

Federal Reserve Geographic Banking Market Definitions

James V. DiSalvo
Federal Reserve Bank of Philadelphia
September 1999

An earlier version of this paper was presented at the Bank Structure Analysts Conference, Federal Reserve Board, Washington, DC, October 1997. The views expressed in this paper are those of the author, and do not necessarily represent the views of the Federal Reserve Bank of Philadelphia or of the Federal Reserve System.

I. Introduction

The federal laws governing bank mergers and bank holding company acquisitions require that the acquiring institution's primary regulator do a competitive analysis on the transaction. Before that analysis can be done, two things must be defined: the product market and the geographic market. In their analysis of these markets, the federal banking agencies are bound by the 1963 Supreme Court decision in *U.S. v. Philadelphia National Bank*, which defined the product market as the "cluster" of banking products and services and the geographic market as local.¹ The decision, however, did not set forth specific standards for defining local geographic markets. Thus, defining the geographic market is left up to the individual regulatory agencies.

A geographic market is defined as the largest area over which prices and quantities of bank products are determined. This is often confused with a service area, which is the area from which a particular bank draws the majority of its customers. This is an important distinction. A large banking organization's service area may actually cover many markets. Conversely, a major metropolitan area market may encompass the service areas of many small banks, and it is not necessary for these service areas to overlap in order for them to be in the same market.

In practice, the Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency have used the Federal Reserve's market definitions. Also, the Board of Governors has traditionally deferred to the individual Federal Reserve Banks to define geographic markets. Each Reserve Bank defines markets its own way. This partially is a result of the decentralized organization of the Federal Reserve System, but it is more a result of the diverse geography and

¹ See *United States v. Philadelphia National Bank* (374 U.S. 321), decided June 21, 1963. The court held that banking was a "unique line of commerce," represented by the cluster. The cluster consists of the following: unsecured personal and business loans, loans secured by securities or accounts receivable, automobile and consumer goods installment loans, tuition financing, bank credit cards, revolving credit funds, demand deposits, time and savings deposits, estate and trust planning, trusteeship services, lock boxes, safety deposit boxes, account reconciliation services, correspondent services, and investment advice.

demography of the United States. For example, the northeastern United States (First, Second, and Third Districts) is composed of large and small metropolitan areas, with exurban and rural areas in between. However, these nonmetropolitan areas are all relatively close to the larger urban areas and, in many cases, have easy access to the services available in the cities. By contrast, the midwestern United States (Seventh, Eighth, Ninth, and Tenth Districts) has large stretches of completely rural areas, where the nearest metropolitan area may well be over 100 miles away.

There is fairly diverse opinion as to how banking markets should be defined. Some Reserve Banks define markets according to a fixed methodology applied uniformly across the entire District. Federal Reserve Banks taking this approach generally update their markets at regular intervals, usually coinciding with the publication of the United States Census. The second approach is to define markets on a case-by-case basis, using whatever information is available for a particular area. There are advantages and disadvantages to both approaches.

A pre-set methodology means that all areas of the District are placed in a delineated market, thus saving time when a case involves any particular area. It is also more difficult for an applicant to challenge a pre-defined market, since it must not only challenge the market definition itself but also the methodology employed to delineate it. However, a pre-set methodology weighs the same factors equally for all areas, thus ignoring local peculiarities that may be important. Defining markets case-by-case has the opposite strengths and weaknesses.

This paper reviews, District by District, how each Federal Reserve Bank defines geographic banking markets, comparing and contrasting the methods when appropriate. It is not intended to criticize the methods of any particular Federal Reserve Bank nor to recommend any particular method for defining markets. Unless otherwise noted, the information contained in this paper was obtained from interviews with the staff of the various Reserve Banks and from

written information obtained from them.

II. Standardized Urban and Rural Areas

Most Federal Reserve Banks begin defining banking markets with some form of standardized area. For urban areas, there are two methods, Ranally Metro Areas (RMAs) and Metropolitan Statistical Areas (MSAs). RMAs are defined by the Rand McNally Corporation using commuting and population density data at the subcounty level. The criteria for an area being designating an RMA are as follows:²

1. An urbanized area with a population of approximately 50,000
2. A population density of at least 70 per square mile
3. Commutation of at least 20 percent of the labor force to the central urban area

MSAs are defined decennially by the Office of Management and Budget using county level population and commuting data (except in New England, where subcounty level data are used). A single county may be defined as an MSA if it has either (a) a city or a Census Bureau-defined urbanized area with a population of at least 50,000, or (b) a total Metropolitan Area population of at least 100,000.³ Other counties may be included if they meet one of the following criteria:

1. At least 50 percent of resident workers in an outlying county commute to the central county(s), and either (a) a population density of at least 25 per square mile, or (b) at least 10 percent of the population (subject to a minimum of 5,000) lives in an urbanized area⁴
2. At least 40 percent of resident workers commute to the central county(s), and either (a)

² *Rand McNally Commercial Atlas and Marketing Guide*, 1999 edition.

³ Office of Management and Budget, "Revised Standards for Defining Metropolitan Areas in the 1990s," *55 Federal Register*, pp. 12154-72.

⁴ The central county is generally the largest county in the MSA. A smaller county can qualify as a central county if it contains a central city. A central city is any city that meets certain population and employment criteria.

Standardized Urban and Rural Areas

a population density of at least 35 per square mile, or (b) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

3. At least 25 percent of resident workers commute to the central county(s), and either a population density of at least 50 per square mile or any two of the following apply: (a) a population density of at least 35 per square mile; (b) at least 35 percent of the population is urban; or (c) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

4. At least 15 percent of resident workers commute to the central county(s), and either a population density of at least 50 per square mile or any two of the following apply: (a) a population density of at least 60 per square mile, (b) at least 35 percent of the population is urban, (c) population growth of at least 20 percent between the previous two censuses, or (d) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

5. Payroll employees who commute from the central county(s) make up at least 15 percent of the employed workers in the county, and either a population density of at least 50 per square mile or any two of the following apply: (a) a population density of at least 60 per square mile, (b) at least 35 percent of the population is urban, (c) population growth of at least 20 percent between the previous two censuses, or (d) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

6. The sum of the number of workers commuting to and from the central county is at least 20 percent of the employed workers in the county, and either a population density of at least 50 per square mile, or any two of the following apply: (a) a population density of at least 60 per square mile, (b) at least 35 percent of the population is urban, (c) population growth of at least 20 percent between the previous two censuses, or (d) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

7. At least 15 percent of resident workers commute to the central county(s) and either a population density of at least 50 per square mile or any two of the following apply: (a) at least 35 percent of the population is urban, (b) population growth of at least 20 percent between the previous two censuses, or (c) at least 10 percent of the population (minimum 5,000) lives in an urbanized area

The most common method for defining rural areas is the county. However, there are some cases where geographic barriers, like unbridged bodies of water, mountains, and deserts, or political barriers, like Indian Reservations and military installations, may preclude the use of counties. Also, while county borders in the eastern United States are generally natural geographic boundaries, county borders in the western United States are generally lines of latitude and longitude. This makes the use of whole counties much less economically relevant.

Standardized Urban and Rural Areas

Generally, Federal Reserve Banks begin defining banking markets with these standard area definitions, then either expand or contract them using any available demographic and economic data available. Table A summarizes each Federal Reserve Bank's methodology for defining banking markets. Part III below gives a more detailed description of each Reserve Bank's methodology, as well as a listing of each market.

Standardized Urban and Rural Areas

*Table A
Summary of Various Reserve Bank Methods of Defining Banking Markets*

	Pre-defined markets	Pre-set methodology	Commuting requirement	Urban markets	Rural markets	Different method for urban vs. rural markets	Type of commuting data	Available on Internet
<i>Boston</i>	Yes	Yes	Yes	RMA+	Other	No	township	Yes
<i>New York</i>	Yes	Yes	Yes	Other	County	No	county	No
<i>Philadelphia</i>	Yes	Yes	Yes	MSA+	County	No	county	Yes
<i>Cleveland</i>	Yes	No	Yes	Other	Other	No	both	No
<i>Richmond</i>	No	No	No	RMA+	County	Yes	township	No
<i>Atlanta</i>	Yes	No	Yes	Both	County	Yes	township	Yes
<i>Chicago</i>	No	No	No	Other	Other	No	township	No
<i>St. Louis</i>	No	Yes	Yes	RMA+	County	No	both	Yes
<i>Minneapolis</i>	Yes	Yes	No	Other	Other	No	township	Yes
<i>Kansas City</i>	No	No	No	RMA	County	Yes	both	Yes
<i>Dallas</i>	No	No	No	MSA	County	Yes	township	Yes
<i>San Francisco</i>	No	No	No	RMA+	Other	Yes	township	Yes

III. Federal Reserve Market Definitions - Methodology by District

First District - Boston⁵

The Federal Reserve Bank of Boston staff use a tiered approach to defining markets. The underlying theory is that competitive forces are transmitted sequentially outward from population centers to the exurbs. Thus, if banks in town A (the central city) can be shown to compete with banks in town B (a suburb), and banks in town B can be shown to compete with banks in town C (a farther suburb or exurb), this method infers that towns A, B, and C are all in the same market. This would apply even if there is no direct link between towns A and C. This method is intentionally designed to result in large local banking markets, but, in the case of New England, doesn't do it (see Table B in Section IV below).

The basic data are town-to-town commutation data from the Census Bureau. First, the Boston Fed staff define a core area. For urban markets, this is the RMA. For nonurban areas, it is the largest town or the town with the highest payroll employment. Next, the Boston Fed staff examine commuting patterns from surrounding towns. Towns or townships contiguous to the core area (first-tier towns) are included in the same market if 15 percent of their resident workers commute to the core area. This number is chosen because it is the same as that for an RMA and MSA. Next, towns contiguous to first-tier towns that are tied to the core area are included in the market if at least 18 percent of their resident workers commute into the first tier or the central town. Likewise, the towns in the next tier are included in the market if at least 21 percent of their resident workers commute into towns that are already in the market. This process continues as long as the increase in commutation from the outlying tier to inner tiers is at least 3 percentage points for each successive tier. This 3-percentage-point increase appears to have been chosen

⁵ The methodology used by the staffs of both Boston and New York is defined in Holdsworth, David G., *Definition of Banking Markets in New Jersey and New York* (Federal Reserve Bank of New York document), 1994.

First District Banking Markets

arbitrarily.

Table 1
Federal Reserve Bank of Boston Banking Markets⁶

<u>Market Name</u>	<u>Definition</u>
Athol, MA	<u>Franklin County, MA</u> - New Salem, Orange, and Warwick townships. <u>Worcester County, MA</u> - Athol, Petersham, Phillipston, and Royalston townships.
Augusta, ME	<u>Lincoln County, ME</u> - Hibbets Gore, Jefferson, Somerville Place, and Whitefield townships. <u>Kennebec County, ME</u> - all. <u>Knox County, ME</u> - Washington Township. <u>Sagadahoc County, ME</u> - Richmond Township. <u>Somerset County, ME</u> - Canaan, Fairfield, Skowhegan, and Smithfield townships. <u>Waldo County, ME</u> - Freedom, Palermo, Thorndike, Troy, and Unity townships.
Bangor, ME	<u>Hancock County, ME</u> - Bucksport, Castine, Dedham, Orland, Otis, and Verona townships. <u>Penobscot County, ME</u> - the City of Bangor, and Alton, Amherst, Argyle, Bangor, Bradford, Bradley, Carmel, Charleston, Clifton, Corinth, Dixmont, East Corinth, Eddington, Etna, Glenburn, Greenbush, Greenfield, Hampden, Hermon, Holden, Hudson, Kendeskeag, LaGrange, Levant, Milford, Newburgh, Old Town, Orono, Orrington, and Stetson townships. <u>Waldo County, ME</u> - Frankfort, Prospect, Stockton Springs, and Winterport townships, and the unorganized townships T1N.D. and T32M.D.
Bar Harbor, ME	<u>Hancock County, ME</u> - Bar Harbor, Cranberry Isles, Mount Desert, Northeast Harbor, Southwest Harbor, Swans Island, and Tremont townships.
Barre-Montpelier, VT	<u>Caledonia County, VT</u> - Groton, Hardwick Stannard, and Walden townships. <u>Orange County, VT</u> - Chelsea, Orange, Topsham, Washington, and Williamstown townships. <u>Washington County, VT</u> - all except Fayston, Waitsfield, and Warren townships.
Barton-Newport, VT	<u>Essex County, VT</u> - Brighton Township. <u>Orleans County, VT</u> - all except Craftsbury and Greenboro townships.
Belfast, ME	<u>Waldo County, ME</u> - the City of Belfast, and Belmont, Brooks, Jackson, Knox, Liberty, Monroe, Montville, Morrill, Northport, Searsmont, Searsport, Swanville, and Waldo townships.
Bennington, VT	<u>Bennington County, VT</u> - all except Readsboro and Stamford townships. <u>Rutland County, VT</u> - Danby, Pawlet, Wells, and West Pawlet townships.

⁶ Source: Bannon, Susan, and Black, Krystel, *Banking Structure in New England 1993-6*, Federal Reserve Bank of Boston Research Report No. 74, June, 1996. These definitions are also available at the Federal Reserve Bank of Boston website, <http://www.bos.frb.org> . Note: not all areas of the District are assigned a market.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Berlin, NH	<u>Coos County, NH</u> - the City of Berlin and Dummer, Gorham, Milan, Randolph, and Shelbourne townships.
Boothbay Harbor, ME	<u>Lincoln County, ME</u> - Boothbay, Boothbay Harbor, Edgecomb, and Southport townships.
Boston, MA-NH	<p><u>Bristol County, MA</u> - the City of Taunton, and Berkley, Dighton, Easton, Mansfield, Norton, Raynham, and Taunton townships.</p> <p><u>Essex County, MA</u> - all.</p> <p><u>Middlesex County, MA</u> - all.</p> <p><u>Norfolk County, MA</u> - all.</p> <p><u>Plymouth County, MA</u> - all.</p> <p><u>Suffolk County, MA</u> - all.</p> <p><u>Worcester County, MA</u> - the cities of Fitchburg and Leominster, and Ashburnham, Berlin, Blackstone, Bolton, Fitchburg, Harvard, Lancaster, Leominster, Lunenburg, Mendon, Milford, Millville, Southborough, Templeton, Upton, Westminster, and Winchendon townships.</p> <p><u>Hillsboro County, NH</u> - the City of Nashua, and Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Lyndeboro, Mason, Merrimack, Milford, Mount Vernon, Nashua, New Ipswich, Pelham, and Wilton townships.</p> <p><u>Rockingham County, NH</u> - Atkinson, Brentwood, Chester, Danville, Derry, East Kingston, Fremont, Hampstead, Kingston, Londonderry, Newton, Plaistow, Salem, Sandown, Seabrook, South Hampton, and Windham townships.</p>
Brattleboro, VT-NH	<p><u>Cheshire County, NH</u> - Hinsdale Township.</p> <p><u>Windham County, VT</u> - Brattleboro, Brookline, Dummerston, Guilford, Halifax, Marlboro, Newfane, Putney, Townsend, and Vernon townships.</p>
Bridgton, ME	<p><u>Cumberland County, ME</u> - Bridgton and Harrison townships.</p> <p><u>Oxford County, ME</u> - Denmark and Sweden townships.</p>
Brunswick, ME	<p><u>Cumberland County, ME</u> - the City of Brunswick, and Brunswick and Harpswell townships.</p> <p><u>Lincoln County, ME</u> - Alna, Dresden, Westport, and Wiscasset townships.</p> <p><u>Sagadahoc County, ME</u> - all except Richmond Township.</p>
Burlington - St. Albans, VT	<p><u>Addison County, VT</u> - Monkton and Starksboro townships.</p> <p><u>Chittendon County, VT</u> - all.</p> <p><u>Franklin County, VT</u> - all.</p> <p><u>Grand Isle County, VT</u> - all except North Hero Township.</p> <p><u>Lamoille County, VT</u> - Belvidere, Cambridge, and Waterville townships.</p>
Calais, ME	<u>Washington County, ME</u> - the cities of Calais and Eastport, and Alexander, Baileyville, Baring, Brookton, Charlotte, Codyville Place, Cooper, Crawford, Dennysville, Dyer, Edmunds, Forest, Fowler, Grand Lake Stream Place, Indian, Kossuth, Lubec, Meddybemps, Pembroke, Perry, Princeton, Robbinston, Talmadge, Topsfield Place, Trescott, Vanceboro, Waite, and Woodland townships, and the unorganized townships T6R-1, T8R-3, T8R-4, T11R-3, T1R-3, T26.E.D., T27E.D., TP1.21, T18E.D., T19E.D., and TP1.14.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Cape Cod, MA	<u>Barnstable County, MA</u> - all.
Claremont, NH	<u>Sullivan County, NH</u> - all except Grantham, Plainfield, Springfield, and Washington townships.
Colebrook, NH-ME-VT	<u>Oxford County, ME</u> - Lincoln Plantation and Magalloway Plantation townships. <u>Coos County, NH</u> - Atkinson Grant, Clarksville, Colebrook, Columbia, Dixs Grant, Dixville, Erroll, Erving's Location, Gilmanton Grant, Millsfield, Pittsfield, Se College Grant, Stewartsville, and Wentworth's Location townships. <u>Essex County, VT</u> - Averill, Canaan, Lemington, and Norton townships.
Concord, NH	<u>Belknap County, NH</u> - Barnstead Township. <u>Merrimac County, NH</u> - the cities of Concord and Franklin, and Andover, Boscawen, Bow, Bradford, Canterbury, Chichester, Concord, Dunbarton, East Concord, Epsom, Franklin, Henniker, Hill, Hopkinton, Loudon, Pembroke, Pittsfield, Salisbury, Warner, and Webster townships.
Conway, NH-ME	<u>Oxford County, ME</u> - Brownfield, Fryeburg, Lowell, and Stowe townships. <u>Carroll County, NH</u> - all except Brookfield, Effingham, Moultonboro, Ossipee, Sandwich, Tuftonboro, Wakefield, and Wolfeboro townships.
Damariscotta, ME	<u>Lincoln County, ME</u> - Bremen, Bristol, Damariscotta, Monhegan Place, Newcastle, Nobleboro, South Bristol, and Waldoboro townships.
Danielson, CT	<u>Windham County, CT</u> - The City of Putnam, and Brooklyn, Danielson, Eastford, Killingly, Pomfret, Thompson, and Woodstock townships.
Ellsworth, ME	<u>Hancock County, ME</u> - the City of Ellsworth, and Aurora, Blue Hill, Brooklin, Brooksville, Dear Isle, Eastbrook, Franklin, Gouldsboro, Hancock, Lamoine, Mariaville, Osborn Place, Sedgwick, Sorrento, Stonington, Sullivan, Surry, Trenton, Waltham, and Winter Harbor townships. <u>Knox County, ME</u> - Isle au Haut Township, and the unorganized townships T7S.D., T8S.D., T9S.D., T10S.D., T16M.D., T22M.D., and T28M.D.
Fairfield Area, CT	<u>Fairfield County, CT</u> - all. <u>Litchfield County, CT</u> - Bridgewater, Kent, New Milford, Roxbury, Warren and Washington townships. <u>New Haven County, CT</u> - Ansonia, Beacon Falls, Derby, Milford, Oxford, and Seymour townships.
Fall River, MA-RI	<u>Bristol County, MA</u> - the City of Fall River, and Fall River, Somerset, Swansea, and Westport townships. <u>Newport County, RI</u> - Little Compton and Tiverton townships.
Farmington, ME	<u>Androscoggin County, ME</u> - Livermore and Livermore Falls townships. <u>Franklin County, ME</u> - Avon, Chesterville, Crockerton, Farmington, Freeman, Industry, Jay, Jerusalem, Kingfield, Madrid, Mount Abraham, New Sharon, New Vineyard, Perkins Place, Phillips, Salem, Strong, Temple, Washington Place, Weld, and Wilton townships. <u>Somerset County, ME</u> - New Portland Township and the unorganized Township T6.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Great Barrington, MA	<u>Berkshire County, MA</u> - Alford, Egremont, Great Barrington, Monterey, Mount Washington, New Marlboro, and Sheffield townships.
Greenfield, MA	<u>Franklin County, MA</u> - all except Deerfield, Leverett, Monroe, New Salem, Orange, Shutesbury, Sunderland, Warwick, and Whately townships.
Guilford, ME	<u>Piscataquis County, ME</u> - Abbot, Atkinson, Bernard Place, Big Squaw, Blanchard, Bowerbank, Brownville, Dover-Foxcroft, East College, Elliotsville Place, Greenville, Guilford, Kingsbury Place, Lake View Place, Little Squaw, Medford, Milo, Monson, Orneville, Parkman, Sangerville, Sebec, Shirley, West Bowdoin, Williamsburg, and Willimantic townships, and the unorganized townships T4R-9N.W.P., T5R-9N.W.P., T6R-9N.W.P., and T7R-9N.W.P.
Hanover-Lebanon, NH-VT	<u>Grafton County, NH</u> - Canaan, Enfield, Grafton, Hanover, Lebanon, Lyme, Orange, Orford, and Piermont townships. <u>Sullivan County, NH</u> - Grantham and Plainfield townships. <u>Orange County, VT</u> - Bradford, Corinth, Fairlee, Strafford, Thetford Vershire, and West Fairlee townships. <u>Windsor County, VT</u> - Hartford, Hartland, Norwich, Sharon, West Windsor, and Windsor townships.
Hartford, CT	<u>Hartford County, CT</u> - all. <u>Litchfield County, CT</u> - Barkhamsted, Harwinton, New Hartford, Plymouth, and Winchester townships. <u>Middlesex County, CT</u> - The City of Middletown, and Cromwell, Durham, East Haddam, East Hampton, Haddam, Middlefield, Middletown, and Portland townships. <u>New London County, CT</u> - Colchester and Lebanon townships. <u>Tolland County, CT</u> - all. <u>Windham County, CT</u> - Ashford, Chaplin, Hampton, Scotland, and Willimantic townships.
Haverhill, NH-VT	<u>Grafton County, NH</u> - Bath, Benton, Haverhill, and Monroe townships. <u>Caledonia County, VT</u> - Ryegate Township.
Hillsborough, NH	<u>Hillsboro County, NH</u> - Deering, Hillsborough, and Windsor townships. <u>Sullivan County, NH</u> - Washington Township.
Houlton, ME	<u>Aroostook County, ME</u> - Amity, Bancroft, Cary Place, Dudley, Dyer Brook, Forkstown, Hammond Place, Haynesville, Hodgdon, Houlton, Linneus, Littleton, Ludlow, Merrill, Monticello, Moro Place, New Limerick, Oakfield, Orient, St. Croix, Smyrna, Webbertown, and Weston townships. <u>Washington County, ME</u> - Danforth Township, and the unorganized townships TCR-2, T7R-5, T8R-3, T8R-5, and TAR-2.
Jackman, ME	<u>Somerset County, ME</u> - Attean Pond, Dennistown Place, Jackman Place, and Moose River Place townships.
Keene, NH	<u>Cheshire County, NH</u> - all except Dublin, Hinsdale, Jaffrey, and Rindge townships.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Laconia, NH	<u>Belknap County, NH</u> - all except Barnstead Township. <u>Carroll County, NH</u> - Moultonboro and Sandwich townships. <u>Merrimac County, NH</u> - Northfield township.
Lancaster, NH-VT	<u>Coos County, NH</u> - Jefferson, Kilkenny, Lancaster, Northumberland, Odell, Stark, and Stratford townships. <u>Essex County, VT</u> - Bloomfield, Brunswick, Guildhall., Lunenburg, and Maidstone townships.
Lewiston-Auburn, ME	<u>Androscoggin County, ME</u> - all except Livermore and Livermore Falls townships. <u>Cumberland County, ME</u> - New Gloucester Township. <u>Oxford County, ME</u> - Hebron Township.
Lincoln, ME	<u>Penobscot County, ME</u> - Burlington, Chester, Edinburg, Enfield, Howland, Lakeville Place, Lee, Lincoln, Lowell, Mattamiscontis, Maxfield, Passadumkeag, Seboeis Place, Springfield, and Winn townships, and the unorganized townships T2R-9, T3R-9, T2R-8N.W.P., T3R-1, and T5R-1.
Littleton, NH	<u>Coos County, NH</u> - Carroll, Dalton, and Whitefield townships. <u>Grafton County, NH</u> - Bethlehem, Easton, Franconia, Landaff, Lisbon, Littleton, and Lyman townships.
Machias, ME	<u>Washington County, ME</u> - Addison, Beals, Centerville, Cherryfield, Columbia, Columbia Falls, Cutler, East Machias, Harrington, Jonesboro, Jonesport, Machias, Machiasport, Marion, Marshfield, Milbridge, Northfield, Rogue Bluffs, Steuben, Wesley, Whiting, and Whitneyville townships.
Manchester, NH	<u>Hillsborough County, NH</u> - the City of Manchester, and Bedford, Goffstown, Manchester, New Boston, and Weare townships. <u>Merrimac County, NH</u> - Allenstown and Hookset townships. <u>Rockingham County, NH</u> - Auburn, Candia, Deerfield, and Londonderry townships.
Martha's Vineyard, MA	<u>Dukes County, MA</u> - all.
Middlebury, VT	<u>Addison County, VT</u> - all except the City of Vergennes, and Addison, Feffisburg, Goshen, Granville, Hancock, Monkton, Panton, Starksboro, and Waltham townships.
Millinocket, ME	<u>Aroostook County, ME</u> - Benedicta, Crystal, Glenwood Place, Hersey, Island Falls, Macwahoc Place, Molunkus, Reed Place, Sherman, Silver Ridge Place, and Upper Molunkus townships. <u>Penobscot County, ME</u> - Carroll Place, Drew Place, East Millinocket, Grindstone, Hopkins Academy Grant East, Hopkins Academy Grant West, Herseytown, Indian Purchase, Kingman Place, Mattawamkeag, Medway, Millinocket, Mount Chase Place, Patten, Prentiss Place, Staceyville, Soldiertown, Veazie Gore, Webster Place, and Woodville townships, and the unorganized townships T1R-5, T1R-6, TAR-5, TAR-7, TAR-8, TAR-9, T1R-4, T2R-4, T3R-3, T3R-4, and T4R-3.
Nantucket, MA	<u>Nantucket County, MA</u> - all.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
New Bedford, MA	<u>Bristol County, MA</u> - the City of New Bedford, and Acushnet, Dartmouth, Fairhaven, and Freetown townships. <u>Plymouth County, MA</u> - Marion, Mattapoisett, Rochester, and Wareham townships.
New Haven, CT	<u>Middlesex County, CT</u> - Clinton and Killingworth townships <u>New Haven County, CT</u> - The cities of Meriden, New Haven, and Wallingford, and Bethany, Branford, Cheshire, East Haven, Guilford, Harnden, Madison, Meriden, New Haven, North Branford, North Haven, Orange, West Haven, Wallingford, and Woodbridge townships.
New London, CT-RI	<u>New London County, CT</u> - all except Colchester and Lebanon townships. <u>Windham County, CT</u> - Canterbury, Hampton, Plainfield, and Scotland townships. <u>Washington County, RI</u> - Hopkinton and Westerly townships.
New London, NH	<u>Merrimac County, NH</u> - New London, Newbury, Sutton, and Wilmot townships. <u>Sullivan County, NH</u> - Springfield Township.
Newport, RI	<u>Newport County, RI</u> - the City of Newport and Middletown and Portsmouth townships.
North Adams-Williamstown, MA-VT	<u>Berkshire County, MA</u> - the City of North Adams, and Clarksburg, Florida, New Ashford, and Williamstown townships. <u>Franklin County, MA</u> - Monroe Township. <u>Bennington County, VT</u> - Readsboro and Stamford townships.
Old Saybrook, CT	<u>Middlesex County, CT</u> - Chester, Essex, Old Saybrook, Saybrook, and Westbrook townships.
Paris-Norway, ME	<u>Cumberland County, ME</u> - Otisfield Township. <u>Oxford County, ME</u> - Albany, Buckfield, Greenwood, Oxford, Paris, Stoneham, Sumner, Waterford, and Woodstock townships.
Parsonfield, ME	<u>Oxford County, ME</u> - Hiram and Porter townships. <u>York County, ME</u> - Cornish and Parsonfield townships.
Peterborough, NH	<u>Cheshire County, NH</u> - Dublin, Jaffrey, and Rindge townships. <u>Hillsboro County, NH</u> - Antrim, Bennington, Frankestown, Greenfield, Hancock, Peterborough, Sharon, and Temple townships.
Pittsfield, ME	<u>Penobscot County, ME</u> - Corinna, Dexter, Exeter, Garland, Newport, and Plymouth townships. <u>Piscataquis County, ME</u> - Wellington Township. <u>Somerset County, ME</u> - Cambridge, Detroit, Harmony, Hartland, Palmyra, Pittsfield, Ripley, and St. Albans townships. <u>Waldo County, ME</u> - Burnham Township.
Pittsfield, MA	<u>Berkshire County, MA</u> - the City of Pittsfield, and Adams, Becket, Cheshire, Dalton, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Peru, Richmond, Savoy, Stockbridge, Tyringham, Washington, West Stockbridge, and Windsor townships. <u>Hampshire County, MA</u> - Middlefield Township.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Plymouth, NH	<u>Grafton County, NH</u> - Alexandria, Ashland, Bridgewater, Bristol, Campton, Dorchester, Ellsworth, Groton, Hebron, Holderness, Plymouth, Rumney, Thornton, Warren, and Wentworth townships. <u>Merrimac County, NH</u> - Danbury Township.
Portland, ME	<u>Cumberland County, ME</u> - all except the City of Brunswick, Bridgton, Brunswick, Harpswell, Harrison, and New Gloucester townships. <u>York County, ME</u> - the City of Biddeford, and Buxton, Dayton, Hollis, Kennebunkport, Limington, Lyman, North Kennebunkport, and Old Orchard Beach townships.
Portsmouth-Dover-Rochester, NH-ME	<u>York County, ME</u> - Berwick, Eliot, Kennebunk, Kittery, Lebanon, North Berwick, South Berwick, Wells, and York townships. <u>Carroll County, NH</u> - Brookfield and Wakefield townships. <u>Rockingham County, NH</u> - the City of Portsmouth, and Epping, Exeter, Freemont, Greenland, Hampton, Hampton Falls, Kensington, Newfields, Newmarket, Newington, North Hampton, Northwood, Nottingham, Rye, and Stratham townships. <u>Strafford County, NH</u> - all.
Presque Isle-Caribou, ME	<u>Aroostook County, ME</u> - Ashland, Blaine, Bridgewater, Caribou, Castle Hill, Caswell Place, Chapman, Connor, Cox Patent, E Place, Easton, Fort Fairfield, Garfield Place, Limestone, Mapleton, Mars Hill, Masardis, Nashville Place, New Sweden, Oxbow Place, Perham, Portage Lake, Presque Isle, Squapan, Stockholm, Wade, Washburn, Westfield, Westmanland Place, and Woodland townships, and the unorganized townships T14R-5, T13R-5, T9R-5, T9R-4, T9R-3, T11R-4, T10R-3, T10R-6, and TDR-2.
Providence, RI-MA	<u>Bristol County, MA</u> - the City of Attleboro, and Attleboro, North Attleboro, Rehoboth, and Seekonk townships. <u>Bristol County, RI</u> - all. <u>Kent County, RI</u> - all. <u>Newport County, RI</u> - Jamestown Township. <u>Providence County, RI</u> - all. <u>Washington County, RI</u> - all except Hopkinton and Westerly townships.
Randolph, VT	<u>Orange County, VT</u> - Braintree, Brookfield, Randolph, and Turnbridge townships. <u>Windsor County, VT</u> - Bethel, Royalton, and Stockbridge townships.
Rangeley, ME	<u>Franklin County, ME</u> - Dallas Place, Davis, Rangeley, Rangeley Place, and Sandy River Place townships, and the unorganized township T2R-3. <u>Oxford County, ME</u> - Adamstown, Lower Cupsuptic, and Richardsontown townships.
Rockland, ME	<u>Knox County, ME</u> - the City of Rockland, and Appleton, Camden, Cushing, Friendship, Hope, North Haven, Owls Head, Rockport, St. George, South Thomaston, Thomaston, Union, Vinalhaven, and Warren townships. <u>Waldo County, ME</u> - Lincolnville Township.
Rumford, ME	<u>Franklin County, ME</u> - Byron and Carthage townships. <u>Oxford County, ME</u> - Andover, Andover West, Bethel, Canton, Dixfield, Hanover, Hartford, Mexico, Milton, Newry, North Andover, Peru, Roxbury, and Rumford townships.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Rutland, VT	<u>Addison County, VT</u> - Goshen Township. <u>Rutland County, VT</u> - all except Danby, Pawlet, and Wells townships.
St. John Valley, ME	<u>Aroostook County, ME</u> - Cyr Place, Eagle Lake, Fort Kent, Frenchville, Grand Isle, Hamlin Place, Madawaska, New Canada Place, St. Agatha, St. Francis Place, St. John Place, Van Buren, Wallagrass Place, and Winterville Place townships, and the unorganized townships T17R-3, T17R-4, and T17R-5.
St. Johnsbury, VT	<u>Caledonia County, VT</u> - all except the towns of Groton, Hardwick, Ryegate, Stannard, and Walden townships. <u>Essex County, VT</u> - Concord, East Haven, Granby, and Victory townships.
Salisbury, CT	<u>Litchfield County, CT</u> - Canaan, Cornwall., North Canaan, Salisbury, and Sharon townships.
Sanford, ME	<u>York County, ME</u> - Acton, Alfred, Limerick, Newfield, Sanford, Shapleigh, and Waterboro townships.
Skowhegan, ME	<u>Somerset County, ME</u> - Anson, Athens, Bald Mountain, Bingham, Bowtown, Brighton Place, Caratunk Plantation, Carrying Place Town, Concord, Cornville, East Moxie, Embden, Forks Plantation, Highland Place, Indian Street, Madison, Mercer, Moscow, Moxie Gore, Norridgewock, Pleasant Ridge Place, Skowhegan, Solon, Squaretown and Starks townships, and the unorganized townships T2R-1, T2R-2, and T2R-3.
Springfield, MA	<u>Berkshire County, MA</u> - Otis Township. <u>Hampden County, MA</u> - all except Brimfield, Holland, and Wales townships. <u>Hampshire County, MA</u> - Belchertown, Easthampton, Granby, Huntington, South Hadley, Southampton, Ware, and Worthington townships. <u>Worcester County, MA</u> - Hardwick and Warren townships.
Springfield, VT	<u>Windham County, VT</u> - Athens, Grafton, Rockingham, and Westminster townships. <u>Windsor County, VT</u> - Andover, Baltimore, Cavendish, Chester, Londonderry, Jamaica, Ludlow, Reading, Springfield, Wethersfield, Weston, and Windham townships.
Stowe-Morristown, VT	<u>Lamoille County, VT</u> - all except Belvidere, Cambridge, and Waterville townships.
Torrington, CT	<u>Litchfield County, CT</u> - The City of Torrington, and Colebrook, Goshen, Litchfield, Morris, Norfolk, and Torrington townships.
Vergennes, VT	<u>Addison County, VT</u> - the City of Vergennes, and Addison, Ferrisburg, Panton, and Waltham townships.
Waitsfield, VT	<u>Washington County, VT</u> - Fayston, Waitsfield, and Warren townships.
Waterbury, CT	<u>Litchfield County, CT</u> - Bethlehem, Thomaston, Watertown, and Woodbury townships. <u>New Haven County, CT</u> - The City of Waterbury, and Middlebury, Naugatuck, Prospect, Southbury, and Wolcott townships.
Wilmington, VT	<u>Windham County, VT</u> - Dover, Somerset, Stratton, Wardsboro, Whitingham, and Wilmington townships.

First District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Wolfeboro, NH	<u>Carroll County, NH</u> - Effington, Ossipee, Tuftonboro, and Wolfeboro townships.
Woodstock, VT	<u>Windsor County, VT</u> - Bernard, Bridgewater, Plymouth, Pomfret, and Woodstock townships.
Worcester, MA	<u>Hampden County, MA</u> - Brimfield, Holland, and Wales townships. <u>Worcester County, MA</u> - the City of Worcester, and Auburn, Barre, Brookfield, Boylston, Charlton, Clinton, Douglas, Dudley, East Brookfield, Grafton, Holden, Hubbardstown, Leicester, Millbury, New Braintree, North Brookfield, Northboro, Northbridge, Oakham, Oxford, Paxton, Princeton, Rutland, Shrewsbury, Spencer, Sterling, Sutton, Uxbridge, Webster, West Boylston, West Brookfield, and Westboro townships.

