper
Bergen County	34	35614	003	0423.01	20% - Low	Upper
Bergen County	34	35614	003	0423.02	20% - Low	Upper
Bergen County	34	35614	003	0424.00	20% - Low	Upper
Bergen County	34	35614	003	0425.00	50% - <80%	Upper
Bergen County	34	35614	003	0430.01	20% - Low	Upper
Bergen County	34	35614	003	0430.02	20% - Low	Upper
Bergen County	34	35614	003	0441.00	10% - <20%	Upper
Bergen County	34	35614	003	0442.01	10% - <20%	Upper
Bergen County	34	35614	003	0442.02	10% - <20%	Upper
Bergen County	34	35614	003	0451.00	50% - <80%	Middle
Bergen County	34	35614	003	0452.00	50% - <80%	Upper
Bergen County	34	35614	003	0461.00	50% - <80%	Middle
Bergen County	34	35614	003	0462.00	50% - <80%	Middle
Bergen County	34	35614	003	0463.00	50% - <80%	Middle
Bergen County	34	35614	003	0471.00	20% - Low	Upper
Bergen County	34	35614	003	0472.00	20% - Low	Upper
Bergen County	34	35614	003	0473.00	10% - <20%	Upper
Bergen County	34	35614	003	0474.00	20% - Low	Upper
Bergen County	34	35614	003	0475.00	20% - Low	Upper
Bergen County	34	35614	003	0481.00	20% - Low	Upper
Bergen County	34	35614	003	0482.00	20% - Low	Upper
Bergen County	34	35614	003	0490.01	10% - <20%	Upper
Bergen County	34	35614	003	0490.02	10% - <20%	Upper
Bergen County	34	35614	003	0500.00	20% - Low	Middle
Bergen County	34	35614	003	0511.00	20% - Low	Upper
Bergen County	34	35614	003	0512.00	20% - Low	Upper
Bergen County	34	35614	003	0513.00	20% - Low	Upper
Bergen County	34	35614	003	0514.00	20% - Low	Upper
Bergen County	34	35614	003	0521.00	20% - Low	Upper
Bergen County	34	35614	003	0522.00	20% - Low	Upper
Bergen County	34	35614	003	0531.00	20% - Low	Upper
Bergen County	34	35614	003	0532.00	20% - Low	Upper
Bergen County	34	35614	003	0541.00	80% - 100%	Upper
Bergen County	34	35614	003	0542.00	50% - <80%	Middle
Bergen County	34	35614	003	0543.00	<10%	Upper
Bergen County	34	35614	003	0544.00	50% - <80%	Upper
Bergen County	34	35614	003	0545.00	20% - Low	Upper
Bergen County	34	35614	003	0546.00	50% - <80%	Upper
Bergen County	34	35614	003	0551.00	20% - Low	Upper
Bergen County	34	35614	003	0552.00	20% - Low	Upper
Bergen County	34	35614	003	0561.00	10% - <20%	Upper
Bergen County	34	35614	003	0562.00	10% - <20%	Upper

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Bergen County	34	35614	003	0571.01	20% - Low	Middle
Bergen County	34	35614	003	0571.02	10% - <20%	Middle
Bergen County	34	35614	003	0572.00	10% - <20%	Middle
Bergen County	34	35614	003	0581.00	<10%	Upper
Bergen County	34	35614	003	0582.00	10% - <20%	Upper
Bergen County	34	35614	003	0591.00	20% - Low	Upper
Bergen County	34	35614	003	0592.00	20% - Low	Upper
Bergen County	34	35614	003	0600.00	20% - Low	Upper
Bergen County	34	35614	003	0611.00	10% - <20%	Upper
Bergen County	34	35614	003	0612.00	<10%	Upper
Bergen County	34	35614	003	0613.00	<10%	Upper
Bergen County	34	35614	003	0614.00	10% - <20%	Upper
Hudson County	34	35614	017	0001.00	50% - <80%	Middle
Hudson County	34	35614	017	0002.00	80% - 100%	Moderate
Hudson County	34	35614	017	0003.00	50% - <80%	Middle
Hudson County	34	35614	017	0004.00	50% - <80%	Middle
Hudson County	34	35614	017	0005.00	80% - 100%	Moderate
Hudson County	34	35614	017	0006.00	50% - <80%	Moderate
Hudson County	34	35614	017	0007.00	50% - <80%	Middle
Hudson County	34	35614	017	0008.00	50% - <80%	Middle
Hudson County	34	35614	017	0009.02	50% - <80%	Middle
Hudson County	34	35614	017	0010.00	50% - <80%	Middle
Hudson County	34	35614	017	0011.00	50% - <80%	Middle
Hudson County	34	35614	017	0012.01	80% - 100%	Middle
Hudson County	34	35614	017	0012.02	80% - 100%	Moderate
Hudson County	34	35614	017	0013.00	50% - <80%	Middle
Hudson County	34	35614	017	0014.00	80% - 100%	Middle
Hudson County	34	35614	017	0017.01	80% - 100%	Moderate
Hudson County	34	35614	017	0018.00	50% - <80%	Moderate
Hudson County	34	35614	017	0019.00	80% - 100%	Middle
Hudson County	34	35614	017	0020.00	50% - <80%	Moderate
Hudson County	34	35614	017	0022.00	20% - Low	Upper
Hudson County	34	35614	017	0023.00	50% - <80%	Upper
Hudson County	34	35614	017	0024.00	20% - Low	Upper
Hudson County	34	35614	017	0027.00	80% - 100%	Moderate
Hudson County	34	35614	017	0028.00	50% - <80%	Middle
Hudson County	34	35614	017	0029.00	50% - <80%	Moderate
Hudson County	34	35614	017	0030.00	80% - 100%	Middle
Hudson County	34	35614	017	0031.00	50% - <80%	Middle
Hudson County	34	35614	017	0035.00	50% - <80%	Upper
Hudson County	34	35614	017	0040.00	80% - 100%	Middle
Hudson County	34	35614	017	0041.01	50% - <80%	Middle
Hudson County	34	35614	017	0041.02	80% - 100%	Moderate
Hudson County	34	35614	017	0042.00	80% - 100%	Moderate
Hudson County	34	35614	017	0043.00	80% - 100%	NA
Hudson County	34	35614	017	0044.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Hudson County	34	35614	017	0045.00	80% - 100%	Moderate
Hudson County	34	35614	017	0046.00	80% - 100%	Moderate
Hudson County	34	35614	017	0047.00	80% - 100%	Middle
Hudson County	34	35614	017	0048.00	80% - 100%	Middle
Hudson County	34	35614	017	0049.00	80% - 100%	Moderate
Hudson County	34	35614	017	0052.00	80% - 100%	Moderate
Hudson County	34	35614	017	0053.00	80% - 100%	Moderate
Hudson County	34	35614	017	0054.00	80% - 100%	Upper
Hudson County	34	35614	017	0055.00	80% - 100%	Moderate
Hudson County	34	35614	017	0056.00	80% - 100%	Moderate
Hudson County	34	35614	017	0058.01	80% - 100%	Moderate
Hudson County	34	35614	017	0058.02	20% - Low	Upper
Hudson County	34	35614	017	0059.00	80% - 100%	Middle
Hudson County	34	35614	017	0060.00	80% - 100%	Moderate
Hudson County	34	35614	017	0061.00	50% - <80%	Moderate
Hudson County	34	35614	017	0062.00	80% - 100%	Moderate
Hudson County	34	35614	017	0063.00	80% - 100%	Moderate
Hudson County	34	35614	017	0064.00	50% - <80%	Upper
Hudson County	34	35614	017	0065.00	50% - <80%	Middle
Hudson County	34	35614	017	0066.00	80% - 100%	Upper
Hudson County	34	35614	017	0067.00	80% - 100%	Low
Hudson County	34	35614	017	0068.00	80% - 100%	Moderate
Hudson County	34	35614	017	0069.00	80% - 100%	NA
Hudson County	34	35614	017	0070.00	50% - <80%	Upper
Hudson County	34	35614	017	0071.00	50% - <80%	Middle
Hudson County	34	35614	017	0072.00	50% - <80%	Upper
Hudson County	34	35614	017	0073.00	50% - <80%	Upper
Hudson County	34	35614	017	0074.00	20% - Low	Upper
Hudson County	34	35614	017	0075.00	50% - <80%	Upper
Hudson County	34	35614	017	0076.00	50% - <80%	Upper
Hudson County	34	35614	017	0077.00	80% - 100%	Upper
Hudson County	34	35614	017	0078.00	50% - <80%	Middle
Hudson County	34	35614	017	0101.00	50% - <80%	Moderate
Hudson County	34	35614	017	0102.00	20% - Low	Middle
Hudson County	34	35614	017	0103.00	50% - <80%	Middle
Hudson County	34	35614	017	0104.00	20% - Low	Middle
Hudson County	34	35614	017	0105.00	20% - Low	Middle
Hudson County	34	35614	017	0106.00	20% - Low	Middle
Hudson County	34	35614	017	0107.00	20% - Low	Moderate
Hudson County	34	35614	017	0108.00	20% - Low	Middle
Hudson County	34	35614	017	0109.00	20% - Low	Moderate
Hudson County	34	35614	017	0110.00	50% - <80%	Moderate
Hudson County	34	35614	017	0111.00	20% - Low	Moderate
Hudson County	34	35614	017	0112.00	20% - Low	Middle
Hudson County	34	35614	017	0113.00	50% - <80%	Middle
Hudson County	34	35614	017	0114.00	20% - Low	Upper

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Hudson County	34	35614	017	0115.00	20% - Low	Upper
Hudson County	34	35614	017	0116.00	20% - Low	Middle
Hudson County	34	35614	017	0123.00	50% - <80%	Middle
Hudson County	34	35614	017	0124.00	20% - Low	Upper
Hudson County	34	35614	017	0125.00	50% - <80%	Upper
Hudson County	34	35614	017	0126.00	20% - Low	Middle
Hudson County	34	35614	017	0127.00	50% - <80%	Middle
Hudson County	34	35614	017	0128.00	50% - <80%	Middle
Hudson County	34	35614	017	0129.00	50% - <80%	Middle
Hudson County	34	35614	017	0130.00	50% - <80%	Middle
Hudson County	34	35614	017	0131.00	50% - <80%	Middle
Hudson County	34	35614	017	0132.00	50% - <80%	Middle
Hudson County	34	35614	017	0133.00	50% - <80%	Middle
Hudson County	34	35614	017	0134.00	50% - <80%	Moderate
Hudson County	34	35614	017	0135.00	50% - <80%	Moderate
Hudson County	34	35614	017	0136.00	50% - <80%	Moderate
Hudson County	34	35614	017	0137.00	50% - <80%	Middle
Hudson County	34	35614	017	0138.00	50% - <80%	Middle
Hudson County	34	35614	017	0139.00	50% - <80%	Middle
Hudson County	34	35614	017	0140.00	80% - 100%	Middle
Hudson County	34	35614	017	0141.01	50% - <80%	Upper
Hudson County	34	35614	017	0141.02	50% - <80%	Middle
Hudson County	34	35614	017	0142.00	80% - 100%	Moderate
Hudson County	34	35614	017	0143.00	80% - 100%	Middle
Hudson County	34	35614	017	0144.00	80% - 100%	Middle
Hudson County	34	35614	017	0145.01	80% - 100%	Middle
Hudson County	34	35614	017	0145.02	50% - <80%	Low
Hudson County	34	35614	017	0146.00	80% - 100%	Middle
Hudson County	34	35614	017	0147.00	80% - 100%	Moderate
Hudson County	34	35614	017	0148.00	80% - 100%	Moderate
Hudson County	34	35614	017	0149.00	80% - 100%	Middle
Hudson County	34	35614	017	0150.01	50% - <80%	Upper
Hudson County	34	35614	017	0150.02	80% - 100%	Moderate
Hudson County	34	35614	017	0151.00	80% - 100%	Middle
Hudson County	34	35614	017	0152.01	50% - <80%	Upper
Hudson County	34	35614	017	0152.02	80% - 100%	Moderate
Hudson County	34	35614	017	0153.00	80% - 100%	Moderate
Hudson County	34	35614	017	0155.00	80% - 100%	Moderate
Hudson County	34	35614	017	0156.00	80% - 100%	Moderate
Hudson County	34	35614	017	0157.00	80% - 100%	Moderate
Hudson County	34	35614	017	0158.01	20% - Low	Upper
Hudson County	34	35614	017	0158.02	80% - 100%	Moderate
Hudson County	34	35614	017	0159.00	80% - 100%	Moderate
Hudson County	34	35614	017	0160.00	80% - 100%	Moderate
Hudson County	34	35614	017	0161.00	80% - 100%	Moderate
Hudson County	34	35614	017	0162.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Hudson County	34	35614	017	0163.00	80% - 100%	Moderate
Hudson County	34	35614	017	0164.00	80% - 100%	Low
Hudson County	34	35614	017	0165.00	80% - 100%	Moderate
Hudson County	34	35614	017	0166.00	80% - 100%	Moderate
Hudson County	34	35614	017	0167.00	80% - 100%	Middle
Hudson County	34	35614	017	0168.00	80% - 100%	Moderate
Hudson County	34	35614	017	0169.00	80% - 100%	Low
Hudson County	34	35614	017	0170.00	80% - 100%	Moderate
Hudson County	34	35614	017	0171.00	80% - 100%	Moderate
Hudson County	34	35614	017	0172.00	80% - 100%	Moderate
Hudson County	34	35614	017	0173.00	50% - <80%	Moderate
Hudson County	34	35614	017	0174.00	80% - 100%	Low
Hudson County	34	35614	017	0175.00	80% - 100%	Moderate
Hudson County	34	35614	017	0176.00	80% - 100%	Moderate
Hudson County	34	35614	017	0177.00	80% - 100%	Moderate
Hudson County	34	35614	017	0178.00	80% - 100%	Moderate
Hudson County	34	35614	017	0179.00	20% - Low	Upper
Hudson County	34	35614	017	0180.00	50% - <80%	Middle
Hudson County	34	35614	017	0181.00	50% - <80%	Upper
Hudson County	34	35614	017	0182.00	20% - Low	Upper
Hudson County	34	35614	017	0183.01	20% - Low	Upper
Hudson County	34	35614	017	0183.02	20% - Low	Upper
Hudson County	34	35614	017	0184.00	20% - Low	Upper
Hudson County	34	35614	017	0185.00	10% - <20%	Upper
Hudson County	34	35614	017	0186.00	20% - Low	Upper
Hudson County	34	35614	017	0187.01	20% - Low	Upper
Hudson County	34	35614	017	0187.02	20% - Low	Upper
Hudson County	34	35614	017	0188.00	10% - <20%	Upper
Hudson County	34	35614	017	0189.00	20% - Low	Upper
Hudson County	34	35614	017	0190.00	50% - <80%	Moderate
Hudson County	34	35614	017	0191.00	20% - Low	Upper
Hudson County	34	35614	017	0192.00	20% - Low	Upper
Hudson County	34	35614	017	0193.00	20% - Low	Upper
Hudson County	34	35614	017	0194.00	20% - Low	Upper
Hudson County	34	35614	017	0198.00	20% - Low	Upper
Hudson County	34	35614	017	0199.00	50% - <80%	Upper
Hudson County	34	35614	017	0200.00	50% - <80%	Upper
Hudson County	34	35614	017	0201.00	50% - <80%	Upper
Hudson County	34	35614	017	0324.00	80% - 100%	Moderate
Hudson County	34	35614	017	9801.00	NA	NA
Passaic County	34	35614	031	1165.00	10% - <20%	Upper
Passaic County	34	35614	031	1242.00	20% - Low	Upper
Passaic County	34	35614	031	1243.11	20% - Low	Upper
Passaic County	34	35614	031	1243.12	20% - Low	Upper
Passaic County	34	35614	031	1243.21	20% - Low	Upper
Passaic County	34	35614	031	1243.22	20% - Low	Upper



## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Passaic County	34	35614	031	1243.23	50% - <80%	Upper
Passaic County	34	35614	031	1244.01	20% - Low	Upper
Passaic County	34	35614	031	1244.02	20% - Low	Upper
Passaic County	34	35614	031	1245.00	50% - <80%	Upper
Passaic County	34	35614	031	1246.01	50% - <80%	Middle
Passaic County	34	35614	031	1246.02	50% - <80%	Middle
Passaic County	34	35614	031	1247.00	50% - <80%	Upper
Passaic County	34	35614	031	1248.00	50% - <80%	Middle
Passaic County	34	35614	031	1249.00	50% - <80%	Middle
Passaic County	34	35614	031	1250.00	50% - <80%	Moderate
Passaic County	34	35614	031	1251.00	80% - 100%	Moderate
Passaic County	34	35614	031	1337.01	50% - <80%	Middle
Passaic County	34	35614	031	1337.02	20% - Low	Middle
Passaic County	34	35614	031	1432.00	10% - <20%	Upper
Passaic County	34	35614	031	1433.00	20% - Low	Upper
Passaic County	34	35614	031	1434.00	20% - Low	Upper
Passaic County	34	35614	031	1540.01	20% - Low	Upper
Passaic County	34	35614	031	1540.02	20% - Low	Upper
Passaic County	34	35614	031	1635.00	10% - <20%	Upper
Passaic County	34	35614	031	1752.00	80% - 100%	Low
Passaic County	34	35614	031	1753.01	80% - 100%	Low
Passaic County	34	35614	031	1753.02	80% - 100%	Low
Passaic County	34	35614	031	1754.01	80% - 100%	Low
Passaic County	34	35614	031	1754.02	80% - 100%	Low
Passaic County	34	35614	031	1755.00	80% - 100%	Low
Passaic County	34	35614	031	1756.01	<10%	Upper
Passaic County	34	35614	031	1756.02	80% - 100%	Moderate
Passaic County	34	35614	031	1757.01	50% - <80%	Middle
Passaic County	34	35614	031	1757.03	50% - <80%	Middle
Passaic County	34	35614	031	1757.04	20% - Low	Upper
Passaic County	34	35614	031	1758.01	80% - 100%	Moderate
Passaic County	34	35614	031	1758.02	80% - 100%	Low
Passaic County	34	35614	031	1759.00	80% - 100%	Low
Passaic County	34	35614	031	1801.00	80% - 100%	Upper
Passaic County	34	35614	031	1802.01	80% - 100%	Moderate
Passaic County	34	35614	031	1802.02	80% - 100%	Low
Passaic County	34	35614	031	1803.00	80% - 100%	Moderate
Passaic County	34	35614	031	1806.00	80% - 100%	Low
Passaic County	34	35614	031	1807.00	80% - 100%	Low
Passaic County	34	35614	031	1808.00	80% - 100%	Low
Passaic County	34	35614	031	1809.00	80% - 100%	Low
Passaic County	34	35614	031	1810.00	80% - 100%	Moderate
Passaic County	34	35614	031	1811.00	80% - 100%	Moderate
Passaic County	34	35614	031	1812.00	80% - 100%	Low
Passaic County	34	35614	031	1813.00	80% - 100%	Moderate
Passaic County	34	35614	031	1814.00	80% - 100%	Low

