



## **Assessment Area**

The Commercial Bank's management and Board of Directors have delineated one assessment area, which meets the CRA regulation and does not arbitrarily exclude any low- or moderate-income areas. The assessment area includes all census tracts in Oglethorpe, Clarke, and Madison Counties. All census tracts in Oconee County, except for 305 and 306. All counties are in the Athens-Clarke County Metropolitan Statistical Area (MSA).



**CRA ASSESSMENT AREA**