Second District Banking Markets

Second District - New York

Like the staff of the Federal Reserve Bank of Boston, the New York Fed staff use a tiered approach to defining markets. In New York's case, the basic data are county-to-county commutation data from the Census Bureau. First, a core county is defined as one in which either the percentage of workers who live and work in the same county is at least 80 percent or the percentage of employees to residents in a county exceeds 100 percent. Next, the New York Fed staff examine commuting patterns from surrounding counties. Counties contiguous to the core county (first-tier counties) are included in the same market if 15 percent of the outer county's resident workers commute to the core county. Then, counties that are contiguous to a first-tier county (second-tier counties) are included in the market if at least 18 percent of their resident workers commute into the first tier county or the core county. Likewise, third-tier counties are included in the market if at least 21 percent of their resident workers commute into a core, first-tier, or second-tier county. As with Boston, this process continues as long as there is at least a 3-percentage-point increase in commutation in each successive tier.

The Federal Reserve Bank of New York staff also put counties that are contiguous to a large market but fall slightly short of the criteria for inclusion into that market anyway, provided there is no better alternative. For instance, a small county that is contiguous to a larger market may be included in that larger market even if it falls short of the criteria for inclusion if the county is deemed to not be a viable market on its own. There is also a provision for splitting counties that are oriented toward two separate counties where neither of those counties can be included in the same market. To be split, a county must meet one of two criteria: first, there is less than an 11 percent difference in interchange in each direction, or, second, interchange into each adjoining county is at least 15 percent. When a county is divided, it is split into groups of municipalities whose combined populations roughly approximate the percentage of residents who work in each adjoining county, i.e., if 60 percent of the

Second District Banking Markets

commuters work in the county to the west and 40 percent in the county to the east, the county would be split so that roughly two-thirds of it would be in the market with the western adjoining county and the rest with the eastern county.

Table 2
Federal Reserve Bank of New York Banking Markets⁷

<u>Market Name</u>	<u>Definition</u>
Albany, NY	<u>Albany County, NY</u> - all. <u>Columbia County, NY</u> - all. <u>Fulton County, NY</u> - all. <u>Greene County, NY</u> - all. <u>Hamilton County, NY</u> - all. <u>Montgomery County, NY</u> - all. <u>Rensselaer County, NY</u> - all. <u>Saratoga County, NY</u> - all. <u>Schenectady County, NY</u> - all. <u>Schoharie County, NY</u> - all. <u>Warren County, NY</u> - all. <u>Washington County, NY</u> - all.
Binghamton, NY-PA	<u>Broome County, NY</u> - all. <u>Chenango County, NY</u> - Afton, Coventry, Greene, and Smithville townships. <u>Tioga County, NY</u> - all. <u>Susquehanna County, PA</u> - Apolacon, Bridgewater, Bush, Choconut, Franklin, Forest, Friendsville, Great Bend, Harmony, Jackson, Jessup, Liberty, Middletown, Milford, Oakland, Silver Lake and Thompson townships.
Buffalo, NY	<u>Cattaraugus County, NY</u> - the Cattaraugus Indian Reservation, and Ashford, Dayton, East Otto, Farmersville, Freedom, Machias, Otto, Perrysburg, Persia, and Yorkshire townships. <u>Erie County, NY</u> - all. <u>Niagara County, NY</u> - all. <u>Orleans County, NY</u> - Ridgeway, Shelby, and Yates townships. <u>Wyoming County, NY</u> - Arcade, Bennington, Eagle, Java, Orangeville, Sheldon, and Wethersfield townships.

⁷ Source: Holdsworth, op cit.

Second District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Elmira-Corning, NY	<p><u>Allegany County, NY</u> - Alfred, Andover, and Independence townships.</p> <p><u>Chemung County, NY</u> - all.</p> <p><u>Schuyler County, NY</u> - Catharine, Cayuta, Dix, Orange, Montour, Reading, and Tyrone townships.</p> <p><u>Steuben County, NY</u> - the City of Corning, and Addison, Bath, Bradford, Cameron, Campbell, Canisteo, Caton, Erwin, Greenwood, Hartsville, Hornby, Jasper, Lindley, Rathbone, Thurston, Troupsburg, Urbana, Wayne, West Union, and Woodhull townships.</p>
Ithaca, NY	<p><u>Cortland County, NY</u> - Cincinnatus, Freetown, Harford, Lapeer, Marathon, Virgil, and Willet townships.</p> <p><u>Schuyler County, NY</u> - Hector Township.</p> <p><u>Tompkins County, NY</u> - all.</p>
Jamestown, NY	<p><u>Cattaraugus County, NY</u> - Allegany Indian Reservation, and Cold Spring, Conewango, Leon, Napoli, New Albion, Randolph, and South Valley townships.</p> <p><u>Chautauqua County, NY</u> - all.</p>

Second District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Metropolitan NY-NJ-CT-PA	<p><u>Fairfield County, CT</u> -the cities of Danbury, Greenwich, Norwalk, and Stamford, and Bethel, Brookfield, Danbury, Darien, Greenwich, New Canaan, New Fairfield, Newtown, Norwalk, Redding, Ridgefield, Sherman, Stamford, Weston, Westport, and Wilton townships.</p> <p><u>Litchfield County, CT</u> - Bridgewater, Kent, New Milford, Roxbury, Warren, and Washington townships.</p> <p><u>Bergen County, NJ</u> - all.</p> <p><u>Essex County, NJ</u> - all.</p> <p><u>Hudson County, NJ</u> - all.</p> <p><u>Hunterdon County, NJ</u> - all.</p> <p><u>Mercer County, NJ</u> - East Windsor, Hightstown, Pennington, Princeton, Washington, and West Windsor townships.</p> <p><u>Middlesex County, NJ</u> - all.</p> <p><u>Monmouth County, NJ</u> - all.</p> <p><u>Morris County, NJ</u> - all.</p> <p><u>Ocean County, NJ</u> - all.</p> <p><u>Passaic County, NJ</u> - all.</p> <p><u>Somerset County, NJ</u> - all.</p> <p><u>Sussex County, NJ</u> - all.</p> <p><u>Union County, NJ</u> - all.</p> <p><u>Warren County, NJ</u> - all.</p> <p><u>Bronx County, NY</u> - all.</p> <p><u>Dutchess County, NY</u> - all.</p> <p><u>Kings County, NY</u> - all.</p> <p><u>Nassau County, NY</u> - all.</p> <p><u>New York County, NY</u> - all.</p> <p><u>Orange County, NY</u> - all.</p> <p><u>Putnam County, NY</u> - all.</p> <p><u>Queens County, NY</u> - all.</p> <p><u>Rockland County, NY</u> - all.</p> <p><u>Suffolk County, NY</u> - all.</p> <p><u>Sullivan County, NY</u> - all.</p> <p><u>Ulster County, NY</u> - all.</p> <p><u>Westchester County, NY</u> - all.</p> <p><u>Pike County, PA</u> - all.</p>
Olean, NY	<p><u>Allegany County, NY</u> - Oil Springs Indian Reservation, and Alma, Amity, Angelica, Belfast, Bolivar, Clarksville, Cuba, Friendship, Genessee, New Hudson, Scio, Ward, Wellsville, West Almond, Willing, and Wirt townships.</p> <p><u>Cattaraugus County, NY</u> - The Cities of Olean and Salamanca, Oil Springs Indian Reservation, and all.egany, Carrollton, Ellicottville, Franklinville, Great Vall.ey, Hinsdale, Humphrey, Ischua, Little Valley, Lyndon, Mansfield, Olean, Portville, Redhouse, and Salamanca townships.</p>

Second District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Oneonta, NY	<u>Chenango County, NY</u> - the City of Norwich, and Bainbridge, Columbus, German, Guilford, Linklaen, McDonough, New Berlin, North Norwich, Norwich, Otselic, Oxford, Pharsalia, Pitcher, Plymouth, Preston, Sherburne, and Smyrna townships. <u>Delaware County, NY</u> - all. <u>Otsego County, NY</u> - all.
Plattsburgh, NY	<u>Clinton County, NY</u> - all. <u>Essex County, NY</u> - all. <u>Franklin County, NY</u> - Altamont, Belmont, Brighton, Burke, Chateaugay, Constable, Duane, Franklin, Harriestown, and Malone townships.
Rochester, NY	<u>Allegany County, NY</u> - Allen, Almond, Birdsall., Burns, Caneadea, Centerville, Granger, Grove, Hume, and Rushford townships. <u>Genesee County, NY</u> - all. <u>Livingston County, NY</u> - all. <u>Monroe County, NY</u> - all. <u>Ontario County, NY</u> - all. <u>Orleans County, NY</u> - Albion, Barre, Carlton, Clarendon, Gaines, Kendall., and Murray townships. <u>Seneca County, NY</u> - all. <u>Steuben County, NY</u> - the City of Hornell, and Avoca, Cohocton, Dansville, Fremont, Hornellsville, Howard, Prattsburg, Pulteney, Wayland, and Wheeler townships. <u>Wayne County, NY</u> - all. <u>Wyoming County, NY</u> - Attica, Castile, Covington, Gainsville, Genesee Fall.s, Middlebury, Perry, Pike, and Warsaw townships. <u>Yates County, NY</u> - all.
St. Lawrence, NY	<u>Franklin County, NY</u> - St. Regis Indian Reservation, and Bangor, Bombay, Brandon, Dickinson, Fort Covington, Moira, Santa Clara, Waverly, and Westville townships. <u>St. Lawrence County, NY</u> - all.
Syracuse, NY	<u>Cayuga County, NY</u> - all. <u>Cortland County, NY</u> -Cortland, Cortlandville, Cuyler, Homer, Preble, Scott, Solon, Taylor, and Truxton townships. <u>Madison County, NY</u> - Cazenovia, DeRuyter, Eaton, Fenner, Georgetown, Lebanon, Lenox, Lincoln, Nelson, Smithfield, and Sullivan townships.
Utica-Rome, NY	<u>Herkimer County, NY</u> - all. <u>Lewis County, NY</u> - Grieg, Lewis, Leyden, Lyonsdale, Osceola, Turin, and West Turin townships. <u>Madison County, NY</u> - the City of Oneida, and Brookfield, Hamilton, Madison, and Stockbridge townships. <u>Oneida County, NY</u> - all.
Watertown, NY	<u>Jefferson County, NY</u> - all. <u>Lewis County, NY</u> - Croghan, Denmark, Diana, Harrisburg, Lowville, Martinsburg, Montague, New Bremen, Pinkney, and Watson townships.

Third District - Philadelphia⁸

The Federal Reserve Bank of Philadelphia staff also relies on county-to-county commutation data, but does not allow for tiering of sequentially contiguous counties. Also, the Philadelphia Fed staff examine commutation in both directions, i.e., into a central county and out of that county. This is intended to recognize the increasing role that suburbs are playing as a source of employment in metropolitan areas. In many areas, there is at least as much suburb-to-suburb and city-to-suburb commuting as traditional suburb-to-city. Philadelphia's methodology is modeled after the Office of Management and Budget's criteria for defining Metropolitan Statistical Areas (MSAs). This methodology yields fairly large banking markets, but not as large as those of New York.

The Philadelphia Fed staff's methodology begins with MSAs and non-MSA counties, then examines commutation with surrounding counties. Two counties, a county and an MSA, or two MSA's may be combined into a single market if one of three criteria are met. First, one-way commutation of at least 15 percent of resident workers from one county to another or from an outlying county into an MSA. This criterion has one caveat: if the MSA comprises more than one county, at least 40 percent of the residents commuting in must commute to a county within the MSA that is a net importer of labor (this is usually the county containing the central city or cities in the MSA). This is to ensure that the commutation is actually to the core of the market, rather than dispersed across the MSA. In other words, a sparsely populated outlying (non-MSA)

⁸ Philadelphia's methodology is described in DiSalvo, James V., *Third District Banking Markets* (Federal Reserve Bank of Philadelphia report), 1995.

Third District Banking Markets

county may have substantial commutation into a neighboring non-core MSA county. However, if an insignificant portion of that commutation is to the major population and commercial centers of the MSA, it is doubtful that competitive forces are being transmitted to the outlying county. It would therefore not be included with that MSA as a single market. The second criterion is two-way commutation where at least 10 percent of resident workers in one county commute to an adjoining county and at least 10 percent of the employees in the adjoining county live in the first county. The third criterion is one-way commutation where at least 20 percent of the employees in one county commute from another.

As with the New York Fed staff’s methodology, there is a provision for splitting a county that has substantial commutation into two unlinked neighboring counties. The methodology for splitting these counties is substantially the same as New York’s.

***Table 3
Federal Reserve Bank of Philadelphia Banking Markets⁹***

<u>Market Name</u>	<u>Definition</u>
Altoona, PA	<u>Blair County, PA</u> - all.
Atlantic City, NJ	<u>Atlantic County, NJ</u> - all. <u>Cape May County, NJ</u> - all.
Bedford County, PA	<u>Bedford County, PA</u> - all.
Bradford County, PA	<u>Bradford County, PA</u> - all.
Cameron County, PA	<u>Cameron County, PA</u> - all.
Clearfield/Jefferson, PA	<u>Clearfield County, PA</u> - all. <u>Jefferson County, PA</u> - all.
Dover, DE	<u>Kent County, DE</u> - all.

⁹ Source: Disalvo, op. cit. These definitions are also available at the Federal Reserve Bank of Philadelphia website, <http://www.phil.frb.org/>.

Third District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Elk County, PA	<u>Elk County, PA</u> - all.
Franklin County, PA	<u>Franklin County, PA</u> - all.
Hagerstown, MD-PA	<u>Washington County, MD</u> - all. <u>Fulton County, PA</u> - all.
Harrisburg, PA	<u>Cumberland County, PA</u> - all. <u>Dauphin County, PA</u> - all. <u>Juniata County, PA</u> - all. <u>Lebanon County, PA</u> - all. <u>Perry County, PA</u> - all.
Huntingdon County, PA	<u>Huntingdon County, PA</u> - all.
Johnstown, PA	<u>Cambria County, PA</u> - all. <u>Somerset County, PA</u> - all.
Lancaster, PA	<u>Lancaster County, PA</u> - all.
Lehigh Valley, PA	<u>Carbon County, PA</u> - all. <u>Lehigh County, PA</u> - all. <u>Northampton County, PA</u> - all.
McKean County, PA	<u>McKean County, PA</u> - all.
Mifflin County, PA	<u>Mifflin County, PA</u> - all.
Monroe County, PA	<u>Monroe County, PA</u> - all.
Philadelphia, PA-NJ	<u>Burlington County, NJ</u> - all. <u>Camden County, NJ</u> - all. <u>Gloucester County, NJ</u> - all. <u>Mercer County, NJ</u> - the City of Trenton, and Ewing, Hamilton, and Lawrence townships. <u>Salem County, NJ</u> - all. <u>Bucks County, PA</u> - all. <u>Chester County, PA</u> - all. <u>Delaware County, PA</u> - all. <u>Montgomery County, PA</u> - all. <u>Philadelphia County, PA</u> - all.
Potter County, PA	<u>Potter County, PA</u> - all.
Reading, PA	<u>Berks County, PA</u> - all.
Schuylkill County, PA	<u>Schuylkill County, PA</u> - all.

Third District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Scranton/Wilkes-Barre, PA	<u>Columbia County, PA</u> - all. <u>Lackawanna County, PA</u> - all. <u>Luzerne County, PA</u> - all. <u>Susquehanna County, PA</u> - Auburn, Ararat, Brooklyn, Clifford, Dimock, Gibson, Harford, Herrick, Lathrop, Lenox, and Springville townships. <u>Wayne County, PA</u> - all. <u>Wyoming County, PA</u> - all.
State College, PA	<u>Centre County, PA</u> - all.
Sullivan County, PA	<u>Sullivan County, PA</u> - all.
Susquehanna Valley, PA	<u>Montour County, PA</u> - all. <u>Northumberland County, PA</u> - all. <u>Snyder County, PA</u> - all. <u>Union County, PA</u> - all.
Sussex County, DE	<u>Sussex County, DE</u> - all.
Tioga County, PA	<u>Tioga County, PA</u> - all.
Vineland, NJ	<u>Cumberland County, NJ</u> - all.
Williamsport, PA	<u>Clinton County, PA</u> - all. <u>Lycoming County, PA</u> - all.
Wilmington, DE-MD	<u>New Castle County, DE</u> - all. <u>Cecil County, MD</u> - all.
York, PA	<u>Adams County, PA</u> - all. <u>York County, PA</u> - all.

Fourth District - Cleveland

The Federal Reserve Bank of Cleveland staff use a number of factors to define geographic markets, examining both supply and demand factors. The non-metropolitan areas are generally single counties, and the metropolitan area definitions are roughly equivalent in size to MSAs (though they may not be the actual MSA).

On the demand side, the Cleveland staff use commuting data, supplemented by information on the local transportation network, any existing barriers between areas (natural, legal, or political), communications media, and residential and/or commercial development in the area. Cleveland's methodology first uses county-to-county commuting data, with a level of approximately 20 percent of resident employment in one county town considered sufficient for inclusion. This information is supplemented by township-to-township data to see if the commutation is from throughout the county or concentrated in a few areas. Thus, certain townships may be excluded from the market, or townships from outlying counties may be included.

Newspaper data from ABC Audit reports are reviewed to determine the extent to which the daily and Sunday newspapers from the central county circulate both within that county and to other counties. Any community either within that county or in another county where approximately 30 percent of the total households subscribe to a newspaper from that county is likely to be included in the market. Television and radio reception data are also considered. On a case-by-case basis, Cleveland's staff may also do a telephone survey to collect detailed data on shopping patterns for food, clothing, furniture, and large appliances.

Fourth District Banking Markets

On the supply side, Cleveland’s staff examine bank and thrift branching patterns and operating hours. At times, calls are made to bankers to obtain information on service areas, rates, and terms on various loan and deposit services and to determine which institutions they consider to be their competitors.

***Table 4
Federal Reserve Bank of Cleveland Banking Markets¹⁰***

<u>Market Name</u>	<u>Definition</u>
Adams County, OH	<u>Adams County, OH</u> - all.
Akron, OH	<u>Medina County, OH</u> - Guilford, Harrisville, Homer, Sharon, Wadsworth, and Westfield townships. <u>Portage County, OH</u> - all except Aurora, Freedom, Hiram, Mantua, Nelson, Shalersville, Streetsboro, and Windham townships <u>Stark County, OH</u> - Lawrence Township and the towns of Greentown and Uniontown. <u>Summit County, OH</u> - all except Boston, Hudson, and Richfield townships, and the towns of Macedonia, Northfield, Northfield Hills, Sagamore Hills, and Twinsburg. <u>Wayne County, OH</u> - Chippewa and Milton townships.
Ashland, OH	<u>Ashland County, OH</u> - all except Green, Hanover, Lake, and Mifflin townships.
Ashtabula County, OH	<u>Ashtabula County, OH</u> - all.
Athens, OH	<u>Athens County, OH</u> - all except Troy Township. <u>Morgan County, OH</u> - Homer Township.
Barnesville, OH	<u>Belmont County, OH</u> - Flushing, Goshen, Kirkwood, Smith, Somerset, Union, Warren, Washington, Wayne, and Wheeling township, and the western third of Richland Township.
Beaver, PA	<u>Beaver County, PA</u> - all except Economy, Hanover, Harmony, Hopewell, and Independence townships. <u>Lawrence County, PA</u> - Big Beaver, Little Beaver, Perry, and Wayne townships.
Bracken County, KY	<u>Bracken County, KY</u> - all.
Breathitt County, KY	<u>Breathitt County, KY</u> - all.
Butler, PA	<u>Armstrong County, PA</u> - Brady’s Bend, Hovey, Perry, and Sugar Creek townships. <u>Butler County, PA</u> - all except Adams, Buffalo, Clinton, Cranberry, Forward, Jackson, Jefferson, Middlesex, Penn, and Winfield townships.

¹⁰ Source: Information supplied by the Federal Reserve Bank of Cleveland, Research Department.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Cambridge, OH	<u>Guernsey County, OH</u> - all. <u>Muskingum County, OH</u> - the Town of New Concord.
Canton, OH	<u>Carroll County, OH</u> - all. <u>Mahoning County, OH</u> - Smith Township. <u>Stark County, OH</u> - all except Lawrence Township and the towns of Greentowns and Uniontown. <u>Tuscarawas County, OH</u> - Lawrence and Sandy townships.
Celina-St. Marys, OH	<u>Auglaize County, OH</u> - German, Jackson, Noble, St. Marys, and Washington townships. <u>Darke County, OH</u> - Allen, Mississinawa, Patterson, Wabash, and York townships. <u>Mercer County, OH</u> - all.
Champaign County, OH	<u>Champaign County, OH</u> - all.
Chillicothe, OH	<u>Ross County, OH</u> - all.
Cincinnati, OH-IN-KY	<u>Dearborn County, IN</u> - all. <u>Union County, IN</u> - West College Corner Village. <u>Boone County, KY</u> - all. <u>Campbell County, KY</u> - all. <u>Grant County, KY</u> - all. <u>Kenton County, KY</u> - all. <u>Pendleton County, KY</u> - all. <u>Brown County, OH</u> - all except Aberdeen Village. <u>Butler County, OH</u> - all except the City of Middletown and Lemon and Madison townships. <u>Clermont County, OH</u> - all. <u>Hamilton County, OH</u> - all. <u>Warren County, OH</u> - Deerfield and Hamilton townships.
Clarion, PA	<u>Clarion County, PA</u> - all except Ashland, Richland, Salem, and Washington townships.
Clay County, KY	<u>Clay County, KY</u> - all.
Cleveland, OH	<u>Cuyahoga County, OH</u> - all. <u>Erie County, OH</u> - the Vermilion Township. <u>Geauga County, OH</u> - all. <u>Lake County, OH</u> - all. <u>Lorain County, OH</u> - all. <u>Medina County, OH</u> - all except Guilford, Homer, Harrisville, Sharon, Wadsworth, and Westfield townships. <u>Portage County, OH</u> - Aurora and Streetsboro townships. <u>Summit County, OH</u> - Boston and Hudson townships, and the towns of Macedonia, Northfield, Northfield Center, Sagamore Hills, and Twinsburg.
Clinton County, OH	<u>Clinton County, OH</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Columbus, OH	<u>Delaware County, OH</u> - all. <u>Fairfield County, OH</u> - all. <u>Franklin County, OH</u> - all. <u>Hocking County, OH</u> - Perry Township. <u>Licking County, OH</u> - all. <u>Madison County, OH</u> - all. <u>Perry County, OH</u> - Thorn Township. <u>Pickaway County, OH</u> - all. <u>Union County, OH</u> - all.
Corbin-London, KY	<u>Knox County, KY</u> - all. <u>Laurel County, KY</u> - all. <u>Whitley County, KY</u> - all.
Coshocton County, OH	<u>Coshocton County, OH</u> - all.
Crawford County, OH	<u>Crawford County, OH</u> - all except Polk Township.
Cynthiana, KY	<u>Harrison County, KY</u> - all.
Danville, KY	<u>Boyle County, KY</u> - all. <u>Casey County, KY</u> - the towns of Ellsburg, Liberty, Kidds Store, and Middleburg. <u>Garrard County, KY</u> - the towns of Bourne, Bryantsville, Buena Vista, Camp Kennedy, Lancaster, and Marksburry. <u>Lincoln County, KY</u> - all.
Darke County, OH	<u>Darke County, OH</u> - all except Allen, Jackson, Mississinawa, Patterson, Wabash, and York townships.
Dayton, OH	<u>Clark County, OH</u> - Bethel and Mad River townships. <u>Greene County, OH</u> - all. <u>Miami County, OH</u> - all. <u>Montgomery County, OH</u> - all. <u>Warren County, OH</u> - Clear Creek, Massie, and Wayne townships
Defiance, OH	<u>Defiance County, OH</u> - all except Hicksville Township. <u>Henry County, OH</u> - Flatrock and Pleasant townships. <u>Paulding County, OH</u> - all except Carryall Township. <u>Putnam County, OH</u> - Monroe, Palmer, and Perry townships.
Dover-New Philadelphia, OH	<u>Harrison County, OH</u> - Franklin, Freeport, Monroe, Moorefield, North, Nottingham, Stock, and Washington townships. <u>Tuscarawas County, OH</u> - all except Lawrence and Sandy townships.
Dubois-Jefferson, PA	<u>Clearfield County, PA</u> - Bloom, Brady, Huston, Sandy, and Union townships. <u>Indiana County, PA</u> - Banks, Canoe, and North Mahoning townships. <u>Jefferson County, PA</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
East Liverpool, OH-WV	<u>Columbiana County, OH</u> - Franklin, Liverpool, Madison, St. Clair, Washington, Wayne, and Yellow Creek townships. <u>Hancock County, OH</u> - Grant Township.
Elliot County, KY	<u>Elliot County, KY</u> - all.
Erie, PA	<u>Crawford County, PA</u> - Bloomfield and Sparta townships. <u>Erie County, PA</u> - all. <u>Warren County, PA</u> - Columbus and Spring Creek townships.
Fayette County, OH	<u>Fayette County, OH</u> - all.
Fayette County, PA	<u>Fayette County, PA</u> - all except Spring Hill Township.
Findlay, OH	<u>Hancock County, OH</u> - all except Orange Township. <u>Hardin County, OH</u> - Jackson Township. <u>Putnam County, OH</u> - Blanchard, Liberty, and Van Buren townships. <u>Seneca County, OH</u> - Big Spring, Jackson, Liberty, and Loudon townships. <u>Wood County, OH</u> - Perry Township. <u>Wyandot County, OH</u> - Crawford, Richland, and Ridge townships.
Flemingsburg, KY	<u>Fleming County, KY</u> - all.
Forest County, PA	<u>Forest County, PA</u> - all.
Fremont, OH	<u>Sandusky County, OH</u> - all except Woodville Township. <u>Seneca County, OH</u> - Adams Township.
Fulton County, OH-MI	<u>Lenawee County, MI</u> - the southern half of Fairfield, Ogden, and Seneca townships. <u>Fulton County, OH</u> - all except the southeast quadrant of Fulton Township and the eastern half of Swan Creek Township.
Galion, OH	<u>Crawford County, OH</u> - Polk Township. <u>Morrow County, OH</u> - North Bloomfield and Washington townships.
Gallipolis, OH	<u>Gallia County, OH</u> - all.
Greensburg-Latrobe, PA	<u>Westmoreland County, PA</u> - all except Allegheny, Bell, Lower Burrell, Loyalhanna, North Huntingdon, Rostraver, St. Clair, Salem, Sewickley, South Huntingdon, Upper Burrell, and Washington townships.
Harlan County, KY	<u>Harlan County, KY</u> - all.
Hazard, KY	<u>Knott County, KY</u> - all. <u>Leslie County, KY</u> - all. <u>Perry County, KY</u> - all.
Henry County, OH	<u>Henry County, OH</u> - all except Flatrock and Pleasant townships.
Highland County, OH	<u>Highland County, OH</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Hocking County, OH	<u>Hocking County, OH</u> - all except Perry Township.
Holmes County, OH	<u>Holmes County, OH</u> - all except Knox and Washington townships.
Huntington-Ashland-Ironton, WV-OH-KY	<u>Boyd County, KY</u> - all. <u>Carter County, KY</u> - all. <u>Greenup County, KY</u> - all except the Town of South Shore. <u>Lawrence County, OH</u> - all. <u>Cabell County, WV</u> - all. <u>Wayne County, WV</u> - all except the Town of Fort Gay.
Huron County, OH	<u>Huron County, OH</u> - all. <u>Richland County, OH</u> - the Town of Plymouth. <u>Sandusky County, OH</u> - the City of Bellevue. <u>Seneca County, OH</u> - Reed, Thompson, and Venice townships.
Indiana, PA	<u>Indiana County, PA</u> - all except Banks, Canoe, East Wheatfield, North Mahoning, and West Wheatfield townships.
Jackson County, KY	<u>Jackson County, KY</u> - all.
Jackson County, OH	<u>Jackson County, OH</u> - all.
Johnson County, KY	<u>Johnson County, KY</u> - all.
Kenton, OH	<u>Hardin County, OH</u> - all except Liberty, Jackson, Marion, and Roundhead townships.
Kittaning, PA	<u>Armstrong County, PA</u> - all except Brady's Bend, Burrell, Gilpin, Hovey, Kiskiminetas, Parks, Perry, South Bend, South Buffalo, and Sugarcreek townships.
Knox County, OH	<u>Knox County, OH</u> - all.
Lawrence County, KY-WV	<u>Lawrence County, KY</u> - all. <u>Wayne County, WV</u> - the Town of Fort Gay.
Lebanon, OH	<u>Warren County, OH</u> - Harlen, Salem, Union, and Washington township, and the eastern two-thirds of Turtle Creek Township.
Lee-Owsley, KY	<u>Lee County, KY</u> - all. <u>Owsley County, KY</u> - all.
Letcher County, KY	<u>Letcher County, KY</u> - all.
Lexington, KY	<u>Bourbon County, KY</u> - all. <u>Clark County, KY</u> - all. <u>Fayette County, KY</u> - all. <u>Jessamine County, KY</u> - all. <u>Powell County, KY</u> - all. <u>Scott County, KY</u> - all. <u>Woodford County, KY</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Lima, OH	<u>Allen County, OH</u> - all. <u>Auglaize County, OH</u> - all except German, Jackson, Nobel, St. Mary's, and Washington townships. <u>Hancock County, OH</u> - Orange Township. <u>Hardin County, OH</u> - Liberty, Marion, and Roundhead townships. <u>Putnam County, OH</u> - Greensburg, Jackson, Jennings, Monterey, Ottawa, Pleasant, Riley, Sugar Creek, and Union townships. <u>Van Wert County, OH</u> - the eastern half of Washington Township.
Logan County, OH	<u>Logan County, OH</u> - all.
Loudonville, OH	<u>Ashland County, OH</u> - Green, Hanover, and Lake townships. <u>Holmes County, OH</u> - Knox and Washington townships.
Magoffin County, KY	<u>Magoffin County, KY</u> - all.
Mansfield, OH	<u>Ashland County, OH</u> - Mifflin Township. <u>Morrow County, OH</u> - Perry and Troy townships. <u>Richland County, OH</u> - the Town of Plymouth.
Marietta-Parkersburg, OH-WV	<u>Athens County, OH</u> - Troy Township. <u>Morgan County, OH</u> - Center Township. <u>Washington County, OH</u> - all. <u>Wood County, WV</u> - all.
Marion, OH	<u>Marion County, OH</u> - all.
Martin County, KY	<u>Martin County, KY</u> - all.
Maysville, KY-OH	<u>Mason County, KY</u> - all. <u>Lewis County, KY</u> - the Town of Tollsboro. <u>Brown County, OH</u> - the town of Aberdeen.
McCreary County, KY	<u>McCreary County, KY</u> - all.
McConnellsville, OH	<u>Morgan County, OH</u> - all except Center and Homer townships.
Meadville, PA	<u>Crawford County, PA</u> - all except Athens, Bloomfield, Oil Creek, Rome, Sparta, Steuben, and Troy townships.
Meigs County, OH	<u>Meigs County, OH</u> - all.
Middlesboro, KY-TN-VA	<u>Bell County, KY</u> - all. <u>Claiborne County, TN</u> - all. <u>Lee County, VA</u> - the towns of Caylor, Ewing, Gibson Station, Rose Hill, and Wheeler.
Middletown, OH	<u>Butler County, OH</u> - the City of Middletown, and Lemon and Madison townships. <u>Warren County, OH</u> - Franklin Township and the western third of Turtle Creek Township.
Morgan County, KY	<u>Morgan County, KY</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Morgantown, WV-PA	<u>Fayette County, PA</u> - Springhill Township. <u>Monongalia County, WV</u> - all.
Mount Gilead, OH	<u>Morrow County, OH</u> - all except North Bloomfield, Perry, Troy, and Washington townships.
Mount Sterling, KY	<u>Bath County, KY</u> - all. <u>Menifee County, KY</u> - all. <u>Montgomery County, KY</u> - all.
New Castle, PA	<u>Lawrence County, PA</u> - all except Big Beaver, Little Beaver, Perry, and Wayne townships.
New Lexington, OH	<u>Perry County, OH</u> - all except Harrison and Thorn townships.
Nicholas County, KY	<u>Nicholas County, KY</u> - all.
Noble County, OH	<u>Noble County, OH</u> - all.
Oil City-Franklin, PA	<u>Clarion County, PA</u> - Ashland, Richland, Salem, and Washington townships. <u>Venango County, PA</u> - all except Allegheny, Cherry Tree, Oilcreek, and Plum townships.
Pike County, OH	<u>Pike County, OH</u> - all.
Pikeville, KY	<u>Floyd County, KY</u> - all. <u>Pike County, KY</u> - all.
Pittsburgh, PA	<u>Allegheny County, PA</u> - all. <u>Armstrong County, PA</u> - Burrell, Gilpin, Kiskiminetas, Parks, South Bend, and South Buffalo townships. <u>Beaver County, PA</u> - Economy, Hanover, Harmony, Hopewell, and Independence townships. <u>Butler County, PA</u> - Adams, Buffalo, Clinton, Cranberry, Forward, Jackson, Jefferson, Middlesex, Penn, and Winfield townships. <u>Washington County, PA</u> - Carroll, Cecil, Chartiers, Cross Creek, Hanover, Jefferson, Mount Pleasant, North Strabane, Nottingham, Peters, Robinson, Smith, and Union townships. <u>Westmoreland County, PA</u> - Allegheny, Bell, Lower Burrell, Loyalhanna, North Huntingdon, Rostraver, Salem, Sewickley, South Huntingdon, Upper Burrell, and Washington townships.
Port Clinton, OH	<u>Ottawa County, OH</u> - all except Allen, Benton, Clay, and Harris townships.
Portsmouth, OH-KY	<u>Greenup County, KY</u> - the Town of South Shore. <u>Lewis County, KY</u> - the towns of Quincy and St. Paul.. <u>Scioto County, OH</u> - all.
Preble County, OH	<u>Preble County, OH</u> - all.
Pulaski County, KY	<u>Pulaski County, KY</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Richmond, KY	<u>Estill County, KY</u> - all. <u>Garrard County, KY</u> - the towns of Judson, McCreary, Nina, and Point Leavell. <u>Madison County, KY</u> - all. <u>Rockcastle County, KY</u> - all.
Robertson County, KY	<u>Robertson County, KY</u> - all.
Rowan County, KY	<u>Rowan County, KY</u> - all.
Sandusky, OH	<u>Erie County, OH</u> - all except Vermilion Township.
Sharon, PA-OH	<u>Trumbull County, OH</u> - Brookfield and Hartford townships. <u>Mercer County, PA</u> - all.
Shelby County, OH	<u>Shelby County, OH</u> - all.
Somerset, PA	<u>Somerset County, PA</u> - all except Conemaugh, Jenner, Ogle, Paint, Quemahoning, and Shade townships.
Springfield, OH	<u>Clark County, OH</u> - all except Bethel and Mad River townships.
Steubenville-Weirton, OH-WV	<u>Harrison County, OH</u> - Archer, Athens, Cadiz, German, Green, Rumley, and Short Creek townships. <u>Jefferson County, OH</u> - all. <u>Brooke County, WV</u> - all. <u>Hancock County, WV</u> - Butler and Clay townships.
Tiffin, OH	<u>Seneca County, OH</u> - Bloom, Clinton, Eden, Hopewell, Pleasant, Scipio, and Seneca townships.
Titusville, PA	<u>Crawford County, PA</u> - Athens, Oil Creek, Rome, Steuben, and Troy townships. <u>Venango County, PA</u> - Allegheny, Cherry Tree, Oilcreek, and Plum townships. <u>Warren County, PA</u> - Eldred and Southwest townships.
Toledo, OH-MI	<u>Monroe County, MI</u> - Bedford, Erie, and Whiteford townships. <u>Fulton County, OH</u> - the eastern half of Swan Creek Township, and the southeast quadrant of Fulton Township. <u>Lucas County, OH</u> - all. <u>Ottawa County, OH</u> - Allen, Benton, Clay, and Harris townships. <u>Sandusky County, OH</u> - Woodville Township. <u>Wood County, OH</u> - all except Perry Township.
Tyler-Wetzel, WV	<u>Tyler County, WV</u> - all. <u>Wetzel County, WV</u> - all.
Van Wert, OH	<u>Van Wert County, OH</u> - all except the eastern half of Washington Township.
Vanceburg, KY	<u>Lewis County, KY</u> - all except the towns of Quincy, St. Paul, and Tollsboro.
Vinton County, OH	<u>Vinton County, OH</u> - all.

Fourth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Warren County, PA	<u>Warren County, PA</u> - all except Columbus, Eldred, Southwest, and Spring Creek townships.
Washington-Waynesburg, PA	<u>Greene County, PA</u> - all except Dunkard and Perry townships. <u>Washington County, PA</u> - all except Carroll, Cecil, Chartiers, Cross Creek, Hanover, Jefferson, Mount Pleasant, North Strabane, Nottingham, Peters, Robinson, Smith, and Union townships.
Wheeling, WV-OH	<u>Belmont County, OH</u> - Colerain, Mead, Pease, Pultney, and York townships, and the eastern two-thirds of Richland Township. <u>Marshall County, WV</u> - all. <u>Ohio County, WV</u> - all.
Williams County, OH	<u>Williams County, OH</u> - all.
Windham, OH	<u>Portage County, OH</u> - Freedom, Hiram, Mantua, Nelson, Shalersville, and Windham townships.
Wolfe County, KY	<u>Wolfe County, KY</u> - all.
Wooster, OH	<u>Wayne County, OH</u> - all except Chippewa and Milton townships.
Youngstown-Warren, OH	<u>Columbiana County, OH</u> - Butler, Center, Elk Run, Fairfield, Hanover, Knox, Middletown, Perry, Salem, Unity, and West townships. <u>Mahoning County, OH</u> - all except Smith Township. <u>Trumbull County, OH</u> - all except Brookfield and Hartford townships.
Zanesville, OH	<u>Muskingum County, OH</u> - all except the Town of New Concord. <u>Perry County, OH</u> - Harrison Township.