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Passaic County	34	35614	031	1815.00	80% - 100%	Low
Passaic County	34	35614	031	1817.02	80% - 100%	Low
Passaic County	34	35614	031	1818.00	80% - 100%	Low
Passaic County	34	35614	031	1819.00	50% - <80%	Moderate
Passaic County	34	35614	031	1820.00	80% - 100%	Moderate
Passaic County	34	35614	031	1821.00	80% - 100%	Low
Passaic County	34	35614	031	1822.00	80% - 100%	Low
Passaic County	34	35614	031	1823.01	80% - 100%	Low
Passaic County	34	35614	031	1823.02	80% - 100%	Low
Passaic County	34	35614	031	1824.00	80% - 100%	Moderate
Passaic County	34	35614	031	1825.00	80% - 100%	Moderate
Passaic County	34	35614	031	1826.00	80% - 100%	Middle
Passaic County	34	35614	031	1827.00	80% - 100%	Moderate
Passaic County	34	35614	031	1828.00	80% - 100%	Low
Passaic County	34	35614	031	1829.00	80% - 100%	Low
Passaic County	34	35614	031	1830.00	50% - <80%	Moderate
Passaic County	34	35614	031	1831.01	50% - <80%	Middle
Passaic County	34	35614	031	1831.02	80% - 100%	Moderate
Passaic County	34	35614	031	1832.00	80% - 100%	Low
Passaic County	34	35614	031	1964.01	10% - <20%	Upper
Passaic County	34	35614	031	1964.02	20% - Low	Upper
Passaic County	34	35614	031	2036.00	50% - <80%	Middle
Passaic County	34	35614	031	2167.01	<10%	Upper
Passaic County	34	35614	031	2167.02	10% - <20%	Upper
Passaic County	34	35614	031	2238.01	20% - Low	Middle
Passaic County	34	35614	031	2238.02	20% - Low	Upper
Passaic County	34	35614	031	2239.00	20% - Low	NA
Passaic County	34	35614	031	2366.01	20% - Low	Upper
Passaic County	34	35614	031	2366.02	20% - Low	Upper
Passaic County	34	35614	031	2460.01	20% - Low	Upper
Passaic County	34	35614	031	2460.02	10% - <20%	Upper
Passaic County	34	35614	031	2460.03	20% - Low	Upper
Passaic County	34	35614	031	2461.01	20% - Low	Upper
Passaic County	34	35614	031	2461.02	20% - Low	Middle
Passaic County	34	35614	031	2461.03	20% - Low	Upper
Passaic County	34	35614	031	2461.04	10% - <20%	Upper
Passaic County	34	35614	031	2462.01	10% - <20%	Upper
Passaic County	34	35614	031	2462.02	10% - <20%	Upper
Passaic County	34	35614	031	2462.03	10% - <20%	Upper
Passaic County	34	35614	031	2463.00	20% - Low	Middle
Passaic County	34	35614	031	2568.01	10% - <20%	Upper
Passaic County	34	35614	031	2568.02	10% - <20%	Upper
Passaic County	34	35614	031	2568.03	10% - <20%	Upper
Passaic County	34	35614	031	2568.04	10% - <20%	Upper
Passaic County	34	35614	031	2568.05	10% - <20%	Upper
Passaic County	34	35614	031	2641.01	20% - Low	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Passaic County	34	35614	031	2641.02	20% - Low	Upper
Passaic County	34	35614	031	2642.00	80% - 100%	Low
Mercer County	34	45940	021	0001.00	80% - 100%	Low
Mercer County	34	45940	021	0002.00	50% - <80%	Low
Mercer County	34	45940	021	0003.00	50% - <80%	Low
Mercer County	34	45940	021	0004.00	80% - 100%	Low
Mercer County	34	45940	021	0005.00	80% - 100%	Low
Mercer County	34	45940	021	0006.00	80% - 100%	Moderate
Mercer County	34	45940	021	0007.00	80% - 100%	Low
Mercer County	34	45940	021	0008.00	80% - 100%	Low
Mercer County	34	45940	021	0009.00	80% - 100%	Moderate
Mercer County	34	45940	021	0010.00	80% - 100%	Low
Mercer County	34	45940	021	0011.01	80% - 100%	Low
Mercer County	34	45940	021	0011.02	80% - 100%	Low
Mercer County	34	45940	021	0012.00	80% - 100%	Moderate
Mercer County	34	45940	021	0013.00	50% - <80%	Moderate
Mercer County	34	45940	021	0014.01	80% - 100%	Low
Mercer County	34	45940	021	0014.02	80% - 100%	Low
Mercer County	34	45940	021	0015.00	80% - 100%	Low
Mercer County	34	45940	021	0016.00	80% - 100%	Low
Mercer County	34	45940	021	0017.00	80% - 100%	Low
Mercer County	34	45940	021	0018.00	50% - <80%	Moderate
Mercer County	34	45940	021	0019.00	80% - 100%	Low
Mercer County	34	45940	021	0020.00	80% - 100%	Low
Mercer County	34	45940	021	0021.00	80% - 100%	Low
Mercer County	34	45940	021	0022.00	80% - 100%	Moderate
Mercer County	34	45940	021	0024.00	80% - 100%	NA
Mercer County	34	45940	021	0025.00	20% - Low	Moderate
Mercer County	34	45940	021	0026.01	50% - <80%	Moderate
Mercer County	34	45940	021	0026.02	20% - Low	Moderate
Mercer County	34	45940	021	0027.01	20% - Low	Moderate
Mercer County	34	45940	021	0027.02	20% - Low	Moderate
Mercer County	34	45940	021	0028.00	50% - <80%	Moderate
Mercer County	34	45940	021	0029.02	50% - <80%	Moderate
Mercer County	34	45940	021	0029.03	20% - Low	Middle
Mercer County	34	45940	021	0029.04	10% - <20%	Middle
Mercer County	34	45940	021	0030.01	<10%	Middle
Mercer County	34	45940	021	0030.02	10% - <20%	Upper
Mercer County	34	45940	021	0030.03	<10%	Middle
Mercer County	34	45940	021	0030.04	10% - <20%	Middle
Mercer County	34	45940	021	0030.06	20% - Low	Upper
Mercer County	34	45940	021	0030.07	<10%	Middle
Mercer County	34	45940	021	0030.08	20% - Low	Middle
Mercer County	34	45940	021	0030.09	20% - Low	Middle
Mercer County	34	45940	021	0031.00	20% - Low	Middle
Mercer County	34	45940	021	0032.01	20% - Low	Middle

## 2022 Census Tract Listing

County	State	MSA	County	Census Tract	Minority Tract	Tract Income Catg
Mercer County	34	45940	021	0032.02	20% - Low	Middle
Mercer County	34	45940	021	0033.01	10% - <20%	Upper
Mercer County	34	45940	021	0033.02	50% - <80%	Upper
Mercer County	34	45940	021	0034.00	50% - <80%	Moderate
Mercer County	34	45940	021	0035.00	50% - <80%	Middle
Mercer County	34	45940	021	0036.01	50% - <80%	Middle
Mercer County	34	45940	021	0036.02	20% - Low	Middle
Mercer County	34	45940	021	0037.03	20% - Low	Upper
Mercer County	34	45940	021	0037.04	10% - <20%	Upper
Mercer County	34	45940	021	0037.05	20% - Low	Middle
Mercer County	34	45940	021	0037.06	20% - Low	Upper
Mercer County	34	45940	021	0038.00	10% - <20%	Upper
Mercer County	34	45940	021	0039.02	<10%	Upper
Mercer County	34	45940	021	0039.03	<10%	Upper
Mercer County	34	45940	021	0039.04	20% - Low	Upper
Mercer County	34	45940	021	0039.05	10% - <20%	Upper
Mercer County	34	45940	021	0040.00	20% - Low	Middle
Mercer County	34	45940	021	0042.01	20% - Low	Upper
Mercer County	34	45940	021	0042.03	20% - Low	Upper
Mercer County	34	45940	021	0042.04	20% - Low	Upper
Mercer County	34	45940	021	0043.01	50% - <80%	Upper
Mercer County	34	45940	021	0043.04	50% - <80%	Upper
Mercer County	34	45940	021	0043.06	50% - <80%	Upper
Mercer County	34	45940	021	0043.07	20% - Low	Upper
Mercer County	34	45940	021	0043.09	10% - <20%	Upper
Mercer County	34	45940	021	0043.10	20% - Low	Upper
Mercer County	34	45940	021	0044.03	20% - Low	Middle
Mercer County	34	45940	021	0044.04	50% - <80%	Middle
Mercer County	34	45940	021	0044.05	50% - <80%	Upper
Mercer County	34	45940	021	0044.06	50% - <80%	Moderate
Mercer County	34	45940	021	0044.07	20% - Low	Middle
Mercer County	34	45940	021	0045.01	20% - Low	Upper
Mercer County	34	45940	021	0045.02	10% - <20%	Upper

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Seven**

**2023**

Written Notice regarding availability of CRA Disclosure Statement

## CRA Disclosure Statement

The CRA Disclosure Statement pertaining to Spencer Savings Bank may be obtained on the Federal Financial Institutions Examination Council (FFIEC) website at:

<https://www.ffiec.gov>.

**Spencer Savings Bank, SLA**  
**CRA Public File**

**Section Seven**

**2023**

**CRA Disclosure Statements**

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>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%	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%	1	20	0	0	0	0	1	20	0	0
Median Family Income 60-70%	1	75	0	0	0	0	1	75	0	0
Median Family Income 70-80%	2	200	0	0	1	420	2	520	0	0
Median Family Income 80-90%	4	185	0	0	2	1,300	3	110	0	0
Median Family Income 90-100%	0	0	0	0	1	775	1	775	0	0
Median Family Income 100-110%	1	75	0	0	2	1,175	1	75	0	0
Median Family Income 110-120%	2	90	0	0	1	295	3	385	0	0
Median Family Income >= 120%	13	694	1	144	3	1,719	14	1,182	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	24	1,339	1	144	10	5,684	26	3,142	0	0
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</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	1	756	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	756	0	0	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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	1	700	1	700	0	0
Median Family Income 70-80%	1	75	0	0	0	0	1	75	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	1	15	0	0	0	0	1	15	0	0
Median Family Income 100-110%	2	81	0	0	0	0	2	81	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	260	0	0	4	2,150	3	1,040	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	9	481	0	0	5	2,850	9	1,961	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	2	200	0	0	0	0	0	0	0	0
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA 35084</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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0005</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	1	350	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	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	0	0	1	350	0	0	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0006</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	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	1	650	1	650	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	55	0	0	1	650	2	705	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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%	1	50	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	1	320	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	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	50	0	0	1	320	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</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%	1	45	0	0	0	0	1	45	0	0
Median Family Income 40-50%	1	75	0	0	0	0	1	75	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	1	25	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%	1	100	0	0	1	532	1	100	0	0
Median Family Income 100-110%	2	130	0	0	0	0	2	130	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	558	1	250	3	2,100	6	1,133	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	15	933	1	250	4	2,632	12	1,508	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0008</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	35	0	0	1	550	0	0	0	0
Upper Income	2	80	0	0	0	0	2	80	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	115	0	0	1	550	2	80	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</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	1	600	1	600	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	600	1	600	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>inside AA 0009</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%	1	75	1	105	0	0	2	180	0	0
Median Family Income 50-60%	1	75	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	34	0	0	0	0	1	34	0	0
Median Family Income 70-80%	0	0	1	250	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%	1	75	1	150	0	0	1	75	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	140	0	0	2	1,392	4	1,532	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	6	399	3	505	2	1,392	8	1,821	0	0
TOTAL INSIDE AA IN STATE	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA IN STATE	2	75	0	0	3	1,676	2	625	0	0
STATE TOTAL	62	3,597	5	899	27	15,784	61	9,842	0	0

2021 Institution Disclosure Statement - Table 1-1

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>QUEENS COUNTY (081), 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%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	450	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
<b>ROCKLAND COUNTY (087), 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	75	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	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</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%	1	93	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	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	93	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	168	0	0	1	450	0	0	0	0
STATE TOTAL	2	168	0	0	1	450	0	0	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</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	1	900	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	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	0	0	1	900	0	0	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	900	0	0	0	0
STATE TOTAL	0	0	0	0	1	900	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

State: TEXAS (48)

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>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	0	0	1	7	0	0
STATE TOTAL	1	7	0	0	0	0	1	7	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA	5	250	0	0	5	3,026	3	632	0	0
TOTAL INSIDE & OUTSIDE	65	3,772	5	899	29	17,134	62	9,849	0	0

**2021 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: SPENCER SAVINGS BANK, SLA**

PAGE: 1 OF 1

Respondent ID: 0000030076

Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	35	7,167	26	3,142	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	14	3,331	9	1,961	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	200	0	0	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	1	350	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	2	705	2	705	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	20	3,815	12	1,508	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	4	665	2	80	0	0
NJ - UNION COUNTY (039) - MSA 35084	11	2,296	8	1,821	0	0

**2021 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: SPENCER SAVINGS BANK, SLA**

PAGE: 1 OF 1

**Respondent ID: 0000030076**  
**Agency: FDIC - 3**

**Memo Item: Loans by Affiliates**

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>Community Development Loans</b>				
Originated	114	314,974	0	0
Purchased	0	0	0	0
Total	114	314,974	0	0
<b>Consortium/Third Party Loans (optional)</b>				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00

Median Family Income 60-70%

0215.00 0236.01\* 0236.02\* 0301.00\*

Median Family Income 70-80%

0181.00 0214.00 0231.00\* 0303.00

Median Family Income 80-90%

0035.00\* 0211.00\* 0212.00 0213.00\* 0234.02 0235.01\* 0235.02\* 0302.00 0572.00\*

Median Family Income 90-100%

0063.00 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01\*

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00\* 0333.00\* 0382.00\* 0461.00\* 0463.00\* 0571.02

Median Family Income 110-120%

0032.00\* 0040.01\* 0061.00\* 0111.00 0112.00 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00\*

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00\*

Median Family Income >= 120%

0010.00\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02\* 0062.02\* 0070.01\*

0070.02\* 0080.00\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00 0120.01 0120.02 0130.01\*

0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*

0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\* 0221.00\* 0222.00\* 0233.01\*

0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00 0270.00\* 0280.01\* 0280.02\* 0292.00\*

0311.00 0313.00 0314.00 0321.02 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00

0351.00\* 0352.00 0371.00\* 0372.01\* 0372.02\* 0381.00\* 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*

0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*

0442.02\* 0452.00\* 0471.00 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*

0511.00\* 0512.00\* 0513.00 0514.00\* 0521.00\* 0522.00 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

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

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

0545.00 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00\*  
 0611.00\* 0612.00\* 0613.00\* 0614.00\*

**ASSESSMENT AREA - 0002**

**ESSEX COUNTY (013), NJ**

**MSA: 35084**

**Median Family Income 10-20%**

0014.00\* 0062.00\*

**Median Family Income 20-30%**

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*  
 0228.00\*

**Median Family Income 30-40%**

0003.00\* 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*  
 0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02\* 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00\* 0097.00\*  
 0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*  
 0232.00\*

**Median Family Income 40-50%**

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*  
 0051.00\* 0053.00\* 0057.00\* 0068.00\* 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*  
 0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*  
 0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00\* 0229.00\*

**Median Family Income 50-60%**

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*  
 0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*  
 0127.00\* 0181.00\*

**Median Family Income 60-70%**

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*  
 0177.00 0178.00\*

**Median Family Income 70-80%**

0021.00\* 0102.00\* 0147.00 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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Median Family Income 80-90%

0064.00\* 0100.00\* 0141.00\* 0143.00\* 0144.00\* 0151.00 0155.00\* 0156.00\* 0159.00\* 0168.00\*

Median Family Income 90-100%

0137.00 0146.00\* 0152.00\* 0154.00\* 0172.00\*

Median Family Income 100-110%

0139.00 0142.00\* 0158.00\* 0217.02\*

Median Family Income 110-120%

0135.00\* 0138.00\* 0140.00\* 0150.00\* 0175.00\*

Median Family Income >= 120%

0134.00 0136.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00\* 0166.00\*  
0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\*  
0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\* 0204.00\* 0205.00\*  
0206.00\* 0207.00\* 0208.00\* 0209.01\* 0209.02 0210.00\* 0211.00 0212.00\* 0213.00\* 0214.00\* 0216.01  
0216.02\* 0217.01\* 0218.01\* 0218.02\* 0218.03\*

Median Family Income Not Known

9801.00\* 9802.00\*

ASSESSMENT AREA - 0003

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0145.02\*

Median Family Income 40-50%

0044.00\* 0067.00\* 0162.00\* 0164.00\* 0169.00\* 0174.00\*

Median Family Income 50-60%

0041.02\* 0045.00\* 0052.00\* 0053.00\* 0055.00\* 0058.01\* 0060.00\* 0062.00\* 0156.00\* 0159.00\* 0160.00\*  
0166.00\* 0168.00\* 0170.00\* 0175.00\* 0177.00\* 0324.00\*

Median Family Income 60-70%

0012.02\* 0017.01\* 0027.00\* 0029.00\* 0046.00\* 0068.00\* 0107.00\* 0109.00\* 0110.00\* 0111.00\* 0135.00\*  
0136.00\* 0147.00\* 0148.00\* 0152.02\* 0153.00\* 0157.00\* 0161.00\* 0163.00\* 0165.00\* 0171.00\* 0172.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0173.00*	0176.00*	0178.00*	0190.00*
<b>Median Family Income 70-80%</b>			
0002.00*	0005.00*	0006.00*	0018.00*
0020.00*	0042.00*	0049.00*	0056.00*
0061.00*	0063.00*	0101.00*	
0134.00*	0142.00*	0150.02*	0155.00*
0158.02*			
<b>Median Family Income 80-90%</b>			
0003.00*	0013.00*	0030.00*	0031.00*
0041.01*	0048.00*	0065.00*	0102.00*
0103.00*	0106.00*	0126.00*	
0129.00*	0130.00*	0131.00*	0132.00*
0133.00*	0140.00*	0141.02*	0145.01*
0149.00*	0151.00*		
<b>Median Family Income 90-100%</b>			
0004.00*	0007.00*	0008.00*	0009.02*
0010.00*	0014.00*	0019.00*	0028.00*
0071.00*	0113.00*	0116.00*	
0128.00*	0137.00*	0143.00*	0167.00*
<b>Median Family Income 100-110%</b>			
0001.00*	0012.01*	0047.00*	0105.00*
0127.00*	0139.00*	0144.00*	0146.00*
0180.00*			
<b>Median Family Income 110-120%</b>			
0011.00	0040.00*	0059.00*	0078.00*
0104.00*	0108.00*	0112.00*	0123.00*
0138.00*			
<b>Median Family Income &gt;= 120%</b>			
0022.00*	0023.00*	0024.00*	0035.00*
0054.00*	0058.02*	0064.00*	0066.00*
0070.00*	0072.00*	0073.00*	
0074.00*	0075.00*	0076.00*	0077.00*
0114.00*	0115.00*	0124.00*	0125.00*
0141.01*	0150.01*	0152.01*	
0158.01*	0179.00*	0181.00*	0182.00*
0183.01*	0183.02*	0184.00*	0185.00*
0186.00*	0187.01*	0187.02*	
0188.00*	0189.00*	0191.00*	0192.00
0193.00*	0194.00*	0198.00*	0199.00*
0200.00*	0201.00*		
<b>Median Family Income Not Known</b>			
0043.00*	0069.00*	9801.00*	

ASSESSMENT AREA - 0004

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0001.00*	0002.00*	0003.00*	0004.00*	0005.00*	0007.00*	0008.00*	0010.00*	0011.01*	0011.02*	0014.01*
0014.02*	0015.00*	0016.00*	0017.00*	0019.00*	0020.00*	0021.00*				

Moderate Income

0006.00*	0009.00*	0012.00*	0013.00*	0018.00*	0022.00*	0025.00*	0026.01*	0026.02*	0027.01*	0027.02*
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**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

0028.00\* 0029.02\* 0034.00\* 0044.06\*

**Middle Income**

0029.03\* 0029.04\* 0030.01\* 0030.03\* 0030.04\* 0030.07\* 0030.08\* 0030.09\* 0031.00\* 0032.01\* 0032.02\*

0035.00\* 0036.01\* 0036.02\* 0037.05\* 0040.00\* 0044.03\* 0044.04\* 0044.07\*

**Upper Income**

0030.02\* 0030.06\* 0033.01\* 0033.02\* 0037.03\* 0037.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\*

0039.05\* 0042.01\* 0042.03\* 0042.04\* 0043.01\* 0043.04\* 0043.06\* 0043.07\* 0043.09\* 0043.10\* 0044.05\*

0045.01\* 0045.02\*

**Income Not Known**

0024.00\*

**ASSESSMENT AREA - 0005**

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

0056.01\* 0058.00\*

**Median Family Income 30-40%**

0046.00\* 0048.00\* 0049.00\* 0052.00\* 0053.00\* 0055.00\* 0056.02\* 0057.00\*

**Median Family Income 40-50%**

0050.00\* 0093.00\*

**Median Family Income 50-60%**

0045.00\* 0060.02\* 0069.00\* 0071.03\* 0082.06\*

**Median Family Income 60-70%**

0033.00\* 0036.00\* 0040.00\* 0042.00\* 0043.00\* 0044.00\* 0047.00\* 0082.05\*

**Median Family Income 70-80%**

0002.00\* 0004.04\* 0018.04\* 0038.00\* 0041.00\* 0061.03\* 0062.07\* 0068.00\* 0078.01\* 0079.08\* 0082.04\*

0082.07\* 0083.00\*

**Median Family Income 80-90%**

0003.00\* 0005.01\* 0009.02\* 0012.00\* 0016.00\* 0019.02\* 0025.00\* 0027.01 0027.03\* 0029.02\* 0030.01\*

0032.03\* 0034.01\* 0037.00\* 0051.00\* 0061.01\* 0070.00\* 0074.02\* 0081.03\* 0085.01\* 0086.06\* 0089.00\*

**Median Family Income 90-100%**

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0005.02\* 0006.08\* 0008.01\* 0014.16\* 0015.06\* 0019.01\* 0019.03\* 0026.03\* 0026.04\* 0029.01\* 0031.02\*
0035.00\* 0060.01\* 0061.04\* 0072.03\* 0073.01\* 0073.03\* 0075.00\* 0076.00\* 0079.05\* 0079.06\* 0080.01\*
0081.01\* 0090.00\* 0091.00\* 0094.00\*

Median Family Income 100-110%

0004.01\* 0006.06\* 0009.01\* 0010.01\* 0011.00\* 0015.02\* 0017.01\* 0017.02\* 0018.05\* 0023.01\* 0026.05\*
0062.04\* 0062.05\* 0067.01\* 0071.01\* 0071.02\* 0072.02\* 0073.04\* 0077.02\* 0077.03\* 0078.04\* 0078.06\*
0079.07\* 0079.10\* 0081.02\* 0092.00\*

Median Family Income 110-120%

0006.03\* 0007.01\* 0010.02\* 0015.04\* 0018.03\* 0023.02\* 0024.01\* 0024.02\* 0028.05\* 0030.02\* 0031.01\*
0032.01\* 0062.03\* 0064.03\* 0066.04\* 0066.08\* 0067.03\* 0077.04\* 0078.05\* 0079.12\* 0082.09\* 0086.04\*
0088.00\*

Median Family Income >= 120%

0001.00\* 0004.03\* 0007.02\* 0008.02\* 0013.00\* 0014.09\* 0014.10\* 0014.11\* 0014.12\* 0014.13\* 0014.14\*
0014.15\* 0014.17\* 0015.05\* 0020.00\* 0021.01\* 0021.02\* 0022.00\* 0062.06\* 0063.00\* 0065.00\* 0066.01\*
0066.05\* 0066.06\* 0066.07\* 0079.09\* 0079.11\* 0082.02\* 0082.08\* 0084.03\* 0084.04\* 0084.05\* 0084.06\*
0085.02\* 0085.03\* 0085.04\* 0086.01\* 0086.02\* 0086.05\* 0087.00\*

ASSESSMENT AREA - 0006

MORRIS COUNTY (027), NJ

MSA: 35084

Low Income

0435.00\* 0456.02\*

Moderate Income

0417.06\* 0448.00\* 0449.00\* 0450.00\* 0451.00\*

Middle Income

0401.02 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0433.01\*
0438.00\* 0443.00\* 0445.01\* 0445.02\* 0446.02\* 0447.01\* 0452.00\* 0454.01\* 0454.02\* 0456.03\* 0460.00\*
0461.03\* 0461.05\*

Upper Income

0401.01\* 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01\* 0408.03\* 0408.04\* 0408.05\* 0409.00 0410.00\*

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

0412.00\* 0413.00\* 0414.00\* 0415.00\* 0416.01\* 0416.02\* 0416.04\* 0417.04\* 0417.05\* 0418.03\* 0419.01\*  
 0419.02\* 0420.00\* 0421.00\* 0422.00\* 0423.01\* 0423.02\* 0425.00\* 0426.00\* 0427.00\* 0428.00\* 0429.00\*  
 0430.00\* 0431.00\* 0432.00\* 0433.02\* 0433.03\* 0434.01\* 0434.02\* 0436.00\* 0437.00\* 0439.00\* 0440.00\*  
 0441.01\* 0441.02\* 0442.00\* 0444.01\* 0444.03\* 0444.04\* 0446.01\* 0447.02\* 0453.00\* 0455.01\* 0455.02\*  
 0457.01\* 0457.03\* 0457.04\* 0458.04\* 0459.01\* 0459.02\* 0461.04\* 0461.06\* 0462.01\* 0462.02\* 0462.97\*  
 0462.98\* 0463.00\* 0464.00\*