Fifth District - Richmond

The staff of the Federal Reserve Bank of Richmond define markets in its district on a case-by-case basis. Thus, a market definition may be changed if a case arises in an area that hasn't been examined in a number of years or if an applicant challenges the current market definition. The Richmond Fed staff's methodology begins by using counties for non-metropolitan markets and RMAs for metropolitan areas.

However, there are a few exceptions. First, if an RMA extends into most of, but not all of, a county, the remainder of that county is included in the RMA market. Otherwise, the non-RMA part of the county may be a separate market. Non-RMA counties or parts of counties may also be tied together if at least 20 percent of the employees in one county come from another. If an applicant challenges one of Richmond's market definitions, the Richmond Fed staff will conduct a more intense examination of a market. This examination may include an on-site examination and surveys of local consumers, bankers, and businesses.

Fifth District Banking Markets

Table 5
Federal Reserve Bank of Richmond Banking Markets¹¹

<u>Market Name</u>	<u>Definition</u>
Abbeville County, SC	<u>Abbeville County, SC</u> - all except the Town of Abbeville.
Abingdon, VA	<u>Washington County, VA</u> - all except the towns of Benhams, Burson Place, Green Valley, Scenic Park, Wallace, and Wyndale.
Alleghany County, NC	<u>Alleghany County, NC</u> - all.
Alleghany County, VA	<u>Alleghany County, VA</u> - all. The independent cities of Clifton Forge, VA and Covington, VA.
Amelia County, VA	<u>Amelia County, VA</u> - all.
Anderson, SC	<u>Anderson County, SC</u> - all except the towns of Cheddar, Pelzer, West Pelzer, and Williamston.
Annapolis, MD	<u>Anne Arundel County, MD</u> - the City of Annapolis, and the towns of Arundel on the Bay, Edgewater, Highland Beach, Londontown, Mayo, Riva, Sherwood Forest, Skidmore, Wardour, and West Annapolis. <u>Queen Anne's County, MD</u> - the towns of Bay City, Chester, Cloverfields, Grasonville, Kent Island Estate, Narrows, Queenstown, Romancoke, and Stevensville.
Ashe County, NC	<u>Ashe County, NC</u> - all.
Asheville, NC	<u>Buncombe County, NC</u> - all. <u>Haywood County, NC</u> - the towns of Canton, Clyde, and Phillippsville. <u>Henderson County, NC</u> - all.
Avery County, NC	<u>Avery County, NC</u> - all.

¹¹ Source: Information supplied by the Federal Reserve Bank of Richmond, Research Department.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Baltimore, MD	<p><u>Anne Arundel County, MD</u> - all except the City of Annapolis, and the towns of Arundel on the Bay, Birdsville, Bristol, Churchton, Davidsonville, Deale, Edgewater, Fair Haven, Friendship, Galesville, Harwood, Highland Beach, Leon, Londontown, Lothan, Lyons Creek, Mayo, Pindell, Riva, Shady Side, Sherwood Forest, Skidmore, Tracy's Landing, Wardour, and West Annapolis.</p> <p><u>Baltimore County, MD</u> - all.</p> <p><u>Carroll County, MD</u> - the towns of Berrett, Carrollton, Cedarhurst, Cranberry, Eastview, Eldersburg, Finksburg, Flohrville, Gamber, Gist, Greenmount, Hampstead, Houcksville, Morgan, Patapsco, Reese, Sandyville, Smallwood, Spring Mills, Sykesville, Taylorsville, Westminster, and Woodbine.</p> <p><u>Harford County, MD</u> - all.</p> <p><u>Howard County, MD</u> - the towns of Alpha, Brinkleigh Heights, Columbia, Elk Ridge, Ellicott City, Hanover, Harwood, Marriotsville, McAlpine, Normandy Heights, Pine Orchard Meadows, Simpsonville, West Friendship, and Woodstock.</p> <p>The independent City of Baltimore, MD.</p>
Bamberg County, SC	<u>Bamberg County, SC</u> - all.
Barbour County, WV	<u>Barbour County, WV</u> - all.
Barnwell County, SC	<u>Barnwell County, SC</u> - all.
Bath County, VA	<u>Bath County, VA</u> - all.
Beaufort County, NC	<u>Beaufort County, NC</u> - all.
Beaufort County, SC	<u>Beaufort County, SC</u> - all.
Beckley, WV	<p><u>Boone County, WV</u> - the Town of Whitesville.</p> <p><u>Fayette County, WV</u>- all except the towns of Cannelton, Carbondale, Longacre, Montgomery, and Smithers.</p> <p><u>Raleigh County, WV</u> - all.</p> <p><u>Summers County, WV</u>- all.</p>
Bedford, VA	<p><u>Bedford County, VA</u> - all except the towns of Blue Ridge Farms, Boonsboro, Forest, Hardy, Reusens, and Stewartsville.</p> <p>The independent City of Bedford, VA.</p>
Bertie County, NC	<u>Bertie County, NC</u> - all.
Bladen County, NC	<u>Bladen County, NC</u> - all.
Bluefield, WV-VA	<p><u>Tazewell County, VA</u> - all.</p> <p><u>Mercer County, WV</u> - all.</p>
Boone County, WV	<u>Boone County, WV</u> - all except the Town of Whitesville.
Brunswick County, VA	<u>Brunswick County, VA</u> - all.
Buchanan County, VA	<u>Buchanan County, VA</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Buckingham County, VA	<u>Buckingham County, VA</u> - all.
Burlington, NC	<u>Alamance County, NC</u> -all. <u>Guilford County, NC</u> - the towns of Gibsonville, Sedalia, and Whitset.
Caroline County, MD	<u>Caroline County, MD</u> - all.
Caswell County, NC	<u>Caswell County, NC</u> - all except the Towns of Pelham.
Charleston, SC	<u>Berkeley County, SC</u> - all. <u>Charleston County, SC</u> - all. <u>Dorchester County, SC</u> - the towns of Jedburg, Ridgeville, and Summerville.
Charleston, WV	<u>Cabell County, WV</u> - the towns of Colloden, Milton, and Spring Heights. <u>Fayette County, WV</u> - the towns of Cannelton, Carbondale, Longacre, Montgomery, and Smithers.. <u>Kanawha County, WV</u> - all. <u>Lincoln County, WV</u> - Washington Township. <u>Putnam County, WV</u> - all.
Charlotte, NC-SC	<u>Cabarrus County, NC</u> - all. <u>Cleveland County, NC</u> - the towns of Grover, Kings Mountain, and Waco. <u>Gaston County, NC</u> - all except the Town of Cherryville. <u>Iredell County, NC</u> - the towns of Mooreville and Mount Mourne. <u>Lincoln County, NC</u> - the towns of Denver, Lowesville, and Triangle. <u>Mecklenburg County, NC</u> - all. <u>Rowan County, NC</u> - the towns of China Grove and Landis. <u>Union County, NC</u> - the towns of Indian Trail, Marvin, Shaleten, Stallings, Stouts, Unionville, and Waxhaw. <u>Lancaster County, SC</u> - the Town of Van Wyck. <u>York County, SC</u> - the City of Rock Hill, and the towns of Aragon Mills, Boyd Hill, Catawba, Country Club Estates, Elriver, Fort Mill, Harmony, Industrial, Lesslie, Newport, Roddie, Tega Cay, and Tirzah.
Charlotte County, VA	<u>Charlotte County, VA</u> - all.
Charlottesville, VA	<u>Albemarle County, VA</u> - all. The independent City of Charlottesville, VA.
Cherokee/Clay, NC	<u>Cherokee County, NC</u> - all. <u>Clay County, NC</u> - all.
Cherokee County, SC	<u>Cherokee County, SC</u> - all.
Chester County, SC	<u>Chester County, SC</u> - all.
Chesterfield County, SC	<u>Chesterfield County, SC</u> - all.
Chowan County, NC	<u>Chowan County, NC</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Clarendon County, SC	<u>Clarendon County, SC</u> - all.
Clarksburg, WV	<u>Doddridge County, WV</u> - all. <u>Harrison County, WV</u> - all except the towns of Enterprise, Virope, and Willard. <u>Taylor County, WV</u> - all except Booths Creek Township.
Colleton County, SC	<u>Colleton County, SC</u> - all.
Columbus County, NC	<u>Columbus County, NC</u> - all.
Columbia, SC	<u>Kershaw County, SC</u> - the towns of Elgin, Lugoff, and Whitehead. <u>Lexington County, SC</u> - all. <u>Richland County, SC</u> - all.
Craig County, VA	<u>Craig County, VA</u> - all.
Culpepper County, VA	<u>Culpepper County, VA</u> - all.
Cumberland, MD-WV	<u>Allegany County, MD</u> - all. <u>Garrett County, MD</u> - all. <u>Mineral County, MD</u> - all. <u>Bedford County, PA</u> - Cumberland Valley and Londonderry townships.
Danville, VA-NC	<u>Caswell County, NC</u> - the Town of Pelham. <u>Pittsylvania County, VA</u> - all except the Town of Hurt. The independent City of Danville, VA.
Dare County, NC	<u>Dare County, NC</u> - all.
Darlington County, SC	<u>Darlington County, SC</u> - all except the towns of Crestview, Darlington, Floyd, and Palmetto.
Dickenson County, VA	<u>Dickenson County, VA</u> - all.
Dorchester County, MD	<u>Dorchester County, MD</u> - all.
Dorchester County, SC	<u>Dorchester County, SC</u> - all except the towns of Jedburg, Ridgeville, and Summerville.
Duplin County, NC	<u>Duplin County, NC</u> - all.
Durham/Chapel Hill, NC	<u>Chatham County, NC</u> - all. <u>Durham County, NC</u> - all. <u>Granville County, NC</u> - the towns of Butner, Cozart, Creedmoor, Hester, and Northside. <u>Orange County, NC</u> - all.
Eastern Shore, MD-VA	<u>Worcester County, MD</u> - the towns of Beaver Dam, Boxiron, Girdletree, Goodwill, Pocomoke City, Snow Hill, and Spence. <u>Accomack County, VA</u> - all. <u>Northampton County, VA</u> - all.
Easton, MD	<u>Talbot County, MD</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Edgefield County, SC	<u>Edgefield County, SC</u> - all except the towns of Aiken, Bath, Beech Island, Belvedere, Clearwater, College Acres, Eureka, Gloverville, Graniteville, Langley, Montmourensi, New Ellenton, North Aiken, Vaucluse, and Warrenville.
Elizabeth City, NC	<u>Camden County, NC</u> - all. <u>Pasquotank County, NC</u> - all. <u>Perquimans County, NC</u> - all.
Emporia, VA	<u>Greensville County, VA</u> - all. The independent City of Emporia, VA.
Essex/Richmond, VA	<u>Essex County, VA</u> - all. <u>Richmond County, VA</u> - all.
Fairfield County, SC	<u>Fairfield County, SC</u> - all.
Fairmont, WV	<u>Harrison County, WV</u> - the towns of Enterprise, Virope, and Willard. <u>Marion County, WV</u> - all. <u>Taylor County, WV</u> - Booths Creek Township.
Farmville, VA	<u>Cumberland County, VA</u> - all. <u>Prince Edward County, VA</u> - all.
Fayetteville, NC	<u>Cumberland County, NC</u> - all. <u>Harnes County, NC</u> - the town of Rockefeller Estates. <u>Hoke County, NC</u> - the towns of Raeford, Rockfish, and Silver City. <u>Robeson County, NC</u> - the towns of Lumber Ridge, Parkton, Rennert, Rex, and St. Paul.
Florence, SC	<u>Darlington County, SC</u> - the towns of Crestview, Darlington, Floyd, and Palmetto. <u>Florence County, SC</u> - all.
Floyd County, VA	<u>Floyd County, VA</u> - all.
Franklin, VA	<u>Southampton County, VA</u> - all except the Town of Ivor. The independent City of Franklin, VA.
Fredericksburg, VA	<u>Caroline County, VA</u> - all. <u>King George County, VA</u> - all. <u>Spotsylvania County, VA</u> - all. <u>Stafford County, VA</u> - all except the towns of Arlendale, Aquila, Brooke, Garrisonville, Ruby, Stafford, and Wide Water. <u>Westmoreland County, VA</u> - the towns of Colonial Beech, Leedstown, Oak Grove, and Potomac Beach. The independent City of Fredericksburg, VA.
Galax, VA	<u>Carroll County, VA</u> - all except the towns of Cana, Fancy Gap, Gladesboro, and Lambsburg. <u>Grayson County, VA</u> - all. The independent City of Galax, VA.
Gates County, NC	<u>Gates County, NC</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Georgetown County, SC	<u>Georgetown County, SC</u> - all except the Town of Murrells Inlet.
Giles County, VA	<u>Giles County, VA</u> - all.
Goldsboro, NC	<u>Lenoir County, NC</u> - the Town of LaGrange. <u>Wayne County, NC</u> - all.
Grant County, WV	<u>Grant County, WV</u> - all.
Granville County, NC	<u>Granville County, NC</u> - all except the towns of Butner, Cozart, Creedmore, Hester, and Northside.
Greenbrier County, WV	<u>Greenbrier County, WV</u> - all.
Greensboro/High Point, NC	<u>Davidson County, NC</u> - all except the towns of Arcadia, Eller, and Enterprise. <u>Guilford County, NC</u> - all except the towns of Gibsonville, Sedalia, and Whitset. <u>Randolph County, NC</u> - all. <u>Rockingham County, NC</u> - the towns of Benaja, Madison, Mayodan, Midway, Monroeton, Pennington, and Reidsville.
Greenville, NC	<u>Pitt County, NC</u> - all.
Greenville, SC	<u>Anderson County, SC</u> - the towns of Cheddar, Pelzer, West Pelzer, and Williamston. <u>Greenville County, SC</u> - all. <u>Laurens County, SC</u> - the Town of Fountain Inn. <u>Pickens County, SC</u> - all. <u>Spartanburg County, SC</u> - the towns of Arlington and East Greer.
Greenwood, SC	<u>Abbeville County, SC</u> - the Town of Abbeville. <u>Greenwood County, SC</u> - all.
Hagerstown, MD-WV	<u>Washington County, MD</u> - all. <u>Franklin County, PA</u> - Antrim and Washington townships. <u>Berkeley County, WV</u> - Falling Waters Township.
Harrisonburg, VA	<u>Rockingham County, VA</u> - all. The independent City of Harrisonburg, VA.
Haywood County, NC	<u>Haywood County, NC</u> - all except the towns of Canton, Clyde, and Phillipsville.
Hertford County, NC	<u>Hertford County, NC</u> - all.
Hickory, NC	<u>Alexander County, NC</u> - all. <u>Burke County, NC</u> - all. <u>Caldwell County, NC</u> - all. <u>Catawba County, NC</u> - all. <u>Iredell County, NC</u> - the towns of Eufola and Monbo. <u>Lincoln County, NC</u> - the towns of Pumpkin Center and Toluca.
Hoke County, NC	<u>Hoke County, NC</u> - all except the towns of Raeford, Rockfish, and Silver City.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Huntington, WV-KY-OH	<u>Boyd County, KY</u> - all. <u>Carter County, KY</u> - the towns of Branch, Grayson, Kilgore, Norton, and Pactolus. <u>Greenup County, KY</u> - the towns of Bellefonte, Flatwoods, Greenup, Hunnewell, Naples, Raceland, Russell, Worthington, and Wortland. <u>Lawrence County, OH</u> - all. <u>Scioto County, OH</u> - Green Township. <u>Cabell County, WV</u> - all except the towns of Colloden, Milton, and Spring Heights. <u>Wayne County, WV</u> - Ceredo Township.
Isle of Wight County, VA	<u>Isle of Wight County, VA</u> - all except the towns of Battery Park, Carrollton, and Rescue.
Jackson County, WV	<u>Jackson County, WV</u> - all.
Jacksonville, NC	<u>Carteret County, NC</u> - the Town of Broad Creek. <u>Jones County, NC</u> - the Town of Maysville. <u>Onslow County, NC</u> - all.
Jasper County, SC	<u>Jasper County, SC</u> - all.
Johnson City/Kingsport/Bristol, TN-VA	<u>Carter County, TN</u> - all. <u>Hawkins County, TN</u> - the towns of Church Hill, Holston, and Mount Carmel. <u>Sullivan County, TN</u> - all. <u>Unicoi County, TN</u> - all. <u>Washington County, TN</u> - all. <u>Scott County, VA</u> - all. <u>Washington County, VA</u> - the towns of Benhams, Burson Place, Green Valley, Scenic Park, Wallace, and Wyndale. The independent City of Bristol, VA
Kent County, MD	<u>Kent County, MD</u> - all.
Kershaw County, SC	<u>Kershaw County, SC</u> - all except the towns of Elgin, Lugoff, and Whitehead.
Kinston, NC	<u>Green County, NC</u> - the towns of Hillview, Hookerton, and Snow Hill. <u>Jones County, NC</u> - the towns of Comfort and Wise Forks. <u>Lenoir County, NC</u> - all except the Town of La Grange.
Lancaster County, SC	<u>Lancaster County, SC</u> - all except the Town of Van Wyck.
Lancaster County, VA	<u>Lancaster County, VA</u> - all.
Laurens County, SC	<u>Laurens County, SC</u> - all except the town of Fountain Inn.
Lee County, SC	<u>Lee County, SC</u> - all.
Lewis County, WV	<u>Lewis County, WV</u> - all.
Lexington, VA	<u>Rockbridge County, VA</u> - all. The independent cities of Buena Vista, VA and Lexington, VA.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Lincoln County, WV	<u>Lincoln County, WV</u> - all except Washington Township.
Lynchburg, VA	<u>Amherst County, VA</u> - all. <u>Bedford County, VA</u> - the towns of Blue Ridge Farms, Boonsboro, Forest, Hardy, Reusens, and Stewartsville. <u>Campbell County, VA</u> - all. The independent City of Lynchburg, VA.
Macon County, NC	<u>Macon County, NC</u> - all.
Madison County, VA	<u>Madison County, VA</u> - all.
Marion County, SC	<u>Marion County, SC</u> - all.
Marlboro County, SC	<u>Marlboro County, SC</u> - all.
Martin County, NC	<u>Martin County, NC</u> - all.
Martinsburg, WV	<u>Berkeley County, WV</u> - all except Falling Waters Township. <u>Jefferson County, WV</u> - all.
Martinsville, VA-NC	<u>Rockingham County, NC</u> - the towns of Boulevard, Eden, and Leaksville. <u>Henry County, VA</u> - all. The independent City of Martinsville, VA.
Mason County, WV	<u>Mason County, WV</u> - all.
Mathews County, VA	<u>Mathews County, VA</u> - all.
McCormick County, SC	<u>McCormick County, SC</u> - all.
McDowell County, NC	<u>McDowell County, NC</u> - all.
McDowell County, WV	<u>McDowell County, WV</u> - all.
Mecklenburg County, VA	<u>Mecklenburg County, VA</u> - all.
Mingo/Logan, WV	<u>Logan County, WV</u> - all except Chapmanville Township. <u>Mingo County, WV</u> - all.
Mitchell County, NC	<u>Mitchell County, NC</u> - all.
Monroe County, NC	<u>Monroe County, NC</u> - all.
Montgomery County, NC	<u>Montgomery County, NC</u> - all.
Montross, VA	<u>Westmoreland County, VA</u> - all except the towns of Colonial Beech, Leedstown, Oak Grove, and Potomac Beach.
Moore County, NC	<u>Moore County, NC</u> - all.
Morgan County, WV	<u>Morgan County, WV</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Morgantown, WV	<u>Monongalia County, WV</u> - all. <u>Preston County, WV</u> - Ville Township.
Mount Airy, NC-VA	<u>Surry County, NC</u> - all. <u>Carroll County, VA</u> - the towns of Cana, Fancy Gap, Gladesboro, and Lamsburg. <u>Patrick County, VA</u> - the towns of Ararat, Carters Mills, and The Hollow.
Myrtle Beach/Conway, SC-NC	<u>Brunswick County, NC</u> - the towns of Calabash, Holden Beach, Ocean Isle Beach, and Sunset Beach. <u>Horry County, SC</u> - all.
Nelson County, VA	<u>Nelson County, VA</u> - all.
New Bern, NC	<u>Carteret County, NC</u> - all except the Town of Broad Creek. <u>Craven County, NC</u> - all. <u>Jones County, NC</u> - the towns of Pollocksville, and Trenton.
Newberry County, SC	<u>Newberry County, SC</u> - all.
Newport News/Hampton, VA	<u>Isle of Wight County, VA</u> - the towns of Battery Park, Carrollton, and Rescue. <u>James City County, VA</u> - all. <u>York County, VA</u> - all. The independent cities of Hampton, VA, Newport News, VA, and Williamsburg, VA.
Nicholas County, WV	<u>Nicholas County, WV</u> - all.
Norfolk/Portsmouth, VA-NC	<u>Currituck County, NC</u> - all. <u>Norfolk County, VA</u> - all. <u>Portsmouth County, VA</u> - all. <u>Suffolk County, VA</u> - all. <u>Virginia Beach County, VA</u> - all. The independent cities of Chesapeake, VA, Norfolk, VA, Portsmouth, VA, Suffolk, VA, and Virginia Beach, VA
Northumberland County, VA	<u>Northumberland County, VA</u> - all.
Norton, VA	<u>Wise County, VA</u> - all. The independent City of Norton, VA.
Oconee County, SC	<u>Oconee County, SC</u> - all.
Orange County, VA	<u>Orange County, VA</u> - all.
Orangeburg County, SC	<u>Orangeburg County, SC</u> - all.
Page County, VA	<u>Page County, VA</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Parkersburg, WV-OH	<u>Washington County, OH</u> - all. <u>Pleasants County, WV</u> - all. <u>Ritchie County, WV</u> - all. <u>Wirt County, WV</u> - all. <u>Wood County, WV</u> - all.
Patrick County, VA	<u>Patrick County, VA</u> - all except the towns of Ararat, Carters Mills, and The Hollow.
Person County, NC	<u>Person County, NC</u> - all.
Pitt County, NC	<u>Pitt County, NC</u> - all.
Pocahontas County, WV	<u>Pocahontas County, WV</u> - all.
Polk County, NC	<u>Polk County, NC</u> - all.
Preston County, WV	<u>Preston County, WV</u> - all except Valle Township.
Pulaski/Radford, VA	<u>Montgomery County, VA</u> - all. <u>Pulaski County, VA</u> - all. The independent City of Radford, VA.
Raleigh, NC	<u>Franklin County, NC</u> - all. <u>Harnett County, NC</u> - all except the Town of Rockefeller Estates. <u>Johnston County, NC</u> - all. <u>Wake County, NC</u> - all.
Randolph County, WV	<u>Randolph County, WV</u> - all.
Rappahanock County, VA	<u>Rappahanock County, VA</u> - all.
Richmond, VA	<u>Charles City County, VA</u> - all. <u>Chesterfield County, VA</u> - all. <u>Dinwiddie County, VA</u> - all. <u>Goochland County, VA</u> - all. <u>Hanover County, VA</u> - all. <u>Henrico County, VA</u> - all. <u>King and Queen County, VA</u> - all. <u>King William County, VA</u> - all. <u>New Kent County, VA</u> - all. <u>Powhatan County, VA</u> - all. <u>Prince George County, VA</u> - all. The independent cities of Colonial Heights, VA, Hopewell, VA, Petersburg, VA, and Richmond, VA.
Richmond County, NC	<u>Richmond County, NC</u> - all.
Roane County, WV	<u>Roane County, WV</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Roanoke, VA	<u>Bedford County, VA</u> - the towns of Hardy and Stewartville. <u>Botetourt County, VA</u> - all. <u>Franklin County, VA</u> - the Town of Boones Mill. <u>Roanoke County, VA</u> - all. The independent cities of Roanoke, VA, and Salem, VA.
Roanoke Rapids, NC	<u>Halifax County, NC</u> - all. <u>Northampton County, NC</u> - all.
Robeson County, NC	<u>Robeson County, NC</u> - all except the towns of Lumber Ridge, Parkton, Rennert, Rex, and St. Paul.
Rockingham County, NC	<u>Rockingham County, NC</u> - all except the towns of Benaja, Boulevard, Eden, Leaksville, Madison, Mayodan, Midway, Monroeton, Pennington, and Reidsville.
Rocky Mount, NC	<u>Edgecomb County, NC</u> - all. <u>Nash County, NC</u> - all. <u>Wilson County, NC</u> - all.
Russell County, VA	<u>Russell County, VA</u> - all.
Rutherford County, NC	<u>Rutherford County, NC</u> - all.
Salisbury, MD	<u>Sussex County, DE</u> - the Town of Bacons. <u>Wicomico County, MD</u> - all.
Salisbury, NC	<u>Davie County, NC</u> - the towns of Cooleemee and Cooleemee Junction. <u>Rowan County, NC</u> - all except the town of China Grove and Landis.
Saluda County, SC	<u>Saluda County, SC</u> - all.
Sampson County, NC	<u>Sampson County, NC</u> - all.
Sanford, NC	<u>Lee County, NC</u> - all.
Scotland County, NC	<u>Scotland County, NC</u> - all.
Shelby, NC	<u>Cleveland County, NC</u> - all except the towns of Grover, Kings Mountain, and Waco.
Shenandoah County, VA	<u>Shenandoah County, VA</u> - all except the towns of Capon Road, Clary, Lebanon Church, Oranda, Strasburg, and Strasburg Junction.
Smyth County, VA	<u>Smyth County, VA</u> - all.
South Boston, VA	<u>Halifax County, VA</u> - all. The independent City of South Boston, VA.
Spartanburg, SC	<u>Spartanburg County, SC</u> - all except the towns of Arlington and East Greer.
Stanly County, NC	<u>Stanly County, NC</u> - all.

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Statesville, NC	<u>Iredell County, NC</u> - all except the towns of Eufola, Monbo, Mooresville and Mount Mourne.
Staunton, VA	<u>Augusta County, VA</u> - all. The independent cities of Staunton, VA and Waynesboro, VA.
Sumter, SC	<u>Sumter County, SC</u> - all.
Surry County, VA	<u>Surry County, VA</u> - all.
Transylvania County, NC	<u>Transylvania County, NC</u> - all.
Tucker County, WV	<u>Tucker County, WV</u> - all.
Upshur County, WV	<u>Upshur County, WV</u> - all.
Vance County, NC	<u>Vance County, NC</u> - all.
Warren County, VA	<u>Warren County, VA</u> - all.
Washington, DC-MD-VA	<p>The District of Columbia</p> <p><u>Anne Arundel County, MD</u> - the towns of Birdsville, Bristol, Churchtown, Crownsville, Davidsonville, Deale, Fair Haven, Friendship, Galesville, Harwood, Herald Harbor, Leon, Lyons Creek, Lothan, Pindell, Shady Side, and Tracy's Landing.</p> <p><u>Calvert County, MD</u> - all.</p> <p><u>Carroll County, MD</u> - the Town of Mount Airy.</p> <p><u>Charles County, MD</u> - all.</p> <p><u>Frederick County, MD</u> - the City of Frederick, and the towns of Adamstown, Bartholows, Braddock Heights, Buckeystown, Burkittsville, Catocin, Clover Hill, Doubs, Fountain Mills, Feagaville, Frederick Junction, Green Valley, Grove, Hansonville, Ijamsville, Jefferson, Kemptown, Knoxville, Lewistown, Libertytown, Lime Kiln, Middletown, Monrovia, Mountaindale, New London, New Market, Park Mills, Pearl, Petersville, Point of Rocks, Ridgeville, Rosemont, Tuscarora, Unionville, Walkersville, Weverton, and Yellow Springs.</p> <p><u>Howard County, MD</u> - all except the towns of Alpha, Brinkleigh Heights, Columbia, Elk Ridge, Ellicott City, Hanover, Harwood, Marriotsville, McAlpine, Normandy Heights, Pine Orchard Meadows, Savage, Savage Post Office, Simpsonville, West Friendship, and Woodstock.</p> <p><u>Montgomery County, MD</u> - all.</p> <p><u>Prince Georges County, MD</u> - all except the towns of Aquasco, Croom, Naylor, and Westwood.</p> <p><u>St. Mary's County, MD</u> - all.</p> <p><u>Fairfax County, VA</u> - all.</p> <p><u>Fauquier County, VA</u> - all.</p> <p><u>Loudon County, VA</u> - all.</p> <p><u>Stafford County, VA</u> - the towns of Arlendale, Aquila, Brooke, Garrisonville, Roseville, Ruby, Stafford, and Wide Water.</p> <p>The independent cities of Alexandria, VA, Fairfax, VA, Falls Church, VA, Manassas, VA, and Manassas Park, VA.</p>

Fifth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Washington County, NC	<u>Washington County, NC</u> - all.
Webster County, WV	<u>Webster County, WV</u> - all.
Westmoreland County, VA	<u>Westmoreland County, VA</u> - all.
Wilkes County, NC	<u>Wilkes County, NC</u> - all.
Williamsburg County, SC	<u>Williamsburg County, SC</u> - all.
Wilmington, NC	<u>Brunswick County, NC</u> - all except the towns of Calabash, Holden Beach, Ocean Isle Beach, and Sunset Beach. <u>New Hanover County, NC</u> - all. <u>Pender County, NC</u> - all.
Winchester, VA-WV	<u>Clark County, VA</u> - all. <u>Frederick County, VA</u> - all. <u>Shenandoah County, VA</u> - the towns of Capon Road, Clary, Lebanon Church, Oranda, Strasburg, and Strasburg Junction. <u>Hampshire County, WV</u> - all. The independent City of Winchester, VA
Winston-Salem, NC	<u>Davie County, NC</u> - all except the towns of Cooleemee and Cooleemee Junction. <u>Davidson County, NC</u> - the towns of Arcadia, Eller, and Enterprise. <u>Forsyth County, NC</u> - all. <u>Stokes County, NC</u> - all.
Worcester County, MD	<u>Worcester County, MD</u> - all except the towns of Beaver Dam Boxiron, Girdletree, Goodwill, Pocomoke City, Snow Hill, and Spence.
Wytheville, VA	<u>Wythe County, VA</u> - all.
Yadkin County, NC	<u>Yadkin County, NC</u> - all.
York County, SC	<u>York County, SC</u> - all except the City of Rock Hill, and the towns of Aragon Mills, Boyd Hill, Catawba, Country Club Estates, Elriver, Fort Mill, Harmony, Industrial, Lesslie, Newport, Roddie, Tega Cay, and Tirzah.

Sixth District - Atlanta

The approach used by the staff of the Federal Reserve Bank of Atlanta incorporates much of the same methodology as that of Cleveland. Given the more rural character of the District, the method tends to create smaller markets (see Table B in Section IV below). The Atlanta Fed staff begin with counties for rural markets and either the MSA or RMA for urban markets (whichever is larger). These initial definitions are then modified using town-to-town commuting data and other economic and demographic data.

The methodology employed by the Atlanta Fed staff specifies that at least 20 percent of the resident employees in a particular town must commute into a neighboring county or MSA/RMA for that town to be added to the market. This information may be supplemented by traffic counts on major roads and information on the expansion or planned expansion of the local road network. The location of major employers is also considered.

On the supply side, the Atlanta Fed staff examine local bank advertising patterns and price information for bank products and services. Also, on occasion, the Atlanta Fed staff will use check-clearing data and account geocoding information from local banks if such data are available.

Sixth District Banking Markets

Table 6
Federal Reserve Bank of Atlanta Banking Markets¹²

<u>Market Name</u>	<u>Definition</u>
Albany, GA	<u>Dougherty County, GA</u> - all. <u>Lee County, GA</u> - all. <u>Worth County, GA</u> - all except the towns of Doles, Oakfield, and Warwick.
Alexander City, AL	<u>Tallapoosa County, AL</u> - all except the Towns of Tallassee.
Alexandria, LA	<u>Rapides Parish, LA</u> - all. <u>Grant Parishes, LA</u> - all.
Allen Parish, LA	<u>Allen Parish, LA</u> - all.
Anniston, AL	<u>Calhoun County, AL</u> - all. <u>Cleburne County, AL</u> - the City of Heflin.
Appling County, GA	<u>Appling County, GA</u> - all.
Athens, GA	<u>Barrow County, GA</u> - all except the cities of Auburn and Windber. <u>Clarke County, GA</u> - all. <u>Jackson County, GA</u> - all. <u>Madison County, GA</u> - all. <u>Oconee County, GA</u> - all. <u>Oglethorpe County, GA</u> - all.
Athens, TN	<u>McMinn County, TN</u> - all. <u>Meigs County, TN</u> - all. <u>Monroe County, TN</u> - all. <u>Polk County, TN</u> - the Town of Delano.

¹² Source: Federal Reserve Bank of Atlanta website, <http://www.frbatlanta.org/>.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Atlanta, GA	<u>Barrow County, GA</u> - the towns of Auburn and Windber. <u>Bartow County, GA</u> - all. <u>Cherokee County, GA</u> - all. <u>Clayton County, GA</u> - all. <u>Cobb County, GA</u> - all. <u>Coweta County, GA</u> - all. <u>DeKalb County, GA</u> - all. <u>Douglas County, GA</u> - all. <u>Fayette County, GA</u> - all. <u>Forsyth County, GA</u> - all. <u>Fulton County, GA</u> - all. <u>Gwinnett County, GA</u> - all. <u>Hall County, GA</u> - all except the Town of Clermont. <u>Henry County, GA</u> - all. <u>Newton County, GA</u> - all. <u>Paulding County, GA</u> - all. <u>Rockdale County, GA</u> - all. <u>Walton County, GA</u> - all.
Auburn/Opelika, AL	<u>Lee County, AL</u> - all except the towns of Bleeker and Smith.
Augusta, GA-SC	<u>Columbia County, GA</u> - all. <u>McDuffie County, GA</u> - all. <u>Richmond County, GA</u> - all. <u>Aiken County, SC</u> - all. <u>Edgefield County, SC</u> - all.
Avoyelles Parish, LA	<u>Avoyelles Parish, LA</u> - all.
Bacon County, GA	<u>Bacon County, GA</u> - all.
Bainbridge, GA	<u>Decatur County, GA</u> - all. <u>Seminole County, GA</u> - all.
Baker County, GA	<u>Baker County, GA</u> - all.
Banks County, GA	<u>Banks County, GA</u> - all.
Barbour County, AL	<u>Barbour County</u> - all.
Baton Rouge, LA	<u>Ascension Parish, LA</u> - all. <u>Assumption Parish, LA</u> - the towns of Belle River, Bellerose, Elm Hall, Klotzville, Lula, Napoleonville, Paincourtville, Pierre Part, and Plattenville. <u>East Baton Rouge Parish, LA</u> - all. <u>Iberville Parish, LA</u> - all. <u>Livingston Parish, LA</u> - all. <u>St. James Parish</u> - the Town of Union. <u>West Baton Rouge Parish, LA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Bedford County, TN	<u>Bedford County, TN</u> - all.
Belle Glade, FL	<u>Palm Beach County, FL</u> - the towns of Belle Glade, Pahokee, and South Bay.
Berrien County, GA	<u>Berrien County, GA</u> - all.
Beverly Hills, FL	<u>Citrus County, FL</u> - all except the City of Citrus Springs.
Biloxi, MS	<u>Hancock County, MS</u> - all. <u>Harrison County, MS</u> - all. <u>Jackson County, MS</u> - the City of Ocean Springs.
Birmingham, AL	<u>Bibb County, AL</u> - the towns of Green Pond, North Bibb, West Blocton, and Woodstock. <u>Blount County, AL</u> - all. <u>Jefferson County, AL</u> - all. <u>Shelby County, AL</u> - all. <u>St. Clair County, AL</u> - all. <u>Walker County, AL</u> - the towns of Carbon Hill, Cordova, Dora, Sipsey, and Sumiton.
Bleckley County, GA	<u>Bleckley County, GA</u> - all.
Bledsoe County, TN	<u>Bledsoe County, TN</u> - all.
Blountstown-Bristol, FL	<u>Calhoun County, FL</u> - all. <u>Liberty County, FL</u> - all.
Blue Ridge, GA-TN	<u>Fannin County, GA</u> - all. <u>Polk County, TN</u> - the towns of Ducktown and Copperhill.
Bradford County, FL	<u>Bradford County, FL</u> - all.
Brevard County, FL	<u>Brevard County, FL</u> - all.
Brookhaven, MS	<u>Copiah County, MS</u> - the Town of Wesson. <u>Franklin County, MS</u> - the towns of Lucien, McCall Creek, and Quentin. <u>Lincoln County, MS</u> - all.
Brooks County, GA	<u>Brooks County, GA</u> - all.
Brunswick, GA	<u>Brantley County, GA</u> - all. <u>Glynn County, GA</u> - all. <u>McIntosh County, GA</u> - all.
Bulloch County, GA	<u>Bulloch County, GA</u> - all.
Bullock County, AL	<u>Bullock County, AL</u> - all.
Burke County, GA	<u>Burke County, GA</u> - all.
Butler County, AL	<u>Butler County, AL</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Butts County, GA	<u>Butts County, GA</u> - all.
Calhoun, GA	<u>Calhoun County, GA</u> - all. <u>Early County, GA</u> - the Town of Arlington.
Camden, AL	<u>Wilcox County, AL</u> - all except the Towns of Pine Hill.
Camden County, GA	<u>Camden County, GA</u> - all.
Campbell County, TN	<u>Campbell County, TN</u> - all.
Candler County, GA	<u>Candler County, GA</u> - all.
Cannon County, TN	<u>Cannon County, TN</u> - all.
Carrollton, GA-AL	<u>Carroll County, GA</u> - all. <u>Haralson County, GA</u> - all. <u>Cleburne County, AL</u> - the Town of Ranburne.
Chambers County, AL	<u>Chambers County, AL</u> - all.
Chatom, AL	<u>Washington County, AL</u> - all except the towns of Leroy.
Chattanooga, TN-GA	<u>Catoosa County, GA</u> - all. <u>Dade County, GA</u> - all. <u>Walker County, GA</u> - all. <u>Hamilton County, TN</u> - all except the Town of Monteagle. <u>Marion County, TN</u> - all.
Chattooga County, GA	<u>Chattooga County, GA</u> - all.
Cherokee County, AL	<u>Cherokee County, AL</u> - all.
Chilton County, AL	<u>Chilton County, AL</u> - all.
Choctaw County, AL	<u>Choctaw County, AL</u> - all.
Claiborne, MS	<u>Claiborne County, MS</u> - all. <u>Jefferson County, MS</u> - the towns of Lorman, Red Lick, and Rodney.
Clarke County, MS	<u>Clarke County, MS</u> - all.
Clarksville-Hopkinsville, TN-KY	<u>Christian County, KY</u> - all. <u>Montgomery County, TN</u> - all. <u>Stewart County, TN</u> - all.
Clay County, AL	<u>Clay County, AL</u> - all.
Clay County, TN	<u>Clay County, TN</u> - all.
Cleveland, GA	<u>Hall County, GA</u> - the Town of Clermont. <u>White County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Cleveland, TN	<u>Bradley County, TN</u> - all. <u>Polk County, TN</u> - the towns of Benton and Ocoee.
Clinch County, GA	<u>Clinch County, GA</u> - all.
Colquitt County, GA	<u>Colquitt County, GA</u> - all.
Columbus, GA-AL	<u>Lee County, AL</u> - the towns of Bleeker and Smith. <u>Russell County, AL</u> - all. <u>Chattahoochee County, GA</u> - all. <u>Harris County, GA</u> - all. <u>Muscogee County, GA</u> - all. <u>Talbot County, GA</u> - the towns of Box Springs, Geneva, and Junction City.
Cook County, GA	<u>Cook County, GA</u> - all.
Cookeville, TN	<u>Jackson County, TN</u> - all. <u>Overton County, TN</u> - all. <u>Putnam County, TN</u> - all.
Coosa County, AL	<u>Coosa County, AL</u> - all.
Cordele, GA	<u>Crisp County, GA</u> - all. <u>Dooly County, GA</u> - the town of Vienna . <u>Worth County, GA</u> - the Towns of Warwick.
Covington County, AL	<u>Covington County, AL</u> - all.
Covington County, MS	<u>Covington County, MS</u> - all.
Crenshaw County, AL	<u>Crenshaw County, AL</u> - all.
Cullman County, AL	<u>Cullman County, AL</u> - all.
Cumberland County, TN	<u>Cumberland County, TN</u> - all.
Dallas County, AL	<u>Dallas County, AL</u> - all.
Dalton, GA	<u>Murray County, GA</u> - all. <u>Whitfield County, GA</u> - all.
Daytona Beach, FL	<u>Flagler County, FL</u> - all. <u>Lake County, FL</u> - the Town of Astor. <u>Volusia County, FL</u> - the towns of Allandale, Daytona Beach, Daytona Beach Shores, Edgewater, Holly Hill, New Smyrna Beach, Ormond Beach, Ormond-by-the-Sea, Pierson, Port Orange, and South Daytona
Decatur, AL	<u>Limestone County, AL</u> - the City of Decatur. <u>Morgan County, AL</u> - all.
DeKalb County, AL	<u>DeKalb County, AL</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
DeKalb County, TN	<u>DeKalb County, TN</u> - all.
Demopolis, AL	<u>Marengo County, AL</u> - all except the Town of Sweet Water.
DeSoto County, FL	<u>DeSoto County, FL</u> - all.
Dickson County, TN	<u>Dickson County, TN</u> - all.
Dixie County, FL	<u>Dixie County, FL</u> - all.
Dodge County, GA	<u>Dodge County, GA</u> - all.
Dothan, AL	<u>Dale County, AL</u> - the towns of Midland City and Newton. <u>Geneva County, AL</u> - the towns of Hartford and Slocumb. <u>Henry County, AL</u> - all. <u>Houston County, AL</u> - all.
Douglas, GA	<u>Atkinson County, GA</u> - all. <u>Coffee County, GA</u> - all.
Early, GA	<u>Early County, GA</u> - all except the Town of Arlington.
East Feliciana Parish, LA	<u>East Feliciana Parish, LA</u> - all.
Elbert County, GA	<u>Elbert County, GA</u> - all.
Emanuel County, GA	<u>Emanuel County, GA</u> - all.
Enterprise, AL	<u>Coffee County, AL</u> - all. <u>Dale County, AL</u> - all except the towns of Midland City and Newton. <u>Geneva County, AL</u> - the towns of Geneva and Samson.
Escambia County, AL	<u>Escambia County, AL</u> - all.
Etowah County, AL	<u>Etowah County, AL</u> - all.
Evangeline Parish, LA	<u>Evangeline Parish</u> - all.
Evans County, GA	<u>Evans County, GA</u> - all.
Evergreen, AL	<u>Conecuh County, AL</u> - all except the Town of Repton.
Fayette County, AL	<u>Fayette County, AL</u> - all.
Fayetteville, TN	<u>Lincoln County, TN</u> - all except the Town of Petersburg.
Fentress County, TN	<u>Fentress County, TN</u> - all.
Fitzgerald, GA	<u>Ben Hill County, GA</u> - all. <u>Irwin County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Florence, AL	<u>Colbert County, AL</u> - all. <u>Lauderdale County, AL</u> - all.
Fort Myers, FL	<u>Collier County, FL</u> - the town of Immokalee. <u>Lee County, FL</u> - all except Gasparilla Island.
Fort Pierce, FL	<u>Martin County, FL</u> - all except the towns of Indiantown and Hobe Sound. <u>St. Lucie County, FL</u> - all.
Fort Stewart, GA	<u>Liberty County, GA</u> - all. <u>Long County, GA</u> - all.
Fort Walton Beach, FL	<u>Holmes County, FL</u> - the Town of Ponce de Leon. <u>Okaloosa County, FL</u> - all. <u>Walton County, FL</u> - all.
Franklin County, AL	<u>Franklin County, AL</u> - all.
Franklin County, FL	<u>Franklin County, FL</u> - all.
Franklin County, GA	<u>Franklin County, GA</u> - all.
Gainesville, FL	<u>Alachua County, FL</u> - all. <u>Gilchrist County, FL</u> - all. <u>Levy County, FL</u> - all.
Gilmer County, GA	<u>Gilmer County, GA</u> - all.
Gordon County, GA	<u>Gordon County, GA</u> - all.
Grady County, GA	<u>Grady County, GA</u> - all.
Greene County, AL	<u>Greene County, AL</u> - all.
Greene County, TN	<u>Greene County, TN</u> - all.
Greensboro, AL	<u>Hale County, AL</u> - all except the City of Moundville.
Greensboro, GA	<u>Greene County, GA</u> - all. <u>Taliaferro County, GA</u> - all.
Griffin, GA	<u>Lamar County, GA</u> - all. <u>Pike County, GA</u> - all. <u>Spalding County, GA</u> - all.
Gulf County, FL	<u>Gulf County, FL</u> - all.
Gulf Shores, AL	<u>Baldwin County, AL</u> - the towns of Elberta, Foley, Gulf Shores, Lillian, and Orange Beach.
Habersham County, GA	<u>Habersham County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Hamilton, AL	<u>Marion County, AL</u> - all except the towns of Bear Creek and Haleyville. <u>Walker County, AL</u> - the City of Carbon Hill.
Hamilton County, FL	<u>Hamilton County, FL</u> - all.
Hancock County, TN	<u>Hancock County, TN</u> - all.
Hardee County, FL	<u>Hardee County, FL</u> - all.
Hattiesburg, MS	<u>Forrest County, MS</u> - all. <u>Lamar County, MS</u> - all.
Hawkins, TN	<u>Hawkins County, TN</u> - all except the towns of Church Hill, Holston, Kingsport, and Mt. Carmel.
Heard County, GA	<u>Heard County, GA</u> - all.
Hickman County, TN	<u>Hickman County, TN</u> - all.
Highlands County, FL	<u>Highlands County, FL</u> - all.
Houma-Thibodaux, LA	<u>Lafourche Parish, LA</u> - all. <u>Terrebonne Parish, LA</u> - all.
Houston County, TN	<u>Houston County, TN</u> - all.
Humphreys County, TN	<u>Humphreys County, TN</u> - all.
Huntsville, AL	<u>Limestone County, AL</u> - all except the Town of Ardmore and the City of Decatur. <u>Madison County, AL</u> - all.
Iberia Parish, LA	<u>Iberia Parish, LA</u> - all.
Indian River County, FL	<u>Indian River County, FL</u> - all.
Jackson, AL	<u>Clarke County, AL</u> - all. <u>Marengo County, AL</u> - the Town of Sweet Water <u>Washington County, AL</u> - the Town of Leroy. <u>Wilcox County, AL</u> - the Town of Pine Hill.
Jackson County, AL	<u>Jackson County, AL</u> - all.
Jackson, MS	<u>Copiah County, MS</u> - all except the Town of Wesson. <u>Hinds County, MS</u> - all. <u>Madison County, MS</u> - all. <u>Rankin County, MS</u> - all. <u>Simpson County, MS</u> - the Town of Mendenhall.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Jacksonville, FL-GA	<u>Baker County, FL</u> - all. <u>Clay County, FL</u> - all. <u>Duval County, FL</u> - all. <u>Nassau County, FL</u> - all. <u>St. Johns County, FL</u> - the towns of Fruit Cove, Ponte Vedra and Ponte Vedra Beach. <u>Charlton County, GA</u> - the City of Folkston.
Jasper, AL	<u>Walker County, AL</u> - all except the towns of Carbon Hill, Cordova, Dora, Sipsey, and Sumiton.
Jasper County, GA	<u>Jasper County, GA</u> - all.
Jasper County, MS	<u>Jasper County, MS</u> - all.
Jeff Davis County, GA	<u>Jeff Davis County, GA</u> - all.
Jefferson County, FL	<u>Jefferson County, FL</u> - all.
Jefferson Davis County, MS	<u>Jefferson Davis County, MS</u> - all.
Jenkins County, GA	<u>Jenkins County, GA</u> - all.
Jennings, LA	<u>Acadia Parish, LA</u> - the Town of Mermentau. <u>Jefferson Davis Parish, LA</u> - all. <u>Vermilion Parish, LA</u> - the Town of Gueydan.
Johnson City/Kingsport/Bristol, TN-VA	<u>Carter County, TN</u> - all. <u>Hawkins County, TN</u> - the towns of Church Hill, Holston, Kingsport, and Mt. Carmel. <u>Sullivan County, TN</u> - all. <u>Unicoi County, TN</u> - all. <u>Washington County, TN</u> - all. <u>Scott County, VA</u> - all. <u>Washington County, VA</u> - the towns of Benhams, Burson Place, Green Valley, Scenic Park, Wallace, and Wyndale. The independent City of Bristol, VA.
Johnson County, GA	<u>Johnson County, GA</u> - all.
Johnson County, TN	<u>Johnson County, TN</u> - all.
Jones County, MS	<u>Jones County, MS</u> - all.
Key Largo, FL	<u>Monroe County, FL</u> - Islamorada Key, Key Largo, Plantation Key and Tavernier Key.
Key West, FL	<u>Monroe County, FL</u> - Big Pine Key, Key West, Sugarloaf Key, and Summerland Key.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Knoxville, TN	<p><u>Anderson County, TN</u> - all.</p> <p><u>Blount County, TN</u> - all except the towns of Cades Cove, Calderwood, Kinzel Springs, Tallasee, Townsend, and Walland.</p> <p><u>Grainger County, TN</u> - the towns of Blaine, Buffalo Springs, Joppa, Lea Springs, and Powder Springs.</p> <p><u>Jefferson County, TN</u> - the towns of Chestnut Hill, Dandridge, Dumplin, Friends Station, Hodges, New Market, and Strawberry Plains.</p> <p><u>Knox County, TN</u> - all.</p> <p><u>Loudon County, TN</u> - all.</p> <p><u>Morgan County, TN</u> - the towns of Harriman and Oliver Springs.</p> <p><u>Roane County, TN</u> - all.</p> <p><u>Sevier County, TN</u> - the towns of Kodak and Seymour.</p> <p><u>Union County, TN</u> - all.</p>
LaBelle, FL	<u>Hendry County, FL</u> - all except the Town of Clewiston.
Lafayette, LA	<p><u>Acadia Parish, LA</u> - all except the Town of Mermentau.</p> <p><u>Lafayette Parish, LA</u> - all.</p> <p><u>St. Landry Parish, LA</u> - all.</p> <p><u>St. Martin Parish, LA</u> - all. north of Iberia Parish.</p> <p><u>Vermilion Parish, LA</u> - all except the Town of Gueydan.</p>
LaGrange, GA-AL	<p><u>Chambers County, AL</u> - all.</p> <p><u>Troup County, GA</u> - all.</p>
Lake Charles, LA	<p><u>Beauregard Parish, LA</u> - the towns of Bancroft, Fields, Fulton, Gordon, Helme, Longville, Oretta, Ragley, and Singer.</p> <p><u>Calcasieu Parish, LA</u> - all.</p> <p><u>Cameron Parish, LA</u> - all.</p>
Lamar County, AL	<u>Lamar County, AL</u> - all.
Lauderdale County, MS	<u>Lauderdale County, MS</u> - all.
Laurens County, GA	<u>Laurens County, GA</u> - all.
Lawrence County, AL	<u>Lawrence County, AL</u> - all.
Lawrence County, TN	<u>Lawrence County, TN</u> - all.
Leake County, MS	<u>Leake County, MS</u> - all.
Lewis County, TN	<u>Lewis County, TN</u> - all.
Lewisburg, TN	<p><u>Lincoln County, TN</u> - the Town of Petersburg.</p> <p><u>Marshall County, TN</u> - all.</p>
Lumpkin County, GA	<u>Lumpkin County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Macon, GA	<u>Bibb County, GA</u> - all. <u>Crawford County, GA</u> - all. <u>Houston County, GA</u> - all. <u>Jones County, GA</u> - all. <u>Peach County, GA</u> - all. <u>Twiggs County, GA</u> - all. <u>Wilkinson County, GA</u> - the towns of Allentown and Nicklesville.
Macon County, AL	<u>Macon County, AL</u> - all.
Macon County, GA	<u>Macon County, GA</u> - all.
Macon County, TN	<u>Macon County, TN</u> - all.
Madison County, FL	<u>Madison County, FL</u> - all.
Magee, MS	<u>Simpson County, MS</u> - all except the Town of Mendenhall
Manchester, GA	<u>Meriwether County, GA</u> - all. <u>Talbot County, GA</u> - all except the towns of Box Springs, Geeva, and Junction City.
Marathon, FL	<u>Monroe County, FL</u> - the towns of Marathon and Marathon Shores.
Marianna, FL	<u>Gadsden County, FL</u> - the City of Chattahoochee. <u>Holmes County, FL</u> - the towns of Bonifay and Westville. <u>Jackson County, FL</u> - all. <u>Washington County, FL</u> - the towns of Chipley and Caryville.
Marion County, GA	<u>Marion County, GA</u> - all.
Marion County, MS	<u>Marion County, MS</u> - all.
Marshall County, AL	<u>Marshall County, AL</u> - all.
Maury County, TN	<u>Maury County, TN</u> - all.
McComb, MS	<u>Amite County, MS</u> - the towns of Gillsburg, Liberty, Smithdale, and Thompson. <u>Pike County, MS</u> - all.
McMinnville, TN	<u>Grundy County, TN</u> - the Town of Altamont. <u>Warren County, TN</u> - all.
Miami-Fort Lauderdale, FL	<u>Broward County, FL</u> - all. <u>Dade County, FL</u> - all.
Middlesboro, TN-KY-VA	<u>Bell County, KY</u> - all. <u>Claiborne County, TN</u> - all. <u>Lee County, VA</u> - the towns of Ewing and Rose Hill.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Milledgeville, GA	<u>Baldwin County, GA</u> - all. <u>Hancock County, GA</u> - all. <u>Wilkinson County, GA</u> - the towns of Gordon, Irwinton, Ivey, and McIntyre.
Miller County, GA	<u>Miller County, GA</u> - all.
Mitchell County, GA	<u>Mitchell County, GA</u> - all.
Mobile, AL	<u>Baldwin County, AL</u> - the towns of Bay Minette, Daphne, Fairhope, Loxley, Robertsdale, and Spanish Fort. <u>Mobile County, AL</u> - all.
Monroe County, GA	<u>Monroe County, GA</u> - all.
Monroeville, AL	<u>Conecuh County, AL</u> - the Town of Repton. <u>Monroe County, AL</u> - all.
Montgomery, AL	<u>Autauga County, AL</u> - all. <u>Elmore County, AL</u> - all. <u>Lowndes County, AL</u> - all. <u>Montgomery County, AL</u> - all. <u>Tallapoosa County, AL</u> - the Town of Tallassee.
Moore Haven, FL	<u>Glades County, FL</u> - all. <u>Hendry County, FL</u> - the Town of Clewiston.
Morgan City, LA	<u>Assumption Parish, LA</u> - the towns of Beouf, Labadieville, and Supreme. <u>St. Martin Parish, LA</u> - the part south of Iberia Parish. <u>St. Mary Parish, LA</u> - all.
Morgan County, GA	<u>Morgan County, GA</u> - all.
Morristown-Newport, TN	<u>Cocke County, TN</u> - all. <u>Grainger County, TN</u> - all except the towns of Blaine, Buffalo Springs, Joppa, Lea Springs, and Powder Springs. <u>Hamblen County, TN</u> - all. <u>Jefferson County, TN</u> - the towns of Baneberry, Jefferson City, Jefferson Estates, Leadvale, Talbot, and White Pine.
Naples, FL	<u>Collier County, FL</u> - all except the Town of Immokalee.
Nashville, TN	<u>Cheatham County, TN</u> - all. <u>Davidson County, TN</u> - all. <u>Robertson County, TN</u> - all. <u>Rutherford County, TN</u> - all. <u>Sumner County, TN</u> - all. <u>Williamson County, TN</u> - all. <u>Wilson County, TN</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Natchez, MS-LA	<u>Concordia Parish, LA</u> - the towns of Ferriday, Green Acres, Monterey, Morville, Ridgecrest, and Vidalia. <u>Adams County, MS</u> - all. <u>Franklin County, MS</u> - all except the towns of Lucien, McCall Creek, and Quentin. <u>Jefferson County, MS</u> - the towns of Church Hill, Fayette, Harriston, McNair, and Pine Ridge.
Neshoba County, MS	<u>Neshoba County, MS</u> - all.
New Orleans, LA	<u>Jefferson Parish, LA</u> - all. <u>Orleans Parish, LA</u> - all. <u>Plaquemines Parish, LA</u> - all. <u>St. Bernard Parish, LA</u> - all. <u>St. Charles Parish, LA</u> - all. <u>St. James Parish, LA</u> - all except the town of Union. <u>St. John the Baptist Parish, LA</u> - all. <u>St. Tammany Parish, LA</u> - all.
Newton County, MS	<u>Newton County, MS</u> - all.
North Lake/Sumter, FL	<u>Lake County, FL</u> - all except the towns of Astor, Clermont, and Groveland. <u>Sumter County, FL</u> - all.
Ocala, FL	<u>Citrus County, FL</u> - the Town of Citrus Springs. <u>Marion County, FL</u> - all.
Okeechobee County, FL	<u>Okeechobee County, FL</u> - all.
Orlando, FL	<u>Lake County, FL</u> - the towns of Grover and Clermont. <u>Orange County, FL</u> - all. <u>Osceola County, FL</u> - all. <u>Seminole County, FL</u> - all. <u>Volusia County, FL</u> - the City of DeLand, and the towns of Barberville, Benson Junction, Cassadaga, De Bary, DeLeon Springs, Deltona, Emporia, Enterprise, Glenwood, Lake Helen, Osteen, Pierson, and Seville.
Palatka, FL	<u>Putnam County, FL</u> - all. <u>St. Johns County, FL</u> - the towns of Armstrong, Hastings, and Velvinton.
Panama City, FL	<u>Bay County, FL</u> - all. <u>Washington County, FL</u> - the towns of Crystal Lake, Ebro, Vernon and Wausau.
Pascagoula, MS	<u>George County, MS</u> - all. <u>Jackson County, MS</u> - all except the town of Ocean Springs.
Pearl River County, MS	<u>Pearl River County, MS</u> - all.
Pensacola, FL	<u>Escambia County, FL</u> - all. <u>Santa Rosa County</u> - all.
Perry County, AL	<u>Perry County, AL</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Perry/Greene, MS	<u>Greene County, MS</u> - all except the Town of State Line <u>Perry County, MS</u> - all.
Pickens County, AL	<u>Pickens County, AL</u> - all.
Pickens County, GA	<u>Pickens County, GA</u> - all.
Pickett County, TN	<u>Pickett County, TN</u> - all.
Pike County, AL	<u>Pike County, AL</u> - all.
Pointe Coupee Parish, LA	<u>Pointe Coupee Parish, LA</u> - all.
Polk County, FL	<u>Polk County, FL</u> - all.
Pulaski Area, TN-AL	<u>Limestone County, AL</u> - the Town of Ardmore. <u>Giles County, TN</u> - all.
Pulaski County, GA	<u>Pulaski County, GA</u> - all.
Punta Gorda, FL	<u>Charlotte County, FL</u> - the City of Punta Gorda, and the towns of Acline, Charlotte Harbor, Charlotte Pike, Cleveland, Harbour Heights, Port Charlotte, and Solana. <u>Sarasota County, FL</u> - the Town of Northport.
Putnam County, GA	<u>Putnam County, GA</u> - all.
Rabun County, GA	<u>Rabun County, GA</u> - all.
Randolph County, AL	<u>Randolph County, AL</u> - all.
Randolph County, GA	<u>Randolph County, GA</u> - all.
Rhea County, TN	<u>Rhea County, TN</u> - all.
Rolling Fork, MS	<u>Issaquena County, MS</u> - all. <u>Sharkey County, MS</u> - all.
Rome, GA	<u>Floyd County, GA</u> - all. <u>Polk County, GA</u> - all.
Sarasota, FL	<u>Charlotte County, FL</u> - the towns of Cape Haze, Englewood, Englewood Beach, Grove City, New Point Comfort, Placida, Rotonda, and Rotonda West. <u>Lee County, FL</u> - Gasparilla Island. <u>Manatee County, FL</u> - all. <u>Sarasota County, FL</u> - all except the town of Northport.
Savannah, GA	<u>Bryan County, GA</u> - all. <u>Chatham County, GA</u> - all. <u>Effingham County, GA</u> - all.
Schley County, GA	<u>Schley County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Scott County, MS	<u>Scott County, MS</u> - all.
Scott County, TN	<u>Scott County, TN</u> - all.
Screven County, GA	<u>Screven County, GA</u> - all.
Sequatchie County, TN	<u>Sequatchie County, TN</u> - all.
Sevierville, TN	<u>Blount County, TN</u> - the towns of Cades Cove, Calderwood, Kinzel Springs, Tallasee, Townsend, and Walland. <u>Sevier County, TN</u> - all except the towns of Kodak and Seymour.
Smith County, TN	<u>Smith County, TN</u> - all.
St. Augustine, FL	<u>St. Johns County, FL</u> - all except the towns of Fruit Cove, Hastings, Ponte Vedra and Ponte Vedra Beach.
St. Helena Parish, LA	<u>St. Helena Parish, LA</u> - all.
Stephens County, GA	<u>Stephens County, GA</u> - all.
Stewart County, GA	<u>Stewart County, GA</u> - all.
Stone County, MS	<u>Stone County, MS</u> - all.
Sumter County, AL	<u>Sumter County, AL</u> - all.
Sumter County, GA	<u>Sumter County, GA</u> - all.
Suwanee County, FL	<u>Suwanee County, FL</u> - all.
Talladega County, AL	<u>Talladega County, AL</u> - all.
Tallahassee, FL	<u>Gadsden County, FL</u> - the towns of Quincy and Havana. <u>Leon County, FL</u> - all.
Tampa Bay, FL	<u>Hernando County, FL</u> - all. <u>Hillsborough County, FL</u> - all. <u>Pasco County, FL</u> - all. <u>Pinellas County, FL</u> - all.
Tangipahoa, LA	<u>Tangipahoa Parish, FL</u> - all except the City of Kentwood.
Tattnall County, GA	<u>Tattnall County, GA</u> - all.
Taylor County, FL	<u>Taylor County, FL</u> - all.
Taylor County, GA	<u>Taylor County, GA</u> - all.
Telfair County, GA	<u>Telfair County, GA</u> - all.
Terrell County, GA	<u>Terrell County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Thomas County, GA	<u>Thomas County, GA</u> - all.
Tift County, GA	<u>Tift County, GA</u> - all.
Towns County, GA	<u>Towns County, GA</u> - all.
Tracy City, TN	<u>Grundy County, TN</u> - all except the towns of Monteagle and Altamont.
Trousdale County, TN	<u>Trousdale County</u> - all.
Tullahoma, TN	<u>Coffee County, TN</u> - all. <u>Franklin County, TN</u> - all. <u>Grundy County, TN</u> - the Town of Monteagle. <u>Marion County, TN</u> - the Town of Monteagle. <u>Moore County, TN</u> - all.
Turner County, GA	<u>Turner County, GA</u> - all.
Tuscaloosa, AL	<u>Bibb County, AL</u> - the towns of Brent and Centreville. <u>Hale County, AL</u> - the City of Moundville. <u>Tuscaloosa County, AL</u> - all.
Unadilla, GA	<u>Dooly County, GA</u> - the towns of Byromville, Pinehurst and Unadilla.
Union County, FL	<u>Union County, FL</u> - all.
Union County, GA	<u>Union County, GA</u> - all.
Upson County, GA	<u>Upson County, GA</u> - all.
Valdosta, GA	<u>Echols County, GA</u> - all. <u>Lanier County, GA</u> - all. <u>Lowndes County, GA</u> - all.
Van Buren County, TN	<u>Van Buren County, TN</u> - all.
Vernon-Beauregard, LA	<u>Beauregard Parish, LA</u> - the towns of DeRidder, Dry Creek, Ikes, Merryville, Neal, Shear, and Sugartown. <u>Vernon Parish, LA</u> - all.
Vidalia, GA	<u>Montgomery County, GA</u> - all. <u>Toombs County, GA</u> - all.
Wakulla County, FL	<u>Wakulla County, FL</u> - all.
Walthall County, MS	<u>Walthall County, MS</u> - all.
Warren County, MS	<u>Warren County, MS</u> - all.
Wartburg, TN	<u>Morgan County, TN</u> - all except the towns of Oliver Springs and Harriman.
Washington County, GA	<u>Washington County, GA</u> - all.

Sixth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Washington Parish, LA	<u>Washington Parish, LA</u> - all.
Waycross, GA	<u>Pierce County, GA</u> - all. <u>Ware County, GA</u> - all.
Wayne County, GA	<u>Wayne County, GA</u> - all.
Wayne County, TN	<u>Wayne County, TN</u> - all.
Waynesboro, MS	<u>Greene County, MS</u> - the Town of State Line. <u>Wayne County, MS</u> - all.
Webster County, GA	<u>Webster County, GA</u> - all.
West Feliciana Parish, LA	<u>West Feliciana Parish, LA</u> - all.
West Palm Beach, FL	<u>Martin County, FL</u> - the towns of Hobe Sound, Indiantown and Port Mayaca. <u>Palm Beach County, FL</u> - the cities of Boca Raton, Delray Beach, Lake Worth, Palm Beach, and West Palm Beach, and the towns of Boca West, Boynton Beach, Floral Park, Greenacres City, Gulf Stream, Haverhill, Hypolux, Jupiter, Lake Park, Lantana, North Palm Beach, Ocean Ridge, Palm Beach Gardens, Palm Beach Shores, Riviera Beach, Royal Palm Beach, Sandalfoot Cove, Villa Rica, and Westgate.
White County, TN	<u>White County, TN</u> - all.
Wilcox County, GA	<u>Wilcox County, GA</u> - all.
Wilkes County, GA	<u>Wilkes County, GA</u> - all.
Wilkinson/West Amite, MS	<u>Amite County, MS</u> - the towns of Centreville, Coles, Crosby, Gloucester, and Homochitto. <u>Wilkinson County, MS</u> - all.
Winston, AL	<u>Marion County, AL</u> - the towns of Bear Creek and Haleyville. <u>Winston County, AL</u> - all.
Wrens, GA	<u>Glascock County, GA</u> - all. <u>Jefferson County, GA</u> - all.
Yazoo County, MS	<u>Yazoo County, MS</u> - all.

Seventh District - Chicago

The staff of the Federal Reserve Bank of Chicago have defined markets mostly on a case-by-case basis. The Chicago Fed staff use a wide variety of demographic, economic, banking, advertising, and business data for their analysis. In each case, the type of data used has been the same, but there is no preset methodology.

On the demand side, the Chicago Fed staff first use town-to-town commuting data. They also examine traffic count data and the actual distance (in road miles) between towns. Other demographic data used include the population of the area, any population shifts that are occurring, and the direction of the population or economic growth. The economic data used include an examination of the economic base of the area (manufacturing, farming, etc.), and the location of employment opportunities. Included in these data may be studies done by the local Chamber of Commerce, economic development groups, and school districts. The Chicago Fed staff also examine any unique services a town may have to draw people to it on a regular basis, for example, whether it is a county seat, or has unique shopping facilities, medical care facilities, and/or colleges. The Chicago Fed staff examine travel patterns for shopping and entertainment during normal banking hours. Finally, they look at bank advertising patterns and the availability of various advertising media.

On the supply side, the Chicago Fed staff examine bank branching patterns and ATM locations. Included in the examination of ATMs are the network links for each bank's ATMs and the usage of proprietary terminals. Next, they look at alternatives available in each town. They may also use check-clearing data, pricing surveys, and bankers' perceptions of who their

Seventh District Banking Markets

competitors are.

Table 7
Federal Reserve Bank of Chicago Banking Markets¹³

<u>Market Name</u>	<u>Definition</u>
Adair County, IA	<u>Adair County, IA</u> - all.
Adams-Friendship, WI	<u>Adams County, WI</u> - all except New Haven Township.
Algoma, WI	<u>Kewaunee County, WI</u> - all except Luxemburg, Montpelier, and Red River townships.
Algona, IA	<u>Kossuth County, IA</u> - all except Eagle, Grant, Harrison, Hebron, Ledyard, Lincoln, Springfield, and Swea townships.
Allegan, MI	<u>Allegan County, MI</u> - all except Dorr, Fillmore, Gunplain, Laketown, Leighton, Otsego, Overisel, and Salem townships.
Alma, MI	<u>Gratiot County, MI</u> - all. <u>Saginaw County, MI</u> - Brant, Chapin, Fremont, Lakefield, and Marion townships.
Alpena, MI	<u>Alcona County, MI</u> - all except Curtiss Township. <u>Alpena County, MI</u> - all. <u>Montgomery County, MI</u> - Hillman and Rust townships. <u>Presque Isle County, MI</u> - all except Allis, Bearinger, Case, North Allis, and Ocqueoc townships.
Ames, IA	<u>Boone County, IA</u> - all. <u>Hamilton County, IA</u> - Clear Lake, Ellsworth, Lincoln, Lyon, Marion, and Scott townships. <u>Story County, IA</u> - all.
Anderson, IN	<u>Delaware County, IN</u> - Salem Township <u>Henry County, IN</u> - Fall. Creek Township. <u>Madison County, IN</u> - all except Green Township. <u>Tipton County, IN</u> - Madison Township.
Ann Arbor, MI	<u>Livingston County, MI</u> - Hamburg, Putnam, and Unadilla townships. <u>Washtenaw County, MI</u> - all except Salem Township.
Appleton, WI	<u>Calumet County, WI</u> - Brillion, Harrison, Rantoul, and Woodville townships. <u>Outagamie County, WI</u> - all except Oneida Township. <u>Winnebago County, WI</u> - Clayton, Menasha, Neenah, and Winchester townships.