**ASSESSMENT AREA - 0007**

**PASSAIC COUNTY (031), NJ**

**MSA: 35614**

**Median Family Income 20-30%**

2642.00\*

**Median Family Income 30-40%**

1752.00\* 1753.01 1754.02\* 1758.02\* 1759.00\* 1807.00\* 1815.00\* 1818.00\* 1823.01\*

**Median Family Income 40-50%**

1753.02\* 1754.01\* 1755.00\* 1802.02\* 1806.00\* 1808.00\* 1809.00\* 1812.00\* 1814.00\* 1817.02\* 1821.00  
 1822.00\* 1823.02\* 1828.00\* 1829.00\* 1832.00\*

**Median Family Income 50-60%**

1758.01\* 1803.00\* 1813.00\* 1820.00\* 1827.00\* 1830.00\*

**Median Family Income 60-70%**

1251.00 1756.02\* 1802.01\* 1810.00\* 1811.00\* 1819.00\* 1831.02\*

**Median Family Income 70-80%**

1250.00\* 1824.00\* 1825.00\*

**Median Family Income 80-90%**

1757.01\* 2036.00\*

**Median Family Income 90-100%**

1246.01 1249.00\* 1757.03\* 1826.00\* 2641.01

**Median Family Income 100-110%**

1246.02 1337.01\* 1337.02\* 1831.01\* 2463.00

**Median Family Income 110-120%**

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

1248.00\* 2238.01\* 2461.02\*

Median Family Income >= 120%

1165.00\* 1242.00 1243.11\* 1243.12\* 1243.21\* 1243.22\* 1243.23\* 1244.01 1244.02\* 1245.00 1247.00\*

1432.00\* 1433.00\* 1434.00\* 1540.01\* 1540.02 1635.00 1756.01\* 1757.04\* 1801.00\* 1964.01\* 1964.02\*

2167.01\* 2167.02\* 2238.02 2366.01\* 2366.02\* 2460.01 2460.02\* 2460.03 2461.01\* 2461.03\* 2461.04\*

2462.01 2462.02 2462.03\* 2568.01\* 2568.02\* 2568.03\* 2568.04\* 2568.05\* 2641.02

Median Family Income Not Known

2239.00\*

ASSESSMENT AREA - 0008

SOMERSET COUNTY (035), NJ

MSA: 35154

Moderate Income

0502.00\* 0504.00\* 0511.00\* 0512.00\* 0515.00\* 0516.00\* 0517.00\* 0520.02\* 0533.00\*

Middle Income

0501.00\* 0503.00\* 0505.00\* 0506.00\* 0510.00 0513.00\* 0514.00\* 0518.00\* 0519.00\* 0520.01\* 0526.03\*

0529.03\* 0530.00\* 0531.02\* 0531.05\* 0532.00\* 0534.03\* 0534.04\* 0535.01\* 0537.05\* 0538.04\*

Upper Income

0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01 0509.02\* 0509.03\* 0521.00\* 0522.01\* 0522.03\*

0522.04\* 0523.00\* 0524.00\* 0526.01\* 0527.00\* 0528.00\* 0529.01\* 0529.04\* 0531.03\* 0534.02 0536.02\*

0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.06\* 0537.07\* 0538.01\* 0538.03\* 0538.05\* 0539.01\* 0539.04\*

0539.05\* 0541.00\* 0542.01\* 0542.02\* 0543.00\*

ASSESSMENT AREA - 0009

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04\*

Median Family Income 30-40%

0304.00\* 0314.00\* 0393.00\* 0399.00\*

Median Family Income 40-50%

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

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0302.00*	0306.00*	0309.00*	0310.00	0311.00*	0312.00*	0313.00*	0316.01*	0316.02*	0317.00*	0318.02*
0319.03	0389.00*	0394.00*	0398.00*							
<b>Median Family Income 50-60%</b>										
0305.00*	0307.01*	0307.02*	0308.02*	0315.00*	0318.01*	0320.01*	0323.00*	0340.00	0390.00*	0392.00*
0395.00*										
<b>Median Family Income 60-70%</b>										
0324.00*	0326.00*	0328.00*	0339.00	0342.00*	0344.00*	0351.00*	0352.00*	0353.00*	0360.00*	0388.00*
<b>Median Family Income 70-80%</b>										
0338.00*	0341.00*	0345.00*	0346.00*	0347.00*	0354.00	0355.00*	0361.00*			
<b>Median Family Income 80-90%</b>										
0320.02*	0322.00*	0343.00*	0357.00*	0358.00*	0359.00*					
<b>Median Family Income 90-100%</b>										
0321.00	0325.00*	0327.00	0329.02*	0349.00*	0396.00*	0397.00*				
<b>Median Family Income 100-110%</b>										
0330.00*	0331.00*	0332.00*	0335.00*	0348.00*	0363.01*	0369.00*				
<b>Median Family Income 110-120%</b>										
0329.01*	0333.00*	0336.00*	0337.00*	0350.00*	0356.00*	0375.00*	0384.00*			
<b>Median Family Income &gt;= 120%</b>										
0334.00*	0362.00	0363.02*	0364.00*	0365.00*	0366.00*	0367.00*	0368.00*	0370.00*	0371.00*	0372.00
0373.00	0374.00*	0376.01*	0376.02*	0377.00*	0378.00*	0379.00*	0380.00*	0381.01*	0381.02*	0382.01*
0382.02	0383.00*	0385.00*	0386.01*	0386.02*	0387.00*	0391.00*				

**OUTSIDE ASSESSMENT AREA**

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Middle Income**

7006.03

**HUNTERDON COUNTY (019), NJ**

**MSA: 35084**

**Upper Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

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

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

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0113.01

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 50-60%**

7158.00

**Median Family Income 90-100%**

7221.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Middle Income**

3738.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income Not Known**

0219.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Upper Income**

0115.02

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 80-90%**

1232.01

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 70-80%**

1057.02

**WILLIAMSON COUNTY (491), TX**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

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MSA: 12420

Middle Income

0204.09

Respondent ID: 0000030076

Agency: FDIC - 3

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

**Error Status Information**

**Respondent ID: 0000030076**

**Institution: SPENCER SAVINGS BANK, SLA**

**Agency: FDIC - 3**

<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	85	85	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	9	9	0	0.00%
<b>Total</b>	<b>96</b>	<b>96</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: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>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%	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	1	1,000	1	1,000	0	0
Median Family Income 60-70%	2	120	0	0	0	0	2	120	0	0
Median Family Income 70-80%	1	100	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	2	146	0	0	1	300	1	96	0	0
Median Family Income 100-110%	4	167	0	0	4	1,650	7	1,517	0	0
Median Family Income 110-120%	3	105	0	0	1	695	4	800	0	0
Median Family Income >= 120%	9	542	0	0	1	565	6	242	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	22	1,230	0	0	8	4,210	22	3,825	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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%	1	95	0	0	0	0	1	95	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	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	95	0	0	0	0	1	95	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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%	1	50	0	0	0	0	1	50	0	0
Median Family Income 50-60%	0	0	0	0	1	488	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	1	825	1	825	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	127	0	0	0	0	3	127	0	0
Median Family Income >= 120%	8	475	0	0	2	1,088	7	1,288	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	12	652	0	0	4	2,401	12	2,290	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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	1	500	1	500	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%	1	81	0	0	1	1,000	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	450	0	0	0	0
Median Family Income >= 120%	2	59	0	0	0	0	2	59	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	3	140	0	0	3	1,950	3	559	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	1	150	2	1,500	2	1,500	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	1	150	2	1,500	2	1,500	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0005</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%	1	75	0	0	1	500	2	575	0	0
Median Family Income 100-110%	0	0	1	242	0	0	1	242	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	12	1	250	0	0	1	12	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	87	2	492	1	500	4	829	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0006</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%	1	5	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	20	0	0	2	1,255	3	1,275	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	25	0	0	2	1,255	3	1,275	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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	1	500	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	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	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</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%	1	5	0	0	0	0	1	5	0	0
Median Family Income 40-50%	2	125	0	0	1	750	1	750	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	1	500	1	500	0	0
Median Family Income 80-90%	2	70	0	0	0	0	2	70	0	0
Median Family Income 90-100%	2	60	0	0	0	0	2	60	0	0
Median Family Income 100-110%	1	50	0	0	0	0	1	50	0	0
Median Family Income 110-120%	1	35	0	0	2	1,900	1	900	0	0
Median Family Income >= 120%	0	0	0	0	2	1,410	1	410	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	9	345	0	0	6	4,560	10	2,745	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0009</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%	1	50	0	0	1	500	2	550	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	1	400	0	0	0	0
Median Family Income 70-80%	2	60	0	0	0	0	2	60	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	1	25	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	2	1,000	2	510	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	6	245	0	0	4	1,900	7	1,145	0	0
TOTAL INSIDE AA IN STATE	56	2,724	3	642	30	18,276	63	14,168	0	0
TOTAL OUTSIDE AA IN STATE	1	95	0	0	1	500	1	95	0	0
STATE TOTAL	57	2,819	3	642	31	18,776	64	14,263	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>NASSAU COUNTY (059), NY</b>										
<b>MSA 35004</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	1	825	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	0	0	1	825	0	0	0	0
<b>RICHMOND COUNTY (085), 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	2	1,400	2	1,400	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	610	1	610	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	3	2,010	3	2,010	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</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	1	995	1	995	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	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	0	0	1	995	1	995	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>WESTCHESTER COUNTY (119), 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%	4	302	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	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	4	302	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	302	0	0	5	3,830	4	3,005	0	0
STATE TOTAL	4	302	0	0	5	3,830	4	3,005	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	56	2,724	3	642	30	18,276	63	14,168	0	0
TOTAL OUTSIDE AA	5	397	0	0	6	4,330	5	3,100	0	0
TOTAL INSIDE & OUTSIDE	61	3,121	3	642	36	22,606	68	17,268	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076

Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	30	5,440	22	3,825	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	16	3,053	12	2,290	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	6	2,090	3	559	0	0
NJ - MERCER COUNTY (021) - MSA 45940	3	1,650	2	1,500	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	5	1,079	4	829	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	4	1,280	3	1,275	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	15	4,905	10	2,745	0	0
NJ - UNION COUNTY (039) - MSA 35084	10	2,145	7	1,145	0	0

**2022 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: SPENCER SAVINGS BANK, SLA**

PAGE: 1 OF 1

**Respondent ID: 0000030076**  
**Agency: FDIC - 3**

**Memo Item: Loans by Affiliates**

	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	63	203,264	0	0
Purchased	0	0	0	0
Total	63	203,264	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0236.02

Median Family Income 60-70%

0112.00 0181.02\* 0213.00\* 0216.00\*

Median Family Income 70-80%

0035.00\* 0063.01\* 0153.00\* 0154.01\* 0182.00\* 0215.00\* 0235.01\* 0235.02 0301.00\* 0303.00\*

Median Family Income 80-90%

0211.01\* 0214.00\* 0231.00\* 0233.03\* 0234.01 0236.01\* 0291.00\* 0302.01\* 0372.04\* 0413.01\* 0571.01\*

Median Family Income 90-100%

0061.02\* 0062.01\* 0154.02\* 0211.02 0302.02\* 0304.01\* 0321.03\* 0362.00 0382.00\* 0411.00\* 0463.00  
0572.00\*

Median Family Income 100-110%

0040.02\* 0061.01\* 0114.00 0120.01 0193.03\* 0212.00 0513.00\* 0571.02

Median Family Income 110-120%

0040.01\* 0063.02\* 0111.00\* 0113.00 0152.00\* 0191.03\* 0192.02\* 0192.03\* 0192.04\* 0232.02\* 0251.00\*  
0280.01\* 0292.00\* 0313.00\* 0314.00 0361.00\* 0381.00 0412.00\* 0451.01\*

Median Family Income >= 120%

0010.01\* 0010.02\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0032.00\* 0033.00\* 0034.01\* 0034.02 0050.00\*  
0062.02\* 0070.01\* 0070.02\* 0080.01 0080.02\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0120.02\*  
0130.02\* 0130.03\* 0130.04\* 0140.00\* 0151.00\* 0155.00\* 0160.00\* 0171.01\* 0171.02\* 0172.00\* 0173.01\*  
0173.02\* 0174.00\* 0175.01\* 0175.02\* 0191.02\* 0191.04 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\*  
0221.00\* 0222.00\* 0232.01\* 0233.01\* 0233.04\* 0234.02\* 0241.00\* 0242.00\* 0252.00\* 0261.00\* 0262.00\*  
0270.00\* 0280.02\* 0304.02\* 0311.00\* 0312.00\* 0321.02\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\*  
0333.00\* 0340.01\* 0340.02\* 0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.03\* 0383.00\* 0391.00\* 0392.00\*  
0393.00\* 0400.01\* 0400.02\* 0413.02\* 0421.01\* 0421.02\* 0423.01\* 0423.02 0424.00\* 0425.00\* 0430.01\*  
0430.02\* 0441.00\* 0442.01\* 0442.02\* 0451.02\* 0452.00\* 0461.00\* 0462.00\* 0471.00\* 0472.00\* 0473.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\* 0500.00\* 0511.00\* 0512.00\* 0514.00 0521.00\*  
0522.00 0531.00\* 0532.01\* 0532.02\* 0541.01\* 0541.02\* 0542.00 0543.00\* 0544.00\* 0545.00\* 0546.01\*  
0546.02\* 0551.00\* 0552.01\* 0552.02\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.01\*  
0600.02\* 0611.00\* 0612.00\* 0613.00\* 0614.00\*

Median Family Income Not Known

0181.01\*

ASSESSMENT AREA - 0002

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 20-30%

0010.00\* 0019.00\* 0022.03\* 0039.00\* 0041.00\* 0043.00\* 0048.02\* 0062.00\* 0075.01\* 0106.00\* 0229.00\*  
0230.00\*

Median Family Income 30-40%

0002.00\* 0005.00\* 0031.00\* 0035.00\* 0044.00\* 0046.00\* 0048.01\* 0050.00\* 0072.00\* 0074.00\* 0075.02\*  
0090.00\* 0097.00\* 0108.00\* 0171.00\* 0181.00\* 0183.00\* 0184.00\* 0186.00\* 0187.00\* 0227.00\* 0228.00\*  
0232.00\*

Median Family Income 40-50%

0001.00\* 0006.00\* 0007.00\* 0009.00\* 0016.00\* 0017.00\* 0018.00\* 0020.00\* 0021.00\* 0022.02\* 0024.00\*  
0025.00\* 0026.00\* 0038.00\* 0042.00\* 0049.00\* 0052.00\* 0057.00\* 0070.00\* 0071.00\* 0076.00\* 0077.00\*  
0078.00\* 0079.00\* 0080.00\* 0081.00\* 0091.00\* 0092.00\* 0093.00 0094.00\* 0096.00\* 0109.00\* 0111.00\*  
0112.00\* 0113.00\* 0119.00\* 0121.00\* 0123.00\* 0124.00\* 0126.00\* 0131.00\* 0133.00\* 0177.00\* 0189.00\*  
0231.00\*

Median Family Income 50-60%

0011.00\* 0014.00\* 0028.00\* 0037.00\* 0045.00\* 0051.00\* 0053.00\* 0066.00\* 0067.00\* 0068.00\* 0069.00\*  
0073.00\* 0087.00\* 0088.00 0101.00\* 0103.00\* 0115.00\* 0116.00\* 0120.00\* 0122.00\* 0127.00\* 0128.00\*  
0129.00\* 0144.00\* 0188.00\*

Median Family Income 60-70%

0004.00\* 0008.00\* 0013.00\* 0023.00\* 0047.00\* 0095.00\* 0099.00\* 0102.00\* 0104.00\* 0105.00\* 0114.00\*  
0118.00\* 0125.00\* 0132.00\* 0137.00\* 0147.00\* 0157.00\* 0182.00\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 70-80%

0003.00\* 0022.04\* 0130.00\* 0141.00\* 0143.00\* 0145.00\* 0146.00\* 0152.00\* 0153.00\* 0159.00\* 0176.00\* 0178.00\*

Median Family Income 80-90%

0064.00\* 0151.00\* 0158.00\*

Median Family Income 90-100%

0100.00\* 0117.00\* 0154.00 0175.00\*

Median Family Income 100-110%

0139.00\* 0140.00\* 0142.00\* 0150.00\* 0155.00\* 0156.00\* 0168.00\*

Median Family Income 110-120%

0167.00\* 0172.00\* 0197.00\* 0216.01 0217.01\*

Median Family Income >= 120%

0134.00 0135.00\* 0136.00 0138.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00\* 0166.00\* 0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\* 0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00 0204.00\* 0205.00\* 0206.00\* 0207.00\* 0208.00 0209.01\* 0209.02 0210.00\* 0211.00 0212.00\* 0213.00 0214.00\* 0216.02\* 0217.02\* 0218.01\* 0218.02 0218.03

Median Family Income Not Known

0015.00\* 0054.00\* 0082.00\* 0089.00\* 0107.00\* 9801.00\* 9802.00\*

ASSESSMENT AREA - 0003

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0044.00\* 0067.00\* 0107.02\*

Median Family Income 40-50%

0002.00\* 0018.00\* 0052.00\* 0145.02\* 0153.00\* 0162.00\*

Median Family Income 50-60%

0043.00\* 0045.00\* 0046.00\* 0055.00\* 0058.01\* 0068.00\* 0106.01\* 0135.00\* 0136.00\* 0150.03\* 0157.00\* 0161.00\* 0164.00\* 0168.00\* 0169.00\* 0170.00\* 0172.00\* 0174.00\* 0177.00 0190.00\*

Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0012.02\* 0027.00\* 0048.00\* 0060.00\* 0061.02\* 0106.02\* 0111.00\* 0116.00\* 0128.00\* 0134.00\* 0137.00\*

0145.01\* 0151.00\* 0156.00\* 0158.02\* 0163.00\* 0166.00\* 0167.00\* 0171.00\* 0175.00\* 0178.00\* 0324.00\*

Median Family Income 70-80%

0001.02\* 0014.00\* 0017.01\* 0019.00\* 0020.01\* 0028.00\* 0029.00\* 0031.02\* 0041.04\* 0047.00\* 0053.00\*

0056.00\* 0062.00\* 0115.00\* 0129.00\* 0130.00\* 0131.00\* 0148.01\* 0149.00\* 0150.04\* 0152.02\* 0159.00\*

0160.00\* 0180.00\*

Median Family Income 80-90%

0003.00\* 0007.00\* 0010.00\* 0011.00\* 0020.02\* 0030.00\* 0042.00\* 0049.00\* 0101.00\* 0107.01\* 0109.00\*

0110.00\* 0113.00\* 0132.00\* 0133.00\* 0140.00\* 0142.00\* 0155.00\* 0165.00\* 0173.00\*

Median Family Income 90-100%

0005.00\* 0008.00\* 0012.01\* 0040.00\* 0061.01\* 0063.00\* 0143.00\* 0144.01\* 0178.00\* 0194.00\*

Median Family Income 100-110%

0004.00\* 0006.00\* 0108.00 0123.00\* 0127.00 0141.02\* 0146.00\*

Median Family Income 110-120%

0009.02\* 0066.00\* 0104.00\* 0105.00\* 0114.00\* 0126.00\* 0147.00 0148.02\*

Median Family Income >= 120%

0001.01\* 0013.00\* 0022.00\* 0023.00\* 0024.00\* 0031.01\* 0035.00\* 0041.02\* 0041.03\* 0054.00\* 0058.02\*

0059.01\* 0059.02\* 0064.00\* 0065.00\* 0070.01\* 0070.02\* 0071.00\* 0072.00\* 0073.00\* 0074.00\* 0075.00\*

0076.01\* 0076.02\* 0077.01\* 0077.03\* 0078.00\* 0102.00\* 0103.00\* 0112.00\* 0124.00\* 0125.00\* 0138.00

0139.00\* 0141.01\* 0144.02\* 0150.01\* 0152.01\* 0158.01\* 0179.00\* 0181.00\* 0182.00\* 0183.01\* 0183.02\*

0184.01\* 0184.02 0185.01\* 0185.02\* 0186.00\* 0187.01\* 0187.02\* 0188.00\* 0189.00\* 0191.00\* 0192.00\*

0193.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\*

Median Family Income Not Known

0069.00\* 0077.02\* 9801.00\*

ASSESSMENT AREA - 0004

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0004.00\* 0005.00\* 0008.00\* 0009.00 0010.00\* 0011.02\* 0014.01\* 0014.02\* 0015.00\* 0016.00\* 0017.00

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

0018.00\* 0019.00\* 0020.00\* 0022.00\*

**Moderate income**

0001.00\* 0002.00\* 0003.00\* 0006.00\* 0007.00\* 0011.01\* 0012.00\* 0013.00\* 0021.00\* 0025.00\* 0026.01\*  
 0026.02\* 0027.01\* 0028.00\* 0029.02\* 0030.09\* 0031.00\* 0034.00\* 0036.01\* 0036.02\* 0037.07\*

**Middle income**

0027.02\* 0029.03\* 0029.04\* 0030.02\* 0030.03\* 0030.04\* 0030.06\* 0030.07\* 0030.08\* 0032.01\* 0033.03\*  
 0035.00\* 0037.03\* 0037.04\* 0037.08\* 0044.03\* 0044.04\* 0044.06\* 0044.07\* 0044.09\*

**Upper Income**

0030.01\* 0032.02\* 0033.01\* 0033.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\* 0039.05\* 0040.00\*  
 0042.03\* 0042.04\* 0042.05\* 0042.06\* 0043.06\* 0043.07\* 0043.09\* 0043.11\* 0043.12\* 0043.13\* 0043.14\*  
 0043.15\* 0043.16\* 0044.08\* 0045.01\* 0045.02\*

**Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0005**

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 20-30%**

0043.00\* 0058.00\*

**Median Family Income 30-40%**

0045.01\* 0048.00\* 0053.00\* 0055.00\* 0056.02\* 0060.02\*

**Median Family Income 40-50%**

0044.00\* 0046.00\* 0049.00\* 0052.00\* 0056.01\* 0057.00\* 0093.00\*

**Median Family Income 50-60%**

0018.04\* 0040.00\* 0042.00\* 0045.02\* 0047.00\* 0050.00\* 0069.00\* 0071.03\* 0079.08\* 0082.06\* 0082.07\*  
 0090.00\*

**Median Family Income 60-70%**

0029.02\* 0033.00\* 0036.01\* 0038.02\* 0073.05\* 0082.05\*

**Median Family Income 70-80%**

0001.01\* 0002.00\* 0003.00\* 0005.01\* 0018.03\* 0018.06\* 0019.03\* 0027.01\* 0027.03\* 0032.03\* 0037.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0038.01\* 0041.00\* 0061.01\* 0062.04\* 0062.07\* 0075.00\* 0078.01\* 0079.06\*

Median Family Income 80-90%

0004.04\* 0005.04\* 0012.00\* 0015.02\* 0019.01\* 0019.02\* 0024.01\* 0025.00\* 0030.01\* 0034.01\* 0035.00\*

0051.00\* 0060.01\* 0061.03\* 0068.00\* 0072.03\* 0074.02\* 0076.00\* 0079.10\* 0081.01\* 0082.04\* 0085.01\*

0092.00\*

Median Family Income 90-100%

0001.02\* 0009.02\* 0014.18\* 0014.19\* 0015.05 0015.06\* 0016.00\* 0017.01\* 0017.02\* 0018.05\* 0026.05\*

0028.05\* 0031.01\* 0062.09\* 0070.00\* 0071.01\* 0078.06\* 0079.05\* 0079.07\* 0080.01\* 0081.03\* 0094.00

9802.00\*

Median Family Income 100-110%

0004.01\* 0006.08\* 0006.09\* 0007.01\* 0008.02\* 0010.01\* 0011.00\* 0013.00\* 0014.10\* 0015.04\* 0026.04

0029.01\* 0030.02\* 0031.02\* 0062.08\* 0063.00\* 0071.02\* 0072.02\* 0073.06\* 0077.02\* 0077.04\* 0079.13\*

0082.09\* 0083.00\* 0084.04\* 0085.06\* 0086.06\*

Median Family Income 110-120%

0005.03\* 0008.01\* 0010.03\* 0010.04\* 0014.14\* 0061.04\* 0066.04\* 0066.08\* 0073.03\* 0077.03\* 0078.04\*

0079.09\* 0081.02\* 0088.01\* 0091.01\*

Median Family Income >= 120%

0004.03\* 0006.03\* 0006.10\* 0007.02\* 0009.01\* 0014.09\* 0014.11\* 0014.12\* 0014.13\* 0014.15\* 0014.17\*

0020.00\* 0021.01\* 0021.02\* 0022.00\* 0023.01\* 0023.02\* 0024.02\* 0026.03\* 0032.01\* 0062.05\* 0062.06\*

0064.03\* 0065.00\* 0066.01\* 0066.05\* 0066.06\* 0066.07\* 0067.01\* 0067.03\* 0073.01\* 0078.05\* 0079.11\*

0079.14\* 0082.10\* 0082.11\* 0082.12 0082.13\* 0082.14\* 0084.03\* 0084.05\* 0084.06\* 0085.02\* 0085.04\*

0085.05\* 0086.01\* 0086.02\* 0086.04\* 0086.05\* 0087.00\*

Median Family Income Not Known

9800.00\* 9801.00\*

ASSESSMENT AREA - 0006

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income 50-60%

0450.00\* 0461.07\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 60-70%

0435.00\* 0448.00\* 0449.00\*

Median Family Income 70-80%

0451.00\*

Median Family Income 80-90%

0417.01\* 0417.05\* 0418.01\* 0443.00\* 0452.00\* 0454.02\* 0454.03\* 0460.00\* 0461.08\*

Median Family Income 90-100%

0405.00\* 0411.00\* 0416.03\* 0453.00\* 0461.04\*

Median Family Income 100-110%

0401.02\* 0410.00\* 0417.02\* 0417.04\* 0417.06\* 0418.02\* 0438.02\* 0447.01\* 0454.04\*

Median Family Income 110-120%

0401.01 0402.00\* 0403.01\* 0416.06\* 0419.02\* 0445.02\* 0446.01\* 0456.03\*

Median Family Income >= 120%

0403.02\* 0404.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01\* 0408.03\* 0408.04\* 0408.05\* 0409.00\* 0412.00\*

0413.00\* 0414.00\* 0415.00 0416.02\* 0416.04\* 0416.05\* 0418.03\* 0419.01\* 0420.00\* 0421.00\* 0422.00\*

0423.01\* 0423.02\* 0425.00\* 0426.01\* 0426.02\* 0427.00\* 0428.00\* 0429.00\* 0430.00\* 0431.00\* 0432.00\*

0433.01\* 0433.02\* 0433.03\* 0434.01\* 0434.02\* 0436.01\* 0436.02\* 0437.00 0438.01\* 0439.00\* 0440.00\*

0441.01\* 0441.02\* 0442.00\* 0444.01\* 0444.03\* 0444.04\* 0445.03\* 0445.04\* 0446.02\* 0447.02\* 0455.01\*

0455.03\* 0455.04\* 0457.01\* 0457.03\* 0457.04\* 0458.04\* 0459.01\* 0459.03 0459.04\* 0461.03\* 0461.09\*

0461.10\* 0462.01\* 0462.02\* 0462.97\* 0462.98\* 0464.00\* 0465.00\*

ASSESSMENT AREA - 0007

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

1759.00\* 1803.02\* 1818.00\* 1830.02\*

Median Family Income 30-40%

1752.00\* 1753.01\* 1755.01\* 1758.03 1758.04\* 1817.02\* 1822.00\*

Median Family Income 40-50%

1753.02\* 1754.01 1754.02\* 1758.01 1802.03\* 1802.04\* 1808.00\* 1809.00\* 1815.00\* 1820.00\* 1828.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

2642.00*
<b>Median Family Income 50-60%</b>
1251.00* 1755.02* 1803.01* 1807.00* 1810.00* 1811.01* 1813.00* 1814.00* 1827.01*
<b>Median Family Income 60-70%</b>
1802.01* 1806.00* 1812.00* 1821.00* 1823.02* 1824.00* 1827.02* 2036.00*
<b>Median Family Income 70-80%</b>
1249.00 1801.01* 1811.02* 1823.01* 1829.00* 1830.01* 1831.01* 1831.02* 2641.01*
<b>Median Family Income 80-90%</b>
1250.00* 1756.03* 1756.04 1757.01* 1757.03* 1801.02* 1819.00* 1825.01* 1825.02
<b>Median Family Income 90-100%</b>
1243.23* 1246.02* 1337.01 1826.00 2461.02* 2568.03*
<b>Median Family Income 100-110%</b>
1244.04 1245.00* 1246.01* 1247.00* 1248.00* 1337.02* 1757.04*
<b>Median Family Income 110-120%</b>
1242.01* 1244.02* 1540.06 1964.03 2463.00
<b>Median Family Income &gt;= 120%</b>
1165.00* 1242.02* 1243.11* 1243.12* 1243.21* 1243.22* 1244.03* 1432.01* 1432.02* 1433.01* 1433.02*
1434.01* 1434.02 1540.03* 1540.04* 1540.05* 1635.01* 1635.02* 1756.01* 1964.01* 1964.04* 2167.01
2167.02* 2238.01* 2238.02* 2366.01* 2366.03* 2366.04* 2460.01* 2460.02* 2460.03* 2461.01* 2461.03*
2461.04* 2462.01* 2462.02* 2462.03* 2568.01* 2568.02* 2568.04* 2568.05* 2641.02*
<b>Median Family Income Not Known</b>
1832.00* 2239.00*
<b>ASSESSMENT AREA - 0008</b>
<b>SOMERSET COUNTY (035), NJ</b>
<b>MSA: 35154</b>
<b>Low Income</b>
0511.00*
<b>Moderate Income</b>
0502.00* 0504.00* 0505.00* 0510.00* 0512.00* 0516.00* 0517.00* 0518.00* 0520.02* 0533.00* 0534.03*
<b>Middle Income</b>

**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

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

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

0501.00\* 0503.00\* 0513.00\* 0514.00\* 0515.00\* 0519.00\* 0520.01\* 0530.00\* 0531.02\* 0531.03\* 0531.05\*  
 0532.00\* 0534.06\* 0535.01\* 0538.04\* 0538.05\* 0539.01\* 0543.01\* 0543.02\*

**Upper Income**

0506.00\* 0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01\* 0509.02\* 0509.03\* 0521.00\* 0522.01\*  
 0522.03\* 0522.04\* 0523.00\* 0524.00\* 0526.03\* 0526.04\* 0526.05\* 0527.01\* 0527.02\* 0528.00\* 0529.01\*  
 0529.04\* 0529.05\* 0529.06\* 0534.02\* 0534.05\* 0536.02\* 0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.05\*  
 0537.06\* 0537.07\* 0538.01\* 0538.06\* 0538.07\* 0539.04\* 0539.05\* 0541.00\* 0542.01\* 0542.02\*

**ASSESSMENT AREA - 0009**

**UNION COUNTY (039), NJ**

**MSA: 35084**

**Median Family Income 20-30%**

0393.01\*

**Median Family Income 30-40%**

0302.00 0304.00\* 0317.00\* 0393.02 0398.01\* 0399.00\*

**Median Family Income 40-50%**

0305.00\* 0307.03\* 0307.04\* 0309.00\* 0310.00\* 0311.00\* 0312.00\* 0313.01\* 0313.02\* 0314.00\* 0316.01\*  
 0316.02\* 0318.01\* 0318.02\* 0390.00\* 0395.01\* 0396.00\*

**Median Family Income 50-60%**

0306.00\* 0315.00\* 0319.03\* 0320.02\* 0340.00\* 0346.00\* 0394.00\* 0395.02\*

**Median Family Income 60-70%**

0319.04\* 0320.03\* 0324.01\* 0341.00\* 0344.00 0347.00\* 0351.00\* 0389.00\* 0392.00\*

**Median Family Income 70-80%**

0307.01\* 0308.02\* 0320.04\* 0323.00\* 0324.02\* 0328.00\* 0338.00\* 0339.00\* 0349.00 0355.00\* 0357.00\*  
 0388.00\*

**Median Family Income 80-90%**

0322.00\* 0326.00\* 0337.00\* 0343.00\* 0345.00\* 0350.00\* 0352.00\* 0353.00\* 0354.00\* 0361.00\*

**Median Family Income 90-100%**

0327.02\* 0329.01\* 0330.00\* 0331.00\* 0336.00\* 0342.00\* 0358.00\* 0360.00

**Median Family Income 100-110%**

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0327.01\* 0332.00\* 0333.00\* 0335.01\* 0359.00\* 0369.00 0380.00\* 0397.00\*

Median Family Income 110-120%

0321.02\* 0325.00\* 0329.02\* 0334.00\* 0335.02\* 0348.00\* 0356.00\* 0363.01\* 0375.00\*

Median Family Income >= 120%

0321.01\* 0362.00\* 0363.02\* 0364.00\* 0365.00\* 0366.00 0367.00\* 0368.00\* 0370.00\* 0371.00 0372.00\*

0373.00\* 0374.00\* 0376.01\* 0376.02\* 0377.00\* 0378.00 0379.00\* 0381.01\* 0381.03\* 0381.04\* 0382.01\*

0382.02\* 0383.00\* 0384.00\* 0385.00\* 0386.01\* 0386.02\* 0387.01\* 0387.02\* 0391.00\*

Median Family Income Not Known

9800.00\*

OUTSIDE ASSESSMENT AREA

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income 70-80%

6032.01

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 30-40%

7157.01

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 110-120%

4047.00

RICHMOND COUNTY (085), NY

MSA: 35614

Moderate Income

0021.00

Upper Income

0226.02

SUFFOLK COUNTY (103), NY



**2022 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

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**Respondent ID: 0000030076**

**Agency: FDIC - 3**

MSA: 35004

Median Family Income 70-80%

1232.01

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 80-90%

0030.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000030076

Institution: SPENCER SAVINGS BANK, SLA

Agency: FDIC - 3

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	80	80	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	9	9	0	0.00%
Total	91	91	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.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Seven**

**2022**

**CRA Disclosure Statements**

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>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%	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%	3	175	0	0	1	518	2	75	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	1	200	0	0	1	25	0	0
Median Family Income 80-90%	6	320	1	250	2	1,013	3	145	0	0
Median Family Income 90-100%	1	54	0	0	0	0	1	54	0	0
Median Family Income 100-110%	2	100	0	0	0	0	1	25	0	0
Median Family Income 110-120%	2	121	0	0	1	750	1	46	0	0
Median Family Income >= 120%	4	240	2	374	3	1,416	3	190	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	19	1,035	4	824	7	3,697	12	560	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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%	1	70	0	0	0	0	1	70	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	1	400	1	400	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%	2	100	1	175	0	0	3	275	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	304	2	400	2	1,550	6	1,779	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	8	474	3	575	3	1,950	11	2,524	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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	70	0	0	1	679	2	749	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	70	0	0	1	679	2	749	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	632	1	632	0	0
Middle Income	0	0	0	0	2	1,155	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	3	1,787	1	632	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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)
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Inside AA 0006										
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	1	641	1	641	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	1	518	1	518	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	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	0	0	2	1,159	2	1,159	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</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	1	664	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	385	1	385	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	2	1,049	1	385	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0007</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	15	0	0	4	1,986	2	415	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	15	0	0	4	1,986	2	415	0	0



Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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	1	820	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	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	0	0	1	820	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0008</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%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	1	18	0	0	0	0	1	18	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	25	0	0	0	0	1	25	0	0
Median Family Income >= 120%	4	181	0	0	0	0	4	181	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	8	279	0	0	0	0	8	279	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0009</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	1	400	1	400	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	400	1	400	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0010</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	1	200	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	75	1	200	0	0	0	0	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0011</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%	2	175	0	0	0	0	1	100	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	200	1	650	0	0	0	0
Median Family Income 70-80%	1	70	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	27	0	0	0	0	1	27	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%	1	50	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	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	6	422	2	450	1	650	3	227	0	0
TOTAL INSIDE AA IN STATE	44	2,370	10	2,049	22	12,308	42	6,945	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,869	1	385	0	0
STATE TOTAL	44	2,370	10	2,049	25	14,177	43	7,330	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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)
TOTAL ACROSS ALL STATES	44	2,370	10	2,049	22	12,308	42	6,945	0	0
TOTAL INSIDE AA	0	0	0	0	3	1,869	1	385	0	0
TOTAL OUTSIDE AA	44	2,370	10	2,049	25	14,177	43	7,330	0	0

2020 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076  
 Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	30	5,556	12	560	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	14	2,999	11	2,524	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	749	2	749	0	0
NJ - MERCER COUNTY (021) - MSA 45940	3	1,787	1	632	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	2	1,159	2	1,159	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	5	2,001	2	415	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	8	279	8	279	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	1	400	1	400	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	2	275	0	0	0	0
NJ - UNION COUNTY (039) - MSA 35084	9	1,522	3	227	0	0

**2020 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: SPENCER SAVINGS BANK, SLA**

PAGE: 1 OF 1

**Respondent ID: 0000030076**  
**Agency: FDIC - 3**

**Memo Item: Loans by Affiliates**

	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	85	174,695	0	0
Purchased	0	0	0	0
Total	85	174,695	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00

Median Family Income 60-70%

0215.00\* 0236.01\* 0236.02\* 0301.00\*

Median Family Income 70-80%

0181.00\* 0214.00 0231.00\* 0303.00

Median Family Income 80-90%

0035.00\* 0211.00 0212.00 0213.00\* 0234.02\* 0235.01\* 0235.02 0302.00 0572.00

Median Family Income 90-100%

0063.00\* 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00\* 0333.00\* 0382.00\* 0461.00\* 0463.00\* 0571.02

Median Family Income 110-120%

0032.00\* 0040.01\* 0061.00\* 0111.00 0112.00\* 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00\*

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00

Median Family Income >= 120%

0010.00\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02\* 0062.02\* 0070.01\*

0070.02\* 0080.00\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00\* 0120.01 0120.02 0130.01

0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00\* 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*

0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00 0202.00\* 0221.00\* 0222.00\* 0233.01\*

0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00\* 0270.00\* 0280.01\* 0280.02\* 0292.00\*

0311.00\* 0313.00\* 0314.00\* 0321.02\* 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00

0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.02\* 0381.00\* 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*

0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*

0442.02\* 0452.00\* 0471.00\* 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*

0511.00\* 0512.00\* 0513.00 0514.00\* 0521.00\* 0522.00 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0545.00\* 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00  
 0611.00\* 0612.00\* 0613.00\* 0614.00\*

ASSESSMENT AREA - 0002

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 10-20%

0014.00\* 0062.00\*

Median Family Income 20-30%

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*  
 0228.00\*

Median Family Income 30-40%

0003.00\* 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*  
 0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02\* 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00 0097.00\*  
 0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*  
 0232.00\*

Median Family Income 40-50%

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*  
 0051.00\* 0053.00\* 0057.00\* 0068.00\* 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*  
 0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*  
 0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00\* 0229.00\*

Median Family Income 50-60%

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*  
 0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*  
 0127.00\* 0181.00\*

Median Family Income 60-70%

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*  
 0177.00\* 0178.00\*

Median Family Income 70-80%

0021.00\* 0102.00\* 0147.00 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*



2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 80-90%

0064.00\* 0100.00\* 0141.00\* 0143.00\* 0144.00\* 0151.00\* 0155.00\* 0156.00\* 0159.00\* 0168.00\*

Median Family Income 90-100%

0137.00\* 0146.00\* 0152.00\* 0154.00\* 0172.00\*

Median Family Income 100-110%

0139.00 0142.00\* 0158.00 0217.02\*

Median Family Income 110-120%

0135.00\* 0138.00\* 0140.00\* 0150.00\* 0175.00\*

Median Family Income >= 120%

0134.00 0136.00 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00 0166.00\*  
0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\*  
0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\* 0204.00 0205.00\*  
0206.00 0207.00\* 0208.00\* 0209.01\* 0209.02\* 0210.00\* 0211.00 0212.00\* 0213.00\* 0214.00\* 0216.01  
0216.02\* 0217.01\* 0218.01\* 0218.02\* 0218.03\*

Median Family Income Not Known

9801.00\* 9802.00\*

ASSESSMENT AREA - 0003

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0145.02\*

Median Family Income 40-50%

0044.00\* 0067.00\* 0162.00\* 0164.00\* 0169.00\* 0174.00\*

Median Family Income 50-60%

0041.02\* 0045.00\* 0052.00\* 0053.00\* 0055.00\* 0058.01\* 0060.00\* 0062.00\* 0156.00\* 0159.00\* 0160.00\*  
0166.00\* 0168.00\* 0170.00\* 0175.00\* 0177.00\* 0324.00\*

Median Family Income 60-70%

0012.02\* 0017.01\* 0027.00\* 0029.00\* 0046.00\* 0068.00\* 0107.00\* 0109.00\* 0110.00\* 0111.00\* 0135.00\*  
0136.00\* 0147.00\* 0148.00\* 0152.02\* 0153.00\* 0157.00\* 0161.00\* 0163.00\* 0165.00\* 0171.00\* 0172.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0173.00*	0176.00*	0178.00*	0190.00*							
<b>Median Family Income 70-80%</b>										
0002.00*	0005.00*	0006.00*	0018.00*	0020.00*	0042.00*	0049.00*	0056.00*	0061.00*	0063.00*	0101.00*
0134.00*	0142.00*	0150.02*	0155.00*	0158.02*						
<b>Median Family Income 80-90%</b>										
0003.00*	0013.00*	0030.00*	0031.00*	0041.01*	0048.00*	0065.00*	0102.00*	0103.00*	0106.00*	0126.00*
0129.00*	0130.00*	0131.00*	0132.00*	0133.00*	0140.00*	0141.02*	0145.01*	0149.00*	0151.00*	
<b>Median Family Income 90-100%</b>										
0004.00*	0007.00*	0008.00*	0009.02*	0010.00*	0014.00*	0019.00*	0028.00*	0071.00*	0113.00*	0116.00*
0128.00*	0137.00*	0143.00*	0167.00*							
<b>Median Family Income 100-110%</b>										
0001.00*	0012.01*	0047.00*	0105.00*	0127.00*	0139.00*	0144.00*	0146.00*	0180.00*		
<b>Median Family Income 110-120%</b>										
0011.00*	0040.00*	0059.00*	0078.00*	0104.00*	0108.00*	0112.00*	0123.00*	0138.00*		
<b>Median Family Income &gt;= 120%</b>										
0022.00*	0023.00*	0024.00*	0035.00*	0054.00*	0058.02*	0064.00*	0066.00*	0070.00*	0072.00*	0073.00*
0074.00*	0075.00*	0076.00*	0077.00*	0114.00*	0115.00*	0124.00	0125.00*	0141.01*	0150.01*	0152.01*
0158.01*	0179.00*	0181.00*	0182.00*	0183.01*	0183.02*	0184.00*	0185.00	0186.00*	0187.01*	0187.02*
0188.00*	0189.00*	0191.00*	0192.00*	0193.00*	0194.00*	0198.00*	0199.00*	0200.00*	0201.00*	
<b>Median Family Income Not Known</b>										
0043.00*	0069.00*	9801.00*								
<b><u>ASSESSMENT AREA - 0004</u></b>										
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA: 35084</b>										
<b>Moderate Income</b>										
0114.00*										
<b>Middle Income</b>										
0103.00*	0105.00*	0108.02*	0109.00*	0115.00*	0119.00*					
<b>Upper Income</b>										

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0101.00\* 0102.00\* 0104.00\* 0106.00\* 0107.01\* 0107.02\* 0108.01\* 0110.01\* 0110.02\* 0111.00\* 0112.01\*  
0112.02\* 0113.01\* 0113.02\* 0113.03\* 0113.04\* 0116.00\* 0117.00\* 0118.00\*