¹³ Source: Simmons, Richard D., *A Guide to Banking Markets in the Seventh Federal Reserve District*, Federal Reserve Bank of Chicago, 1988. Updated by the Federal Reserve Bank of Chicago Research Department.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Astoria, IL	<u>Fulton County, IL</u> - Astoria, Bernadotte, Cass, Farmers, Harris, Isabel, Kerton, Pleasant, Vermont, and Woodland townships. <u>Mason County, IL</u> - Bath and Havana townships.
Atlantic, IA	<u>Cass County, IA</u> - all. <u>Pottawattamie County, IA</u> - Center, Grove, Knox, Latton, Lincoln, Valley, Waveland, and Wright townships.
Audubon County, IA	<u>Audubon County, IA</u> - all.
Aurora, IL	<u>De Kalb County, IL</u> - Sandwich Township. <u>Kane County, IL</u> - Aurora, Batavia, Big Rock, Blackberry, Campton, Kaneville, St. Charles, Sugar Grove, and Virgil townships.
Bartholomew County, IN	<u>Bartholomew County, IN</u> - all.
Batesville-Brookville, IN	<u>Decatur County, IN</u> - Marion and Salt Creek townships. <u>Franklin County, IN</u> - all. <u>Ripley County, IN</u> - Adams, Center, Delaware, Franklin, Jackson, and Laughery townships.
Bay City-Saginaw, MI	<u>Bay County, MI</u> - all. <u>Gladwin County, MI</u> - all. <u>Midland County, MI</u> - all. <u>Saginaw County, MI</u> - Albee, Blumfield, Bridgeport, Buena Vista, Carrollton, Frankenmuth, James, Jonesfield, Kochville, Richland, Saginaw, Spaulding, St. Charles, Swan Creek, Thomas, Tittabawassee, and Zilwaukee townships.
Beaver Dam, WI	<u>Columbia County, WI</u> - Courtland and Randolph townships. <u>Dodge County, WI</u> - Beaver Dam, Burnett, Calamus, Chester, Fox Lake, Oak Grove, Trenton, and Westford townships.
Beloit-Janesville, WI	<u>Rock County, WI</u> - all.
Benton, IA	<u>Benton County, IA</u> - all except Florence, Iowa, Le Roy, and St. Clair townships.
Benton Harbor-St. Joseph, MI	<u>Berrien County, MI</u> - Bainbridge, Baroda, Benton, Chikaming, Coloma, Hagar, Lake, Lincoln, Pipeston, Royalton, St. Joseph, Sodus, and Watervliet townships. <u>Van Buren County, MI</u> - Arlington, Columbus, Covert, Geneva, Hamilton, Hartford, Lawrence, Resler, Samson, and South Wave townships.
Big Rapids, MI	<u>Mecosta County, MI</u> - all. <u>Osceola County, MI</u> - Bright, Cedar, Evart, Hershey, Lincoln, Osceola, Richmond, and Sylvan townships.
Bloomington, IN	<u>Monroe County, IN</u> - all.
Bloomington-Normal, IL	<u>McLean County, IL</u> - all. <u>Woodford County, IL</u> - El Paso, Kansas, Minonk, and Panola townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Bluffton, IN	<u>Blackford County, IN</u> - Harrison Township. <u>Jay County, IN</u> - Penn Township. <u>Wells County, IN</u> - all except Jackson, Jefferson, and Union townships.
Bremer, IA	<u>Bremer County, IA</u> - all except Jackson and Jefferson townships. <u>Butler County, IA</u> - Butler and Shell Rock townships.
Buchanan County, IA	<u>Buchanan County, IA</u> - all.
Buena Vista, IA	<u>Buena Vista County, IA</u> - all except Barnes and Lee townships.
Burlington, IA-IL	<u>Henderson County, IL</u> - Gladstone and Oquawka townships. <u>Des Moines County, IA</u> - all. <u>Lee County, IA</u> - Green Bay Township.
Butler, IA	<u>Butler County, IA</u> - all except Beaver, Butler, and Shell Rock townships.
Cadillac, MI	<u>Messaukee County, MI</u> - all. <u>Osceola County, MI</u> - Burdell, Hartwick, Highland, Le Roy, Marion, Middle Branch, Rose Lake, and Sherman townships. <u>Wexford County, MI</u> - all.
Canton, IL	<u>Fulton County, IL</u> - Banner, Buckheart, Canton, Fairview, Farmington, Joshua, Lewiston, Liverpool, Orion, Putnam, and Waterford townships.
Carroll County, IL	<u>Carroll County, IL</u> - all except York Township.
Carroll County, IA	<u>Carroll County, IA</u> - all.
Cedar Rapids, IA	<u>Johnson County, IA</u> - Jefferson Township. <u>Linn County, IA</u> - all.
Centerville, IA	<u>Appanoose County, IA</u> - all.
Champaign-Urbana, IL	<u>Champaign County, IL</u> - all except Ayers, Crittendon, and Raymond townships. <u>Piatt County, IL</u> - all except Cerro Gordo, Unity, and Willow Branch townships.
Chariton, IA	<u>Lucas County, IA</u> - all.
Charles City, IA	<u>Chickasaw County, IA</u> - Bradford, Chickasaw, and Deerfield townships. <u>Floyd County, IA</u> - all except Rock Grove Township.
Cheboygan, MI	<u>Cheboygan County, MI</u> - all except Burt, Mentor, Tuscorora, and Wilmot townships. <u>Emmet County, MI</u> - Bliss, Carp Lake, and Wawatam townships. <u>Presque Isle County, MI</u> - Allis, Bearinger, Case, North Allis, and Ocqueoc townships.
Cherokee, IA	<u>Cherokee County, IA</u> - all.
Chicago, IL	<u>Cook County, IL</u> - all. <u>Du Page County, IL</u> - all. <u>Lake County, IL</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Chickasaw, IA	<u>Chickasaw County, IA</u> - all except Bradford, Chickasaw, and Deerfield townships.
Christian, IL	<u>Christian County, IL</u> - all. <u>Shelby County, IL</u> - Cold Spring, Oconee, Rural, and Tower Hill townships.
Clark County, IL	<u>Clark County, IL</u> - all except Westfield Township.
Clinton, IA-IL	<u>Carroll County, IL</u> - York Township. <u>Whiteside County, IL</u> - Albany, Fulton and Garden Plain townships. <u>Clinton County, IA</u> - all except Bloomfield, Brookfield, and Sharon townships.
Clinton County, IN	<u>Clinton County, IN</u> - all.
Coldwater-Sturgis, MI	<u>Branch County, MI</u> - all. <u>St. Joseph County, MI</u> - all except Fabius, Flowerfield, Lockport, and Park townships.
Corydon, IA	<u>Wayne County, IA</u> - all.
Crawford County, IA	<u>Crawford County, IA</u> - all.
Crawford County, WI	<u>Crawford County, WI</u> - all.
Crawfordsville, IN	<u>Montgomery County, IN</u> - all.
Cresco, IA	<u>Howard County, IA</u> - all except Jamestown and Oak Dale townships. <u>Winneshiek County, IA</u> - Fremont, Lincoln, and Orleans townships.
Danville, IL-IN	<u>Vermilion County, IL</u> - all except Butler, Grant, and Sidell townships. <u>Warren County, IL</u> - Jordan, Kent, Mound, and Steuben townships. <u>Vermillion County, IN</u> - Eugene, Highland, and Vermillion townships.
Darlington, WI	<u>Lafayette County, WI</u> - all except Benton and Wayne townships.
Decatur, IL	<u>Macon County, IL</u> - all. <u>Moultrie County, IL</u> - Bone, Dora, Jonathan Creek , Lovington, Marrow, and Sullivan townships. <u>Piatt County, IL</u> - Cerro Gordo and Willow Branch townships. <u>Shelby County, IL</u> - Flat Branch, Moweaqua, Okaw, Penn, Pickaway, Ridge, and Todds Point townships.
Decatur, IN	<u>Adams County, IN</u> - all except Preble, Root, and Union townships.
Decatur County, IA	<u>Decatur County, IA</u> - all.
Decorah, IA	<u>Winneshiek County, IA</u> - all except Fremont, Lincoln, and Orleans townships.
De Kalb, IL	<u>De Kalb County, IL</u> - all except Sandwich Township.
Delaware County, IA	<u>Delaware County, IA</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Des Moines, IA	<u>Polk County, IA</u> - all. <u>Warren County, IA</u> - Linn Township.
Detroit, MI	<u>Lapeer County, MI</u> - Almont, Dryden, Hadley, and Metamora townships. <u>Livingston County, MI</u> - Brighton, Genoa, Green Oak, Hartland, Howell, Iosco, Marion, and Oceola townships. <u>Macomb County, MI</u> - all. <u>Monroe County, MI</u> - Ash and Berlin townships. <u>Oakland County, MI</u> - all. <u>St.Clair County, MI</u> - Berlin, Casco, China, Clay, Columbus, Cottrellville, East China, Ira, Riley, and St. Clair townships. <u>Washtenaw County, MI</u> - Salem Township. <u>Wayne County, MI</u> - all.
De Witt, IL	<u>De Witt County, IL</u> - all.
Dickinson County, IA	<u>Dickinson County, IA</u> - all.
Dodgeville, WI	<u>Grant County, WI</u> - Castle Rock, Clifton, and Wingsville townships. <u>Iowa County, WI</u> - all except Arena, Clyde, Pulaski, and Wyoming townships.
Dubuque-East Dubuque, IA-IL-WI	<u>Jo Daviess County, IL</u> - Dunleith Township. <u>Dubuque County, IA</u> - all. <u>Grant County, WI</u> - Hazel Green, Jamestown, Paris, and Smelser townships. <u>Lafayette County, WI</u> - Benton Township.
Edgar County, IL	<u>Edgar County, IL</u> - all except Kansas Township.
Elgin, IL	<u>Kane County, IL</u> - Burlington, Dundee, Elgin, Hampshire, Plato, and Rutland townships. <u>McHenry County, IL</u> - Algonquin, Coral, Grafton, Marengo, Nunda, Riley, and Seneca townships.
Elkader, IA	<u>Clayton County, IA</u> - all.
Elkhart-Niles-South Bend, IN-MI	<u>Elkhart County, IN</u> - all. <u>Kosciusko County, IN</u> - Jefferson, Scott, Turkey Creek, and Van Buren townships. <u>St. Joseph County, IN</u> - all except Olive and Warren townships. <u>Berrien County, MI</u> - Berrien, Bertrand, Buchanan, and Niles townships. <u>Cass County, MI</u> - all.
Emmet County, IA	<u>Emmet County, IA</u> - all.
Fairfield, IA	<u>Jefferson County, IA</u> - all. <u>Keokuk County, IA</u> - Richland Township.
Fayette County, IN	<u>Fayette County, IN</u> - all.
Fayette County, IA	<u>Fayette County, IA</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Flint, MI	<u>Genessee County, MI</u> - all. <u>Lapeer County, MI</u> - all except Almont, Dryden, Hadley, and Metamora townships. <u>Saginaw County, MI</u> - Birch Run, Brady, and Taymouth townships. <u>Tuscola County, MI</u> - Arbela and Millington townships.
Fond du Lac, WI	<u>Fond du Lac County, WI</u> - all except Ashford, Auburn, and Calumet townships.
Ford, IL	<u>Ford County, IL</u> - all except Brenton, Mona, Pella, and Rogers townships.
Fort Dodge, IA	<u>Calhoun County, IA</u> - Cedar and Reading townships. <u>Webster County, IA</u> - all.
Fort Madison-Keokuk, IA-IL	<u>Hancock County, IL</u> - all except Augusta, Chili, Fountain Green, Hancock, and St. Mary townships. <u>Lee County, IA</u> - all except Cedar and Green Bay townships.
Fort Wayne, IN-OH	<u>Adams County, IN</u> - Preble, Root, and Union townships. <u>Allen County, IN</u> - all. <u>De Kalb County, IN</u> - all. <u>Huntington County, IN</u> - Jackson and Union townships. <u>Noble County, IN</u> - Green, Noble, and Swan townships. <u>Wells County, IN</u> - Jefferson and Union townships. <u>Whitley County, IN</u> - all. <u>Defiance County, OH</u> - Hicksville Township. <u>Paulding County, OH</u> - Carryall Township.
Fountain, IN	<u>Fountain County, IN</u> - all. <u>Warren County, IN</u> - Adams, Liberty, Medina, Pike, Pine, Warren, and Washington townships.
Franklin County, IA	<u>Franklin County, IA</u> - all except Ross Township.
Freeport, IL	<u>Stephenson County, IL</u> - all.
Fremont-Newaygo, MI	<u>Newaygo County, MI</u> - all except Barton, Beaver, Home, Lilley, Merrill, Monroe, Norwich, and Troy townships.
Gary-Hammond, IN	<u>Lake County, IN</u> - all. <u>La Porte County, IN</u> - Cass, Clinton, Dewey, New Durham, and Prairie townships. <u>Porter County, IN</u> - all except Pine Township.
Gaylord, MI	<u>Montmorency County, MI</u> - all except Hillman and Rust townships. <u>Otsego County, MI</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Grand Rapids, MI	<u>Allegan County, MI</u> - Dorr, Leighton, and Salem townships. <u>Barry County, MI</u> - Irving, Thornapple, and Yankee Springs townships. <u>Kent County, MI</u> - all except Oakfield and Spencer townships. <u>Muskegon County, MI</u> - Casnovia Township. <u>Ottawa County, MI</u> - Allendale, Blendon, Chester, Georgetown, Jamestown, Polkton, Tallmadge, and Wright townships.
Green Bay, WI	<u>Brown County, WI</u> - all. <u>Kewaunee County, WI</u> - Luxemburg, Montpelier, and Red River townships. <u>Manitowoc County, WI</u> - Cooperstown Township. <u>Oconto County, WI</u> - Abrams, Chase, Little Suamico, Morgan, and Pensaukee townships. <u>Outagamie County, WI</u> - Oneida Township. <u>Shawano County, WI</u> - Angelica and Maple Grove townships.
Greencastle, IN	<u>Putnam County, IN</u> - all.
Greene County, IA	<u>Greene County, IA</u> - all.
Green Lake, WI	<u>Green Lake County, WI</u> - all. <u>Marquette County, WI</u> - all except Buffalo, Douglas, Moundville, Oxford, and Packwaukee townships. <u>Waushara County, WI</u> - all except Hancock and Plainfield townships.
Greensburg, IN	<u>Decatur County, IN</u> - Adams, Clay, Clinton, Fugit, and Washington townships.
Grundy, IL	<u>Grundy County, IL</u> - all except Aux Sable Township. <u>Kankakee County, IL</u> - Essex Township. <u>Kendall County, IL</u> - Big Grove and Lisbon townships. <u>Will County, IL</u> - Custer, Florence, Reed, Wesley, and Wilmington townships.
Grundy, IA	<u>Grundy County, IA</u> - all. <u>Tama County, IA</u> - Lincoln Township.
Guthrie County, IA	<u>Guthrie County, IA</u> - all.
Hancock County, IA	<u>Hancock County, IA</u> - all. <u>Winnebago County, IA</u> - Forest Township.
Hardin County, IA	<u>Hardin County, IA</u> - all.
Harrison County, IA	<u>Harrison County, IA</u> - all.
Hastings, MI	<u>Barry County, MI</u> - Carlton, Hastings, and Rutland townships.
Henderson, IL	<u>Henderson County, IL</u> - all except Gladstone and Oquawka townships.
Henry County, IN	<u>Henry County, IN</u> - all except Fall Creek Township.
Hillsdale County, MI	<u>Hillsdale County, MI</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Holland, MI	<u>Allegan County, MI</u> - Fillmore, Laketown, and Overisel townships. <u>Ottawa County, MI</u> - Holland, Olive, Park, Port Sheldon, and Zeeland townships.
Humbolt County, IA	<u>Humbolt County, IA</u> - all.
Huntington, IN	<u>Huntington County, IN</u> - all except Jackson and Union townships.
Huron County, MI	<u>Huron County, MI</u> - all except Sebewaing Township.
Ida Grove, IA	<u>Ida County, IA</u> - all. <u>Sac County, IA</u> - Cook, Richland, and Wheeler townships.
Indianapolis, IN	<u>Boone County, IN</u> - all. <u>Hamilton County, IN</u> - all. <u>Hancock County, IN</u> - all. <u>Hendricks County, IN</u> - all. <u>Johnson County, IN</u> - all. <u>Madison County, IN</u> - Green Township. <u>Marion County, IN</u> - all. <u>Morgan County, IN</u> - all. <u>Shelby County, IN</u> - all.
Ionia, MI	<u>Ionia County, MI</u> - all except Danby and Portland townships.
Jackson, MI	<u>Calhoun County, MI</u> - Albion, Clarence, Clarendon, Eckford, Homer, Lee, Sheridan, and Warengo townships. <u>Jackson County, MI</u> - all.
Jackson County, IA	<u>Clinton County, IA</u> - Bloomfield Township. <u>Jackson County, IA</u> - all.
Jasper County, IA	<u>Jasper County, IA</u> - all.
Jay County, IN	<u>Jay County, IN</u> - all.
Jefferson, WI	<u>Dane County, WI</u> - Albion, Christiana, Deerfield, Medina, and York townships. <u>Jefferson County, WI</u> - Cold Springs, Hebron, Jefferson, Koshkonong, Oakland, Palmyra, Sumner, and Sullivan townships.
Jo Daviess County, IL	<u>Jo Daviess County, IL</u> - all except Dunleith Township.
Johnson, IA	<u>Cedar County, IA</u> - Springdale Township. <u>Johnson County, IA</u> - all except Jefferson Township. <u>Washington County, IA</u> - English River, Fremont, Iowa, and Lime Creek townships.
Joliet, IL	<u>Grundy County, IL</u> - Aux Sable Township. <u>Kendall County, IL</u> - Nausay and Seward townships. <u>Will County, IL</u> - all except Custer, Florence, Reed, Wesley, and Wilmington townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Jones-Cedar, IA	<u>Cedar County, IA</u> - all except Farmington and Springdale townships. <u>Jones County, IA</u> - all except Oxford and Wyoming townships.
Kalamazoo-Battle Creek, MI	<u>Allegan County, MI</u> - Gunplain and Otsego townships. <u>Barry County, MI</u> - Assyria, Baltimore, Barry, Hope, Johnstown, Maple Grove, Orangeville, and Prairieville townships. <u>Calhoun County, MI</u> - all except Albion, Clarence, Clarendon, Eckford, Homer, Lee, Sheridan, and Warengo townships. <u>Kalamazoo County, MI</u> - all. <u>St. Joseph County, MI</u> - Fabius, Flowerport, Lockport, and Park townships. <u>Van Buren County, MI</u> - Almena, Antwerp, Bloomingdale, Decatur, Paw Paw, Pine Grove, Porter, and Waverly townships.
Kankakee, IL	<u>Iroquois County, IL</u> - Beaverville, Chebanse, Milks Grove, and Papineau townships. <u>Kankakee County, IL</u> - all except Essex Township.
Kendallville, IN	<u>Noble County, IN</u> - all except Green, Noble, and Swan townships.
Kenosha-Racine, WI	<u>Kenosha County, WI</u> - all except Randall. and Wheatland townships. <u>Racine County, WI</u> - Caledonia, Dover, Mount Pleasant, Rochester, and Yorkville townships.
Keokuk County, IA	<u>Keokuk County, IA</u> - all except Richland Township.
Kewanee, IL	<u>Bureau County, IL</u> - all. <u>Henry County, IL</u> - all except Colona, Edford, Geneseo, Hanna, and Western townships.
Knox County, IL	<u>Knox County, IL</u> - all.
Knoxville, IA	<u>Marion County, IA</u> - all.
Kokomo, IN	<u>Carroll County, IN</u> - Burlington Township. <u>Cass County, IN</u> - Deer Creek, Jackson, and Tipton townships. <u>Howard County, IN</u> - all. <u>Miami County, IN</u> - Clay, Deer Creek, and Harrison townships. <u>Tipton County, IN</u> - Liberty and Prairie townships.
Lafayette, IN	<u>Carroll County, IN</u> - all except Burlington Township. <u>Tippecanoe County, IN</u> - all.
Lagrange County, IN	<u>Lagrange County, IN</u> - all.
Lancaster, WI	<u>Grant County, WI</u> - all except Boscobel, Castle Rock, Clifton, Hazel Green, Jamestown, Muscoda, Paris, Smelser, Watterstown, and Wingville townships.
Langlade County, WI	<u>Langlade County, WI</u> - all. <u>Shawano County, WI</u> - Hutchins Township.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Lansing, MI	<u>Barry County, MI</u> - Castleton and Woodland townships. <u>Clinton County, MI</u> - all. <u>Eaton County, MI</u> - all. <u>Ingham County, MI</u> - all. <u>Ionia County, MI</u> - Danby and Portland townships. <u>Livingston County, MI</u> - Cohocta, Conway, Deerfield, and Handy townships.
La Porte, IN-MI	<u>La Porte County, IN</u> - all except Cass, Clinton, Dewey, New Durham, and Prairie townships. <u>Porter County, IN</u> - Pine Township. <u>St. Joseph County, IN</u> - Olive and Warren townships. <u>Berrien County, MI</u> - Galien, New Buffalo, Three Oaks, and Weesaw townships.
La Salle, IL	<u>La Salle County, IL</u> - all.
Lee County, IL	<u>Lee County, IL</u> -all except Alto, Ashton, and Reynolds townships.
Lenawee, MI	<u>Lenawee County, MI</u> - all except the southern half of Fairfield, Ogden, and Seneca townships.
Lincoln, IL	<u>Logan County, IL</u> - all except Corwin Township.
Livington, IL	<u>Ford County, IL</u> - Brenton, Mona, Pella, and Rogers townships. <u>Livington County, IL</u> - all.
Logansport, IN	<u>Cass County, IN</u> - all except Deer Creek, Jackson, and Tipton townships.
Louisa County, IA	<u>Louisa County, IA</u> - all.
Ludington, MI	<u>Lake County, MI</u> - all except Eden and Elk townships. <u>Mason County, MI</u> - all except Freesoil, Grant, and Meade townships. <u>Newaygo County, MI</u> - Barton, Beaver, Home, Lilley, Merrill, Monroe, Norwich, and Troy townships.
Lyon County, IA	<u>Lyon County, IA</u> - all.
Madison, WI	<u>Columbia County, WI</u> - Arlington, Columbus, Dekorra, Fountain Prairie, Hampden, Leeds, Lodi, Lowville, Otsego, and West Point townships. <u>Dane County, WI</u> - all except Albion, Christiana, Deerfield, Medina, and York townships.
Madison County, IA	<u>Madison County, IA</u> - all.
Manistee, MI	<u>Lake County, MI</u> - Eden and Elk townships. <u>Manistee County, MI</u> - all. <u>Mason County, MI</u> - Freesoil, Grant, and Meade townships.
Manitowoc-Two Rivers, WI	<u>Manitowoc County, WI</u> - all except Cooperstown, Eaton, and Schleswig townships.
Maquoketa, IA	<u>Clinton County, IA</u> - Brookfield and Sharon townships. <u>Jackson County, IA</u> - all. <u>Jones County, IA</u> - Oxford and Wyoming townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Marengo, IA	<u>Benton County, IA</u> - Iowa, Le Roy, Norway, and St. Clair townships. <u>Iowa County, IA</u> - all.
Marion, IN	<u>Blackford County, IN</u> - Washington Township. <u>Grant County, IN</u> - all. <u>Miami County, IN</u> - Jackson Township. <u>Wells County, IN</u> - Jackson Township.
Marshall County, IN	<u>Marshall County, IN</u> - all except Tippecanoe Township.
Marshall County, IA	<u>Marshall County, IA</u> - all. <u>Tama County, IA</u> - Carlton, Highland, Indian Village, and Spring Creek townships.
Marshall-Putnam, IL	<u>Marshall County, IL</u> - all. <u>Putnam County, IL</u> - all.
Mason City, IA	<u>Cerro Gordo County, IA</u> - all. <u>Floyd County, IA</u> - Rock Grove Township. <u>Franklin County, IA</u> - Ross Township. <u>Worth County, IA</u> - Lincoln Township.
Matoon-Charleston, IL	<u>Clark County, IL</u> - Westfield Township. <u>Coles County, IL</u> - all. <u>Cumberland County, IL</u> - all. <u>Edgar County, IL</u> - Kansas Township. <u>Moultrie County, IL</u> - East Nelson and Whitley townships. <u>Shelby County, IL</u> - Ash Grove, Big Spring, and Windsor townships.
Mauston-New Lisbon, WI	<u>Juneau County, WI</u> - all. <u>Monroe County, WI</u> - Byron, Clifton, Glendon, La Grange, Lincoln, Oakdale, Scott, Tomah, Wellington, and Wilton townships.
Mayville, WI	<u>Dodge County, WI</u> - Herman, Hubbard, Leroy, Lomira, Theresa, and Williamstown townships. <u>Fond du Lac County, WI</u> - Ashford and Auburn townships.
McDonough County, IL	<u>Hancock County, IL</u> - Augusta, Chili, Fountain Green, Hancock, and St. Mary townships. <u>McDonough County, IL</u> - all.
Menard-Mason, IL	<u>Logan County, IL</u> - Corwin Township. <u>Mason County, IL</u> - all except Bath, Havana, and Lynchburg townships. <u>Menard County, IL</u> - all except Athens Township.
Mercer, IL	<u>Mercer County, IL</u> - all. <u>Rock Island County, IL</u> - Buffalo Prairie and Drury townships.
Mills County, IA	<u>Fremont County, IA</u> - Green, Riverside, and Scott townships. <u>Mills County, IA</u> - all except Indian Creek Township.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Milwaukee, WI	<u>Jefferson County, WI</u> - Lac la Belle Township. <u>Milwaukee County, WI</u> - all. <u>Ozaukee County, WI</u> - all. <u>Racine County, WI</u> - Norway, Raymond, and Waterford townships. <u>Walworth County, WI</u> - East Troy Township. <u>Washington County, WI</u> - Germantown, Jackson, Polk, and Richfield townships. <u>Waukesha County, WI</u> - all.
Monona, IA	<u>Monona County, IA</u> - all. <u>Woodbury County, IA</u> - Lakeport, Little Sioux, Sloan, and Willow townships.
Monroe, MI	<u>Monroe, MI</u> - all except Ash, Bedford, Berlin, Erie, and Whiteford townships.
Monroe, WI	<u>Green County, WI</u> - all. <u>Lafayette County, WI</u> - Wayne Township.
Montcalm, MI	<u>Kent County, MI</u> - Oakfield and Spencer townships. <u>Montcalm County, MI</u> - all.
Montgomery County, IA	<u>Mills County, IA</u> - Indian Creek Township. <u>Montgomery County, IA</u> - all.
Mount Pleasant, IA	<u>Henry County, IA</u> - all. <u>Lee County, MI</u> - Cedar Township.
Mount Pleasant, MI	<u>Clare County, MI</u> - all. <u>Isabella County, MI</u> - all.
Muncie, IN-OH	<u>Blackford County, IN</u> - Jackson and Licking townships. <u>Delaware County, IN</u> - all except Salem Township. <u>Randolph County, IN</u> - all except Greensfork and Washington townships. <u>Darke County, OH</u> - Jackson Township.
Muscatine County, IA	<u>Muscatine County, IA</u> - all.
Muskegon-Grand Haven, MI	<u>Muskegon County, MI</u> - all except Casnovia Township. <u>Ottawa County, MI</u> - Crockery, Grand Haven, Robinson, and Spring Lake townships.
Neillsville, WI	<u>Clark County, WI</u> - all. <u>Marathon County, WI</u> - Brighton, Holton, and Hull townships.
New Holstein, WI	<u>Calumet County, WI</u> - Brothertown, Charlestown, Chilton, New Holstein, and Stockbridge townships. <u>Fond du Lac County, WI</u> - Calumet Township. <u>Manitowoc County, WI</u> - Eaton and Schleswig townships. <u>Sheboygan County, WI</u> - Rhine and Russell townships.
Newton County, IN	<u>Newton County, IN</u> - all.
O'Brien, IA	<u>O'Brien County, IA</u> - all except Baker, Caledonia, Carroll, and Floyd townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Oconto, WI	<u>Oconto County, WI</u> - Abrams, Chase, Little Suamico, and Pensaukee townships.
Ogle, IL	<u>Lee County, IL</u> - Alto, Ashton, and Reynolds townships. <u>Ogle County, IL</u> - all except Byron, Marion, Monroe, and Scott townships.
Osage, IA	<u>Howard County, IA</u> - Jamestown and Oak Dale townships. <u>Mitchell County, IA</u> - all.
Osceola County, IA	<u>Osceola County, IA</u> - all.
Oscoda, MI	<u>Iosco County, MI</u> - Alabaster, Au Sable, Baldwin, Oscoda, Tawas, and Wilbur townships.
Oshkosh, WI	<u>Winnebago County, WI</u> - all except Clayton, Menasha, Neenah, and Winchester townships.
Oskaloosa, IA	<u>Mahaska County, IA</u> - all.
Owen County, IN	<u>Owen County, IN</u> - all.
Owosso, MI	<u>Shiawassee County, MI</u> - all.
Page-Fremont, IA	<u>Fremont County, IA</u> - all except Green, Riverside, and Scott townships. <u>Page County, IA</u> - all.
Parke, IN	<u>Parke County, IN</u> - all except Florida, Jackson, and Raccoon townships.
Peoria, IL	<u>Peoria County, IL</u> - all. <u>Tazewell County, IL</u> - all. <u>Woodford County, IL</u> - all except El Paso, Kansas, Minonk, and Panola townships.
Peru, IN	<u>Miami County, IN</u> - all except Allen, Clay, Deer Creek, Harrison, Jackson, and Perry townships.
Petoskey, MI	<u>Antrim County, MI</u> - Banks Township. <u>Charlevoix County, MI</u> - all. <u>Cheboygan County, MI</u> - Burt, Menton, Tuscorora, and Wilmot townships. <u>Emmet County, MI</u> - all except Bliss, Carp Lake, and Wawatam townships.
Piatt County, IL	<u>Piatt County, IL</u> - all except Unity Township.
Plymouth, IA	<u>Plymouth County, IA</u> - all except Elkhorn and Garfield townships.
Pocahontas County, IA	<u>Pocahontas County, IA</u> - all.
Portage, WI	<u>Adams County, WI</u> - New Haven Township. <u>Columbia County, WI</u> - Caledonia, Fort Winnebago, Lewiston, Marcellon, Pacific, Scott, Springvale, and Wyocena townships. <u>Marquette County, WI</u> - Buffalo, Douglas, Moundville, Oxford, and Packwaukee townships.
Port Huron, MI	<u>St. Clair County, MI</u> - all except Berlin, Casco, China, Clay, Columbus, Cottrellville, East China, Ira, Riley, and St. Clair townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Poweshiek County, IA	<u>Poweshiek County, IA</u> - all.
Pulaski County, IN	<u>Pulaski County, IN</u> - all.
Rensselaer, IN	<u>Jasper County, IN</u> - all.
Richland, WI	<u>Grant County, WI</u> - Boscobel, Muscoda, and Watterstown townships. <u>Iowa County, WI</u> - Clyde and Pulaski townships. <u>Richland County, WI</u> - all except Forest, Sylvan, Westford, and Willow townships.
Richmond, IN	<u>Randolph County, IN</u> - Greensfork and Washington townships. <u>Union County, IN</u> - all except Union Township. <u>Wayne County, IN</u> - all.
Ringgold County, IA	<u>Ringgold County, IA</u> - all.
Rochester, IN	<u>Fulton County, IN</u> - all. <u>Miami County, IN</u> - Allen and Perry townships.
Rockford, IL	<u>Boone County, IL</u> - all. <u>Ogle County, IL</u> - Byron, Marion, Monroe, and Scott townships. <u>Winnebago County, IL</u> - all.
Rock Island-Davenport, IL-IA	<u>Henry County, IL</u> - Colona, Edgord, Geneseo, and Western townships. <u>Rock Island County, IL</u> - all except Buffalo Prairie and Drury townships. <u>Cedar County, IA</u> - Farmington Township. <u>Scott County, IA</u> - all.
Rockwell City, IA	<u>Calhoun County, IA</u> - all except Cedar and Reading townships.
Roscommon, MI	<u>Crawford County, MI</u> - all. <u>Oscoda County, MI</u> - all. <u>Roscommon County, MI</u> - all.
Rushville, IL	<u>Schuyler County, IL</u> - all.
Rushville, IN	<u>Rush County, IN</u> - all.
Sac County, IA	<u>Sac County, IA</u> - all except Cook, Richland, and Wheeler townships.
Sanilac County, MI	<u>Sanilac County, MI</u> - all.
Sauk, WI	<u>Columbia County, WI</u> - Newport Township. <u>Iowa County, WI</u> - Arena and Wyoming townships. <u>Richland County, WI</u> - Westford and Willow townships. <u>Sauk County, WI</u> - all.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Shawano, WI	<u>Menominee County, WI</u> - all. <u>Shawano County, WI</u> - all except Angelica, Aniwa, Birnamwood, Germania, Hutchins, Maple Grove, and Wittenburg townships. <u>Waupaca County, WI</u> - Dupont, Larabee, and Matteson townships.
Sheboygan, WI	<u>Sheboygan County, WI</u> - all except Rhine and Russell townships.
Shelby County, IA	<u>Shelby County, IA</u> - all.
Shelbyville, IL	<u>Shelby County, IL</u> - Clarksburg, Dry Point, Herrick, Lake Wood, Rose, and Shelbyville townships.
Sioux City, IA-NE-SD	<u>Plymouth County, IA</u> - Elkhorn and Garfield townships. <u>Woodbury County, IA</u> - all except Lakeport, Little Sioux, Sloan, and Willow townships. <u>Dakota County, NE</u> - the towns of Dakota City, Laketon, and South Sioux City. <u>Union County, SD</u> - the towns of McCook Lake and North Sioux City.
Spencer, IA	<u>Buena Vista County, IA</u> - Barnes and Lee townships. <u>Clay County, IA</u> - all. <u>Palo Alto County, IA</u> - Highland Township.
Springfield, IL	<u>Menard County, IL</u> - Athens Township. <u>Sangamon County, IL</u> - all.
Standish-West Branch, MI	<u>Alcona County, MI</u> - Curtiss Township. <u>Arenac County, MI</u> - all. <u>Iosco County, MI</u> - Burleigh, Grant, Plainfield, Reno, and Sherman townships. <u>Ogemaw County, MI</u> - all.
Stark County, IL	<u>Stark County, IL</u> - all.
Starke County, IN	<u>Starke County, IN</u> - all.
Steuben County, IN	<u>Steuben County, IN</u> - all.
Stevens Point, WI	<u>Portage County, WI</u> - all. <u>Waupaca County, WI</u> - Iola and Scandinavia townships. <u>Waushara County, WI</u> - Hancock and Plainfield townships.
Sturgeon Bay, WI	<u>Door County, WI</u> - all.
Tama County, IA	<u>Tama County, IA</u> - all except Carlton, Highland, Indian Village, Lincoln, and Spring Creek townships.
Taylor County, IA	<u>Taylor County, IA</u> - all.
Tipton, IN	<u>Tipton County, IN</u> - Cicero, Jefferson, and Wildcat townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Traverse City, MI	<u>Antrim County, MI</u> - all except Banks Township. <u>Benzie County, MI</u> - all. <u>Grand Traverse County, MI</u> - all. <u>Kalkaska County, MI</u> - all. <u>Leelanau County, MI</u> - all.
Tuscola, IL	<u>Champaign County, IL</u> - Ayers, Crittenden, and Raymond townships. <u>Douglas County, IL</u> - all. <u>Moultrie County, IL</u> - Lowe Township. <u>Piatt County, IL</u> - Unity Township. <u>Vermilion County, IL</u> - Sidell Township.
Tuscola, MI	<u>Huron County, MI</u> - Sebewaing Township. <u>Tuscola County, MI</u> - all except Arbela and Millington townships.
Union County, IA	<u>Union County, IA</u> - all.
Van Buren County, IA	<u>Van Buren County, IA</u> - all.
Viroqua, WI	<u>Richland County, WI</u> - Forest and Sylvan townships. <u>Vernon County, WI</u> - all.
Wabash County, IN	<u>Kosciusko County, IN</u> - Jackson Township. <u>Wabash County, IN</u> - all.
Walworth, WI	<u>Kenosha County, WI</u> - Randall. and Wheatland townships. <u>Racine County, WI</u> - Burlington Township. <u>Walworth County, WI</u> - all except East Troy Township.
Wapello County, IA	<u>Wapello County, IA</u> - all.
Warren County, IL	<u>Warren County, IL</u> - all except Jordan, Kent, Mound, and Steuben townships.
Warren County, IA	<u>Warren County, IA</u> - all.
Warsaw, IN	<u>Kosciusko County, IN</u> - all except Jackson, Jefferson, Scott, Turkey Creek, and Van Buren townships. <u>Marshall. County, IN</u> - Tippecanoe Township.
Washington County, IA	<u>Washington County, IA</u> - all except English River, Fremont, Iowa, and Lime Creek townships.
Waterloo, IA	<u>Black Hawk County, IA</u> - all. <u>Bremer County, IA</u> - Jackson and Jefferson townships. <u>Butler County, IA</u> - Beaver Township.
Watertown, WI	<u>Dodge County, WI</u> - Ashippun, Clyman, Elba, Emmet, Hustisford, Lebanon, Lowell, Portland, and Shields townships. <u>Jefferson County, WI</u> - Aztalan, Concord, Farmington, Lake Mills, Milford, Waterloo, and Watertown townships.

Seventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Watseka, IL	<u>Iroquois County, IL</u> - all except Beaverville, Chebanse, Milks Grove, and Papineau townships. <u>Vermilion County, IL</u> - Butler and Grant townships.
Waukon, IA	<u>Allamakee County, IA</u> - all.
Waupaca, WI	<u>Waupaca County, WI</u> - all except Dupont, Iola, Larabee, Matteson, and Scandinavia townships.
Wausau, WI	<u>Lincoln County, WI</u> - Birch, Corning, Harding, Merrill, Pine River, Rock Falls, Russell, Schley, and Scott townships. <u>Marathon County, WI</u> - all except Brighton, Day, Holton, Hull, McMillan, and Spencer townships. <u>Shawano County, WI</u> - Aniwa, Birnamwood, Germania, and Wittenburg townships.
Webster City, IA	<u>Hamilton County, IA</u> - all except Clear Lake, Ellsworth, Lincoln, Lyon, Marion, and Scott townships.
West Bend, WI	<u>Washington County, WI</u> - all except Germantown, Jackson, Polk, and Richfield townships.
White County, IN	<u>White County, IN</u> - all.
Whiteside, IL	<u>Whiteside County, IL</u> - all except Albany, Fulton, and Garden Plain townships.
Winnebago County, IA	<u>Winnebago County, IA</u> - all except Forest Township.
Wood, WI	<u>Marathon County, WI</u> - Day, McMillan, and Spencer townships. <u>Wood County, WI</u> - all.
Woodstock, IL	<u>McHenry County, IL</u> - Alden, Burton, Chemung, Dorr, Dunham, Greenwood, Hartland, Hebron, McHenry, and Richmond townships.
Worth County, IA	<u>Worth County, IA</u> - all except Lincoln Township.
Wright County, IA	<u>Wright County, IA</u> - all.

Eighth District - St. Louis

The staff of the Federal Reserve Bank of St. Louis generally do not use predefined markets. The St. Louis Fed staff begin with counties for rural markets and RMAs for urban markets. They then examine county-to-county commuting data from neighboring counties. If 20 percent of the residents of an outlying county commute into the county in which the applicant bank operates, it is included in the market. If the percentage of commuters is somewhat lower than 20 percent (down to approximately 15 percent), the St. Louis Fed staff will look for other evidence of integration. An example of this evidence is the lack of an essential service in one of the counties, such as shopping facilities.

If there are competitive issues in a particular proposal or a county has a commutation of at least 20 percent to two different counties, the St. Louis Fed staff repeats this process using township-to-township data.

Eighth District Banking Markets

Table 8
Federal Reserve Bank of St. Louis Banking Markets¹⁴

<u>Market Name</u>	<u>Definition</u>
Adair County, KY	<u>Adair County, KY</u> - all.
Albany/Burkesville, KY	<u>Clinton County, KY</u> - all. <u>Cumberland County, KY</u> - all.
Albion, IL	<u>Edwards County, IL</u> - all. <u>White County, IL</u> - Gray Township.
Alcorn County, MS	<u>Alcorn County, MS</u> - all.
Allen County, KY	<u>Allen County, KY</u> - all.
Anderson County, KY	<u>Anderson County, KY</u> - all.
Arkadelphia, AR	<u>Clark County, AR</u> - all except Amity Township.
Ash Flat, AR	<u>Sharp County, AR</u> - Ash Flat, Davidson, Highland, Jackson, Lave Creek, Lebanon, Lower North, Morgan, North Union, South Union, and Upper North townships.
Ashley County, AR	<u>Ashley County, AR</u> - all.
Attala County, MS	<u>Attala County, MS</u> - all.
Aurora/Monett, MO	<u>Barry County, MO</u> - Capps Creek, Crane Creek, Kings Prairie, Monett, Ozark, Pioneer, and Pleasant Ridge townships. <u>Lawrence County, MO</u> - all.
Bardwell/Wickliffe, KY	<u>Ballard County, KY</u> - all except the towns of Ballard, Hinkleville, Ingleside, Kevil, and La Center. <u>Carlisle County, KY</u> - all.
Batesville, AR	<u>Independence County, AR</u> - all. <u>Sharp County, AR</u> - Big Creek, Cave, North Big Rock, Piney Fork, Scott, South Big Rock, Strawberry, Sullivan, and Washington townships.
Baxter County, AR	<u>Baxter County, AR</u> - all.
Benton, KY	<u>Marshall County, KY</u> - the towns of Aurora, Benton, Breinsburg, Brewers, Eliva, Hardin, Harvy, Oak Level, Olive, Scale, and The Moors.
Blytheville, AR	<u>Mississippi County, AR</u> - all. <u>Pemiscot County, MO</u> - Cooter, Holland, Pemiscot, and Virginia townships.
Bollinger County, MO	<u>Bollinger County, MO</u> - all.

¹⁴ Source: Federal Reserve Bank of St. Louis website, <http://www.stls.frb.org/banking>.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Boone County, MO	<u>Boone County, MO</u> - all.
Bowling Green, KY	<u>Edmonson County, KY</u> - all. <u>Warren County, KY</u> - all.
Bradley County, AR	<u>Bradley County, AR</u> - all.
Brandenburg, KY	<u>Meade County, KY</u> - all except the Town of Muldraugh.
Breckinridge County, KY	<u>Breckinridge County, KY</u> - all.
Brinkley, AR	<u>Monroe County, AR</u> - all. <u>Prairie County, AR</u> - Lower Hill Township. <u>St. Francis County, AR</u> - Wheatley Township.
Butler County, KY	<u>Butler County, KY</u> - all.
Cairo, IL	<u>Alexander County, IL</u> - all. <u>Pulaski County, IL</u> - all.
Calhoun County, AR	<u>Calhoun County, AR</u> - all.
Calhoun County, MS	<u>Calhoun County, MS</u> - all.
Calloway County, KY	<u>Calloway County, KY</u> - all.
Camden/Miller, MO	<u>Camden County, MO</u> - all. <u>Miller County, MO</u> - all.
Campbellsville, KY	<u>Taylor County, KY</u> - all.
Cape Girardeau, MO	<u>Cape Girardeau County, MO</u> - all. <u>Scott County, MO</u> - Kelso Township.
Carroll County, AR	<u>Carroll County, AR</u> - all.
Carroll County, KY	<u>Carroll County, KY</u> - all.
Carbondale/Marion, IL	<u>Jackson County, IL</u> - all. <u>Johnson County, IL</u> - Burnside, Goreville, and Tunnel Hill townships. <u>Williamson County, IL</u> - all.
Carlinville, IL	<u>Macoupin County, IL</u> - all.
Carmi, IL	<u>White County, IL</u> - all except for Gray Township.
Carter County, MO	<u>Carter County, MO</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Caruthersville/Kennett, MO-AR	<u>Clay County, AR</u> - Blue Cane, Chalk Bluff, Haywood, Liddell, Oak Bluff, Payne, Pollard, St. Francis, and Swain townships. <u>Dunklin County, MO</u> - Buffalo, Clay, Independence, and Salem townships. <u>Pemiscot County, MO</u> - Braggadocio, Butler, Concord, Godair, Hayti, Little Prairie, Little River, and Pascola townships.
Cassville, MO	<u>Barry County, MO</u> - all except Capps Creek, Crane Creek, Kings Prairie, Monett, Ozark, Pioneer, and Pleasant Ridge townships.
Centralia, IL	<u>Clinton County, IL</u> - all except Irishtown, Looking Glass, and Sugar Creek townships. <u>Marion County, IL</u> - all. <u>Washington County, IL</u> - Hoyleton, Irvington, and Richview townships.
Chester/Sparta, IL	<u>Randolph County, IL</u> - all.
Chickasaw County, MS	<u>Chickasaw County, MS</u> - all.
Clark County, MO	<u>Clark County, MO</u> - all.
Clarksville, TN/Hopkinsville, KY	<u>Christian County, KY</u> - all. <u>Montgomery County, TN</u> - all. <u>Stewart County, TN</u> - all.
Clay County, IL	<u>Clay County, IL</u> - all.
Clay County, MS	<u>Clay County, MS</u> - all.
Cleburne County, AR	<u>Cleburne County, AR</u> - all.
Cleveland, MS	<u>Bolivar County, MS</u> - all. <u>Sunflower County, MS</u> - the towns of Baltzer, Blaine, Doddsville, Drew, Dwiggins, Fitzhugh, Goldfield, Parchman, Rome, Ruleville, and Whitney.
Coahoma County, MS	<u>Coahoma County, MS</u> - all.
Conway County, AR	<u>Conway County, AR</u> - all.
Corning, AR	<u>Clay County, AR</u> - Bennett, Bradshaw, Brown, Cache, Carpenter, Clark, Cleveland, Gleghorn, Johnson, Kilgore, Knob, Lemmons, Nelson, and Wilson townships.
Corydon, IN	<u>Crawford County, IN</u> - all. <u>Harrison County, IN</u> - all except Franklin, Jackson, and Morgan townships.
Crawford County, IL	<u>Crawford County, IL</u> - all.
Crittendon County, KY	<u>Crittendon County, KY</u> - all.
Crockett County, TN	<u>Crockett County, TN</u> - all except the Bells Division.
Cross County, AR	<u>Cross County, AR</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Cuba, MO	<u>Crawford County, MO</u> - all. <u>Iron County, MO</u> - Dent Township.
Dade County, MO	<u>Dade County, MO</u> - all.
Dallas County, MO	<u>Dallas County, MO</u> - all.
Danville, KY	<u>Boyle County, KY</u> - all. <u>Casey County, KY</u> - the towns of Ellisburg, Kidds Store, Liberty, Middleburg, and Yosemite. <u>Garrard County, KY</u> - all except the Paint Lick Division. <u>Lincoln County, KY</u> - all.
Dent County, MO	<u>Dent County, MO</u> - all.
Des Arc, AR	<u>Prairie County, AR</u> - all Belcher, Lower Hill, Roc Roe, and Tyler townships.
Dexter, MO	<u>Stoddard County, MO</u> - all except the Town of Bernie.
Douglas County, MO	<u>Douglas County, MO</u> - all.
Dumas/McGehee, AR	<u>Chicot County, AR</u> - Bowie Township. <u>Desha County, AR</u> - all. <u>Drew County, AR</u> - Bartholomew Township and the eastern half of Franklin and Live Oak townships.
Dyer County, TN	<u>Dyer County, TN</u> - all.
Effingham, IL	<u>Effingham County, IL</u> - all. <u>Shelby County, IL</u> - Holland, Prairie, Richland, and Sigel townships.
Elizabethtown, KY	<u>Hardin County, KY</u> - all. <u>Larue County, KY</u> - all. <u>Meade County, KY</u> - the Town of Muldraugh.
Eudora/Lake Village, AR	<u>Chicot County, AR</u> - all except Bowie Township.
Evansville, IN-KY	<u>Gibson County, IN</u> - Barton, Johnson and Union townships, and the southern half of Montgomery Township. <u>Posey County, IN</u> - all. <u>Spencer County, IN</u> - Grass, Jackson, Luce, and Ohio townships. <u>Vanderburgh County, IN</u> - all. <u>Warrick County, IN</u> - all. <u>Henderson County, KY</u> - all.
Farmington, MO	<u>Madison County, MO</u> - all. <u>St. Francois County, MO</u> - all.
Faulkner County, AR	<u>Faulkner County, AR</u> - all. <u>Van Buren County, AR</u> - Barnett Township.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Fayette County, IL	<u>Fayette County, IL</u> - all.
Fayetteville/Springdale, AR	<u>Benton County, AR</u> - all. <u>Washington Counties, AR</u> - all.
Fordyce, AR	<u>Cleveland County, AR</u> - all. <u>Dallas County, AR</u> - Bunn, Chester, Dry Run, Fordyce, Jackson, Liberty, and Southall townships
Forrest City, AR	<u>St. Francis County, AR</u> - all except Wheatley Township.
Fort Smith, AR-OK	<u>Crawford County, AR</u> - all. <u>Sebastian Counties, AR</u> - all. <u>Le Flore County, OK</u> - the towns of Bokoshe, Braden, Calhoun, Cameron, Coal Creek, Cowlington, Gilmour, Hill, Howe, Milton, Monroe, Panama, Pocola, Poteau, Rock Island, Scullyville, Shady Point, Spiro, Stony Point, Tahona, Tucker, Williams, and Wister. <u>Sequoyah County, OK</u> - all.
Franklin County, AR	<u>Franklin County, AR</u> - all.
Franklin County, IL	<u>Franklin County, IL</u> - all.
Franklin County, KY	<u>Franklin County, KY</u> - all.
Fulton, MO	<u>Callaway County, MO</u> - all except the towns of Holts Summit, Mokane, New Bloomfield, and Steedman.
Gallatin County, KY	<u>Gallatin County, KY</u> - all.
Garland County, AR	<u>Garland County, AR</u> - all.
Gibson County, TN	<u>Gibson County, TN</u> - all.
Glasgow, KY	<u>Barren County, KY</u> - all. <u>Hart County, KY</u> - all. <u>Metcalf County, KY</u> - the towns of Beaumont, Center, Crall.hope, Knob Lick, Randolph, Savoyard, Sulphur Well, Summer Shade, and Wisdom.
Glenwood, AR	<u>Clark County, AR</u> - Amity Township. <u>Pike County, AR</u> - Antoine, Clark, Eagle, Mountain, Self Creek, and White townships
Grant County, AR	<u>Grant County, AR</u> - all.
Graves County, KY	<u>Graves County, KY</u> - all.
Grayson County, KY	<u>Grayson County, KY</u> - all.
Green County, KY	<u>Green County, KY</u> - all.
Greene County, AR	<u>Greene County, AR</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Greene County, IL	<u>Greene County, IL</u> - all.
Greene County, IN	<u>Greene County, IN</u> - all.
Greenville, IL	<u>Bond County, IL</u> - all. <u>Clinton County, IL</u> - Irishtown Township.
Grenada County, MS	<u>Grenada County, MS</u> - all.
Hamilton County, IL	<u>Hamilton County, IL</u> - all except Dahlgren Township.
Hancock County, KY	<u>Hancock County, KY</u> - all.
Hardeman County, TN	<u>Hardeman County, TN</u> - all.
Hardin County, TN	<u>Hardin County, TN</u> - all.
Harrisburg, IL	<u>Gallatin County, IL</u> - all. <u>Hardin County, IL</u> - all. <u>Pope County, IL</u> - all except Jefferson No. 4 Precinct. <u>Saline County, IL</u> - all.
Harrison, AR	<u>Boone County, AR</u> - all. <u>Marion County, AR</u> - all. <u>Newton County, AR</u> - all. <u>Searcy County, AR</u> - all.
Haywood County, TN	<u>Haywood County, TN</u> - all.
Henry County, KY	<u>Henry County, KY</u> - all.
Henry County, TN	<u>Henry County, TN</u> all.
Hermann, MO	<u>Franklin County, MO</u> - the Town of Berger. <u>Gasconade County, MO</u> - Boeuf, Boulware, Richland, and Roark townships. <u>Montgomery County, MO</u> - Loutre Township. <u>Osage County, MO</u> - Benton Township.
Holly Springs, MS	<u>Benton County, MS</u> - all. <u>Marshall County, MS</u> - all.
Holmes County, MS	<u>Holmes County, MS</u> - all.
Hope, AR	<u>Hempstead County, AR</u> - all except Mine Creek township. <u>Nevada County, AR</u> - all.
Hot Spring County, AR	<u>Hot Spring County, AR</u> - all.
Houston, MO	<u>Texas County, MO</u> - all except the Town of Cabool.
Humphreys County, MS	<u>Humphreys County, MS</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Huntingdon/Camden, TN	<u>Benton County, TN</u> - all. <u>Carroll County, TN</u> - all.
Indianola, MS	<u>Sunflower County, MS</u> - the towns of Baird, Caile, Heathman, Holly Ridge, Indianola, Inverness, Moorhead, Polook, and Sunflower.
Ironton, MO	<u>Iron County, MO</u> - all except Dent Township.
Itawamba County, MS	<u>Itawamba County, MS</u> - all.
Izard County, AR	<u>Izard County, AR</u> - all.
Jackson, TN	<u>Chester County, TN</u> - all. <u>Crockett County, TN</u> - the Bells Division. <u>Madison County, TN</u> - all.
Jackson County, AR	<u>Jackson County, AR</u> - all.
Jackson County, IN	<u>Jackson County, IN</u> - all.
Jacksonville, IL	<u>Morgan County, IL</u> - all. <u>Scott County, IL</u> - all.
Jasper, IN	<u>Dubois County, IN</u> - all. <u>Perry County, IN</u> - Clark Township. <u>Spencer County, IN</u> - Carter, Harrison, and Clay townships.
Jasper County, IL	<u>Jasper County, IL</u> - all.
Jefferson City, MO	<u>Callaway County, MO</u> - the towns of Holts Summit, Mokane, New Bloomfield, and Steedman. <u>Cole County, MO</u> - all. <u>Osage County, MO</u> - Crawford, Jackson, Linn, and Washington townships.
Jerseyville, IL	<u>Jersey County, IL</u> - all.
Johnson County, AR	<u>Johnson County, AR</u> - all.
Jonesboro, AR	<u>Craighead County, AR</u> - all. <u>Poinsett County, AR</u> - all.
Kimberling City, MO	<u>Stone County, MO</u> - all.
Kirksville, MO	<u>Adair County, MO</u> - all. <u>Schuyler County, MO</u> - all.
Knox County, MO	<u>Knox County, MO</u> - all.
Laclede County, MO	<u>Laclede County, MO</u> - all.
Lafayette County, AR	<u>Lafayette County, AR</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Lake County, TN	<u>Lake County, TN</u> - all.
Lauderdale County, TN	<u>Lauderdale County, TN</u> - all.
Lawrence County, AR	<u>Lawrence County, AR</u> - all.
Lawrence County, IN	<u>Lawrence County, IN</u> - all.
Lawrenceville, IL	<u>Lawrence County, IL</u> - all except Allison and Russell townships.
Lee County, AR	<u>Lee County, AR</u> - all.
Leflore County, MS	<u>Leflore County, MS</u> - all.
Lewis County, MO	<u>Lewis County, MO</u> - all.
Lexington, TN	<u>Decatur County, TN</u> - all. <u>Henderson County, TN</u> - all. <u>Perry County, TN</u> - all.
Lincoln County, AR	<u>Lincoln County, AR</u> - all.
Little Rock, AR	<u>Lonoke County, AR</u> - Butler, Caroline, Magness, Oak Grove, Ward, and York townships. <u>Pulaski County, AR</u> - all. <u>Saline County, AR</u> - all. <u>White County, AR</u> - El Paso, Royal, and Union townships.
Logan County, AR	<u>Logan County, AR</u> - all.
Logan County, KY	<u>Logan County, KY</u> - all.
Lonoke, AR	<u>Lonoke County, AR</u> - all except Butler, Caroline, Magness, Oak Grove, Ward, and York townships.
Loogootee, IN	<u>Martin County, IN</u> - all except the City of Crane.
Louisiana, MO/Pittsfield, IL	<u>Pike County, IL</u> - Atlas, Detroit, Hardin, Martinsburg, Montezuma, Newburg, Pearl, Pittsfield, Pleasant Hill, Ross, and Spring Creek townships. <u>Pike County, MO</u> - all.
Louisville, KY-IN	<u>Bullitt County, KY</u> - all. <u>Jefferson County, KY</u> - all. <u>Oldham County, KY</u> - all. <u>Clark County, IN</u> - all. <u>Floyd Counties, IN</u> - all. <u>Harrison County, IN</u> - Franklin, Jackson, and Morgan townships.
Lowndes County, MS	<u>Lowndes County, MS</u> - all.
Macon County, MO	<u>Macon County, MO</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Madison, IN-KY	<u>Jefferson County, IN</u> - all. <u>Trimble County, KY</u> - all.
Madison County, AR	<u>Madison County, AR</u> - all.
Madisonville, KY	<u>Hopkins County, KY</u> - all. <u>Webster County, KY</u> - all.
Magnolia, AR	<u>Columbia County, AR</u> - all.
Malden, MO	<u>Dunklin County, MO</u> - Cotton Hill, Free Born, Holcomb, and Union townships. <u>New Madrid County, MO</u> - Anderson and Como townships, and the western half of Portage township. <u>Stoddard County, MO</u> - Elk, Liberty and Richland townships.
Marion County, KY	<u>Marion County, KY</u> - all.
Marshfield, MO	<u>Webster County, MO</u> - all except the Town of Rogersville.
McLean County, KY	<u>McLean County, KY</u> - all.
McNairy County, TN	<u>McNairy County, TN</u> - all.
Memphis, TN-AR-MS	<u>Crittenden County, AR</u> - all. <u>De Soto County, MS</u> - all. <u>Tate Counties, MS</u> - all. <u>Fayette County, TN</u> - all. <u>Shelby County, TN</u> - all. <u>Tipton County, TN</u> - all.
Mercer County, KY	<u>Mercer County, KY</u> - all.
Mexico, MO	<u>Audrain County, MO</u> - all.
Moniteau County, MO	<u>Moniteau County, MO</u> - all.
Monroe County, KY	<u>Monroe County, KY</u> - all.
Monroe County, MS	<u>Monroe County, MS</u> - all.
Monticello, AR	<u>Drew County, AR</u> - all except Bartholomew Township and the eastern half of Franklin and Live Oak townships
Montgomery City, MO	<u>Montgomery County, MO</u> - Bear Creek, Montgomery, Prairie, and Upper Loutre townships.
Montgomery County, AR	<u>Montgomery County, AR</u> - all.
Montgomery County, IL	<u>Montgomery County, IL</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Mount Sterling, IL	<u>Brown County, IL</u> - all. <u>Pike County, IL</u> - Chambersburg, Fairmount, Flint, Griggsville, New Salem, and Perry townships.
Mount Vernon, IL	<u>Hamilton County, IL</u> - Dahlgren Township. <u>Jefferson County, IL</u> - all. <u>Washington County, IL</u> - Ashley and Du Bois townships.
Mountain Grove, MO	<u>Texas County, MO</u> - the Town of Cabool. <u>Wright County, MO</u> - all.
Muhlenberg County, KY	<u>Muhlenberg County, KY</u> - all.
Nashville, AR	<u>Hempstead County, AR</u> - Mine Creek township. <u>Howard County, AR</u> - all. <u>Pike County, AR</u> - Brewer, Missouri, Muddy Fork, Pike City, Saline, Thompson, and Wolf Creek townships.
Nashville, IL	<u>Washington County, IL</u> - all except Ashley, Du Bois, Hoyleton, Irvington, and Richview townships.
Nelson County, KY	<u>Nelson County, KY</u> - all.
Noxubee County, MS	<u>Noxubee County, MS</u> - all.
Oakland City/Petersburg, IN	<u>Gibson County, IN</u> - Columbia Township. <u>Pike County, IN</u> - all.
Ohio County, KY	<u>Ohio County, KY</u> - all except the towns of Fordsville, Herbert, and Reynolds Station.
Orange County, IN	<u>Orange County, IN</u> - all.
Ouachita County, AR	<u>Ouachita County, AR</u> - all.
Owen County, KY	<u>Owen County, KY</u> - all.
Owensboro, KY	<u>Daviess County, KY</u> - all. <u>Ohio County, KY</u> - the towns of Fordsville, Herbert, and Reynolds Station.
Owensville, MO	<u>Gasconade County, MO</u> - Bourbois, Brush Creek, Canaan, Clay, and Third Creek townships. <u>Maries County, MO</u> - Jefferson, Johnson, and Spring Creek townships. <u>Osage County, MO</u> - Jefferson Township.
Oxford, MS	<u>Lafayette County, MS</u> - all. <u>Panola County, MS</u> - all. <u>Yalobusha County, MS</u> - all.
Ozark County, MO	<u>Ozark County, MO</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Paducah, KY-IL	<u>Ballard County, KY</u> - the towns of Bandana, Hinkleville, Ingleside, Kevil, and La Center. <u>Livingston County, KY</u> - the towns of Iuka, Lake City, Smithland, and Tiline. <u>Marshall County, KY</u> - the towns of Calvert City, Gilbertsville, Little Cypress, Palma, and Sharp. <u>McCracken County, KY</u> - all. <u>Massac County, IL</u> - all. <u>Pope County, IL</u> - Jefferson No. 4 Precinct.
Paris, MO	<u>Monroe County, MO</u> - all. <u>Ralls County, MO</u> - Jasper and Salt River townships.
Perry County, AR	<u>Perry County, AR</u> - all.
Perry County, IL	<u>Perry County, IL</u> - all.
Perryville, MO	<u>Perry County, MO</u> - all. <u>Ste. Genevieve County, MO</u> - the Town of St. Mary.
Phelps County, MO	<u>Phelps County, MO</u> - all.
Phillips County, AR	<u>Phillips County, AR</u> - all.
Pine Bluff, AR	<u>Jefferson County, AR</u> - all.
Pocahontas, AR	<u>Randolph County, AR</u> - all.
Polk County, AR	<u>Polk County, AR</u> - all.
Polk County, MO	<u>Polk County, MO</u> - all.
Pontotoc County, MS	<u>Pontotoc County, MS</u> - all.
Poplar Bluff, MO	<u>Butler County, MO</u> - all.
Princeton, IN	<u>Gibson County, IN</u> - all except Barton, Columbia, Johnson and Union townships, and the southern half of Montgomery township
Princeton, KY	<u>Caldwell County, KY</u> - all. <u>Lyon County, KY</u> - all.
Pulaski County, MO	<u>Pulaski County, MO</u> - all.
Quincy, IL/Hannibal, MO	<u>Adams County, IL</u> - all. <u>Pike County, IL</u> - Barry, Cincinnati, Derry, Hadley, Levee, Kinderhook, and Pleasant Vale townships. <u>Marion County, MO</u> - all. <u>Ralls County, MO</u> - all except Jasper and Salt River townships
Quitman County, MS	<u>Quitman County, MS</u> - all.
Randolph County, MO	<u>Randolph County, MO</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Reynolds County, MO	<u>Reynolds County, MO</u> - all.
Richland County, IL	<u>Richland County, IL</u> - all.
Ripley County, MO	<u>Ripley County, MO</u> - all.
Russell Springs, KY	<u>Casey County, KY</u> - the towns of Dunnville, Teddy, and Windsor. <u>Russell County, KY</u> - all.
Russellville, AR	<u>Pope County, AR</u> - all. <u>Yell County, AR</u> - all.
Ste. Genevieve, MO	<u>Ste. Genevieve County, MO</u> - all except the town of St. Marys.
St. Louis, MO	<u>Clinton County, IL</u> - Looking Glass and Sugar Creek townships <u>Madison County, IL</u> - all. <u>Monroe County, IL</u> - all. <u>St. Clair County, IL</u> - all. <u>Franklin County, MO</u> - Boles and Calvey townships. <u>Jefferson County, MO</u> - all. <u>St. Charles County, MO</u> - all. <u>St. Louis County, MO</u> - all. The independent City of St. Louis, MO.
Salem, KY	<u>Livingston County, KY</u> - the towns of Bayou, Birdsville, Burna, Carrsville, Hampton, Joy, Lola, and Pinckneyville.
Scotland County, MO	<u>Scotland County, MO</u> - all.
Scott County, AR	<u>Scott County, AR</u> - all.
Scott County, IN	<u>Scott County, IN</u> - all.
Searcy, AR	<u>White County, AR</u> - all except El Paso, Royal, and Union townships.
Sevier County, AR	<u>Sevier County, AR</u> - all.
Shannon County, MO	<u>Shannon County, MO</u> - all.
Shelby County, MO	<u>Shelby County, MO</u> - all.
Shelbyville, KY	<u>Shelby County, KY</u> - all. <u>Spencer County, KY</u> - all.
Sikeston, MO	<u>Mississippi County, MO</u> - all. <u>New Madrid County, MO</u> - all except Anderson and Como townships, and the western half of Portage Township. <u>Scott County, MO</u> - all except Kelso Township.
Simpson County, KY	<u>Simpson County, KY</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Somerset, KY	<u>Casey County, KY</u> - the towns of Argyle, Bethelridge, Gilpin, Labascus, Mintonville, Mount Olive, and Pricetown. <u>Pulaski County, KY</u> - all.
Springfield, MO	<u>Christian County, MO</u> - all. <u>Greene County, MO</u> - all. <u>Webster County, MO</u> - the Town of Rogersville.
Starkville, MS	<u>Choctaw County, MS</u> - all. <u>Oktibbeha County, MS</u> - all. <u>Webster County, MS</u> - all.
Stone County, AR	<u>Stone County, AR</u> - all.
Stuttgart, AR	<u>Arkansas County, AR</u> - all. <u>Prairie County, AR</u> - Belcher, Roc Roe, and Tyler townships.
Sullivan, IN	<u>Sullivan County, IN</u> - all except Curry, Fairbank and Jackson townships.
Switzerland County, IN	<u>Switzerland County, IN</u> - all.
Tallahatchie County, MS	<u>Tallahatchie County, MS</u> - all.
Taney County, MO	<u>Taney County, MO</u> - all.
Tell City, IN	<u>Perry County, IN</u> - all except Clark Township. <u>Spencer County, IN</u> - Hammond and Huff townships.
Terre Haute, IN	<u>Clay County, IN</u> - all. <u>Parke County, IN</u> - Florida, Jackson, and Raccoon townships. <u>Sullivan County, IN</u> - Curry, Fairbanks, and Jackson townships. <u>Vermillion County, IN</u> - Clinton and Helt townships. <u>Vigo County, IN</u> - all.
Texarkana, AR/Texarkana, TX	<u>Little River County, AR</u> - all. <u>Miller Counties AR</u> - all. <u>Bowie County, TX</u> - all.
Tippah County, MS	<u>Tippah County, MS</u> - all.
Tishomingo County, MS	<u>Tishomingo County, MS</u> - all.
Todd County, KY	<u>Todd County, KY</u> - all.
Trigg County, KY	<u>Trigg County, KY</u> - all.
Troy, MO	<u>Lincoln County, MO</u> - all.
Tunica County, MS	<u>Tunica County, MS</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Tupelo, MS	<u>Lee County, MS</u> - all. <u>Prentiss County, MS</u> - all.
Union City, TN-KY	<u>Fulton County, KY</u> - all. <u>Hickman County, KY</u> - all. <u>Obion County, TN</u> - all. <u>Weakley County, TN</u> - all.
Union County, AR	<u>Union County, AR</u> - all.
Union County, IL	<u>Union County, IL</u> - all.
Union County, KY	<u>Union County, KY</u> - all.
Union County, MS	<u>Union County, MS</u> - all.
Van Buren County, AR	<u>Van Buren County, AR</u> - all except Barnett Township.
Vienna, IL	<u>Johnson County, IL</u> - all except Burnside, Goreville, and Tunnel Hill townships.
Vienna, MO	<u>Maries County, MO</u> - Boone, Dry Creek, Jackson, and Miller townships.
Vincennes, IN-IL	<u>Lawrence County, IL</u> - Allison and Russell townships . <u>Knox County, IN</u> - all.
Wabash County, IL	<u>Wabash County, IL</u> - all.
Warrenton, MO	<u>Warren County, MO</u> - all except the Town of Dutzow.
Washington, IN	<u>Daviess County, IN</u> - all. <u>Martin County, IN</u> - the City of Crane.
Washington, MO	<u>Franklin County, MO</u> - all except Boles and Calvey townships, and the Town of Berger. <u>Warren County, MO</u> - the Town of Dutzow.
Washington County, IN	<u>Washington County, IN</u> - all.
Washington County, KY	<u>Washington County, KY</u> - all.
Washington County, MO	<u>Washington County, MO</u> - all.
Washington County, MS	<u>Washington County, MS</u> - all.
Wayne County, IL	<u>Wayne County, IL</u> - all.
Wayne County, KY	<u>Wayne County, KY</u> - all.
Wayne County, MO	<u>Wayne County, MO</u> - all.
West Plains, MO-AR	<u>Fulton County, AR</u> - all. <u>Howell County, MO</u> - all. <u>Oregon County, MO</u> - all.

Eighth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Winona, MS	<u>Carroll County, MS</u> - all. <u>Montgomery County, MS</u> - all.
Winston County, MS	<u>Winston County, MS</u> - all.
Woodruff County, AR	<u>Woodruff County, AR</u> - all.

Ninth District - Minneapolis¹⁵

The staff of the Federal Reserve Bank of Minneapolis use a somewhat different method from that used by other Reserve Banks, based on central city theory from urban economics. The theory is that communities can be ranked in a hierarchy according to the availability of various types of services, with each successive level of the hierarchy having all of the services in the previous level. The steps in the hierarchy are as follows:

- (1) hamlet - a town with a population of 50 and a post office
- (2) partial convenience center - a bank, mortuary, and/or high school (two out of three)
- (3) full convenience center - a newspaper (daily or weekly), doctor, and/or public library (two out of three), and at least \$40 million in retail sales¹⁶
- (4) community service center - a hospital, radio station, and/or an airport with a hard surface runway (two out of three), and at least \$100 million in retail sales
- (5) regional service center - public higher education, a daily newspaper, and/or scheduled air service (two out of three)
- (6) metropolitan service center - at least \$400 million in retail sales
- (7) national service center - at least \$4 billion in retail sales

The ranked communities are grouped together into "areas of convenience," that is, areas in which customers are likely to bank. It is assumed that customers bank in one of three places: where they live, where they work, or where they must go to obtain some necessary goods or services. Thus, these three factors are used together to form the "areas of convenience" within

¹⁵ Minneapolis's methodology for delineating banking markets comes from Stolz, Richard W., *Local Banking Markets and the Relation Between Structure, Prices, and Nonprices in Rural Areas*, Federal Reserve Bank of Minneapolis Staff Report #11, 1975, pp. 41-59.

¹⁶ Retail sales requirements are inflated from 1967 dollars to 1992 dollars and rounded off.

Ninth District Banking Markets

which customers are most likely to bank.

To establish "areas of convenience," the Minneapolis Fed staff first identify the highest ranked center in the state, then rank it according to the scale above. Moving outward from this center, the ranking of communities will decrease until a minimum is reached. This is the market boundary. The next convenience area is established by using the highest ranked remaining community in the state.

To further establish market borders, the Minneapolis Fed staff use township-to-township commuting data and population density data from the United States Census. Communities in rural areas are included in the market if at least 10 percent of their residents commute to the nearest service center. For more urbanized areas, the commuting cutoff is 20 percent. If a community meets this criterion for more than one center, the center with the highest rate is chosen, and if the commutation rate to both is approximately equal, the closer one is chosen. Population density data are also used to determine market boundaries. If the area between two service centers is fairly densely populated, they are placed in the same market. If not, they are most likely in different markets. Towns classified as hamlets are always linked to some larger community.

Ninth District Banking Markets

Table 9
Federal Reserve Bank of Minneapolis Banking Markets¹⁷

<u>Market Name</u>	<u>Definition</u>
Aberdeen, SD-ND	<u>Dickey County, ND</u> - Ada, Albertha, Ellendale, Elm, Lorraine, and Van Meter townships. <u>Brown County, SD</u> - all. <u>Day County, SD</u> - all. <u>Edmunds County, SD</u> - all. <u>Faulk County, SD</u> - all. <u>Marshall County, SD</u> - all. <u>McPherson County, SD</u> - all. <u>Spink County, SD</u> - all.
Aitkin, MN	<u>Aitkin County, MN</u> - all except Ball Bluff, Balsam, Cornish Hill Lake, Libby, Macville, Turner, and Verdon township; Northeast Aitkin Unorganized Territory, and the northern half of Northwest Aitkin Unorganized Territory.
Albert Lea, MN	<u>Faribault County, MN</u> - Brush Creek, Clark, Dunbar, Foster, Kiester, Minnesota Lake, Seely, and Walnut Lake townships. <u>Freeborn County, MN</u> - all except London, Moscow, Newry, and Oakland townships.
Alexandria, MN	<u>Douglas County, MN</u> - all. <u>Otter Tail County, MN</u> - Eastern, Effington, Leaf Mountain, and Parkers Prairie townships. <u>Pope County, MN</u> - all.
Ashland, WI	<u>Ashland County, WI</u> - all. <u>Bayfield County, WI</u> - all. <u>Sawyer County, WI</u> - the towns of Round Lake and Sawyer Lake.
Austin, MN	<u>Freeborn County, MN</u> - London, Moscow, Newry, and Oakland townships. <u>Mower County, MN</u> - all.
Baudette, MN	<u>Lake of the Woods County, MN</u> - all.
Bemidji, MN	<u>Beltrami County, MN</u> - all. <u>Cass County, MN</u> - Pike Bay and Wilkinson townships, and the northwest quadrant of North Cass Unorganized Territory. <u>Clearwater County, MN</u> - all. <u>Hubbard County, MN</u> - Farden, Fern, Guthrie, Hart Lake, Helga, Hendrickson, Lake Alice, Lake George, Lake Hattie, Lakeport, Rockwood, and Schoolcraft townships. <u>Itasca County, MN</u> - Alvwood, Ardenhurst, Good Hope, Moose Park, and Third River townships, and the western half of Bowstring Lake Unorganized Territory.
Benson, MN	<u>Swift County, MN</u> - all except Camp Lake, Dublin, Hayes, Kerkhoven, Kildare, and Pillsbury townships.