ASSESSMENT AREA - 0005

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0001.00\* 0002.00\* 0003.00\* 0004.00\* 0005.00\* 0007.00\* 0008.00\* 0010.00\* 0011.01\* 0011.02\* 0014.01\*  
0014.02\* 0015.00\* 0016.00\* 0017.00\* 0019.00\* 0020.00\* 0021.00\*

Moderate Income

0006.00\* 0009.00\* 0012.00 0013.00\* 0018.00\* 0022.00\* 0025.00\* 0026.01\* 0026.02\* 0027.01\* 0027.02\*  
0028.00\* 0029.02\* 0034.00\* 0044.06\*

Middle Income

0029.03\* 0029.04 0030.01\* 0030.03\* 0030.04\* 0030.07\* 0030.08\* 0030.09\* 0031.00\* 0032.01\* 0032.02\*  
0035.00\* 0036.01\* 0036.02\* 0037.05\* 0040.00\* 0044.03\* 0044.04\* 0044.07\*

Upper Income

0030.02\* 0030.06\* 0033.01\* 0033.02\* 0037.03\* 0037.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\*  
0039.05\* 0042.01\* 0042.03\* 0042.04\* 0043.01\* 0043.04\* 0043.06\* 0043.07\* 0043.09\* 0043.10\* 0044.05\*  
0045.01\* 0045.02\*

Income Not Known

0024.00\*

ASSESSMENT AREA - 0006

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01\* 0058.00\*

Median Family Income 30-40%

0046.00\* 0048.00\* 0049.00\* 0052.00\* 0053.00\* 0055.00\* 0056.02 0057.00\*

Median Family Income 40-50%

0050.00\* 0093.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 50-60%

0045.00\* 0060.02\* 0069.00\* 0071.03\* 0082.06\*

Median Family Income 60-70%

0033.00\* 0036.00\* 0040.00\* 0042.00\* 0043.00\* 0044.00\* 0047.00\* 0082.05\*

Median Family Income 70-80%

0002.00\* 0004.04\* 0018.04\* 0038.00\* 0041.00\* 0061.03\* 0062.07\* 0068.00\* 0078.01\* 0079.08\* 0082.04\*

0082.07\* 0083.00\*

Median Family Income 80-90%

0003.00\* 0005.01\* 0009.02\* 0012.00\* 0016.00\* 0019.02\* 0025.00\* 0027.01\* 0027.03\* 0029.02\* 0030.01\*

0032.03\* 0034.01\* 0037.00\* 0051.00\* 0061.01\* 0070.00\* 0074.02\* 0081.03\* 0085.01\* 0086.06\* 0089.00\*

Median Family Income 90-100%

0005.02\* 0006.08\* 0008.01\* 0014.16\* 0015.06\* 0019.01\* 0019.03\* 0026.03\* 0026.04\* 0029.01\* 0031.02\*

0035.00\* 0060.01\* 0061.04\* 0072.03\* 0073.01\* 0073.03\* 0075.00\* 0076.00\* 0079.05\* 0079.06\* 0080.01\*

0081.01\* 0090.00\* 0091.00\* 0094.00

Median Family Income 100-110%

0004.01\* 0006.06\* 0009.01\* 0010.01\* 0011.00\* 0015.02\* 0017.01\* 0017.02\* 0018.05\* 0023.01\* 0026.05\*

0062.04\* 0062.05\* 0067.01\* 0071.01\* 0071.02\* 0072.02\* 0073.04\* 0077.02\* 0077.03\* 0078.04\* 0078.06\*

0079.07\* 0079.10\* 0081.02\* 0092.00\*

Median Family Income 110-120%

0006.03\* 0007.01\* 0010.02\* 0015.04\* 0018.03\* 0023.02\* 0024.01\* 0024.02\* 0028.05\* 0030.02\* 0031.01\*

0032.01\* 0062.03\* 0064.03\* 0066.04\* 0066.08\* 0067.03\* 0077.04\* 0078.05\* 0079.12\* 0082.09\* 0086.04\*

0088.00\*

Median Family Income >= 120%

0001.00\* 0004.03\* 0007.02\* 0008.02\* 0013.00\* 0014.09\* 0014.10\* 0014.11\* 0014.12\* 0014.13\* 0014.14\*

0014.15\* 0014.17\* 0015.05\* 0020.00\* 0021.01\* 0021.02\* 0022.00\* 0062.06\* 0063.00\* 0065.00\* 0066.01\*

0066.05\* 0066.06\* 0066.07\* 0079.09\* 0079.11\* 0082.02\* 0082.08\* 0084.03\* 0084.04\* 0084.05\* 0084.06\*

0085.02\* 0085.03\* 0085.04\* 0086.01\* 0086.02\* 0086.05\* 0087.00\*

ASSESSMENT AREA - 0007

MORRIS COUNTY (027), NJ

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

MSA: 35084

Low Income

0435.00\* 0456.02\*

Moderate Income

0417.06\* 0448.00\* 0449.00\* 0450.00\* 0451.00\*

Middle Income

0401.02\* 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0433.01\*

0438.00\* 0443.00\* 0445.01\* 0445.02\* 0446.02\* 0447.01\* 0452.00\* 0454.01\* 0454.02\* 0456.03\* 0460.00\*

0461.03\* 0461.05\*

Upper Income

0401.01 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01 0408.03\* 0408.04\* 0408.05\* 0409.00\* 0410.00\*

0412.00\* 0413.00\* 0414.00\* 0415.00\* 0416.01\* 0416.02\* 0416.04\* 0417.04\* 0417.05\* 0418.03\* 0419.01\*

0419.02\* 0420.00\* 0421.00\* 0422.00\* 0423.01\* 0423.02\* 0425.00\* 0426.00\* 0427.00 0428.00\* 0429.00\*

0430.00\* 0431.00\* 0432.00\* 0433.02\* 0433.03\* 0434.01\* 0434.02\* 0436.00\* 0437.00\* 0439.00\* 0440.00\*

0441.01\* 0441.02\* 0442.00\* 0444.01\* 0444.03\* 0444.04\* 0446.01\* 0447.02\* 0453.00\* 0455.01\* 0455.02\*

0457.01\* 0457.03\* 0457.04\* 0458.04\* 0459.01\* 0459.02\* 0461.04\* 0461.06\* 0462.01\* 0462.02\* 0462.97\*

0462.98\* 0463.00 0464.00\*

ASSESSMENT AREA - 0008

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

2642.00\*

Median Family Income 30-40%

1752.00\* 1753.01\* 1754.02\* 1758.02\* 1759.00\* 1807.00\* 1815.00\* 1818.00\* 1823.01\*

Median Family Income 40-50%

1753.02\* 1754.01\* 1755.00\* 1802.02\* 1806.00\* 1808.00\* 1809.00\* 1812.00\* 1814.00\* 1817.02\* 1821.00\*

1822.00\* 1823.02\* 1828.00\* 1829.00\* 1832.00\*

Median Family Income 50-60%

1758.01\* 1803.00\* 1813.00\* 1820.00\* 1827.00\* 1830.00\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

**Institution: SPENCER SAVINGS BANK, SLA**

**Median Family Income 60-70%**

1251.00\* 1756.02 1802.01\* 1810.00\* 1811.00\* 1819.00\* 1831.02\*

**Median Family Income 70-80%**

1250.00 1824.00\* 1825.00\*

**Median Family Income 80-90%**

1757.01\* 2036.00\*

**Median Family Income 90-100%**

1246.01 1249.00\* 1757.03\* 1826.00\* 2641.01\*

**Median Family Income 100-110%**

1246.02\* 1337.01\* 1337.02\* 1831.01\* 2463.00\*

**Median Family Income 110-120%**

1248.00 2238.01\* 2461.02\*

**Median Family Income >= 120%**

1165.00\* 1242.00\* 1243.11\* 1243.12\* 1243.21 1243.22\* 1243.23\* 1244.01\* 1244.02 1245.00 1247.00\*  
 1432.00\* 1433.00\* 1434.00\* 1540.01\* 1540.02\* 1635.00\* 1756.01\* 1757.04\* 1801.00\* 1964.01\* 1964.02\*  
 2167.01\* 2167.02\* 2238.02\* 2366.01\* 2366.02\* 2460.01\* 2460.02\* 2460.03\* 2461.01\* 2461.03\* 2461.04\*  
 2462.01\* 2462.02\* 2462.03\* 2568.01\* 2568.02\* 2568.03\* 2568.04\* 2568.05\* 2641.02

**Median Family Income Not Known**

2239.00\*

**ASSESSMENT AREA - 0009**

**SOMERSET COUNTY (035), NJ**

**MSA: 35154**

**Moderate Income**

0502.00\* 0504.00\* 0511.00\* 0512.00\* 0515.00\* 0516.00\* 0517.00\* 0520.02\* 0533.00\*

**Middle Income**

0501.00\* 0503.00\* 0505.00\* 0506.00\* 0510.00\* 0513.00\* 0514.00\* 0518.00 0519.00\* 0520.01\* 0526.03\*  
 0529.03\* 0530.00\* 0531.02\* 0531.05\* 0532.00\* 0534.03\* 0534.04\* 0535.01\* 0537.05\* 0538.04\*

**Upper Income**

0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01\* 0509.02\* 0509.03\* 0521.00\* 0522.01\* 0522.03\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0522.04*	0523.00*	0524.00*	0526.01*	0527.00*	0528.00*	0529.01*	0529.04*	0531.03*	0534.02*	0536.02*
0536.03*	0536.04*	0537.03*	0537.04*	0537.06*	0537.07*	0538.01*	0538.03*	0538.05*	0539.01*	0539.04*
0539.05*	0541.00*	0542.01*	0542.02*	0543.00*						

ASSESSMENT AREA - 0010

SUSSEX COUNTY (037), NJ

MSA: 35084

Low Income

3712.00\*

Moderate Income

3728.00\* 3737.00\*

Middle Income

3710.00*	3711.00	3713.00*	3714.00*	3715.02*	3715.03*	3716.00*	3717.00*	3718.00*	3719.00*	3720.00*
3721.00*	3722.00*	3723.00*	3724.00*	3725.00*	3726.00	3727.00*	3729.00*	3730.00*	3738.00*	3739.00*
3745.00*	3746.00*	3747.00*	3748.00*	3749.00*						

Upper Income

3731.00\* 3732.00\* 3733.00\* 3734.00\* 3735.00\* 3736.00\* 3740.00\* 3741.00\* 3742.00\* 3743.00\* 3744.00\*

ASSESSMENT AREA - 0011

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04\*

Median Family Income 30-40%

0304.00\* 0314.00\* 0393.00\* 0399.00\*

Median Family Income 40-50%

0302.00*	0306.00*	0309.00*	0310.00*	0311.00*	0312.00	0313.00*	0316.01*	0316.02	0317.00*	0318.02*
0319.03*	0389.00*	0394.00*	0398.00*							

Median Family Income 50-60%

0305.00*	0307.01*	0307.02*	0308.02*	0315.00*	0318.01*	0320.01*	0323.00*	0340.00	0390.00*	0392.00*
0395.00*										

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 60-70%

0324.00 0326.00\* 0328.00\* 0339.00\* 0342.00\* 0344.00\* 0351.00\* 0352.00\* 0353.00\* 0360.00\* 0388.00\*

Median Family Income 70-80%

0338.00\* 0341.00\* 0345.00\* 0346.00\* 0347.00\* 0354.00 0355.00\* 0361.00\*

Median Family Income 80-90%

0320.02 0322.00\* 0343.00\* 0357.00\* 0358.00\* 0359.00\*

Median Family Income 90-100%

0321.00\* 0325.00\* 0327.00\* 0329.02\* 0349.00\* 0396.00\* 0397.00\*

Median Family Income 100-110%

0330.00\* 0331.00\* 0332.00\* 0335.00\* 0348.00\* 0363.01\* 0369.00\*

Median Family Income 110-120%

0329.01\* 0333.00\* 0336.00\* 0337.00\* 0350.00 0356.00\* 0375.00\* 0384.00\*

Median Family Income >= 120%

0334.00\* 0362.00\* 0363.02\* 0364.00\* 0365.00\* 0366.00\* 0367.00\* 0368.00\* 0370.00\* 0371.00\* 0372.00

0373.00\* 0374.00\* 0376.01\* 0376.02\* 0377.00\* 0378.00\* 0379.00\* 0380.00\* 0381.01\* 0381.02\* 0382.01\*

0382.02\* 0383.00\* 0385.00\* 0386.01\* 0386.02\* 0387.00\* 0391.00\*

OUTSIDE ASSESSMENT AREA

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 110-120%

8045.00

Median Family Income >= 120%

8042.00

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 90-100%

7221.00



2020 Institution Disclosure Statement - Table E-1

PAGE: 1 OF 1

Error Status Information

Respondent ID: 0000030076

Institution: SPENCER SAVINGS BANK, SLA

Agency: FDIC - 3

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	65	65	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	11	11	0	0.00%
Total	78	78	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.

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>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%	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%	1	20	0	0	0	0	1	20	0	0
Median Family Income 60-70%	1	75	0	0	0	0	1	75	0	0
Median Family Income 70-80%	2	200	0	0	1	420	2	520	0	0
Median Family Income 80-90%	4	185	0	0	2	1,300	3	110	0	0
Median Family Income 90-100%	0	0	0	0	1	775	1	775	0	0
Median Family Income 100-110%	1	75	0	0	2	1,175	1	75	0	0
Median Family Income 110-120%	2	90	0	0	1	295	3	385	0	0
Median Family Income >= 120%	13	694	1	144	3	1,719	14	1,182	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	24	1,339	1	144	10	5,684	26	3,142	0	0
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</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	1	756	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	756	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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	1	700	1	700	0	0
Median Family Income 70-80%	1	75	0	0	0	0	1	75	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	1	15	0	0	0	0	1	15	0	0
Median Family Income 100-110%	2	81	0	0	0	0	2	81	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	260	0	0	4	2,150	3	1,040	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	9	481	0	0	5	2,850	9	1,961	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	2	200	0	0	0	0	0	0	0	0
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA 35084</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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0

Loans by County

Small Business Loans - Originations

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0005</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	1	350	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	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	0	0	1	350	0	0	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0006</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	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	1	650	1	650	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	55	0	0	1	650	2	705	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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%	1	50	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	1	320	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	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	50	0	0	1	320	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</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%	1	45	0	0	0	0	1	45	0	0
Median Family Income 40-50%	1	75	0	0	0	0	1	75	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	1	25	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%	1	100	0	0	1	532	1	100	0	0
Median Family Income 100-110%	2	130	0	0	0	0	2	130	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	558	1	250	3	2,100	6	1,133	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	15	933	1	250	4	2,632	12	1,508	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0008</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	35	0	0	1	550	0	0	0	0
Upper Income	2	80	0	0	0	0	2	80	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	115	0	0	1	550	2	80	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</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	1	600	1	600	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	600	1	600	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0009</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%	1	75	1	105	0	0	2	180	0	0
Median Family Income 50-60%	1	75	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	34	0	0	0	0	1	34	0	0
Median Family Income 70-80%	0	0	1	250	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%	1	75	1	150	0	0	1	75	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	140	0	0	2	1,392	4	1,532	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	6	399	3	505	2	1,392	8	1,821	0	0
TOTAL INSIDE AA IN STATE	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA IN STATE	2	75	0	0	3	1,676	2	625	0	0
STATE TOTAL	62	3,597	5	899	27	15,784	61	9,842	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>QUEENS COUNTY (081), 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%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	450	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
<b>ROCKLAND COUNTY (087), 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	75	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	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</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%	1	93	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	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	93	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	168	0	0	1	450	0	0	0	0
STATE TOTAL	2	168	0	0	1	450	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

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>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</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	1	900	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	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	0	0	1	900	0	0	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	900	0	0	0	0
STATE TOTAL	0	0	0	0	1	900	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

State: TEXAS (48)

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)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	0	0	1	7	0	0
STATE TOTAL	1	7	0	0	0	0	1	7	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA	5	250	0	0	5	3,026	3	632	0	0
TOTAL INSIDE & OUTSIDE	65	3,772	5	899	29	17,134	62	9,849	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076  
 Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	35	7,167	26	3,142	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	14	3,331	9	1,961	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	200	0	0	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	1	350	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	2	705	2	705	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	20	3,815	12	1,508	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	4	665	2	80	0	0
NJ - UNION COUNTY (039) - MSA 35084	11	2,296	8	1,821	0	0

2021 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076  
 Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	114	314,974	0	0
Purchased	0	0	0	0
Total	114	314,974	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00

Median Family Income 60-70%

0215.00 0236.01\* 0236.02\* 0301.00\*

Median Family Income 70-80%

0181.00 0214.00 0231.00\* 0303.00

Median Family Income 80-90%

0035.00\* 0211.00\* 0212.00 0213.00\* 0234.02 0235.01\* 0235.02\* 0302.00 0572.00\*

Median Family Income 90-100%

0063.00 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01\*

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00\* 0333.00\* 0382.00\* 0461.00\* 0463.00\* 0571.02

Median Family Income 110-120%

0032.00\* 0040.01\* 0061.00\* 0111.00 0112.00 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00\*

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00\*

Median Family Income >= 120%

0010.00\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02\* 0062.02\* 0070.01\*

0070.02\* 0080.00\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00 0120.01 0120.02 0130.01\*

0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*

0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\* 0221.00\* 0222.00\* 0233.01\*

0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00 0270.00\* 0280.01\* 0280.02\* 0292.00\*

0311.00 0313.00 0314.00 0321.02 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00

0351.00\* 0352.00 0371.00\* 0372.01\* 0372.02\* 0381.00\* 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*

0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*

0442.02\* 0452.00\* 0471.00 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*

0511.00\* 0512.00\* 0513.00 0514.00\* 0521.00\* 0522.00 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0545.00 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00\*  
 0611.00\* 0612.00\* 0613.00\* 0614.00\*

ASSESSMENT AREA - 0002

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 10-20%

0014.00\* 0062.00\*

Median Family Income 20-30%

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*  
 0228.00\*

Median Family Income 30-40%

0003.00\* 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*  
 0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02\* 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00\* 0097.00\*  
 0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*  
 0232.00\*

Median Family Income 40-50%

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*  
 0051.00\* 0053.00\* 0057.00\* 0068.00\* 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*  
 0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*  
 0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00\* 0229.00\*

Median Family Income 50-60%

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*  
 0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*  
 0127.00\* 0181.00\*

Median Family Income 60-70%

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*  
 0177.00 0178.00\*

Median Family Income 70-80%

0021.00\* 0102.00\* 0147.00 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 80-90%

0064.00\* 0100.00\* 0141.00\* 0143.00\* 0144.00\* 0151.00 0155.00\* 0156.00\* 0159.00\* 0168.00\*

Median Family Income 90-100%

0137.00 0146.00\* 0152.00\* 0154.00\* 0172.00\*

Median Family Income 100-110%

0139.00 0142.00\* 0158.00\* 0217.02\*

Median Family Income 110-120%

0135.00\* 0138.00\* 0140.00\* 0150.00\* 0175.00\*

Median Family Income >= 120%

0134.00 0136.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00\* 0166.00\*  
0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\*  
0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\* 0204.00\* 0205.00\*  
0206.00\* 0207.00\* 0208.00\* 0209.01\* 0209.02 0210.00\* 0211.00 0212.00\* 0213.00\* 0214.00\* 0216.01  
0216.02\* 0217.01\* 0218.01\* 0218.02\* 0218.03\*

Median Family Income Not Known

9801.00\* 9802.00\*

ASSESSMENT AREA - 0003

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0145.02\*

Median Family Income 40-50%

0044.00\* 0067.00\* 0162.00\* 0164.00\* 0169.00\* 0174.00\*

Median Family Income 50-60%

0041.02\* 0045.00\* 0052.00\* 0053.00\* 0055.00\* 0058.01\* 0060.00\* 0062.00\* 0156.00\* 0159.00\* 0160.00\*  
0166.00\* 0168.00\* 0170.00\* 0175.00\* 0177.00\* 0324.00\*

Median Family Income 60-70%

0012.02\* 0017.01\* 0027.00\* 0029.00\* 0046.00\* 0068.00\* 0107.00\* 0109.00\* 0110.00\* 0111.00\* 0135.00\*  
0136.00\* 0147.00\* 0148.00\* 0152.02\* 0153.00\* 0157.00\* 0161.00\* 0163.00\* 0165.00\* 0171.00\* 0172.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0173.00*	0176.00*	0178.00*	0190.00*							
<b>Median Family Income 70-80%</b>										
0002.00*	0005.00*	0006.00*	0018.00*	0020.00*	0042.00*	0049.00*	0056.00*	0061.00*	0063.00*	0101.00*
0134.00*	0142.00*	0150.02*	0155.00*	0158.02*						
<b>Median Family Income 80-90%</b>										
0003.00*	0013.00*	0030.00*	0031.00*	0041.01*	0048.00*	0065.00*	0102.00*	0103.00*	0106.00*	0126.00*
0129.00*	0130.00*	0131.00*	0132.00*	0133.00*	0140.00*	0141.02*	0145.01*	0149.00*	0151.00*	
<b>Median Family Income 90-100%</b>										
0004.00*	0007.00*	0008.00*	0009.02*	0010.00*	0014.00*	0019.00*	0028.00*	0071.00*	0113.00*	0116.00*
0128.00*	0137.00*	0143.00*	0167.00*							
<b>Median Family Income 100-110%</b>										
0001.00*	0012.01*	0047.00*	0105.00*	0127.00*	0139.00*	0144.00*	0146.00*	0180.00*		
<b>Median Family Income 110-120%</b>										
0011.00	0040.00*	0059.00*	0078.00*	0104.00*	0108.00*	0112.00*	0123.00*	0138.00*		
<b>Median Family Income &gt;= 120%</b>										
0022.00*	0023.00*	0024.00*	0035.00*	0054.00*	0058.02*	0064.00*	0066.00*	0070.00*	0072.00*	0073.00*
0074.00*	0075.00*	0076.00*	0077.00*	0114.00*	0115.00*	0124.00*	0125.00*	0141.01*	0150.01*	0152.01*
0158.01*	0179.00*	0181.00*	0182.00*	0183.01*	0183.02*	0184.00*	0185.00*	0186.00*	0187.01*	0187.02*
0188.00*	0189.00*	0191.00*	0192.00	0193.00*	0194.00*	0198.00*	0199.00*	0200.00*	0201.00*	
<b>Median Family Income Not Known</b>										
0043.00*	0069.00*	9801.00*								