¹⁷ Source: Federal Reserve Bank of Minneapolis website, <http://woodrow.mpls.frb.fed.us>.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Billings, MT	<p><u>Big Horn County, MT</u> - all. <u>Carbon County, MT</u> - all. <u>Golden Valley County, MT</u> - all. <u>Musselshell County, MT</u> - all. <u>Stillwater County, MT</u> - all. <u>Sweet Grass County, MT</u> - all. <u>Treasure County, MT</u> - all. <u>Wheatland County, MT</u> - all. <u>Yellowstone County, MT</u> - all.</p>
Bismarck-Mandan, ND	<p><u>Burleigh County, ND</u> - all. <u>Emmons County, ND</u> - all. <u>Grant County, ND</u> - all. <u>Kidder County, ND</u> - all. <u>Logan County, ND</u> - all. <u>McIntosh County, ND</u> - all. <u>McLean County, ND</u> - all. <u>Mercer County, ND</u> - all. <u>Morton County, ND</u> - all. <u>Oliver County, ND</u> - all. <u>Sheridan County, ND</u> - Denhoff, Edgemont, Highland, Holmes, Mauch, McClusky, and Pickard townships; South Sheridan Unorganized Territory, and the southwest half of Central Sheridan Unorganized Territory. <u>Sioux County, ND</u> - all.</p>
Bottineau, ND	<p><u>Bottineau County, ND</u> - all except Antler, Bentinck, Blaine, Chatfield, Cut Bank, Elms, Hastings, Hoffman, Lansford, Lewis, Mount Rose, Renville, Sherman, Wayne, and Wheaton townships. <u>McHenry County, ND</u> - Deep River, Meadow, Mouse River, Pratt, and Willow Creek townships. <u>Rolette County, ND</u> - all.</p>
Bozeman, MT	<p><u>Gallatin County, MT</u> - all. <u>Park County, MT</u> - all.</p>
Brainerd, MN	<p><u>Cass County, MN</u> - the cities of East Gull Lake and Lake Shore, and Barclay, Bull Moose, Bungo, Deerfield, Fairview, Home Brook, Loon Lake, Maple, May, Meadow Brook, Moose Lake, Pine River, Ponto Lake, Powers, Sylvan, Walden, and Wilson townships. <u>Crow Wing County, MN</u> - all.</p>
Brookings, SD	<p><u>Brookings County, SD</u> - all. <u>Kingsbury County, SD</u> - Badger, Baker, Denver, Hartland, Spring Lake, and Whitewood townships.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Buffalo-Bowman, SD-ND	<u>Adams County, ND</u> - all. <u>Bowman County, ND</u> - all. <u>Harding County, SD</u> - all. <u>Perkins County, SD</u> - all except Beck, Martin, and Vrooman townships; the southern half of Moreau Township; South Perkins and Southwest Perkins unorganized territories.
Butte, MT	<u>Beaverhead County, MT</u> - all. <u>Deer Lodge County, MT</u> - all. <u>Granite County, MT</u> - Phillipsburg Division. <u>Jefferson County, MT</u> - Whitehall Division. <u>Madison County, MT</u> - all. <u>Powell County, MT</u> - Deer Lodge Division. <u>Ravalli County, MT</u> - the eastern third of Sula-Edwards Division. <u>Silver Bow County, MT</u> - all.
Calumet, MI	<u>Baraga County, MI</u> - all. <u>Houghton County, MI</u> - all. <u>Keweenaw County, MI</u> - all.
Cambridge, MN	<u>Chisago County, MN</u> - the cities of Branch, Harris, and North Branch, and Amador, Fish Lake, Nessel, Rushseba, and Sunrise townships. <u>Isanti County, MN</u> - all. <u>Mille Lacs County, MN</u> - Bogus Brook, Greenbush, Milo, and Princeton townships.
Cando-Devils Lake, ND	<u>Benson County, ND</u> - all. <u>Cavalier County, ND</u> - all. <u>Pierce County, ND</u> - Rush Lake Township and the eastern half of North Pierce Unorganized Territory. <u>Ramsey County, ND</u> - all. <u>Towner County, ND</u> - all.
Crosby, ND	<u>Divide County, ND</u> - all.
Detroit Lakes, MN	<u>Becker County, MN</u> - all except Carsonville, Evergreen, Forest, Green Valley, Osage, Pine Point, Round Lake, Runeberg, Savannah, Shell Lake, Spruce Grove, Toad Lake, Two Inlets, and Wolf Lake townships. <u>Mahnomen County, MN</u> - all.
Dickinson, ND	<u>Billings County, ND</u> - all. <u>Dunn County, ND</u> - all. <u>Golden Valley County, ND</u> - all. <u>Hettinger County, ND</u> - all. <u>Slope County, ND</u> - all. <u>Stark County, ND</u> - all.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Duluth, MN-WI	<p><u>Carlton County, MN</u> - all except Barnum, Holyoke, Moose Lake, Silver, and Split Rock townships and Clear Creek Unorganized Territory.</p> <p><u>Lake County, MN</u> - all.</p> <p><u>St. Louis County, MN</u> - cities of Duluth, Hermanton, and Proctor; Alborn, Alden, Arrowhead, Ault, Brevator, Canosia, Cotton, Culver, Duluth, Ellsburg, Elmer, Fairbanks, Fine Lakes, Floodwood, Fredenburg, Gnesen, Grand Lake, Halden, Industrial, Kelsey, Lakewood, Meadowlands, Midway, Ness, New Independence, Normanna, Northland, Payne, Pequaywan, Prairie Lake, Rice Lake, Solway, Stoneybrook, and Van Buren townships, and Potshot Lake Unorganized Territory and the southern half of Whiteface Reservoir Unorganized Territory.</p> <p><u>Douglas County, WI</u> - all.</p>
Eau Claire, WI	<p><u>Buffalo County, WI</u> - the towns of Dover, Gilmanton, Mondovi, Montana, and Naples.</p> <p><u>Chippewa County, WI</u> - all.</p> <p><u>Dunn County, WI</u> - all.</p> <p><u>Eau Claire County, WI</u> - all.</p> <p><u>Jackson County, WI</u> - the towns of Alma, Cleveland, Garden Valley, Garfield, and Northfield.</p> <p><u>Pepin County, WI</u> - all except the towns of Pepin and Stockholm.</p> <p><u>Trempealeau County, WI</u> - the towns of Albion, Burnside, Chimney Rock, Hale, Lincoln, Pigeon, Sumner, and Unity.</p>
Escanaba, MI	<p><u>Delta County, MI</u> - all.</p> <p><u>Menominee County, MI</u> - Harris, Meyer, and Spalding townships.</p> <p><u>Schoolcraft County, MI</u> - all except Seney Township the Town of Steuben.</p>
Fairmont, MN	<p><u>Faribault County, MN</u> - all except Brush Creek, Clark, Dunbar, Foster, Kiester, Minnesota Lake, Seely, and Walnut Lake townships.</p> <p><u>Martin County, MN</u> - all.</p>
Faith, SD	<p><u>Dewey County, SD</u> - the northwest half of North Dewey Unorganized Territory.</p> <p><u>Perkins County, SD</u> - Beck, Martin, and Vrooman townships, the southern half of Moreau Township, South Perkins and Southwest Perkins unorganized territories.</p> <p><u>Meade County, SD</u> - Eagle, Howard, Upper Red Owl, and Union townships, and North Meade Unorganized Territory.</p> <p><u>Ziebach County, SD</u> - all.</p>
Fargo-Moorhead, ND-MN	<p><u>Clay County, MN</u> - all.</p> <p><u>Norman County, MN</u> - all.</p> <p><u>Cass County, ND</u> - all.</p> <p><u>Ransom County, ND</u> - all.</p> <p><u>Richland County, ND</u> - Barrie, Colfax, Eagle, Helendale, Sheyenne, Viking, and Walcott townships.</p> <p><u>Steele County, ND</u> - Broadlawn, Colgate, Edendale, Hugo, Primrose, and Sherbrooke townships.</p> <p><u>Traill County, ND</u> - all except Belmont, Bingham, Buxton, Ervin, Garfield, Lindass, Morgan, Stavanger, Viking, and Wold townships.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Faribault, MN	<u>Goodhue County, MN</u> - Holden, Kenyon, and Warsaw townships. <u>Rice County, MN</u> - all.
Fergus Falls, MN	<u>Grant County, MN</u> - Elbow Lake, Erdahl, Lawrence, North Ottawa, Pelican Lake, Pomme de Terre, Sanford, and Stony Brook townships. <u>Otter Tail County, MN</u> - all except Blowers, Bluffton, Butler, Compton, Corliss, Deer Creek, Eastern, Effington, Elmo, Folden, Girard, Gorman, Henning, Homestead, Inman, Leaf Lake, Leaf Mountain, Newton, Nidaros, Oak Valley, Ottertail, Otto, Paddock, Parkers Prairie, Perham, Pine Lake, Rush Lake, and Woodside townships. <u>Wilkin County, MN</u> - Akron, Andrea, Bradford, Champion, Foxhome, Prairie View, and Tanberg townships.
Glasgow, MT	<u>Valley County, MT</u> - all.
Glendive, MT	<u>Dawson County, MT</u> - all. <u>McCone County, MT</u> - all. <u>Wibaux County, MT</u> - all.
Grafton, ND-MN	<u>Kittston County, MN</u> - all. <u>Marshall County, MN</u> - Alma, Augsburg, Big Woods, Bloomer, Boxville, Comstock, Donnelly, Eagle Point, Foldahl, Fork, Lincoln, Marsh Grove, McCrea, Middle River, Nelson Park, Oak Park, Parker, Sinnott, Tamarac, Vega, Viking, Wanger, Warrenton, West Valley, and Wright townships. <u>Pembina County, ND</u> - all. <u>Walsh County, ND</u> - all.
Grand Forks, ND-MN	<u>Polk County, MN</u> - all. <u>Grand Forks County, ND</u> - all. <u>Griggs County, ND</u> - Addie, Bryan, Lenora, Pilot Mound, Romness, Rosendal, Tyrol, and Willow townships. <u>Nelson County, ND</u> - all. <u>Steele County, ND</u> - Beaver Creek, Enger, Finley, Franklin, Golden Lake, Newburgh, Sharon, and Westfield townships. <u>Traill County, ND</u> - Belmont, Bingham, Buxton, Ervin, Garfield, Lindass, Morgan, Stavanger, Viking, and Wold townships.
Grand Marais, MN	<u>Cook County, MN</u> - all.
Grand Rapids, MN	<u>Aitkin County, MN</u> - Ball Bluff, Balsam, Cornish, Hill Lake, Libby, Macville, Turner, and Verdon townships, Northeast Aitkin Unorganized Territory, and the northern half of Northwest Aitkin Unorganized Territory. <u>Cass County, MN</u> - all except Birch Lake, Hiram, Leech Lake, Pike Bay, Pine Lake, Shingobee, Turtle Lake, Wilkinson, and Woodrow townships, and the western half of North Cass Unorganized Territory. <u>Itasca County, MN</u> - all except Alvwood, Ardenhurst, Bearville, Carpenter, Good Hope, Lone Pine, Moose Park, Nashwauk, Nore, and Third River townships; Effie and Northeast Itasca unorganized territories, and the western half of Bowstring Lake Unorganized Territory.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Great Falls, MT	<p><u>Cascade County, MT</u> - all. <u>Chouteau County, MT</u> - Fort Benton and Geraldine divisions. <u>Glacier County, MT</u> - all. <u>Judith Basin County, MT</u> - all. <u>Pondera County, MT</u> - all. <u>Teton County, MT</u> - all. <u>Toole County, MT</u> - all.</p>
Harvey, ND	<p><u>Sheridan County, ND</u> - Berlin, Boone, Fairview, Goodrich, Lincoln Dale, Martin, New Germantown, and Strassburg townships; and the northeast half of Central Sheridan Unorganized Territory. <u>Wells County, ND</u> - all.</p>
Havre, MT	<p><u>Blaine County, MT</u> - all. <u>Chouteau County, MT</u> - Big Sandy Division. <u>Hill County, MT</u> - all. <u>Liberty County, MT</u> - all.</p>
Helena, MT	<p><u>Broadwater County, MT</u> - all. <u>Jefferson County, MT</u> - Boulder Division. <u>Lewis and Clark County, MT</u> - all. <u>Meagher County, MT</u> - all. <u>Powell County, MT</u> - the eastern half of Avon-Elliston Division.</p>
Hibbing, MN	<p><u>Itasca County, MN</u> - Bearville, Carpenter, Lone Pine, and Nashwauk townships, and Effie and Northeast Itasca unorganized territories. <u>St. Louis County, MN</u> - all except the cities of Duluth, Hermanton, and Proctor; Alborn, Alden, Arrowhead, Ault, Brevator, Canosia, Cotton, Culver, Duluth, Ellsburg, Elmer, Fairbanks, Fine Lakes, Floodwood, Fredenburg, Gnesen, Grand Lake, Halden, Industrial, Kelsey, Lakewood, Meadowlands, Midway, Ness, New Independence, Normanna, Northland, Payne, Pequaywan, Prairie Lake, Rice Lake, Solway, Stoneybrook, and Van Buren townships, and Potshot Lake Unorganized Territory and the southern half of Whiteface Reservoir Unorganized Territory.</p>
Hurley-Ironwood, WI-MI	<p><u>Gogebic County, MI</u> - all. <u>Ontonagon County, MI</u> - all. <u>Iron County, WI</u> - all.</p>
Huron, SD	<p><u>Beadle County, SD</u> - all. <u>Buffalo County, SD</u> - all. <u>Hand County, SD</u> - all. <u>Jerauld County, SD</u> - all. <u>Kingsbury County, SD</u> - De Smet, Esmond, Iroquois, Le Sueur, Manchester, Mathews, and Spirit Lake townships. <u>Miner County, SD</u> - Beaver, Carthage, Clinton, Green Valley, Miner, Redstone, Rock Creek, and Roswell townships. <u>Sanborn County, SD</u> - all.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Hutchinson, MN	<u>McLeod County, MN</u> - all except Penn and Round Grove townships. <u>Renville County, MN</u> - Boon Lake, Brookfield, Hector, and Preston Lake townships.
International Falls, MN	<u>Koochiching County, MN</u> - all.
Jamestown, ND	<u>Barnes County, ND</u> - all. <u>Dickey County, ND</u> - all except Ada, Albertha, Ellendale, Elm, Lorraine, and Van Meter townships. <u>Eddy County, ND</u> - all. <u>Foster County, ND</u> - all. <u>Griggs County, ND</u> - all except Addie, Bryan, Lenora, Pilot Mound, Romness, Rosendal, Tyrol, and Willow townships. <u>La Moure County, ND</u> - all. <u>Steele County, ND</u> - Carpenter, Easton, Greenview, Melrose, Riverside, and Willow Lake townships. <u>Stutsman County, ND</u> - all.
Kalispell, MT	<u>Flathead County, MT</u> - all. <u>Lake County, MT</u> - Big Fork-Swan River and Polson divisions. <u>Lincoln County, MT</u> - all.
La Crosse, WI-MN	<u>Houston County, MN</u> - all. <u>Winona County, MN</u> - Dresbach, Honier, New Hartford, Pleasant Hill, and Richmond townships. <u>Buffalo County, WI</u> - the Town of Glencoe. <u>Jackson County, WI</u> - the towns of Curran, Franklin, Melrose, North Bend, and Springfield. <u>La Crosse County, WI</u> - all. <u>Trempealeau County, WI</u> - the towns of Arcadia, Ettrick, Gale, and Preston.
Ladysmith, WI	<u>Rusk County, WI</u> - all. <u>Sawyer County, WI</u> - all except the towns of Bass Lake, Edgewater, Hayward, Lenroot, Round Lake, Sand Lake, and Spider Lake.
Lewiston, MT	<u>Fergus County, MT</u> - all. <u>Petroleum County, MT</u> - all.
Litchfield, MN	<u>Meeker County, MN</u> - all. <u>Wright County, MN</u> - all except Buffalo, Frankfort, Franklin, Monticello, Otsego, and Rockford townships.
Little Falls, MN	<u>Morrison County, MN</u> - all. <u>Todd County, MN</u> - all except Bartlett, Bertha, Fawn Lake, Germania, Moran, Staples, Stowe Prairie, and Villard townships.
Madison, SD	<u>Lake County, SD</u> - all. <u>Miner County, SD</u> - Adams, Belleview, Canova, Clearwater, Grafton, Henden, Howard, and Vermillion townships.
Malta, MT	<u>Phillips County, MT</u> - all.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Mankato, MN	<p><u>Blue Earth County, MN</u> - all. <u>Le Sueur County, MN</u> - all except Lanesburg Township. <u>Nicollet County, MN</u> - all except Bernadotte, Brighton, Courtland, Lafayette, Ridgely, and West Newton townships. <u>Silbey County, MN</u> - Arlington, Faxon, Green Isle, Henderson, Jessenland, Kelso, and Washington Lake townships. <u>Watonwan County, MN</u> - all.</p>
Marinette, WI-MI	<p><u>Menominee County, MI</u> - all except Harris, Meyer, and Spalding townships. <u>Marinette County, WI</u> - all except the Town of Niagra.</p>
Marquette, MI	<p><u>Alger County, MI</u> - all. <u>Marquette County, MI</u> - all. <u>Schoolcraft County, MI</u> - Seney Township and the Town of Steuben.</p>
Marshall, MN	<p><u>Lincoln County, MN</u> - all. <u>Lyon County, MN</u> - all. <u>Murray County, MN</u> - all except Belfast, Bondin, Fenton, Iona, and Moulton townships. <u>Redwood County, MN</u> - Gales, Springdale, Underwood, and Westline townships. <u>Yellow Medicine County, MN</u> - Burton, Florida, Fortier, Hammer, Norman, Omro, Oshkosh, Swede Prairie, Tyro, and Wergeland townships.</p>
Medford, WI	<p><u>Taylor County, WI</u> - all.</p>
Miles City, MT	<p><u>Carter County, MT</u> - all. <u>Custer County, MT</u> - all. <u>Fallon County, MT</u> - all. <u>Garfield County, MT</u> - all. <u>Powder River County, MT</u> - all. <u>Prairie County, MT</u> - all. <u>Rosebud County, MT</u> - all.</p>
Minneapolis/St. Paul, MN-WI	<p><u>Anoka County, MN</u> - all. <u>Carver County, MN</u> - all. <u>Chisago County, MN</u> - Chisago Lake, Franconia, Lent, Shafer, and Wyoming townships. <u>Dakota County, MN</u> - all. <u>Hennepin County, MN</u> - all. <u>Le Sueur County, MN</u> - Lanesburgh Township. <u>Ramsey County, MN</u> - all. <u>Scott County, MN</u> - all. <u>Sherburne County, MN</u> - the City of Elk River, and Baldwin, Big Lake, Blue Hill, Livonia, and Orrock townships. <u>Washington County, MN</u> - all. <u>Wright County, MN</u> - Buffalo, Frankfort, Franklin, Monticello, Otsego, Rockford townships. <u>St. Croix County, WI</u> - the Town of Hudson.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Minot, ND	<p><u>Bottineau County, ND</u> - Antler, Betinck, Blaine, Chatfield, Cut Bank, Elms, Hastings, Hoffman, Lansford, Lewis, Mount Rose, Renville, Sherman, Wayne, and Wheaton townships.</p> <p><u>Burke County, ND</u> - all.</p> <p><u>McHenry County, ND</u> - all except Deep River, Meadow, Mouse River, Pratt, and Willow Creek townships.</p> <p><u>Mountrail County, ND</u> - all.</p> <p><u>Pierce County, ND</u> - all except Rush Lake Township and the western half of North Pierce Unorganized Territory.</p> <p><u>Renville County, ND</u> - all.</p> <p><u>Ward County, ND</u> - all.</p>
Missoula, MT	<p><u>Granite County, MT</u> - Drummond Division.</p> <p><u>Lake County, MT</u> - Charlo, Ronan, and St. Ignatius divisions.</p> <p><u>Mineral County, MT</u> - Alberton and Superior divisions.</p> <p><u>Missoula County, MT</u> - all.</p> <p><u>Powell County, MT</u> - Helmville Division and the western half of Avon-Elliston Division.</p> <p><u>Ravalli County, MT</u> - all except the eastern third of Sula-Edwards Division.</p> <p><u>Sanders County, MT</u> - the southern half of Flathead Division.</p>
Mitchell, SD	<p><u>Aurora County, SD</u> - all.</p> <p><u>Brule County, SD</u> - all.</p> <p><u>Charles Mix, SD</u> - all.</p> <p><u>Davison County, SD</u> - all.</p> <p><u>Douglas County, SD</u> - all.</p> <p><u>Hanson County, SD</u> - all.</p> <p><u>Hutchinson County, SD</u> - all except Grandview, Kassel, Molan, Pleasant, Silver Lake, Sweet, Valley, and Wolf Creek townships.</p>
Mobridge, SD	<p><u>Campbell County, SD</u> - all.</p> <p><u>Corson County, SD</u> - all.</p> <p><u>Dewey County, SD</u> - all but the northwest half of North Dewey Unorganized Territory.</p> <p><u>Potter County, SD</u> - the towns of Hoven and Tolstoy.</p> <p><u>Walworth County, SD</u> - all.</p>
Montivideo, MN	<p><u>Chippewa County, MN</u> - all except Crate, Lone Tree, Louriston, Rheiderland, Stoneham, and Woods townships.</p> <p><u>Lac qui Parle County, MN</u> - Baxter, Camp Release, Cerro Gordo, Hantho, Lac qui Parle, Maxwell, Riverside, and Ten Mile Lake townships.</p> <p><u>Renville County, MN</u> - Ericson, Hawk Creek, Sacred Heart, and Wang townships.</p> <p><u>Yellow Medicine County, MN</u> - Echo, Friendship, Hazel Run, Lisbon, Minnesota Falls, Normania, Posen, Sandnes, Sioux Agency, Stony Run, and Wood Lake townships.</p>
Mora, MN	<p><u>Kanabec County, MN</u> - all.</p> <p><u>Mille Lacs County, MN</u> - all except Bogus Brook, Greenbush, Milo, and Princeton townships.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Morris, MN	<u>Grant County, MN</u> - Delaware, Elk Lake, Gorton, Land, Lien, Logan, Macsville, and Roseville townships. <u>Stevens County, MN</u> - all.
New Ulm, MN	<u>Brown County, MN</u> - all. <u>McLeod County, MN</u> - Penn and Round Grove townships. <u>Nicollet County, MN</u> - Bernadotte, Brighton, Courtland, Lafayette, Ridgely, and West Newton townships. <u>Sibley County, MN</u> - all except Arlington, Faxon, Green Isle, Henderson, Jessenland, Kelso, and Washington Lake townships.
Owatanna, MN	<u>Dodge County, MN</u> - Claremont, Ellington, Ripley, and Westfield townships. <u>Steele County, MN</u> - all. <u>Waseca County, MN</u> - all except Alton, Freedom, Janesville, and Vivian townships.
Park Rapids, MN	<u>Becker County, MN</u> - Carsonville, Evergreen, Forest, Green Valley, Osage, Pine Point, Round Lake, Runeberg, Savannah, Shell Lake, Spruce Grove, Toad Lake, Two Inlets, and Wolf Lake townships. <u>Cass County, MN</u> - Birch Lake, Hiram, Leech Lake, Pine Lake, Shingobee, Turtle Lake, and Woodrow townships, and the southern half of North Cass Unorganized Territory. <u>Hubbard County, MN</u> - all except Farden, Fern, Guthrie, Hart Lake, Helga, Hendrickson, Lake Alice, Lake George, Lake Hattie, Lakeport, Rockwood, and Schoolcraft, townships.
Phillips, WI	<u>Price County, WI</u> - all.
Pierre, SD	<u>Hughes County, SD</u> - all. <u>Hyde County, SD</u> - all. <u>Jones County, SD</u> - all. <u>Lyman County, SD</u> - all. <u>Potter County, SD</u> - the towns of Gettysburg and Lebanon. <u>Stanley County, SD</u> - all. <u>Sully County, SD</u> - all.
Pipestone, MN	<u>Pipestone County, MN</u> - all.
Plentywood, MT	<u>Daniel County, MT</u> - all. <u>Sheridan County, MT</u> - all.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Rapid City, SD	<p><u>Bennett County, SD</u> - all. <u>Butte County, SD</u> - all. <u>Custer County, SD</u> - all. <u>Fall River County, SD</u> - all. <u>Haakon County, SD</u> - all. <u>Jackson County, SD</u> - all. <u>Lawrence County, SD</u> - all. <u>Meade County, SD</u> - Lakeside Township, and Belle Fourche-Cheyenne Valleys and Southwest Meade unorganized territories. <u>Pennington County, SD</u> - all. <u>Shannon County, SD</u> - all.</p>
Red Wing, MN-WI	<p><u>Goodhue County, MN</u> - all except Cherry Grove, Holden, Kenyon, Minneola, Pine Island, Roscoe, Wanamingo, Warsaw, and Zumbrota townships. <u>Wabasha County, MN</u> - Lake and Mount Pleasant townships. <u>Pepin County, WI</u> - the towns of Pepin and Stockholm. <u>Pierce County, WI</u> - all except the towns of Clifton, Gilman, Martell, River Falls, and Spring Lake.</p>
Redwood Falls, MN	<p><u>Redwood County, MN</u> - all except Gales, Springdale, Underwood, and Westline townships. <u>Renville County, MN</u> - all except Boon Lake, Brookfield, Ericson, Hawk Creek, Hector, Preston Lake, Sacred Heart, and Wang townships.</p>
Rhineland, WI	<p><u>Forest County, WI</u> - all except the towns of Alvin and Popple River. <u>Lincoln County, WI</u> - the towns of Bradley, Harrison, King, Skanawan, Somo, Tomahawk, and Wilson. <u>Oneida County, WI</u> - all. <u>Vilas County, WI</u> - all.</p>
Rice Lake, WI	<p><u>Barron County, WI</u> - all. <u>Sawyer County, WI</u> - the towns of Bass Lake, Edgewater, Hayward, Lenroot, and Sand Lake. <u>Washburn County, WI</u> - all.</p>
Rochester, MN	<p><u>Dodge County, MN</u> - all except Claremont, Ellington, Ripley, and Westfield townships. <u>Fillmore County, MN</u> - all. <u>Goodhue County, MN</u> - Cherry Grove, Minneola, Pine Island, Roscoe, Wanamingo, and Zumbrota townships. <u>Olmsted County, MN</u> - all. <u>Wabash County, MN</u> - all except the City of Wabasha, and Glasgow, Greenfield, Lake, Minneiska, Mount Pleasant, Pepin, and Watopa townships.</p>
Roseau, MN	<p><u>Roseau County, MN</u> - all.</p>
St. Cloud, MN	<p><u>Benton County, MN</u> - all. <u>Sherburne County, MN</u> - Becker, Clear Lake, Haven, Palmer, and Santiago townships. <u>Stearns County, MN</u> - all.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
St. Croix Falls, WI	<u>Burnett County, WI</u> - all. <u>Polk County, WI</u> - all. <u>Pierce County, WI</u> - the towns of Clifton, Gilman, Martell, River Falls, and Spring Lake. <u>St. Croix County, WI</u> - all except the town of Hudson.
Sandstone, MN	<u>Carlton County, MN</u> - Barnum, Holyoke, Moose Lake, Silver, and Split Rock townships, and Clear Creek Unorganized Territory. <u>Pine County, MN</u> - all.
Sault Ste. Marie, MI	<u>Chippewa County, MI</u> - all. <u>Luce County, MI</u> - all. <u>Mackinac County, MI</u> - all.
Sidney, MT	<u>Richland County, MT</u> - all.
Sioux Falls, SD-MN	<u>Rock County, MN</u> - all. <u>Clay County, SD</u> - Glenwood, Riverside, and Star townships. <u>Hutchinson County, SD</u> - Grandview, Kassel, Molan, Pleasant, Silver Lake, Sweet, Valley, and Wolf Creek townships. <u>Lincoln County, SD</u> - all. <u>McCook County, SD</u> - all. <u>Minnehaha County, SD</u> - all. <u>Moody County, SD</u> - all. <u>Turner County, SD</u> - all. <u>Union County, SD</u> - Alcester, Prairie, and Virginia townships.
Stambaugh, MI-WI	<u>Dickinson County, MI</u> - all. <u>Iron County, MI</u> - all. <u>Florence County, WI</u> - all. <u>Forest County, WI</u> - the towns of Alvin and Pople River. <u>Marinette County, WI</u> - the Town of Niagra.
Thief River Falls, MN	<u>Marshall County, MN</u> - Agder, Cedar, Como, East Park, East Valley, Eckvoll, Espelie, Excel, Grand Plain, Holt, Huntly, Linsell, Moose River, Moylan, New Folden, New Maine, New Solum, Rollis, Spruce Valley, Thief Lake, Valley, Veldt, and Whiteford townships, and Mud Lake Unorganized Territory. <u>Pennington County, MN</u> - all. <u>Red Lake County, MN</u> - all.
Thompson Falls, MT	<u>Mineral County, MT</u> - West End Division. <u>Sanders County, MT</u> - Plains and Thompson Falls-West End Divisions, and the northern half of Flathead Division.
Vermillion, SD	<u>Clay County, SD</u> - all except Glenwood, Riverside, and Star townships. <u>Union County, SD</u> - all except Alcester, Prairie, and Virginia townships.

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Wadena, MN	<p><u>Cass County, MN</u> - Ansel, Becker, Byron, McKinley, and Poplar townships.</p> <p><u>Otter Tail County, MN</u> - Blowers, Bluffton, Butler, Compton, Corliss, Deer Creek, Elmo, Folden, Girard, Gorman, Henning, Homestead, Inman, Leaf Lake, Newton, Nidaros, Oak Valley, Ottertail, Otto, Paddock, Perham, Pine Lake, Rush Lake, and Woodside townships.</p> <p><u>Todd County, MN</u> - Bartlett, Bertha, Fawn Lake, Germania, Moran, Staples, Stowe Prairie, and Villard townships.</p> <p><u>Wadena County, MN</u> - all.</p>
Wahpeton, ND-MN	<p><u>Wilkin County, MN</u> - all except Akron, Andrea, Bradford, Champion, Foxhome, Prairie View, and Tanberg townships.</p> <p><u>Richland County, ND</u> - all except Barrie, Colfax, Eagle, Helendale, Sheyenne, Viking, and Walcott townships.</p> <p><u>Sargent County, ND</u> - all.</p>
Watertown, SD-MN	<p><u>Big Stone County, MN</u> - all.</p> <p><u>Lac qui Parle County, MN</u> - all except Baxter, Camp Release, Cerro Gordo, Hantho, Lac qui Parle, Maxwell, Riverside, and Ten Mile Lake townships.</p> <p><u>Traverse County, MN</u> - all.</p> <p><u>Clark County, SD</u> - all.</p> <p><u>Codington County, SD</u> - all.</p> <p><u>Deuel County, SD</u> - all.</p> <p><u>Grant County, SD</u> - all.</p> <p><u>Hamlin County, SD</u> - all.</p> <p><u>Roberts County, SD</u> - all.</p>
Williston, ND-MT	<p><u>Roosevelt County, MT</u> - all.</p> <p><u>McKenzie County, ND</u> - all.</p> <p><u>Williams County, ND</u> - all.</p>
Wilmar, MN	<p><u>Chippewa County, MN</u> - Crate, Lone Tree, Louriston, Rheiderland, Stoneham, and Woods townships.</p> <p><u>Kandiyohi County, MN</u> - all.</p> <p><u>Swift County, MN</u> - Camp Lake, Dublin, Hayes, Kerkhoven, Kildare, and Pillsbury townships.</p>
Winner, SD	<p><u>Gregory County, SD</u> - all.</p> <p><u>Mellette County, SD</u> - all.</p> <p><u>Todd County, SD</u> - all.</p> <p><u>Tripp County, SD</u> - all.</p>
Winona, MN-WI	<p><u>Wabasha County, MN</u> - the City of Wabasha, and Glasgow, Greenfield, Minneiska, Pepin, and Watopa townships.</p> <p><u>Winona County, MN</u> - all except Dresbach, Homer, New Hartford, Pleasant Hill, and Richmond townships.</p> <p><u>Buffalo County, WI</u> - all except the towns of Dover, Gilmanton, Glencoe, Mondovi, Montana, and Naples.</p> <p><u>Trempealeau County, WI</u> - the towns of Caledonia, Dodge, and Trempealeau.</p>

Ninth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Worthington, MN	<u>Cottonwood County, MN</u> - all. <u>Jackson County, MN</u> - all. <u>Murray County, MN</u> -Belfast, Bondin, Fenton, Iona, and Moulton townships. <u>Nobles County, MN</u> - all.
Yankton, SD-NE	<u>Cedar County, NE</u> - all excepts precincts 19 and 20. <u>Knox County, NE</u> - all. <u>Bon Homme County, SD</u> - all. <u>Yankton County, SD</u> - all.

Tenth District - Kansas City

The staff of the Federal Reserve Bank of Kansas City start with counties for rural markets and RMAs for urban markets. They have also defined special markets from cases where the county or RMA was shown to be an unreliable proxy for the market. In defining these special markets, the Kansas City Fed staff begin by finding the local trade center closest to the towns where both merging banks have offices. This trade center may be a county seat, commercial hub, or the largest town (by population) in a particular area. The next step involves examining the larger area surrounding the local trade center to determine if and how much of it should be included in the total market.

To determine the extent of the market, the Kansas City Fed staff use a number of sources. They first examine town-to-town commuting data. Second, they use highway traffic count data. Third, the area is examined to see if the local trade center has some essential service, particularly shopping facilities, that the surrounding towns lack and that would tend to draw people from the outlying areas to the trade center on a regular basis. To determine if people are shopping on a regular basis, the Kansas City Fed staff use telephone surveys and studies from local planning commissions. Another factor in the delineation of the Tenth District's markets is newspaper circulation data. In some cases, they have also used deposit and loan geocoding data and check-clearing data from the merging banks. They have also done telephone and field surveys of local bankers and businesses.

Tenth District Banking Markets

Table 10
Federal Reserve Bank of Kansas City Banking Markets¹⁸

<u>Market Name</u>	<u>Definition</u>
Adair County, OK*	<u>Adair County, OK</u> - all.
Adams County, NE*	<u>Adams County, NE</u> - all.
Alamosa County, CO*	<u>Alamosa County, CO</u> - all.
Albany County, WY*	<u>Albany County, WY</u> - all.
Albuquerque, NM	<u>Bernalillo County, NM</u> - all. <u>Guadalupe County, NM</u> - all. <u>Sandoval County, NM</u> - all. <u>Torrance County, NM</u> - all. <u>Valencia County, NM</u> - all.
Alfalfa County, OK	<u>Alfalfa County, OK</u> - all except the towns of Goltry and Helena.
Allen County, KS*	<u>Allen County, KS</u> - all.
Anderson County, KS*	<u>Anderson County, KS</u> - all.
Andrew County, MO*	<u>Andrew County, MO</u> - all except Jefferson and Nodaway townships.
Antelope County, NE*	<u>Antelope County, NE</u> - all.
Archuleta County, CO*	<u>Archuleta County, CO</u> - all.
Atchison County, KS*	<u>Atchison County, KS</u> - all.
Atchison County, MO*	<u>Atchison County, MO</u> - all.
Atoka County, OK*	<u>Atoka County, OK</u> - all. <u>Johnston County, OK</u> - the Town of Wapanucka.
Banner County, NE*	<u>Banner County, NE</u> - all.
Barber County, KS*	<u>Barber County, KS</u> - all.
Bartlesville, OK-KS*	<u>Montgomery County, KS</u> - the Town of Caney. <u>Nowata County, OK</u> - all. <u>Osage County, OK</u> - the towns of Barnsdall, Lynn Addition, Nelagony, Okesa, Pawhuska, Pershing, Tallant, and Wolco. <u>Washington County, OK</u> - all.

¹⁸ Source: Federal Reserve Bank of Kansas City website, <http://www.kc.frb.org>. This site only lists markets that are not counties or RMAs. If a county or RMA was not mentioned, it was assumed that it was a market in and of itself. Markets derived in this manner are starred (*).