ASSESSMENT AREA - 0004

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0001.00*	0002.00*	0003.00*	0004.00*	0005.00*	0007.00*	0008.00*	0010.00*	0011.01*	0011.02*	0014.01*
0014.02*	0015.00*	0016.00*	0017.00*	0019.00*	0020.00*	0021.00*				

Moderate Income

0006.00*	0009.00*	0012.00*	0013.00*	0018.00*	0022.00*	0025.00*	0026.01*	0026.02*	0027.01*	0027.02*
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2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0028.00\* 0029.02\* 0034.00\* 0044.06\*

Middle Income

0029.03\* 0029.04\* 0030.01\* 0030.03\* 0030.04\* 0030.07\* 0030.08\* 0030.09\* 0031.00\* 0032.01\* 0032.02\*

0035.00\* 0036.01\* 0036.02\* 0037.05\* 0040.00\* 0044.03\* 0044.04\* 0044.07\*

Upper Income

0030.02\* 0030.06\* 0033.01\* 0033.02\* 0037.03\* 0037.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\*

0039.05\* 0042.01\* 0042.03\* 0042.04\* 0043.01\* 0043.04\* 0043.06\* 0043.07\* 0043.09\* 0043.10\* 0044.05\*

0045.01\* 0045.02\*

Income Not Known

0024.00\*

ASSESSMENT AREA - 0005

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01\* 0058.00\*

Median Family Income 30-40%

0046.00\* 0048.00\* 0049.00\* 0052.00\* 0053.00\* 0055.00\* 0056.02\* 0057.00\*

Median Family Income 40-50%

0050.00\* 0093.00\*

Median Family Income 50-60%

0045.00\* 0060.02\* 0069.00\* 0071.03\* 0082.06\*

Median Family Income 60-70%

0033.00\* 0036.00\* 0040.00\* 0042.00\* 0043.00\* 0044.00\* 0047.00\* 0082.05\*

Median Family Income 70-80%

0002.00\* 0004.04\* 0018.04\* 0038.00\* 0041.00\* 0061.03\* 0062.07\* 0068.00\* 0078.01\* 0079.08\* 0082.04\*

0082.07\* 0083.00\*

Median Family Income 80-90%

0003.00\* 0005.01\* 0009.02\* 0012.00\* 0016.00\* 0019.02\* 0025.00\* 0027.01 0027.03\* 0029.02\* 0030.01\*

0032.03\* 0034.01\* 0037.00\* 0051.00\* 0061.01\* 0070.00\* 0074.02\* 0081.03\* 0085.01\* 0086.06\* 0089.00\*

Median Family Income 90-100%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0005.02\* 0006.08\* 0008.01\* 0014.16\* 0015.06\* 0019.01\* 0019.03\* 0026.03\* 0026.04\* 0029.01\* 0031.02\*  
 0035.00\* 0060.01\* 0061.04\* 0072.03\* 0073.01\* 0073.03\* 0075.00\* 0076.00\* 0079.05\* 0079.06\* 0080.01\*  
 0081.01\* 0090.00\* 0091.00\* 0094.00\*

Median Family Income 100-110%

0004.01\* 0006.06\* 0009.01\* 0010.01\* 0011.00\* 0015.02\* 0017.01\* 0017.02\* 0018.05\* 0023.01\* 0026.05\*  
 0062.04\* 0062.05\* 0067.01\* 0071.01\* 0071.02\* 0072.02\* 0073.04\* 0077.02\* 0077.03\* 0078.04\* 0078.06\*  
 0079.07\* 0079.10\* 0081.02\* 0092.00\*

Median Family Income 110-120%

0006.03\* 0007.01\* 0010.02\* 0015.04\* 0018.03\* 0023.02\* 0024.01\* 0024.02\* 0028.05\* 0030.02\* 0031.01\*  
 0032.01\* 0062.03\* 0064.03\* 0066.04\* 0066.08\* 0067.03\* 0077.04\* 0078.05\* 0079.12\* 0082.09\* 0086.04\*  
 0088.00\*

Median Family Income >= 120%

0001.00\* 0004.03\* 0007.02\* 0008.02\* 0013.00\* 0014.09\* 0014.10\* 0014.11\* 0014.12\* 0014.13\* 0014.14\*  
 0014.15\* 0014.17\* 0015.05\* 0020.00\* 0021.01\* 0021.02\* 0022.00\* 0062.06\* 0063.00\* 0065.00\* 0066.01\*  
 0066.05\* 0066.06\* 0066.07\* 0079.09\* 0079.11\* 0082.02\* 0082.06\* 0084.03\* 0084.04\* 0084.05\* 0084.06\*  
 0085.02\* 0085.03\* 0085.04\* 0086.01\* 0086.02\* 0086.05\* 0087.00\*

ASSESSMENT AREA - 0006

MORRIS COUNTY (027), NJ

MSA: 35084

Low Income

0435.00\* 0456.02\*

Moderate Income

0417.06\* 0448.00\* 0449.00\* 0450.00\* 0451.00\*

Middle Income

0401.02 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0433.01\*  
 0438.00\* 0443.00\* 0445.01\* 0445.02\* 0446.02\* 0447.01\* 0452.00\* 0454.01\* 0454.02\* 0456.03\* 0460.00\*  
 0461.03\* 0461.05\*

Upper Income

0401.01\* 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01\* 0408.03\* 0408.04\* 0408.05\* 0409.00 0410.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0412.00*	0413.00*	0414.00*	0415.00*	0416.01*	0416.02*	0416.04*	0417.04*	0417.05*	0418.03*	0419.01*
0419.02*	0420.00*	0421.00*	0422.00*	0423.01*	0423.02*	0425.00*	0426.00*	0427.00*	0428.00*	0429.00*
0430.00*	0431.00*	0432.00*	0433.02*	0433.03*	0434.01*	0434.02*	0436.00*	0437.00*	0439.00*	0440.00*
0441.01*	0441.02*	0442.00*	0444.01*	0444.03*	0444.04*	0446.01*	0447.02*	0453.00*	0455.01*	0455.02*
0457.01*	0457.03*	0457.04*	0458.04*	0459.01*	0459.02*	0461.04*	0461.06*	0462.01*	0462.02*	0462.97*
0462.98*	0463.00*	0464.00*								

ASSESSMENT AREA - 0007

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

2642.00\*

Median Family Income 30-40%

1752.00\* 1753.01 1754.02\* 1758.02\* 1759.00\* 1807.00\* 1815.00\* 1818.00\* 1823.01\*

Median Family Income 40-50%

1753.02\* 1754.01\* 1755.00\* 1802.02\* 1806.00\* 1808.00\* 1809.00\* 1812.00\* 1814.00\* 1817.02\* 1821.00  
1822.00\* 1823.02\* 1828.00\* 1829.00\* 1832.00\*

Median Family Income 50-60%

1758.01\* 1803.00\* 1813.00\* 1820.00\* 1827.00\* 1830.00\*

Median Family Income 60-70%

1251.00 1756.02\* 1802.01\* 1810.00\* 1811.00\* 1819.00\* 1831.02\*

Median Family Income 70-80%

1250.00\* 1824.00\* 1825.00\*

Median Family Income 80-90%

1757.01\* 2036.00\*

Median Family Income 90-100%

1246.01 1249.00\* 1757.03\* 1826.00\* 2641.01

Median Family Income 100-110%

1246.02 1337.01\* 1337.02\* 1831.01\* 2463.00

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

1248.00*	2238.01*	2461.02*								
<b>Median Family Income &gt;= 120%</b>										
1165.00*	1242.00	1243.11*	1243.12*	1243.21*	1243.22*	1243.23*	1244.01	1244.02*	1245.00	1247.00*
1432.00*	1433.00*	1434.00*	1540.01*	1540.02	1635.00	1756.01*	1757.04*	1801.00*	1964.01*	1964.02*
2167.01*	2167.02*	2238.02	2366.01*	2366.02*	2460.01	2460.02*	2460.03	2461.01*	2461.03*	2461.04*
2462.01	2462.02	2462.03*	2568.01*	2568.02*	2568.03*	2568.04*	2568.05*	2641.02		

**Median Family Income Not Known**

2239.00\*

ASSESSMENT AREA - 0008

SOMERSET COUNTY (035), NJ

MSA: 35154

**Moderate Income**

0502.00\* 0504.00\* 0511.00\* 0512.00\* 0515.00\* 0516.00\* 0517.00\* 0520.02\* 0533.00\*

**Middle Income**

0501.00\* 0503.00\* 0505.00\* 0506.00\* 0510.00 0513.00\* 0514.00\* 0518.00\* 0519.00\* 0520.01\* 0526.03\*  
 0529.03\* 0530.00\* 0531.02\* 0531.05\* 0532.00\* 0534.03\* 0534.04\* 0535.01\* 0537.05\* 0538.04\*

**Upper Income**

0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01 0509.02\* 0509.03\* 0521.00\* 0522.01\* 0522.03\*  
 0522.04\* 0523.00\* 0524.00\* 0526.01\* 0527.00\* 0528.00\* 0529.01\* 0529.04\* 0531.03\* 0534.02 0536.02\*  
 0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.06\* 0537.07\* 0538.01\* 0538.03\* 0538.05\* 0539.01\* 0539.04\*  
 0539.05\* 0541.00\* 0542.01\* 0542.02\* 0543.00\*

ASSESSMENT AREA - 0009

UNION COUNTY (039), NJ

MSA: 35084

**Median Family Income 20-30%**

0319.04\*

**Median Family Income 30-40%**

0304.00\* 0314.00\* 0393.00\* 0399.00\*

**Median Family Income 40-50%**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

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0302.00*	0306.00*	0309.00*	0310.00	0311.00*	0312.00*	0313.00*	0316.01*	0316.02*	0317.00*	0318.02*
0319.03	0389.00*	0394.00*	0398.00*							
<b>Median Family Income 50-60%</b>										
0305.00*	0307.01*	0307.02*	0308.02*	0315.00*	0318.01*	0320.01*	0323.00*	0340.00	0390.00*	0392.00*
0395.00*										
<b>Median Family Income 60-70%</b>										
0324.00*	0326.00*	0328.00*	0339.00	0342.00*	0344.00*	0351.00*	0352.00*	0353.00*	0360.00*	0388.00*
<b>Median Family Income 70-80%</b>										
0338.00*	0341.00*	0345.00*	0346.00*	0347.00*	0354.00	0355.00*	0361.00*			
<b>Median Family Income 80-90%</b>										
0320.02*	0322.00*	0343.00*	0357.00*	0358.00*	0359.00*					
<b>Median Family Income 90-100%</b>										
0321.00	0325.00*	0327.00	0329.02*	0349.00*	0396.00*	0397.00*				
<b>Median Family Income 100-110%</b>										
0330.00*	0331.00*	0332.00*	0335.00*	0348.00*	0363.01*	0369.00*				
<b>Median Family Income 110-120%</b>										
0329.01*	0333.00*	0336.00*	0337.00*	0350.00*	0356.00*	0375.00*	0384.00*			
<b>Median Family Income &gt;= 120%</b>										
0334.00*	0362.00	0363.02*	0364.00*	0365.00*	0366.00*	0367.00*	0368.00*	0370.00*	0371.00*	0372.00
0373.00	0374.00*	0376.01*	0376.02*	0377.00*	0378.00*	0379.00*	0380.00*	0381.01*	0381.02*	0382.01*
0382.02	0383.00*	0385.00*	0386.01*	0386.02*	0387.00*	0391.00*				

**OUTSIDE ASSESSMENT AREA**

**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Middle Income**

7006.03

**HUNTERDON COUNTY (019), NJ**

**MSA: 35084**

**Upper Income**

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

\* denotes no loans made in specified tracts

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

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0113.01

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 50-60%**

7158.00

**Median Family Income 90-100%**

7221.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Middle Income**

3738.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income Not Known**

0219.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Upper Income**

0115.02

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 80-90%**

1232.01

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 70-80%**

1057.02

**WILLIAMSON COUNTY (491), TX**



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

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MSA: 12420

Middle Income

0204.09

Respondent ID: 0000030076

Agency: FDIC - 3

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000030076

Institution: SPENCER SAVINGS BANK, SLA

Agency: FDIC - 3

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	85	85	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	9	9	0	0.00%
Total	96	96	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.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Seven**

**2021**

CRA Disclosure Statements

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>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%	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%	3	175	0	0	1	518	2	75	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	1	200	0	0	1	25	0	0
Median Family Income 80-90%	6	320	1	250	2	1,013	3	145	0	0
Median Family Income 90-100%	1	54	0	0	0	0	1	54	0	0
Median Family Income 100-110%	2	100	0	0	0	0	1	25	0	0
Median Family Income 110-120%	2	121	0	0	1	750	1	46	0	0
Median Family Income >= 120%	4	240	2	374	3	1,416	3	190	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	19	1,035	4	824	7	3,697	12	560	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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%	1	70	0	0	0	0	1	70	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	1	400	1	400	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%	2	100	1	175	0	0	3	275	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	304	2	400	2	1,550	6	1,779	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	8	474	3	575	3	1,950	11	2,524	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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	70	0	0	1	679	2	749	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	70	0	0	1	679	2	749	0	0
<b>MERCER COUNTY (021), NJ</b>										
<b>MSA 45940</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	632	1	632	0	0
Middle Income	0	0	0	0	2	1,155	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	3	1,787	1	632	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0006</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	1	641	1	641	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	1	518	1	518	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	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	0	0	2	1,159	2	1,159	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</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	1	664	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	385	1	385	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	2	1,049	1	385	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0007</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	15	0	0	4	1,986	2	415	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	15	0	0	4	1,986	2	415	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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	1	820	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	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	0	0	1	820	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0008</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%	1	50	0	0	0	0	1	50	0	0
Median Family Income 70-80%	1	18	0	0	0	0	1	18	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	5	0	0	0	0	1	5	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	25	0	0	0	0	1	25	0	0
Median Family Income >= 120%	4	181	0	0	0	0	4	181	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	8	279	0	0	0	0	8	279	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0009</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	1	400	1	400	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	400	1	400	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0010</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	1	200	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	75	1	200	0	0	0	0	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0011</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%	2	175	0	0	0	0	1	100	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	200	1	650	0	0	0	0
Median Family Income 70-80%	1	70	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	27	0	0	0	0	1	27	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%	1	50	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	0	0	0	0	1	100	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	6	422	2	450	1	650	3	227	0	0
TOTAL INSIDE AA IN STATE	44	2,370	10	2,049	22	12,308	42	6,945	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,869	1	385	0	0
STATE TOTAL	44	2,370	10	2,049	25	14,177	43	7,330	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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)
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	44	2,370	10	2,049	22	12,308	42	6,945	0	0
TOTAL OUTSIDE AA	0	0	0	0	3	1,869	1	385	0	0
TOTAL INSIDE & OUTSIDE	44	2,370	10	2,049	25	14,177	43	7,330	0	0

2020 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076  
 Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	30	5,556	12	560	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	14	2,999	11	2,524	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	749	2	749	0	0
NJ - MERCER COUNTY (021) - MSA 45940	3	1,787	1	632	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	2	1,159	2	1,159	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	5	2,001	2	415	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	8	279	8	279	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	1	400	1	400	0	0
NJ - SUSSEX COUNTY (037) - MSA 35084	2	275	0	0	0	0
NJ - UNION COUNTY (039) - MSA 35084	9	1,522	3	227	0	0

**2020 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: SPENCER SAVINGS BANK, SLA**

PAGE: 1 OF 1

**Respondent ID: 0000030076**  
**Agency: FDIC - 3**

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	85	174,695	0	0
Purchased	0	0	0	0
Total	85	174,695	0	0
Consortium/Third Party Loans (optional)				

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00

Median Family Income 60-70%

0215.00\* 0236.01\* 0236.02\* 0301.00\*

Median Family Income 70-80%

0181.00\* 0214.00 0231.00\* 0303.00

Median Family Income 80-90%

0035.00\* 0211.00 0212.00 0213.00\* 0234.02\* 0235.01\* 0235.02 0302.00 0572.00

Median Family Income 90-100%

0063.00\* 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00\* 0333.00\* 0382.00\* 0461.00\* 0463.00\* 0571.02

Median Family Income 110-120%

0032.00\* 0040.01\* 0061.00\* 0111.00 0112.00\* 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00\*

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00

Median Family Income >= 120%

0010.00\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02\* 0062.02\* 0070.01\*

0070.02\* 0080.00\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00\* 0120.01 0120.02 0130.01

0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00\* 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*

0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00 0202.00\* 0221.00\* 0222.00\* 0233.01\*

0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00\* 0270.00\* 0280.01\* 0280.02\* 0292.00\*

0311.00\* 0313.00\* 0314.00\* 0321.02\* 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00

0351.00\* 0352.00\* 0371.00\* 0372.01\* 0372.02\* 0381.00\* 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*

0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*

0442.02\* 0452.00\* 0471.00\* 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*

0511.00\* 0512.00\* 0513.00 0514.00\* 0521.00\* 0522.00 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0545.00\* 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00  
0611.00\* 0612.00\* 0613.00\* 0614.00\*

ASSESSMENT AREA - 0002

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 10-20%

0014.00\* 0062.00\*

Median Family Income 20-30%

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*  
0228.00\*

Median Family Income 30-40%

0003.00\* 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*  
0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02\* 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00 0097.00\*  
0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*  
0232.00\*

Median Family Income 40-50%

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*  
0051.00\* 0053.00\* 0057.00\* 0068.00\* 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*  
0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*  
0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00\* 0229.00\*

Median Family Income 50-60%

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*  
0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*  
0127.00\* 0181.00\*

Median Family Income 60-70%

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*  
0177.00\* 0178.00\*

Median Family Income 70-80%

0021.00\* 0102.00\* 0147.00 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000030076**

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

**Agency: FDIC - 3**

**Institution: SPENCER SAVINGS BANK, SLA**

**Median Family Income 80-90%**

0064.00\* 0100.00\* 0141.00\* 0143.00\* 0144.00\* 0151.00\* 0155.00\* 0156.00\* 0159.00\* 0168.00\*

**Median Family Income 90-100%**

0137.00\* 0146.00\* 0152.00\* 0154.00\* 0172.00\*

**Median Family Income 100-110%**

0139.00 0142.00\* 0158.00 0217.02\*

**Median Family Income 110-120%**

0135.00\* 0138.00\* 0140.00\* 0150.00\* 0175.00\*

**Median Family Income >= 120%**

0134.00 0136.00 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00 0166.00\*  
 0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\*  
 0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\* 0204.00 0205.00\*  
 0206.00 0207.00\* 0208.00\* 0209.01\* 0209.02\* 0210.00\* 0211.00 0212.00\* 0213.00\* 0214.00\* 0216.01  
 0216.02\* 0217.01\* 0218.01\* 0218.02\* 0218.03\*

**Median Family Income Not Known**

9801.00\* 9802.00\*

**ASSESSMENT AREA - 0003**

**HUDSON COUNTY (017), NJ**

**MSA: 35614**

**Median Family Income 30-40%**

0145.02\*

**Median Family Income 40-50%**

0044.00\* 0067.00\* 0162.00\* 0164.00\* 0169.00\* 0174.00\*

**Median Family Income 50-60%**

0041.02\* 0045.00\* 0052.00\* 0053.00\* 0055.00\* 0058.01\* 0060.00\* 0062.00\* 0156.00\* 0159.00\* 0160.00\*  
 0166.00\* 0168.00\* 0170.00\* 0175.00\* 0177.00\* 0324.00\*

**Median Family Income 60-70%**

0012.02\* 0017.01\* 0027.00\* 0029.00\* 0046.00\* 0068.00\* 0107.00\* 0109.00\* 0110.00\* 0111.00\* 0135.00\*  
 0136.00\* 0147.00\* 0148.00\* 0152.02\* 0153.00\* 0157.00\* 0161.00\* 0163.00\* 0165.00\* 0171.00\* 0172.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0173.00\* 0176.00\* 0178.00\* 0190.00\*

Median Family Income 70-80%

0002.00\* 0005.00\* 0006.00\* 0018.00\* 0020.00\* 0042.00\* 0049.00\* 0056.00\* 0061.00\* 0063.00\* 0101.00\*

0134.00\* 0142.00\* 0150.02\* 0155.00\* 0158.02\*

Median Family Income 80-90%

0003.00\* 0013.00\* 0030.00\* 0031.00\* 0041.01\* 0048.00\* 0065.00\* 0102.00\* 0103.00\* 0106.00\* 0126.00\*

0129.00\* 0130.00\* 0131.00\* 0132.00\* 0133.00\* 0140.00\* 0141.02\* 0145.01\* 0149.00\* 0151.00\*

Median Family Income 90-100%

0004.00\* 0007.00\* 0008.00\* 0009.02\* 0010.00\* 0014.00\* 0019.00\* 0028.00\* 0071.00\* 0113.00\* 0116.00\*

0128.00\* 0137.00\* 0143.00\* 0167.00\*

Median Family Income 100-110%

0001.00\* 0012.01\* 0047.00\* 0105.00\* 0127.00\* 0139.00\* 0144.00\* 0146.00\* 0180.00\*

Median Family Income 110-120%

0011.00\* 0040.00\* 0059.00\* 0078.00\* 0104.00\* 0108.00\* 0112.00\* 0123.00\* 0138.00\*

Median Family Income >= 120%

0022.00\* 0023.00\* 0024.00\* 0035.00\* 0054.00\* 0058.02\* 0064.00\* 0066.00\* 0070.00\* 0072.00\* 0073.00\*

0074.00\* 0075.00\* 0076.00\* 0077.00\* 0114.00\* 0115.00\* 0124.00 0125.00\* 0141.01\* 0150.01\* 0152.01\*

0158.01\* 0179.00\* 0181.00\* 0182.00\* 0183.01\* 0183.02\* 0184.00\* 0185.00 0186.00\* 0187.01\* 0187.02\*

0188.00\* 0189.00\* 0191.00\* 0192.00\* 0193.00\* 0194.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\*

Median Family Income Not Known

0043.00\* 0069.00\* 9801.00\*

ASSESSMENT AREA - 0004

HUNTERDON COUNTY (019), NJ

MSA: 35084

Moderate Income

0114.00\*

Middle Income

0103.00\* 0105.00\* 0108.02\* 0109.00\* 0115.00\* 0119.00\*

Upper Income

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0101.00\* 0102.00\* 0104.00\* 0106.00\* 0107.01\* 0107.02\* 0108.01\* 0110.01\* 0110.02\* 0111.00\* 0112.01\*  
0112.02\* 0113.01\* 0113.02\* 0113.03\* 0113.04\* 0116.00\* 0117.00\* 0118.00\*

ASSESSMENT AREA - 0005

MERCER COUNTY (021), NJ

MSA: 45940

Low Income

0001.00\* 0002.00\* 0003.00\* 0004.00\* 0005.00\* 0007.00\* 0008.00\* 0010.00\* 0011.01\* 0011.02\* 0014.01\*  
0014.02\* 0015.00\* 0016.00\* 0017.00\* 0019.00\* 0020.00\* 0021.00\*

Moderate Income

0006.00\* 0009.00\* 0012.00 0013.00\* 0018.00\* 0022.00\* 0025.00\* 0026.01\* 0026.02\* 0027.01\* 0027.02\*  
0028.00\* 0029.02\* 0034.00\* 0044.06\*

Middle Income

0029.03\* 0029.04 0030.01\* 0030.03\* 0030.04\* 0030.07\* 0030.08\* 0030.09\* 0031.00\* 0032.01\* 0032.02\*  
0035.00\* 0036.01\* 0036.02\* 0037.05\* 0040.00\* 0044.03\* 0044.04\* 0044.07\*

Upper Income

0030.02\* 0030.06\* 0033.01\* 0033.02\* 0037.03\* 0037.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\*  
0039.05\* 0042.01\* 0042.03\* 0042.04\* 0043.01\* 0043.04\* 0043.06\* 0043.07\* 0043.09\* 0043.10\* 0044.05\*  
0045.01\* 0045.02\*

Income Not Known

0024.00\*

ASSESSMENT AREA - 0006

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01\* 0058.00\*

Median Family Income 30-40%

0046.00\* 0048.00\* 0049.00\* 0052.00\* 0053.00\* 0055.00\* 0056.02 0057.00\*

Median Family Income 40-50%

0050.00\* 0093.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 50-60%

0045.00\* 0060.02\* 0069.00\* 0071.03\* 0082.06\*

Median Family Income 60-70%

0033.00\* 0036.00\* 0040.00\* 0042.00\* 0043.00\* 0044.00\* 0047.00\* 0082.05\*

Median Family Income 70-80%

0002.00\* 0004.04\* 0018.04\* 0038.00\* 0041.00\* 0061.03\* 0062.07\* 0068.00\* 0078.01\* 0079.08\* 0082.04\*  
0082.07\* 0083.00\*

Median Family Income 80-90%

0003.00\* 0005.01\* 0009.02\* 0012.00\* 0016.00\* 0019.02\* 0025.00\* 0027.01\* 0027.03\* 0029.02\* 0030.01\*  
0032.03\* 0034.01\* 0037.00\* 0051.00\* 0061.01\* 0070.00\* 0074.02\* 0081.03\* 0085.01\* 0086.06\* 0089.00\*

Median Family Income 90-100%

0005.02\* 0006.08\* 0008.01\* 0014.16\* 0015.06\* 0019.01\* 0019.03\* 0026.03\* 0026.04\* 0029.01\* 0031.02\*  
0035.00\* 0060.01\* 0061.04\* 0072.03\* 0073.01\* 0073.03\* 0075.00\* 0076.00\* 0079.05\* 0079.06\* 0080.01\*  
0081.01\* 0090.00\* 0091.00\* 0094.00

Median Family Income 100-110%

0004.01\* 0006.06\* 0009.01\* 0010.01\* 0011.00\* 0015.02\* 0017.01\* 0017.02\* 0018.05\* 0023.01\* 0026.05\*  
0062.04\* 0062.05\* 0067.01\* 0071.01\* 0071.02\* 0072.02\* 0073.04\* 0077.02\* 0077.03\* 0078.04\* 0078.06\*  
0079.07\* 0079.10\* 0081.02\* 0092.00\*

Median Family Income 110-120%

0006.03\* 0007.01\* 0010.02\* 0015.04\* 0018.03\* 0023.02\* 0024.01\* 0024.02\* 0028.05\* 0030.02\* 0031.01\*  
0032.01\* 0062.03\* 0064.03\* 0066.04\* 0066.08\* 0067.03\* 0077.04\* 0078.05\* 0079.12\* 0082.09\* 0086.04\*  
0088.00\*

Median Family Income >= 120%

0001.00\* 0004.03\* 0007.02\* 0008.02\* 0013.00\* 0014.09\* 0014.10\* 0014.11\* 0014.12\* 0014.13\* 0014.14\*  
0014.15\* 0014.17\* 0015.05\* 0020.00\* 0021.01\* 0021.02\* 0022.00\* 0062.06\* 0063.00\* 0065.00\* 0066.01\*  
0066.05\* 0066.06\* 0066.07\* 0079.09\* 0079.11\* 0082.02\* 0082.08\* 0084.03\* 0084.04\* 0084.05\* 0084.06\*  
0085.02\* 0085.03\* 0085.04\* 0086.01\* 0086.02\* 0086.05\* 0087.00\*

ASSESSMENT AREA - 0007

MORRIS COUNTY (027), NJ

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Respondent ID: 0000030076

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

MSA: 35084

Low Income

0435.00\* 0456.02\*

Moderate Income

0417.06\* 0448.00\* 0449.00\* 0450.00\* 0451.00\*

Middle Income

0401.02\* 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0433.01\*

0438.00\* 0443.00\* 0445.01\* 0445.02\* 0446.02\* 0447.01\* 0452.00\* 0454.01\* 0454.02\* 0456.03\* 0460.00\*

0461.03\* 0461.05\*

Upper Income

0401.01 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01 0408.03\* 0408.04\* 0408.05\* 0409.00\* 0410.00\*

0412.00\* 0413.00\* 0414.00\* 0415.00\* 0416.01\* 0416.02\* 0416.04\* 0417.04\* 0417.05\* 0418.03\* 0419.01\*

0419.02\* 0420.00\* 0421.00\* 0422.00\* 0423.01\* 0423.02\* 0425.00\* 0426.00\* 0427.00 0428.00\* 0429.00\*

0430.00\* 0431.00\* 0432.00\* 0433.02\* 0433.03\* 0434.01\* 0434.02\* 0436.00\* 0437.00\* 0439.00\* 0440.00\*

0441.01\* 0441.02\* 0442.00\* 0444.01\* 0444.03\* 0444.04\* 0446.01\* 0447.02\* 0453.00\* 0455.01\* 0455.02\*

0457.01\* 0457.03\* 0457.04\* 0458.04\* 0459.01\* 0459.02\* 0461.04\* 0461.06\* 0462.01\* 0462.02\* 0462.97\*

0462.98\* 0463.00 0464.00\*

ASSESSMENT AREA - 0008

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

2642.00\*

Median Family Income 30-40%

1752.00\* 1753.01\* 1754.02\* 1758.02\* 1759.00\* 1807.00\* 1815.00\* 1818.00\* 1823.01\*

Median Family Income 40-50%

1753.02\* 1754.01\* 1755.00\* 1802.02\* 1806.00\* 1808.00\* 1809.00\* 1812.00\* 1814.00\* 1817.02\* 1821.00\*

1822.00\* 1823.02\* 1828.00\* 1829.00\* 1832.00\*

Median Family Income 50-60%

1758.01\* 1803.00\* 1813.00\* 1820.00\* 1827.00\* 1830.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 60-70%

1251.00\* 1756.02 1802.01\* 1810.00\* 1811.00\* 1819.00\* 1831.02\*

Median Family Income 70-80%

1250.00 1824.00\* 1825.00\*

Median Family Income 80-90%

1757.01\* 2036.00\*

Median Family Income 90-100%

1246.01 1249.00\* 1757.03\* 1826.00\* 2641.01\*

Median Family Income 100-110%

1246.02\* 1337.01\* 1337.02\* 1831.01\* 2463.00\*

Median Family Income 110-120%

1248.00 2238.01\* 2461.02\*

Median Family Income >= 120%

1165.00\* 1242.00\* 1243.11\* 1243.12\* 1243.21 1243.22\* 1243.23\* 1244.01\* 1244.02 1245.00 1247.00\*  
1432.00\* 1433.00\* 1434.00\* 1540.01\* 1540.02\* 1635.00\* 1756.01\* 1757.04\* 1801.00\* 1964.01\* 1964.02\*  
2167.01\* 2167.02\* 2238.02\* 2366.01\* 2366.02\* 2460.01\* 2460.02\* 2460.03\* 2461.01\* 2461.03\* 2461.04\*  
2462.01\* 2462.02\* 2462.03\* 2568.01\* 2568.02\* 2568.03\* 2568.04\* 2568.05\* 2641.02

Median Family Income Not Known

2239.00\*

ASSESSMENT AREA - 0009

SOMERSET COUNTY (035), NJ

MSA: 35154

Moderate Income

0502.00\* 0504.00\* 0511.00\* 0512.00\* 0515.00\* 0516.00\* 0517.00\* 0520.02\* 0533.00\*

Middle Income

0501.00\* 0503.00\* 0505.00\* 0506.00\* 0510.00\* 0513.00\* 0514.00\* 0518.00 0519.00\* 0520.01\* 0526.03\*  
0529.03\* 0530.00\* 0531.02\* 0531.05\* 0532.00\* 0534.03\* 0534.04\* 0535.01\* 0537.05\* 0538.04\*

Upper Income

0507.01\* 0507.03\* 0507.04\* 0508.01\* 0508.02\* 0509.01\* 0509.02\* 0509.03\* 0521.00\* 0522.01\* 0522.03\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0522.04\* 0523.00\* 0524.00\* 0526.01\* 0527.00\* 0528.00\* 0529.01\* 0529.04\* 0531.03\* 0534.02\* 0536.02\*  
0536.03\* 0536.04\* 0537.03\* 0537.04\* 0537.06\* 0537.07\* 0538.01\* 0538.03\* 0538.05\* 0539.01\* 0539.04\*  
0539.05\* 0541.00\* 0542.01\* 0542.02\* 0543.00\*

ASSESSMENT AREA - 0010

SUSSEX COUNTY (037), NJ

MSA: 35084

Low Income

3712.00\*

Moderate Income

3728.00\* 3737.00\*

Middle Income

3710.00\* 3711.00 3713.00\* 3714.00\* 3715.02\* 3715.03\* 3716.00\* 3717.00\* 3718.00\* 3719.00\* 3720.00\*  
3721.00\* 3722.00\* 3723.00\* 3724.00\* 3725.00\* 3726.00 3727.00\* 3729.00\* 3730.00\* 3738.00\* 3739.00\*  
3745.00\* 3746.00\* 3747.00\* 3748.00\* 3749.00\*

Upper Income

3731.00\* 3732.00\* 3733.00\* 3734.00\* 3735.00\* 3736.00\* 3740.00\* 3741.00\* 3742.00\* 3743.00\* 3744.00\*

ASSESSMENT AREA - 0011

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04\*

Median Family Income 30-40%

0304.00\* 0314.00\* 0393.00\* 0399.00\*

Median Family Income 40-50%

0302.00\* 0306.00\* 0309.00\* 0310.00\* 0311.00\* 0312.00 0313.00\* 0316.01\* 0316.02 0317.00\* 0318.02\*  
0319.03\* 0389.00\* 0394.00\* 0398.00\*

Median Family Income 50-60%

0305.00\* 0307.01\* 0307.02\* 0308.02\* 0315.00\* 0318.01\* 0320.01\* 0323.00\* 0340.00 0390.00\* 0392.00\*  
0395.00\*

2020 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

Median Family Income 60-70%

0324.00 0326.00\* 0328.00\* 0339.00\* 0342.00\* 0344.00\* 0351.00\* 0352.00\* 0353.00\* 0360.00\* 0388.00\*

Median Family Income 70-80%

0338.00\* 0341.00\* 0345.00\* 0346.00\* 0347.00\* 0354.00 0355.00\* 0361.00\*

Median Family Income 80-90%

0320.02 0322.00\* 0343.00\* 0357.00\* 0358.00\* 0359.00\*

Median Family Income 90-100%

0321.00\* 0325.00\* 0327.00\* 0329.02\* 0349.00\* 0396.00\* 0397.00\*

Median Family Income 100-110%

0330.00\* 0331.00\* 0332.00\* 0335.00\* 0348.00\* 0363.01\* 0369.00\*

Median Family Income 110-120%

0329.01\* 0333.00\* 0336.00\* 0337.00\* 0350.00 0356.00\* 0375.00\* 0384.00\*

Median Family Income >= 120%

0334.00\* 0362.00\* 0363.02\* 0364.00\* 0365.00\* 0366.00\* 0367.00\* 0368.00\* 0370.00\* 0371.00\* 0372.00

0373.00\* 0374.00\* 0376.01\* 0376.02\* 0377.00\* 0378.00\* 0379.00\* 0380.00\* 0381.01\* 0381.02\* 0382.01\*

0382.02\* 0383.00\* 0385.00\* 0386.01\* 0386.02\* 0387.00\* 0391.00\*

OUTSIDE ASSESSMENT AREA

MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 110-120%

8045.00

Median Family Income >= 120%

8042.00

OCEAN COUNTY (029), NJ

MSA: 35154

Median Family Income 90-100%

7221.00



2020 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000030076

Institution: SPENCER SAVINGS BANK, SLA

Agency: FDIC - 3

Record Identifier: <u>11</u>	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	65	65	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	11	11	0	0.00%
Total	78	78	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.

Loans by County

Small Business Loans - Originations

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 000030076

Agency: FDIC - 3

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>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%	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%	1	20	0	0	0	0	1	20	0	0
Median Family Income 60-70%	1	75	0	0	0	0	1	75	0	0
Median Family Income 70-80%	2	200	0	0	1	420	2	520	0	0
Median Family Income 80-90%	4	185	0	0	2	1,300	3	110	0	0
Median Family Income 90-100%	0	0	0	0	1	775	1	775	0	0
Median Family Income 100-110%	1	75	0	0	2	1,175	1	75	0	0
Median Family Income 110-120%	2	90	0	0	1	295	3	385	0	0
Median Family Income >= 120%	13	694	1	144	3	1,719	14	1,182	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	24	1,339	1	144	10	5,684	26	3,142	0	0
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</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	1	756	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	756	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

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>ESSEX COUNTY (013), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0002</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	1	700	1	700	0	0
Median Family Income 70-80%	1	75	0	0	0	0	1	75	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	1	15	0	0	0	0	1	15	0	0
Median Family Income 100-110%	2	81	0	0	0	0	2	81	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	260	0	0	4	2,150	3	1,040	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	9	481	0	0	5	2,850	9	1,961	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>HUDSON COUNTY (017), NJ</b>										
<b>MSA 35614</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%	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%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	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	2	200	0	0	0	0	0	0	0	0
<b>HUNTERDON COUNTY (019), NJ</b>										
<b>MSA 35084</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	25	0	0	0	0	1	25	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	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0005</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	1	350	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	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	0	0	1	350	0	0	0	0
<b>MORRIS COUNTY (027), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0006</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	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	1	650	1	650	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	55	0	0	1	650	2	705	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>OCEAN COUNTY (029), NJ</b>										
<b>MSA 35154</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%	1	50	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	1	320	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	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	50	0	0	1	320	0	0	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>PASSAIC COUNTY (031), NJ</b>										
<b>MSA 35614</b>										
<b>Inside AA 0007</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%	1	45	0	0	0	0	1	45	0	0
Median Family Income 40-50%	1	75	0	0	0	0	1	75	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	1	25	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%	1	100	0	0	1	532	1	100	0	0
Median Family Income 100-110%	2	130	0	0	0	0	2	130	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	558	1	250	3	2,100	6	1,133	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	15	933	1	250	4	2,632	12	1,508	0	0
<b>SOMERSET COUNTY (035), NJ</b>										
<b>MSA 35154</b>										
<b>Inside AA 0008</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	35	0	0	1	550	0	0	0	0
Upper Income	2	80	0	0	0	0	2	80	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	115	0	0	1	550	2	80	0	0

Loans by County

Respondent ID: 000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUSSEX COUNTY (037), NJ</b>										
<b>MSA 35084</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	1	600	1	600	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	600	1	600	0	0
<b>UNION COUNTY (039), NJ</b>										
<b>MSA 35084</b>										
<b>Inside AA 0009</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%	1	75	1	105	0	0	2	180	0	0
Median Family Income 50-60%	1	75	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	34	0	0	0	0	1	34	0	0
Median Family Income 70-80%	0	0	1	250	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%	1	75	1	150	0	0	1	75	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	140	0	0	2	1,392	4	1,532	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	6	399	3	505	2	1,392	8	1,821	0	0
TOTAL INSIDE AA IN STATE	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA IN STATE	2	75	0	0	3	1,676	2	625	0	0
STATE TOTAL	62	3,597	5	899	27	15,784	61	9,842	0	0



Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>QUEENS COUNTY (081), 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%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	1	450	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
<b>ROCKLAND COUNTY (087), 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	75	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	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</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%	1	93	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	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	93	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	168	0	0	1	450	0	0	0	0
STATE TOTAL	2	168	0	0	1	450	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</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	1	900	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	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	0	0	1	900	0	0	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	900	0	0	0	0
STATE TOTAL	0	0	0	0	1	900	0	0	0	0

Loans by County

Respondent ID: 0000030076

Small Business Loans - Originations

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

State: TEXAS (48)

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>WILLIAMSON COUNTY (491), TX</b>										
<b>MSA 12420</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	7	0	0	0	0	1	7	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	7	0	0	0	0	1	7	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	7	0	0	0	0	1	7	0	0
STATE TOTAL	1	7	0	0	0	0	1	7	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	60	3,522	5	899	24	14,108	59	9,217	0	0
TOTAL OUTSIDE AA	5	250	0	0	5	3,026	3	632	0	0
TOTAL INSIDE & OUTSIDE	65	3,772	5	899	29	17,134	62	9,849	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076

Agency: FDIC - 3

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)
NJ - BERGEN COUNTY (003) - MSA 35614	35	7,167	26	3,142	0	0
NJ - ESSEX COUNTY (013) - MSA 35084	14	3,331	9	1,961	0	0
NJ - HUDSON COUNTY (017) - MSA 35614	2	200	0	0	0	0
NJ - MIDDLESEX COUNTY (023) - MSA 35154	1	350	0	0	0	0
NJ - MORRIS COUNTY (027) - MSA 35084	2	705	2	705	0	0
NJ - PASSAIC COUNTY (031) - MSA 35614	20	3,815	12	1,508	0	0
NJ - SOMERSET COUNTY (035) - MSA 35154	4	665	2	80	0	0
NJ - UNION COUNTY (039) - MSA 35084	11	2,296	8	1,821	0	0

2021 Institution Disclosure Statement - Table 5  
 Community Development/Consortium-Third Party Activity  
 Institution: SPENCER SAVINGS BANK, SLA

PAGE: 1 OF 1

Respondent ID: 0000030076

Agency: FDIC - 3

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	114	314,974	0	0
Purchased	0	0	0	0
Total	114	314,974	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

ASSESSMENT AREA - 0001

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 50-60%

0216.00

Median Family Income 60-70%

0215.00 0236.01\* 0236.02\* 0301.00\*

Median Family Income 70-80%

0181.00 0214.00 0231.00\* 0303.00

Median Family Income 80-90%

0035.00\* 0211.00\* 0212.00 0213.00\* 0234.02 0235.01\* 0235.02\* 0302.00 0572.00\*

Median Family Income 90-100%

0063.00 0154.00\* 0192.04\* 0291.00\* 0304.00\* 0361.00\* 0413.01\* 0542.00\* 0571.01\*

Median Family Income 100-110%

0050.00 0062.01\* 0152.00\* 0153.00\* 0182.00\* 0333.00\* 0382.00\* 0461.00\* 0463.00\* 0571.02

Median Family Income 110-120%

0032.00\* 0040.01\* 0061.00\* 0111.00 0112.00 0114.00\* 0192.02\* 0193.03\* 0232.00\* 0234.01\* 0312.00\*

0362.00 0411.00\* 0413.02\* 0451.00\* 0462.00\* 0500.00\*

Median Family Income >= 120%

0010.00\* 0021.00\* 0022.00\* 0023.00\* 0031.00\* 0033.00\* 0034.01\* 0034.02\* 0040.02\* 0062.02\* 0070.01\*

0070.02\* 0080.00\* 0091.00\* 0092.00\* 0101.00\* 0102.00\* 0103.00\* 0113.00 0120.01 0120.02 0130.01\*

0130.02\* 0140.00\* 0151.00\* 0155.00\* 0160.00 0171.00\* 0172.00\* 0173.00\* 0174.00\* 0175.00\* 0191.02\*

0191.03\* 0191.04\* 0192.03\* 0193.04\* 0193.05\* 0193.06\* 0201.00\* 0202.00\* 0221.00\* 0222.00\* 0233.01\*

0233.02\* 0241.00\* 0242.00\* 0251.00\* 0252.00\* 0261.00\* 0262.00 0270.00\* 0280.01\* 0280.02\* 0292.00\*

0311.00 0313.00 0314.00 0321.02 0321.03\* 0321.04\* 0322.01\* 0322.02\* 0331.00\* 0332.00\* 0340.00

0351.00\* 0352.00 0371.00\* 0372.01\* 0372.02\* 0381.00\* 0383.00\* 0391.00\* 0392.00\* 0393.00\* 0400.01\*

0400.02\* 0412.00\* 0421.00\* 0423.01\* 0423.02\* 0424.00\* 0425.00\* 0430.01\* 0430.02\* 0441.00\* 0442.01\*

0442.02\* 0452.00\* 0471.00 0472.00\* 0473.00\* 0474.00\* 0475.00\* 0481.00\* 0482.00\* 0490.01\* 0490.02\*

0511.00\* 0512.00\* 0513.00 0514.00\* 0521.00\* 0522.00 0531.00\* 0532.00\* 0541.00\* 0543.00\* 0544.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0545.00 0546.00\* 0551.00\* 0552.00\* 0561.00\* 0562.00\* 0581.00\* 0582.00\* 0591.00\* 0592.00\* 0600.00\*  
0611.00\* 0612.00\* 0613.00\* 0614.00\*

ASSESSMENT AREA - 0002

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 10-20%

0014.00\* 0062.00\*

Median Family Income 20-30%

0009.00\* 0015.00\* 0019.00\* 0039.00\* 0043.00\* 0048.01\* 0048.02\* 0054.00\* 0092.00\* 0133.00\* 0227.00\*  
0228.00\*

Median Family Income 30-40%

0003.00\* 0005.00\* 0010.00\* 0013.00\* 0017.00\* 0018.00\* 0023.00\* 0024.00\* 0026.00\* 0028.00\* 0035.00\*  
0038.00\* 0042.00\* 0044.00\* 0067.00\* 0075.02\* 0082.00\* 0088.00\* 0089.00\* 0091.00\* 0096.00\* 0097.00\*  
0105.00\* 0106.00\* 0111.00\* 0113.00\* 0129.00\* 0132.00\* 0182.00\* 0184.00\* 0187.00\* 0230.00\* 0231.00\*  
0232.00\*

Median Family Income 40-50%

0002.00\* 0007.00\* 0008.00\* 0016.00\* 0020.00\* 0022.01\* 0025.00\* 0031.00\* 0037.00\* 0049.00\* 0050.00\*  
0051.00\* 0053.00\* 0057.00\* 0068.00\* 0069.00\* 0070.00\* 0075.01\* 0076.00\* 0077.00\* 0078.00\* 0079.00\*  
0080.00\* 0081.00\* 0087.00\* 0090.00\* 0093.00\* 0094.00\* 0095.00\* 0104.00\* 0107.00\* 0109.00\* 0112.00\*  
0117.00\* 0121.00\* 0122.00\* 0124.00\* 0131.00\* 0183.00\* 0186.00\* 0189.00\* 0229.00\*

Median Family Income 50-60%

0001.00\* 0004.00\* 0006.00\* 0011.00\* 0022.02\* 0041.00\* 0046.00\* 0047.00\* 0066.00\* 0072.00\* 0073.00\*  
0074.00\* 0101.00\* 0103.00\* 0114.00\* 0115.00\* 0116.00\* 0118.00\* 0119.00\* 0120.00\* 0125.00\* 0126.00\*  
0127.00\* 0181.00\*

Median Family Income 60-70%

0045.00\* 0052.00\* 0071.00\* 0099.00\* 0108.00\* 0123.00\* 0128.00\* 0130.00\* 0145.00\* 0167.00\* 0171.00\*  
0177.00 0178.00\*

Median Family Income 70-80%

0021.00\* 0102.00\* 0147.00 0153.00\* 0157.00\* 0176.00\* 0188.00\* 0197.00\*



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

Median Family Income 80-90%

0064.00\* 0100.00\* 0141.00\* 0143.00\* 0144.00\* 0151.00 0155.00\* 0156.00\* 0159.00\* 0168.00\*

Median Family Income 90-100%

0137.00 0146.00\* 0152.00\* 0154.00\* 0172.00\*

Median Family Income 100-110%

0139.00 0142.00\* 0158.00\* 0217.02\*

Median Family Income 110-120%

0135.00\* 0138.00\* 0140.00\* 0150.00\* 0175.00\*

Median Family Income >= 120%

0134.00 0136.00\* 0148.00\* 0149.00\* 0160.00\* 0161.00\* 0162.00\* 0163.00\* 0164.00\* 0165.00\* 0166.00\*

0169.00\* 0170.00\* 0173.01\* 0173.02\* 0174.00\* 0179.00\* 0180.00\* 0190.00\* 0191.00\* 0192.00\* 0193.00\*

0194.00\* 0195.00\* 0196.00\* 0198.00\* 0199.00\* 0200.00\* 0201.00\* 0202.00\* 0203.00\* 0204.00\* 0205.00\*

0206.00\* 0207.00\* 0208.00\* 0209.01\* 0209.02 0210.00\* 0211.00 0212.00\* 0213.00\* 0214.00\* 0216.01

0216.02\* 0217.01\* 0218.01\* 0218.02\* 0218.03\*

Median Family Income Not Known

9801.00\* 9802.00\*

ASSESSMENT AREA - 0003

HUDSON COUNTY (017), NJ

MSA: 35614

Median Family Income 30-40%

0145.02\*

Median Family Income 40-50%

0044.00\* 0067.00\* 0162.00\* 0164.00\* 0169.00\* 0174.00\*

Median Family Income 50-60%

0041.02\* 0045.00\* 0052.00\* 0053.00\* 0055.00\* 0058.01\* 0060.00\* 0062.00\* 0156.00\* 0159.00\* 0160.00\*

0166.00\* 0168.00\* 0170.00\* 0175.00\* 0177.00\* 0324.00\*

Median Family Income 60-70%

0012.02\* 0017.01\* 0027.00\* 0029.00\* 0046.00\* 0068.00\* 0107.00\* 0109.00\* 0110.00\* 0111.00\* 0135.00\*

0136.00\* 0147.00\* 0148.00\* 0152.02\* 0153.00\* 0157.00\* 0161.00\* 0163.00\* 0165.00\* 0171.00\* 0172.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0173.00*	0176.00*	0178.00*	0190.00*								
<b>Median Family Income 70-80%</b>											
0002.00*	0005.00*	0006.00*	0018.00*	0020.00*	0042.00*	0049.00*	0056.00*	0061.00*	0063.00*	0101.00*	
0134.00*	0142.00*	0150.02*	0155.00*	0158.02*							
<b>Median Family Income 80-90%</b>											
0003.00*	0013.00*	0030.00*	0031.00*	0041.01*	0048.00*	0065.00*	0102.00*	0103.00*	0106.00*	0126.00*	
0129.00*	0130.00*	0131.00*	0132.00*	0133.00*	0140.00*	0141.02*	0145.01*	0149.00*	0151.00*		
<b>Median Family Income 90-100%</b>											
0004.00*	0007.00*	0008.00*	0009.02*	0010.00*	0014.00*	0019.00*	0028.00*	0071.00*	0113.00*	0116.00*	
0128.00*	0137.00*	0143.00*	0167.00*								
<b>Median Family Income 100-110%</b>											
0001.00*	0012.01*	0047.00*	0105.00*	0127.00*	0139.00*	0144.00*	0146.00*	0180.00*			
<b>Median Family Income 110-120%</b>											
0011.00	0040.00*	0059.00*	0078.00*	0104.00*	0108.00*	0112.00*	0123.00*	0138.00*			
<b>Median Family Income &gt;= 120%</b>											
0022.00*	0023.00*	0024.00*	0035.00*	0054.00*	0058.02*	0064.00*	0066.00*	0070.00*	0072.00*	0073.00*	
0074.00*	0075.00*	0076.00*	0077.00*	0114.00*	0115.00*	0124.00*	0125.00*	0141.01*	0150.01*	0152.01*	
0156.01*	0179.00*	0181.00*	0182.00*	0183.01*	0183.02*	0184.00*	0185.00*	0186.00*	0187.01*	0187.02*	
0188.00*	0189.00*	0191.00*	0192.00	0193.00*	0194.00*	0198.00*	0199.00*	0200.00*	0201.00*		
<b>Median Family Income Not Known</b>											
0043.00*	0069.00*	9801.00*									
<b>ASSESSMENT AREA - 0004</b>											
<b>MERCER COUNTY (021), NJ</b>											
<b>MSA: 45940</b>											
<b>Low Income</b>											
0001.00*	0002.00*	0003.00*	0004.00*	0005.00*	0007.00*	0008.00*	0010.00*	0011.01*	0011.02*	0014.01*	
0014.02*	0015.00*	0016.00*	0017.00*	0019.00*	0020.00*	0021.00*					
<b>Moderate Income</b>											
0006.00*	0009.00*	0012.00*	0013.00*	0018.00*	0022.00*	0025.00*	0026.01*	0026.02*	0027.01*	0027.02*	

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0028.00\* 0029.02\* 0034.00\* 0044.06\*

Middle Income

0029.03\* 0029.04\* 0030.01\* 0030.03\* 0030.04\* 0030.07\* 0030.08\* 0030.09\* 0031.00\* 0032.01\* 0032.02\*

0035.00\* 0036.01\* 0036.02\* 0037.05\* 0040.00\* 0044.03\* 0044.04\* 0044.07\*

Upper Income

0030.02\* 0030.06\* 0033.01\* 0033.02\* 0037.03\* 0037.04\* 0037.06\* 0038.00\* 0039.02\* 0039.03\* 0039.04\*

0039.05\* 0042.01\* 0042.03\* 0042.04\* 0043.01\* 0043.04\* 0043.06\* 0043.07\* 0043.09\* 0043.10\* 0044.05\*

0045.01\* 0045.02\*

Income Not Known

0024.00\*

ASSESSMENT AREA - 0005

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 20-30%

0056.01\* 0058.00\*

Median Family Income 30-40%

0046.00\* 0048.00\* 0049.00\* 0052.00\* 0053.00\* 0055.00\* 0056.02\* 0057.00\*

Median Family Income 40-50%

0050.00\* 0093.00\*

Median Family Income 50-60%

0045.00\* 0060.02\* 0069.00\* 0071.03\* 0082.06\*

Median Family Income 60-70%

0033.00\* 0036.00\* 0040.00\* 0042.00\* 0043.00\* 0044.00\* 0047.00\* 0082.05\*

Median Family Income 70-80%

0002.00\* 0004.04\* 0018.04\* 0038.00\* 0041.00\* 0061.03\* 0062.07\* 0068.00\* 0078.01\* 0079.08\* 0082.04\*

0082.07\* 0083.00\*

Median Family Income 80-90%

0003.00\* 0005.01\* 0009.02\* 0012.00\* 0016.00\* 0019.02\* 0025.00\* 0027.01 0027.03\* 0029.02\* 0030.01\*

0032.03\* 0034.01\* 0037.00\* 0051.00\* 0061.01\* 0070.00\* 0074.02\* 0081.03\* 0085.01\* 0086.06\* 0089.00\*

Median Family Income 90-100%

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

Respondent ID: 0000030076

Agency: FDIC - 3

0005.02\* 0006.08\* 0008.01\* 0014.16\* 0015.06\* 0019.01\* 0019.03\* 0026.03\* 0026.04\* 0029.01\* 0031.02\*  
 0035.00\* 0060.01\* 0061.04\* 0072.03\* 0073.01\* 0073.03\* 0075.00\* 0076.00\* 0079.05\* 0079.06\* 0080.01\*  
 0081.01\* 0090.00\* 0091.00\* 0094.00\*

**Median Family Income 100-110%**

0004.01\* 0006.06\* 0009.01\* 0010.01\* 0011.00\* 0015.02\* 0017.01\* 0017.02\* 0018.05\* 0023.01\* 0026.05\*  
 0062.04\* 0062.05\* 0067.01\* 0071.01\* 0071.02\* 0072.02\* 0073.04\* 0077.02\* 0077.03\* 0078.04\* 0078.06\*  
 0079.07\* 0079.10\* 0081.02\* 0092.00\*

**Median Family Income 110-120%**

0006.03\* 0007.01\* 0010.02\* 0015.04\* 0018.03\* 0023.02\* 0024.01\* 0024.02\* 0028.05\* 0030.02\* 0031.01\*  
 0032.01\* 0062.03\* 0064.03\* 0066.04\* 0066.08\* 0067.03\* 0077.04\* 0078.05\* 0079.12\* 0082.09\* 0086.04\*  
 0088.00\*

**Median Family Income >= 120%**

0001.00\* 0004.03\* 0007.02\* 0008.02\* 0013.00\* 0014.09\* 0014.10\* 0014.11\* 0014.12\* 0014.13\* 0014.14\*  
 0014.15\* 0014.17\* 0015.05\* 0020.00\* 0021.01\* 0021.02\* 0022.00\* 0062.06\* 0063.00\* 0065.00\* 0066.01\*  
 0066.05\* 0066.06\* 0066.07\* 0079.09\* 0079.11\* 0082.02\* 0082.08\* 0084.03\* 0084.04\* 0084.05\* 0084.06\*  
 0085.02\* 0085.03\* 0085.04\* 0086.01\* 0086.02\* 0086.05\* 0087.00\*

**ASSESSMENT AREA - 0006**

**MORRIS COUNTY (027), NJ**

**MSA: 35084**

**Low Income**

0435.00\* 0456.02\*

**Moderate Income**

0417.06\* 0448.00\* 0449.00\* 0450.00\* 0451.00\*

**Middle Income**

0401.02 0402.00\* 0404.00\* 0405.00\* 0411.00\* 0416.03\* 0417.01\* 0417.02\* 0418.01\* 0418.02\* 0433.01\*  
 0438.00\* 0443.00\* 0445.01\* 0445.02\* 0446.02\* 0447.01\* 0452.00\* 0454.01\* 0454.02\* 0456.03\* 0460.00\*  
 0461.03\* 0461.05\*

**Upper Income**

0401.01\* 0403.00\* 0406.00\* 0407.01\* 0407.02\* 0408.01\* 0408.03\* 0408.04\* 0408.05\* 0409.00 0410.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

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0412.00*	0413.00*	0414.00*	0415.00*	0416.01*	0416.02*	0416.04*	0417.04*	0417.05*	0418.03*	0419.01*
0419.02*	0420.00*	0421.00*	0422.00*	0423.01*	0423.02*	0425.00*	0426.00*	0427.00*	0428.00*	0429.00*
0430.00*	0431.00*	0432.00*	0433.02*	0433.03*	0434.01*	0434.02*	0436.00*	0437.00*	0439.00*	0440.00*
0441.01*	0441.02*	0442.00*	0444.01*	0444.03*	0444.04*	0446.01*	0447.02*	0453.00*	0455.01*	0455.02*
0457.01*	0457.03*	0457.04*	0458.04*	0459.01*	0459.02*	0461.04*	0461.06*	0462.01*	0462.02*	0462.97*
0462.98*	0463.00*	0464.00*								

ASSESSMENT AREA - 0007

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 20-30%

2642.00\*

Median Family Income 30-40%

1752.00\* 1753.01 1754.02\* 1758.02\* 1759.00\* 1807.00\* 1815.00\* 1818.00\* 1823.01\*

Median Family Income 40-50%

1753.02\* 1754.01\* 1755.00\* 1802.02\* 1806.00\* 1808.00\* 1809.00\* 1812.00\* 1814.00\* 1817.02\* 1821.00  
1822.00\* 1823.02\* 1828.00\* 1829.00\* 1832.00\*

Median Family Income 50-60%

1758.01\* 1803.00\* 1813.00\* 1820.00\* 1827.00\* 1830.00\*

Median Family Income 60-70%

1251.00 1756.02\* 1802.01\* 1810.00\* 1811.00\* 1819.00\* 1831.02\*

Median Family Income 70-80%

1250.00\* 1824.00\* 1825.00\*

Median Family Income 80-90%

1757.01\* 2036.00\*

Median Family Income 90-100%

1246.01 1249.00\* 1757.03\* 1826.00\* 2641.01

Median Family Income 100-110%

1246.02 1337.01\* 1337.02\* 1831.01\* 2463.00

Median Family Income 110-120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: SPENCER SAVINGS BANK, SLA

Respondent ID: 0000030076

Agency: FDIC - 3

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1248.00*	2238.01*	2461.02*								
<b>Median Family Income &gt;= 120%</b>										
1165.00*	1242.00	1243.11*	1243.12*	1243.21*	1243.22*	1243.23*	1244.01	1244.02*	1245.00	1247.00*
1432.00*	1433.00*	1434.00*	1540.01*	1540.02	1635.00	1756.01*	1757.04*	1801.00*	1964.01*	1964.02*
2167.01*	2167.02*	2238.02	2366.01*	2366.02*	2460.01	2460.02*	2460.03	2461.01*	2461.03*	2461.04*
2462.01	2462.02	2462.03*	2568.01*	2568.02*	2568.03*	2568.04*	2568.05*	2641.02		
<b>Median Family Income Not Known</b>										
2239.00*										

ASSESSMENT AREA - 0008

SOMERSET COUNTY (035), NJ

MSA: 35154

Moderate Income

0502.00*	0504.00*	0511.00*	0512.00*	0515.00*	0516.00*	0517.00*	0520.02*	0533.00*		
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Middle Income

0501.00*	0503.00*	0505.00*	0506.00*	0510.00	0513.00*	0514.00*	0518.00*	0519.00*	0520.01*	0526.03*
0529.03*	0530.00*	0531.02*	0531.05*	0532.00*	0534.03*	0534.04*	0535.01*	0537.05*	0538.04*	

Upper Income

0507.01*	0507.03*	0507.04*	0508.01*	0508.02*	0509.01	0509.02*	0509.03*	0521.00*	0522.01*	0522.03*
0522.04*	0523.00*	0524.00*	0526.01*	0527.00*	0528.00*	0529.01*	0529.04*	0531.03*	0534.02	0536.02*
0536.03*	0536.04*	0537.03*	0537.04*	0537.06*	0537.07*	0538.01*	0538.03*	0538.05*	0539.01*	0539.04*
0539.05*	0541.00*	0542.01*	0542.02*	0543.00*						

ASSESSMENT AREA - 0009

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 20-30%

0319.04*			
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Median Family Income 30-40%

0304.00*	0314.00*	0393.00*	0399.00*
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Median Family Income 40-50%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000030076

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: SPENCER SAVINGS BANK, SLA

0302.00\* 0306.00\* 0309.00\* 0310.00 0311.00\* 0312.00\* 0313.00\* 0316.01\* 0316.02\* 0317.00\* 0318.02\*

0319.03 0389.00\* 0394.00\* 0398.00\*

Median Family Income 50-60%

0305.00\* 0307.01\* 0307.02\* 0308.02\* 0315.00\* 0318.01\* 0320.01\* 0323.00\* 0340.00 0390.00\* 0392.00\*

0395.00\*

Median Family Income 60-70%

0324.00\* 0326.00\* 0328.00\* 0339.00 0342.00\* 0344.00\* 0351.00\* 0352.00\* 0353.00\* 0360.00\* 0388.00\*

Median Family Income 70-80%

0338.00\* 0341.00\* 0345.00\* 0346.00\* 0347.00\* 0354.00 0355.00\* 0361.00\*

Median Family Income 80-90%

0320.02\* 0322.00\* 0343.00\* 0357.00\* 0358.00\* 0359.00\*

Median Family Income 90-100%

0321.00 0325.00\* 0327.00 0329.02\* 0349.00\* 0396.00\* 0397.00\*

Median Family Income 100-110%

0330.00\* 0331.00\* 0332.00\* 0335.00\* 0348.00\* 0363.01\* 0369.00\*

Median Family Income 110-120%

0329.01\* 0333.00\* 0336.00\* 0337.00\* 0350.00\* 0356.00\* 0375.00\* 0384.00\*

Median Family Income >= 120%

0334.00\* 0362.00 0363.02\* 0364.00\* 0365.00\* 0366.00\* 0367.00\* 0368.00\* 0370.00\* 0371.00\* 0372.00

0373.00 0374.00\* 0376.01\* 0376.02\* 0377.00\* 0378.00\* 0379.00\* 0380.00\* 0381.01\* 0381.02\* 0382.01\*

0382.02 0383.00\* 0385.00\* 0386.01\* 0386.02\* 0387.00\* 0391.00\*

OUTSIDE ASSESSMENT AREA

BURLINGTON COUNTY (005), NJ

MSA: 15804

Middle Income

7006.03

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

**Respondent ID: 0000030076**

**Agency: FDIC - 3**

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0113.01

**OCEAN COUNTY (029), NJ**

**MSA: 35154**

**Median Family Income 50-60%**

7158.00

**Median Family Income 90-100%**

7221.00

**SUSSEX COUNTY (037), NJ**

**MSA: 35084**

**Middle Income**

3738.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income Not Known**

0219.00

**ROCKLAND COUNTY (087), NY**

**MSA: 35614**

**Upper Income**

0115.02

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income 80-90%**

1232.01

**BUCKS COUNTY (017), PA**

**MSA: 33874**

**Median Family Income 70-80%**

1057.02

**WILLIAMSON COUNTY (491), TX**



**2021 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: SPENCER SAVINGS BANK, SLA**

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MSA: 12420

Middle Income

0204.09

Respondent ID: 0000030076

Agency: FDIC - 3

2021 Institution Disclosure Statement - Table E-1  
 Error Status Information

PAGE: 1 OF 1

Respondent ID: 000030076

Institution: SPENCER SAVINGS BANK, SLA

Agency: FDIC - 3

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	85	85	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	9	9	0	0.00%
Total	96	96	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.

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Eight**

**2023**

Written Notice regarding availability of Home Mortgage Disclosure Act  
Disclosure Statement

## **HMDA Disclosure Statement**

The HMDA Disclosure Statement pertaining to Spencer Savings Bank may be obtained on the Consumer Financial Protection Bureau's (CFPB's) website at:

<https://www.consumerfinance.gov/hmda>.

# Home Mortgage Disclosure Act Notice

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

**Spencer Savings Bank, SLA  
CRA Public File**

**Section Eight**

**2022**

Written Notice regarding availability of Home Mortgage Disclosure Act  
Disclosure Statement

# Home Mortgage Disclosure Act Notice

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**Spencer Savings Bank, SLA  
CRA Public File**

**Section Eight**

**2021**

Written Notice regarding availability of Home Mortgage Disclosure Act  
Disclosure Statement



# Home Mortgage Disclosure Act Notice

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**Spencer Savings Bank, SLA  
CRA Public File**

**Section Nine**

**2023**

Written Notice regarding availability of Home Mortgage Disclosure Act Data

## Home Mortgage Loan Data

Home mortgage loan data pertaining to Spencer Savings Bank published by the Federal Deposit Insurance Corporation (FDIC) are available at the FDIC's website at:

<https://www.fdic.gov>.