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Barton County, KS	<u>Barton County, KS</u> - all. <u>Rice County, KS</u> - the towns of Bushton, Chase, Raymond, and Silica.
Barton County, MO*	<u>Barton County, MO</u> - all.
Bates County, MO	<u>Bates County, MO</u> - all. <u>Henry County, MO</u> - Deep Water Township. <u>St. Claire County, MO</u> - Appleton Township.
Beaver County, OK*	<u>Beaver County, OK</u> - all.
Beckham County, OK*	<u>Beckham County, OK</u> - all.
Big Horn County, WY	<u>Big Horn County, WY</u> - all except the towns of Byron, Cowley, Deaver, Lovell, and Quality.
Blaine County, NE*	<u>Blaine County, NE</u> - all.
Blaine County, OK*	<u>Blaine County, OK</u> - all.
Boone County, NE*	<u>Boone County, NE</u> - all.
Bourbon County, KS*	<u>Bourbon County, KS</u> - all.
Box Butte County, NE*	<u>Box Butte County, NE</u> - all.
Boyd County, NE*	<u>Boyd County, NE</u> - all.
Brown County, KS	<u>Brown County, KS</u> - all. <u>Nemaha County, KS</u> - the Town of Sabetha.
Brown County, NE*	<u>Brown County, NE</u> - all.
Bryan County, OK*	<u>Bryan County, OK</u> - all.
Buchanan County, MO	<u>Buchanan County, MO</u> - all except the City of St. Joseph, and Agency, Center, and Washington townships.
Buffalo County, NE*	<u>Buffalo County, NE</u> - all.
Butler County, KS	<u>Butler County, KS</u> - all except the towns of Andover, Augusta, Mecca Acres, and Rose Hill.
Butler County, NE	<u>Butler County, NE</u> - all except the towns of Bellwood, David City, and Rising City.
Caddo County, OK	<u>Caddo County, OK</u> - all except the towns of Apache and Cyril.
Caldwell County, MO	<u>Caldwell County, MO</u> - all. <u>Clinton County, MO</u> - all except Clinton, Hardin, and Jackson townships. <u>Daviess County, MO</u> - Colfax, Harrison, Jackson, Jefferson, Monroe, Sheridan, and Union townships. <u>DeKalb County, MO</u> - all except Polk, Sherman, and Washington townships.
Campbell County, WY*	<u>Campbell County, WY</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Canadian County, OK	<u>Canadian County, OK</u> - all except the towns of Banner, Concho, El Reno, Fort Reno, Mustang, Richland, and Yukon.
Carbon County, WY*	<u>Carbon County, WY</u> - all.
Carroll County, MO*	<u>Carroll County, MO</u> - all.
Carter County, OK	<u>Carter County, OK</u> - all. <u>Jefferson County, OK</u> - the town of Cornish and Ringling. <u>Johnston County, OK</u> - the towns of Mannsville, Mill Creek, Ravia, Reagan, Russett, Tishomingo, and Troy. <u>Love County, OK</u> - all. <u>Marshall County, OK</u> - all.
Cass County, MO	<u>Cass County, MO</u> - all except Big Creek, Mount Pleasant, Peculiar, Pleasant Hill, and Raymore townships.
Cass County, NE*	<u>Cass County, NE</u> - all.
Cedar County, MO*	<u>Cedar County, MO</u> - all.
Chaffee County, CO*	<u>Chaffee County, CO</u> - all.
Chariton County, MO*	<u>Chariton County, MO</u> - all.
Chase County, NE*	<u>Chase County, NE</u> - all.
Chautauqua County, KS*	<u>Chautauqua County, KS</u> - all.
Cherokee County, KS	<u>Cherokee County, KS</u> - all except the towns of Baxter Springs and Galena.
Cheyenne, WY	<u>Laramie County, WY</u> - all.
Cheyenne County, CO*	<u>Cheyenne County, CO</u> - all.
Cheyenne County, KS*	<u>Cheyenne County, KS</u> - all.
Cheyenne County, NE*	<u>Cheyenne County, NE</u> - all.
Choctaw County, OK*	<u>Choctaw County, OK</u> - all.
Cibola County, NM*	<u>Cibola County, NM</u> - all.
Cimarron County, OK*	<u>Cimarron County, OK</u> - all.
Clark County, KS*	<u>Clark County, KS</u> - all.
Clay County, KS*	<u>Clay County, KS</u> - all.
Clay County, NE*	<u>Clay County, NE</u> - all.
Clear Creek County, CO*	<u>Clear Creek County, CO</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Cloud County, KS	<u>Cloud County, KS</u> - all except the Town of Glasco. <u>Republic County, KS</u> - all. <u>Washington County, KS</u> - the Town of Clifton.
Coal County, OK*	<u>Coal County, OK</u> - all.
Coffey County, KS*	<u>Coffey County, KS</u> - all.
Colfax County, NM*	<u>Colfax County, NM</u> - all.
Colorado Springs, CO*	<u>El Paso County, CO</u> - all except the towns of Calhan, Ellicott, Peyton, Ramah, Rush, Truckton, Wigwam, and Yoder. <u>Teller County, CO</u> - the Town of Woodland Park.
Columbus, NE	<u>Butler County, NE</u> - the towns of Bellwood, David City, and Rising City. <u>Colfax County, NE</u> - the towns of Richland, Rogers, and Schuyler. <u>Merrick County, NE</u> - the Town of Silver Creek. <u>Nance County, NE</u> - the Town of Genoa. <u>Platte County, NE</u> - all. <u>Polk County, NE</u> - the Town of Shelby.
Comanche County, KS*	<u>Comanche County, KS</u> - all.
Conejos County, CO*	<u>Conejos County, CO</u> - all.
Converse County, WY	<u>Converse County, WY</u> - all except the towns of Glen Rock, Glenrock, and Parkerton.
Cooper County, MO*	<u>Cooper County, MO</u> - all.
Costilla County, CO*	<u>Costilla County, CO</u> - all.
Cowley County, KS*	<u>Cowley County, KS</u> - all.
Craig County, OK	<u>Craig County, OK</u> - all except the Town of Welch. <u>Mayes County, OK</u> - the towns of Langley and Pensacola.
Crawford County, KS*	<u>Crawford County, KS</u> - all.
Creek County, OK	<u>Creek County, OK</u> - all except the towns of Bowden, Kellyville, Kiefer, Mannford, Mounds, and Sepulpa.
Crook County, WY *	<u>Crook County, WY</u> - all.
Cuming County, NE	<u>Burt County, NE</u> - the towns of Lyons and Oakland. <u>Cuming County, NE</u> - all.
Custer County, CO*	<u>Custer County, CO</u> - all.
Custer County, NE*	<u>Custer County, NE</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Custer County, OK	<u>Custer County, OK</u> - all. <u>Washita County, OK</u> - all except the Town of Canute.
Dawes County, NE*	<u>Dawes County, NE</u> - all.
Dawson County, NE*	<u>Dawson County, NE</u> - all.
De Baca County, NM*	<u>De Baca County, NM</u> - all.
Decatur County, KS*	<u>Decatur County, KS</u> - all.
Delaware County, OK*	<u>Delaware County, OK</u> - all.
Delta County, CO*	<u>Delta County, CO</u> - all.
Denver-Boulder, CO	<u>Adams County, CO</u> - all. <u>Arapahoe County, CO</u> - all. <u>Boulder County, CO</u> - all. <u>Denver County, CO</u> - all. <u>Douglas County, CO</u> - the City of Castle Rock, and the towns of Acequia, Happy Canyon, Highlands Ranch, Louviera, Monte Vista Estates, Orsa, Parker, Sedalia, Silver Heights, and Stroh Ranch. <u>Jefferson County, CO</u> - all except the towns of Buffalo Creek, Foxton, Longview, Pine, and Plainview. <u>Weld County, CO</u> - the towns of Dacono, Erie, Frederick, Fort Lupton, Hudson, Ione, Keensburg, Lochbuie, St. Vrain, and Wattenburg.
Deuel County, NE*	<u>Deuel County, NE</u> - all.
Dewey County, OK	<u>Dewey County, OK</u> - all except the towns of Camargo, Lenora, Seiling, and Vici.
Dickinson County, KS*	<u>Dickinson County, KS</u> - all.
Dixon County, NE*	<u>Dixon County, NE</u> - all.
Dodge County, NE*	<u>Dodge County, NE</u> - all.
Doniphan County, KS	<u>Doniphan County, KS</u> - all except the towns of Blair and Wathena.
Dundy County, NE*	<u>Dundy County, NE</u> - all.
Eagle County, CO	<u>Eagle County, CO</u> - all except the towns of Basalt, El Jebel, and Emma.
Edwards County, KS*	<u>Edwards County, KS</u> - all.
Elk County, KS*	<u>Elk County, KS</u> - all.
Ellis County, KS*	<u>Ellis County, KS</u> - all.
Ellsworth County, KS	<u>Ellsworth County, KS</u> - all. <u>Rice County, KS</u> - the towns of Frederick and Geneseo.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Enid, OK	<u>Alfalfa County, OK</u> - the towns of Goltry and Helena. <u>Garfield County, OK</u> - all. <u>Kingfisher County, OK</u> - the Town of Hennessey. <u>Major County, OK</u> - the Town of Meno.
Fillmore County, NE*	<u>Fillmore County, NE</u> - all.
Finney County, KS*	<u>Finney County, KS</u> - all.
Ford County, KS	<u>Ford County, KS</u> - all except the Town of Dodge City.
Franklin County, KS*	<u>Franklin County, KS</u> - all.
Franklin County, NE*	<u>Franklin County, NE</u> - all.
Fremont County, CO*	<u>Fremont County, CO</u> - all.
Fremont County, WY*	<u>Fremont County, WY</u> - all.
Frontier County, NE*	<u>Frontier County, NE</u> - all.
Fort Collins-Loveland, CO	<u>Larimer County, CO</u> - the cities of Fort Collins and Loveland, and the towns of Berthoud, Birds, Boettcher, Busch, Champion, Drakes, Gove, Harmony, Kerns, La Porte, Mountain View, Officer, Sinnard, Timnath, and Wellington.
Furnas County, NE	<u>Furnas County, NE</u> - all except the Town of Cambridge.
Gage County, NE*	<u>Gage County, NE</u> - all.
Garden County, NE*	<u>Garden County, NE</u> - all.
Garfield County, CO	<u>Garfield County, CO</u> - all. <u>Rio Blanco County, CO</u> - the towns of Buford, Meeker, and Rio Blanco.
Garfield County, NE*	<u>Garfield County, NE</u> - all.
Garvin County, OK*	<u>Garvin County, OK</u> - all.
Geary County, KS	<u>Geary County, KS</u> - all. <u>Riley County, KS</u> - the Town of Fort Riley.
Gilpin County, CO*	<u>Gilpin County, CO</u> - all.
Goshen County, WY*	<u>Goshen County, WY</u> - all.
Gosper County, NE*	<u>Gosper County, NE</u> - all.
Gove County, KS*	<u>Gove County, KS</u> - all.
Grady County, OK	<u>Grady County, OK</u> - all except the Town of Tuttle.
Graham County, KS*	<u>Graham County, KS</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Grand County, CO*	<u>Grand County, CO</u> - all.
Grand Island, NE	<u>Hall County, NE</u> - the City of Grand Island, and the towns of Alda and Burkette.
Grand Junction, CO*	<u>Mesa County, CO</u> - all.
Grant County, KS*	<u>Grant County, KS</u> - all.
Grant County, NE*	<u>Grant County, NE</u> - all.
Grant County, OK*	<u>Grant County, OK</u> - all.
Gray County, KS	<u>Ford County, KS</u> - the Town of Dodge City. <u>Gray County, KS</u> - all.
Greeley, CO*	<u>Weld County, CO</u> - all except the towns of Dacono, Erie, Frederick, Fort Lupton, Hudson, Ione, Keensburg, Lochbuie, St. Vrain, and Wattenburg.
Greeley County, KS*	<u>Greeley County, KS</u> - all.
Greeley County, NE	<u>Greeley County, NE</u> - all except the towns of Scotia and Scotia Junction.
Greenwood County, KS*	<u>Greenwood County, KS</u> - all.
Greer County, OK*	<u>Greer County, OK</u> - all.
Grundy County, MO*	<u>Grundy County, MO</u> - all.
Gunnison County, CO*	<u>Gunnison County, CO</u> - all.
Hall County, NE	<u>Hall County, NE</u> - all except the City of Grand Island, and the towns of Alda and Burkette.
Hamilton County, KS*	<u>Hamilton County, KS</u> - all.
Hamilton County, NE*	<u>Hamilton County, NE</u> - all.
Harding County, NM*	<u>Harding County, NM</u> - all.
Harlan County, NE*	<u>Harlan County, NE</u> - all.
Harmon County, OK*	<u>Harmon County, OK</u> - all.
Harper County, KS*	<u>Harper County, KS</u> - all.
Harper County, OK*	<u>Harper County, OK</u> - all.
Harrison County, MO	<u>Daviess County, MO</u> - Benton, Marion, and Salem townships. <u>Gentry County, MO</u> - Athens, Bogle, Howard, Huggins, and Miller townships. <u>Harrison County, MO</u> - all. <u>Mercer County, MO</u> - all.
Harvey County, KS*	<u>Harvey County, KS</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Haskell County, KS*	<u>Haskell County, KS</u> - all.
Haskell County, OK*	<u>Haskell County, OK</u> - all.
Hayes County, NE*	<u>Hayes County, NE</u> - all.
Henry County, MO	<u>Henry County, MO</u> - all except Deep Water Township. <u>St. Claire County, MO</u> - all except Appleton Township.
Hickory County, MO*	<u>Hickory County, MO</u> - all.
Hinsdale County, CO*	<u>Hinsdale County, CO</u> - all.
Hitchcock County, NE*	<u>Hitchcock County, NE</u> - all.
Hodgeman County, KS*	<u>Hodgeman County, KS</u> - all.
Holt County, MO*	<u>Holt County, MO</u> - all.
Holt County, NE*	<u>Holt County, NE</u> - all.
Hooker County, NE*	<u>Hooker County, NE</u> - all.
Hot Springs County, WY*	<u>Hot Springs County, WY</u> - all.
Howard County, NE	<u>Howard County, NE</u> - all. <u>Merrick County, NE</u> - the Town of Palmer.
Huerfano County, CO*	<u>Huerfano County, CO</u> - all.
Hughes County, OK*	<u>Hughes County, OK</u> - all.
Hutchinson, KS	<u>Reno County, KS</u> - all. <u>Rice County, KS</u> - the towns of Alden, Lyons, Saxman, and Sterling.
Jackson County, CO*	<u>Jackson County, CO</u> - all.
Jackson County, KS*	<u>Jackson County, KS</u> - all.
Jackson County, OK*	<u>Jackson County, OK</u> - all.
Jefferson County, KS*	<u>Jefferson County, KS</u> - all.
Jefferson County, MO*	<u>Jefferson County, MO</u> - all.
Jefferson County, NE*	<u>Jefferson County, NE</u> - all.
Jewell County, KS*	<u>Jewell County, KS</u> - all.
Johnson County, NE*	<u>Johnson County, NE</u> - all.
Johnson County, WY*	<u>Johnson County, WY</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Joplin, MO-KS	<u>Cherokee County, KS</u> - the towns of Baxter Springs, Galena, and Riverton. <u>Jasper County, MO</u> - all. <u>Newton County, MO</u> - all.
Kansas City, KS/Kansas City, MO*	<u>Leavenworth County, KS</u> - the Town of Basehor. <u>Johnson County, KS</u> - all. but the towns of DeSoto, Edgerton, and Sunflower. <u>Wyandotte County, KS</u> - all. <u>Cass County, MO</u> - Big Creek, Mount Pleasant, Peculiar, Pleasant Hill, and Raymore townships. <u>Clay County, MO</u> - all. <u>Jackson County, MO</u> - all. <u>Platte County, MO</u> - Carroll, May, Pettis, and Waldron townships. <u>Ray County, MO</u> - Fishing River Township.
Kay County, OK*	<u>Kay County, OK</u> - all.
Kearny County, KS*	<u>Kearny County, KS</u> - all.
Kearny County, NE*	<u>Kearny County, NE</u> - all.
Keith County, NE	<u>Arthur County, NE</u> - all. <u>Keith County, NE</u> - all. <u>Perkins County, NE</u> - all.
Keya Paha County, NE*	<u>Keya Paha County, NE</u> - all.
Kimball County, NE*	<u>Kimball County, NE</u> - all.
Kingfisher County, OK	<u>Kingfisher County, OK</u> - all except the Town of Hennessey.
Kingman County, KS*	<u>Kingman County, KS</u> - all.
Kiowa County, KS*	<u>Kiowa County, KS</u> - all.
Kiowa County, OK*	<u>Kiowa County, OK</u> - all.
Kit Carson County, CO	<u>Kit Carson County, CO</u> - all except the Town of Flagler.
Labette County, KS*	<u>Labette County, KS</u> - all.
Lafayette County, MO*	<u>Lafayette County, MO</u> - all.
Lake County, CO*	<u>Lake County, CO</u> - all.
Lane County, KS*	<u>Lane County, KS</u> - all.
La Plata County, CO*	<u>La Plata County, CO</u> - all.
Larimer County, CO	<u>Larimer County, CO</u> - all except the cities of Fort Collins and Loveland, and the towns of Berthoud, Birds, Boettcher, Busch, Champion, Drakes, Gove, Harmony, Kerns, La Porte, Mountain View, Officer, Sinnard, Timnath, and Wellington.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Las Animas County, CO*	<u>Las Animas County, CO</u> - all.
Las Vegas,, NM	<u>Mora County, NM</u> - all. <u>San Miguel County, NM</u> - all.
Latimer County, OK*	<u>Latimer County, OK</u> - all.
Lawrence, KS	<u>Douglas County, KS</u> - all. <u>Leavenworth County, KS</u> - the Town of Tonganoxie.
Lawton, OK	<u>Caddo County, OK</u> - the towns of Apache and Cyril. <u>Comanche County, OK</u> - all. <u>Cotton County, OK</u> - all. <u>Grady County, OK</u> - the Town of Rush Springs. <u>Jefferson County, OK</u> - all except the towns of Cornish and Ringling. <u>Stephens County, OK</u> - all.
Leavenworth, KS	<u>Leavenworth County, KS</u> - the City of Leavenworth, and the towns of Easton, Fort Leavenworth, Lansing, and Wadsworth.
Lincoln, NE	<u>Lancaster County, NE</u> - all.
Lincoln County, CO	<u>El Paso County, CO</u> - the towns of Calhan, Ellicott, Peyton, Ramah, Rush, Truckton, and Yoder. <u>Elbert County, CO</u> - all. <u>Kit Carson County, CO</u> - the Town of Flagler. <u>Lincoln County, CO</u> - all.
Lincoln County, KS	<u>Lincoln County, KS</u> - all except the Town of Beverly.
Lincoln County, NE*	<u>Lincoln County, NE</u> - all.
Lincoln County, OK*	<u>Lincoln County, OK</u> - all.
Lincoln County, WY*	<u>Lincoln County, WY</u> - all.
Linn County, KS*	<u>Linn County, KS</u> - all.
Linn County, MO*	<u>Linn County, MO</u> - all.
Livingston County, MO*	<u>Livingston County, MO</u> - all.
Logan County, CO*	<u>Logan County, CO</u> - all.
Logan County, KS*	<u>Logan County, KS</u> - all.
Logan County, NE*	<u>Logan County, NE</u> - all.
Logan County, OK	<u>Logan County, OK</u> - all except the Town of Guthrie.
Los Alamos County, NM*	<u>Los Alamos County, NM</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Loup County, NE*	<u>Loup County, NE</u> - all.
Lyon County, KS	<u>Chase County, KS</u> - all except the town of Cedar Point. <u>Lyon County, KS</u> - all.
Major County, OK	<u>Major County, OK</u> - all except the Town of Meno.
Manhattan, KS	<u>Riley County, KS</u> - the City of Manhattan and the Town of Eureka Lake.
Marion County, KS*	<u>Marion County, KS</u> - all.
Marshall County, KS	<u>Marshall County, KS</u> - all. <u>Washington County, KS</u> - all except the Town of Clifton.
McCurtain County, OK*	<u>McCurtain County, OK</u> - all.
McDonald County, MO*	<u>McDonald County, MO</u> - all.
McIntosh County, OK	<u>McIntosh County, OK</u> - all except the towns of Checotah and Rentiesville.
McKinley County, NM*	<u>McKinley County, NM</u> - all.
McPherson County, KS	<u>McPherson County, KS</u> - all. <u>Rice County, KS</u> - the towns of Crawford, Little River, and Mitchell.
McPherson County, NE*	<u>McPherson County, NE</u> - all.
Meade County, KS*	<u>Meade County, KS</u> - all.
Merrick County, NE	<u>Merrick County, NE</u> - all except the towns of Palmer and Silver Creek.
Miami County, KS*	<u>Miami County, KS</u> - all.
Mitchell County, KS*	<u>Mitchell County, KS</u> - all.
Moffat County, CO	<u>Moffat County, CO</u> - all except the Town of Dinosaur.
Montezuma County, CO	<u>Delores County, CO</u> - all. <u>Montezuma County, CO</u> - all.
Montgomery County, KS	<u>Montgomery County, KS</u> - all except the Town of Caney.
Montrose County, CO	<u>Montrose County, CO</u> - all. <u>Ouray County, CO</u> - all. <u>San Miguel County, CO</u> - all.
Morgan County, CO	<u>Morgan County, CO</u> - all. <u>Washington County, CO</u> - all.
Morgan County, MO*	<u>Morgan County, MO</u> - all.
Morrill County, NE*	<u>Morrill County, NE</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Morris County, KS*	<u>Morris County, KS</u> - all.
Morton County, KS*	<u>Morton County, KS</u> - all.
Murray County, OK*	<u>Murray County, OK</u> - all.
Muskogee, OK	<u>Cherokee County, OK</u> - all. <u>McIntosh County, OK</u> - the towns of Checotah and Rentiesville. <u>Muskogee County, OK</u> - all. <u>Wagoner County, OK</u> - the towns of Gibson, La Barge, Okay, Tullahassee, Wagoner, and Wybark.
Nance County, NE	<u>Nance County, NE</u> - all except the Town of Genoa.
Natrona County, WY	<u>Converse County, WY</u> - the towns of Glen Rock, Glenrock, and Parkerton. <u>Natrona County, WY</u> - all.
Nemaha County, KS	<u>Nemaha County, KS</u> - all except the Town of Sabetha.
Nemaha County, NE*	<u>Nemaha County, NE</u> - all.
Neosho County, KS*	<u>Neosho County, KS</u> - all.
Ness County, KS*	<u>Ness County, KS</u> - all.
Niobrara County, WY*	<u>Niobrara County, WY</u> - all.
Nodaway County, MO*	<u>Nodaway County, MO</u> - all.
Norfolk, NE	<u>Cedar County, NE</u> - the towns of Belden and Randolph. <u>Madison County, NE</u> - all except the Town of Newman Grove. <u>Pierce County, NE</u> - all. <u>Stanton County, NE</u> - all. <u>Wayne County, NE</u> - all.
Nuckolls County, NE*	<u>Nuckolls County, NE</u> - all.
Okfuskee County, OK	<u>Okfuskee County, OK</u> - all except the towns of Clearview, Okemah, Pharoah, and Waleetka.
Oklahoma City, OK	<u>Canadian County, OK</u> - the towns of Banner, Concho, El Reno, Fort Reno, Mustang, Richland, and Yukon. <u>Cleveland County, OK</u> - all. <u>Grady County, OK</u> - the Town of Tuttle. <u>Logan County, OK</u> - the Town of Guthrie. <u>McClain County, OK</u> - all. <u>Oklahoma County, OK</u> - all. <u>Pottawattomie County, OK</u> - the towns of Bethel Acres and McCloud.
Okmulgee County, OK	<u>Okfuskee County, OK</u> - the towns of Clearview, Okemah, Pharoah, and Waleetka. <u>Okmulgee County, OK</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Omaha, NE-IA*	<u>Pottawattamie County, IA</u> - the City of Council Bluffs, and the towns of Carter Lake and Lake Manawa. <u>Douglas County, NE</u> - all. <u>Sarpy County, NE</u> - all except the towns of Gretna and Springfield.
Osage County, KS*	<u>Osage County, KS</u> - all.
Osage County, OK	<u>Osage County, OK</u> - all except the towns of Barnsdall, Lynn Addition, Nelagony, Okesa, Pawhuska, Pershing, Skiatook, Tallant, Westport, and Wolco.
Osborne County, KS*	<u>Osborne County, KS</u> - all.
Otero County, CO	<u>Bent County, CO</u> - the towns of Cornelia, Gilpin, Las Animas, and Ruxton. <u>Crowley County, CO</u> - all. <u>Otero County, CO</u> - all.
Otoe County, NE*	<u>Otoe County, NE</u> - all.
Ottawa County, OK	<u>Craig County, OK</u> - the Town of Welch. <u>Ottawa County, OK</u> - all.
Park County, CO*	<u>Park County, CO</u> - all.
Park County, WY	<u>Big Horn County, WY</u> - the towns of Byron, Cowley, Deaver, Lovell, and Quality. <u>Park County, WY</u> - all.
Pawnee County, KS*	<u>Pawnee County, KS</u> - all.
Pawnee County, NE*	<u>Pawnee County, NE</u> - all.
Pawnee County, OK*	<u>Pawnee County, OK</u> - all.
Pettis County, MO*	<u>Pettis County, MO</u> - all.
Phelps County, NE*	<u>Phelps County, NE</u> - all.
Phillips County, CO*	<u>Phillips County, CO</u> - all.
Phillips County, KS	<u>Norton County, KS</u> - all. <u>Phillips County, KS</u> - all. <u>Rooks County, KS</u> - the towns of Stockton and Woodston.
Pitkin County, CO	<u>Eagle County, CO</u> - the towns of Basalt, El Jebel, and Emma. <u>Pitkin County, CO</u> - all.
Pittsburg County, OK*	<u>Pittsburg County, OK</u> - all.
Platte County, MO	<u>Platte County, MO</u> - Fair, Green, Lee, Marshall, Preston, and Weston townships.
Platte County, WY*	<u>Platte County, WY</u> - all.
Polk County, NE	<u>Polk County, NE</u> - all except the Town of Shelby.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Pontotoc County, OK*	<u>Pontotoc County, OK</u> - all.
Pottawatomie County, KS*	<u>Pottawatomie County, KS</u> - all.
Pottawatomie County, OK	<u>Pottawatomie County, OK</u> - all except the towns of Bethel Acres and McLoud.
Pratt County, KS*	<u>Pratt County, KS</u> - all.
Prowers County/Lamar, CO	<u>Baca County, CO</u> - all. <u>Bent County, CO</u> - the towns of Big Bend, Caddoa, Hasty, Hilton, Lubers, McClave, and Prowers. <u>Kiowa County, CO</u> - all.
Pueblo, CO*	<u>Pueblo County, CO</u> - The City of Pueblo, and the towns of Baxter, Blende, Bragdon, Devine, Eden, Fulton Heights, Goodnight, Minnequa, Pueblo West, and St. Charles Mesa.
Pushmataha County, OK*	<u>Pushmataha County, OK</u> - all.
Putnam County, MO*	<u>Putnam County, MO</u> - all.
Quay County, NM*	<u>Quay County, NM</u> - all.
Rawlins County, KS*	<u>Rawlins County, KS</u> - all.
Ray County, MO	<u>Ray County, MO</u> - all except Fishing River Township.
Red Willow County, NE	<u>Furnas County, NE</u> - the Town of Cambridge. <u>Red Willow County, NE</u> - all.
Richardson County, NE*	<u>Richardson County, NE</u> - all.
Rio Arriba County, NM*	<u>Rio Arriba County, NM</u> - all.
Rio Grande County, CO	<u>Mineral County, CO</u> - the towns of Creede and Wagon Wheel Gap. <u>Rio Grande County, CO</u> - all.
Rock County, NE*	<u>Rock County, NE</u> - all.
Roger Mills County, OK*	<u>Roger Mills County, OK</u> - all.
Rooks County, KS	<u>Rooks County, KS</u> - all except the towns of Stockton and Woodston.
Routt County, CO*	<u>Routt County, CO</u> - all.
Rush County, KS*	<u>Rush County, KS</u> - all.
Russell County, KS*	<u>Russell County, KS</u> - all.
St. Joseph, MO-KS*	<u>Doniphan County, KS</u> - the towns of Blair and Wathena. <u>Andrew County, MO</u> - Jefferson and Nodaway townships. <u>Buchanan County, MO</u> - the City of St. Joseph, and Agency, Center, and Washington townships.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Saguache County, CO*	<u>Saguache County, CO</u> - all.
Salina, KS	<u>Lincoln County, KS</u> - the Town of Beverly. <u>Ottawa County, KS</u> - all. <u>Saline County, KS</u> - all.
Saline County, MO*	<u>Saline County, MO</u> - all.
Saline County, NE*	<u>Saline County, NE</u> - all.
San Juan County, CO*	<u>San Juan County, CO</u> - all.
San Juan County, NM*	<u>San Juan County, NM</u> - all.
Santa Fe County, NM*	<u>Santa Fe County, NM</u> - all.
Saunders County, NE*	<u>Saunders County, NE</u> - all.
Scott County, KS*	<u>Scott County, KS</u> - all.
Scotts Bluff County, NE*	<u>Scotts Bluff County, NE</u> - all.
Sedgwick County, CO*	<u>Sedgwick County, CO</u> - all.
Seminole County, OK*	<u>Seminole County, OK</u> - all.
Seward County, KS*	<u>Seward County, KS</u> - all.
Seward County, NE*	<u>Seward County, NE</u> - all.
Shawnee County, KS	<u>Shawnee County, KS</u> - all except the City of Topeka and the Town of Pauline.
Sheridan County, KS*	<u>Sheridan County, KS</u> - all.
Sheridan County, NE	<u>Sheridan County, NE</u> - all. <u>Shannon County, SD</u> - the towns of Denby, Manderson, Oglala, Pine Ridge, Porcupine, and Wounded Knee.
Sheridan County, WY*	<u>Sheridan County, WY</u> - all.
Sherman County, KS*	<u>Sherman County, KS</u> - all.
Sherman County, NE*	<u>Sherman County, NE</u> - all.
Sioux County, NE*	<u>Sioux County, NE</u> - all.
Smith County, KS*	<u>Smith County, KS</u> - all.
Stafford County, KS*	<u>Stafford County, KS</u> - all.
Stanton County, KS*	<u>Stanton County, KS</u> - all.
Stevens County, KS*	<u>Stevens County, KS</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Stillwater, OK	<u>Nobel County, OK</u> - all. <u>Payne County, OK</u> - all.
Sublette County, WY*	<u>Sublette County, WY</u> - all.
Sullivan County, MO*	<u>Sullivan County, MO</u> - all.
Summit, County, CO*	<u>Summit, County, CO</u> - all.
Sumner County, KS	<u>Sumner County, KS</u> - all except the towns of Belle Plaine, Mulvane, and Peck.
Sweetwater County, WY*	<u>Sweetwater County, WY</u> - all.
Taos County, NM*	<u>Taos County, NM</u> - all.
Teller County, CO*	<u>Teller County, CO</u> - all.
Teton County, WY*	<u>Teton County, WY</u> - all.
Texas County, OK*	<u>Texas County, OK</u> - all.
Thayer County, NE*	<u>Thayer County, NE</u> - all.
Thomas County, KS*	<u>Thomas County, KS</u> - all.
Thomas County, NE*	<u>Thomas County, NE</u> - all.
Thurston County, NE*	<u>Thurston County, NE</u> - all.
Tillman County, OK*	<u>Tillman County, OK</u> - all.
Topeka, KS*	<u>Shawnee County, KS</u> - the City of Topeka and the Town of Pauline.
Trego County, KS*	<u>Trego County, KS</u> - all.
Tulsa, OK	<u>Creek County, OK</u> - the towns of Bowden, Kellyville, Kiefer, Mannford, Mounds, and Sepulpa. <u>Mayes County, OK</u> - all except the towns of Langley and Pensacola. <u>Osage County, OK</u> - the towns of Skiatook and Westport. <u>Rogers County, OK</u> - all. <u>Tulsa County, OK</u> - all. <u>Wagoner County, OK</u> - the towns of Coweta, Fair Oaks, Oneta, and Stone Bluff.
Uinta County, WY*	<u>Uinta County, WY</u> - all.
Union County, NM*	<u>Union County, NM</u> - all.
Valley County, NE	<u>Greeley County, NE</u> - the towns of Scotia and Scotia Junction. <u>Valley County, NE</u> - all.

Tenth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Vernal, UT-CO	<u>Moffat County, CO</u> - the Town of Dinosaur. <u>Rio Blanco County, CO</u> - the Town of Rangely. <u>Uintah County, UT</u> - all.
Vernon County, MO*	<u>Vernon County, MO</u> - all.
Wabaunsee County, KS*	<u>Wabaunsee County, KS</u> - all.
Wallace County, KS*	<u>Wallace County, KS</u> - all.
Washakie County, WY*	<u>Washakie County, WY</u> - all.
Washington County, NE	<u>Burt County, NE</u> - the Town of Tekamah <u>Washington County, NE</u> - all.
Webster County, NE*	<u>Webster County, NE</u> - all.
Weston County, WY*	<u>Weston County, WY</u> - all.
Wheeler County, NE*	<u>Wheeler County, NE</u> - all.
Wichita, KS	<u>Butler County, KS</u> - the towns of Andover, Augusta, Mecca Acres, and Rose Hill. <u>Sedgwick County, KS</u> - all. <u>Sumner County, KS</u> - the towns of Belle Plaine, Mulvane, and Peck.
Wichita County, KS*	<u>Wichita County, KS</u> - all.
Wilson County, KS*	<u>Wilson County, KS</u> - all.
Woods County, OK*	<u>Woods County, OK</u> - all.
Woodson County, KS*	<u>Woodson County, KS</u> - all.
Woodward County, OK	<u>Dewey County, OK</u> - the towns of Camargo, Lenora, Seiling, and Vici. <u>Woodward County, OK</u> - all.
Worth County, MO*	<u>Worth County, MO</u> - all.
York County, NE*	<u>York County, NE</u> - all.
Yuma County, CO*	<u>Yuma County, CO</u> - all.

Eleventh District - Dallas

The staff of the Federal Reserve Bank of Dallas define its markets on a case-by-case basis. However, once a market is defined when analyzing one case in the area, the definition generally does not change unless the applicant challenges the delineation or the Dallas staff have reason to believe that the definition has changed. As an initial definition, the Dallas Fed staff use the MSA for urban areas and the county for nonurban areas. They then examine a variety of economic and demographic factors.

The Dallas Fed staff begin with the applicant and target banks' primary service areas, that is, the area from which at least 75 percent of each bank's IPC deposits originate.¹⁹ The Dallas Fed staff then uses both county-to-county and township-to-township commuting data and supplements it with information on plant openings and closings and housing construction. They examine the advertising patterns of the applicant and target banks, as well as competing banks. Also taken into account is the availability of and travel time to essential services, such as shopping facilities, hospitals, other medical and dental facilities, airports, and colleges. Also of importance is the presence of geographic and political boundaries. Finally, they may use pricing data for loan and deposit products and/or check-clearing data if either of these are available.

¹⁹ IPC deposits are deposits of Individuals, Partnerships, and Corporations. They basically exclude government deposits and deposits of domestic and foreign depository institutions.

Eleventh District Banking Markets

Table 11
Federal Reserve Bank of Dallas Banking Markets²⁰

<u>Market Name</u>	<u>Definition</u>
Abilene, TX	<u>Jones County, TX</u> - the area around Lake Fort Phantom Hill. <u>Taylor County, TX</u> - all.
Amarillo, TX*	<u>Potter County, TX</u> - all. <u>Randall County, TX</u> - all.
Anderson County, TX*	<u>Anderson County, TX</u> - all.
Andrews County, TX*	<u>Andrews County, TX</u> - all.
Angelina County, TX*	<u>Angelina County, TX</u> - all.
Aransas County, TX*	<u>Aransas County, TX</u> - all.
Archer County, TX*	<u>Archer County, TX</u> - all except the Town of Holliday.
Armstrong County, TX*	<u>Armstrong County, TX</u> - all.
Atascosa County, TX*	<u>Atascosa County, TX</u> - all.
Austin, TX	<u>Bastrop County, TX</u> - all. <u>Caldwell County, TX</u> - all. <u>Hays County, TX</u> - all. <u>Travis County, TX</u> - all. <u>Williamson County, TX</u> - all.
Austin County, TX*	<u>Austin County, TX</u> - all.
Bailey County, TX*	<u>Bailey County, TX</u> - all.
Bandera County, TX*	<u>Bandera County, TX</u> - all.
Baylor County, TX*	<u>Baylor County, TX</u> - all.
Beaumont-Port Arthur, TX	<u>Hardin County, TX</u> - all. <u>Jefferson County, TX</u> - all. <u>Orange County, TX</u> - the towns of Bridge City, Bobsher, Connell, Pine Forest, and Vildor.
Bee County, TX*	<u>Bee County, TX</u> - all.
Bienville Parish, LA*	<u>Bienville Parish, LA</u> - all.

²⁰ Source: Federal Reserve Bank of Dallas website, <http://www.dallasfed.org>. Some of the definitions in this table are preliminary, that is, the Dallas Fed staff has not done a thorough investigation of the market, and therefore uses the county or MSA. These markets are starred (*).

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Blanco County, TX*	<u>Blanco County, TX</u> - all.
Borden County, TX*	<u>Borden County, TX</u> - all.
Bosque County, TX*	<u>Bosque County, TX</u> - all.
Bowie County, TX*	<u>Bowie County, TX</u> - all.
Brazoria, TX	<u>Brazoria County, TX</u> - all except the towns of Alvin, Chocolate Bayou, Hastings, Iowa Colony, Manvel, Pearland, and Wickes Spur.
Brewster County, TX*	<u>Brewster County, TX</u> - all.
Briscoe County, TX*	<u>Briscoe County, TX</u> - all.
Brooks County, TX*	<u>Brooks County, TX</u> - all except the Town of Falfurrias.
Brown County, TX*	<u>Brown County, TX</u> - all.
Brownsville, TX	<u>Cameron County, TX</u> - all.
Bryan-College Station, TX*	<u>Brazos County, TX</u> - all.
Burnet County, TX*	<u>Burnet County, TX</u> - all.
Calhoun County, TX*	<u>Calhoun County, TX</u> - all.
Callahan County, TX*	<u>Callahan County, TX</u> - all.
Camp County, TX*	<u>Camp County, TX</u> - all.
Carlsbad, NM	<u>Eddy County, NM</u> - the City of Carlsbad, and the towns of Avalon, Happy Valley, La Huerta, Loving, Malaga, Otis, and Whites City.
Carson County, TX*	<u>Carson County, TX</u> - all.
Cass County, TX	<u>Cass County, TX</u> - all except the towns of Avinger and Hughes Springs.
Castro County, TX*	<u>Castro County, TX</u> - all.
Cathouda Parish, LA*	<u>Cathouda Parish, LA</u> - all.
Catron County, NM*	<u>Catron County, NM</u> - all.
Cherokee County, TX*	<u>Cherokee County, TX</u> - all.
Childress County, TX*	<u>Childress County, TX</u> - all.
Claiborne Parish, LA*	<u>Claiborne Parish, LA</u> - all.
Cochran County, TX*	<u>Cochran County, TX</u> - all.
Coke County, TX*	<u>Coke County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Coleman County, TX*	<u>Coleman County, TX</u> - all.
Collingsworth County, TX*	<u>Collingsworth County, TX</u> - all.
Colorado County, TX*	<u>Colorado County, TX</u> - all.
Comanche County, TX*	<u>Comanche County, TX</u> - all.
Concho County, TX*	<u>Concho County, TX</u> - all.
Concordia Parish, LA*	<u>Concordia Parish, LA</u> - all except the towns of Ferriday, Green Acres, Monterey, Morville, Ridgecrest, and Vidalia.
Cooke County, TX	<u>Cooke County, TX</u> - all. <u>Denton County, TX</u> - the towns of Aubrey, Boliver, Krum, Parvin, Pilot Point, and Sanger.
Corpus Christi, TX	<u>Duval County, TX</u> - the Town of San Diego. <u>Jim Wells County, TX</u> - the towns of Alfred, Alice, Orange Grove, and Sandia. <u>Nueces County, TX</u> - all. <u>San Patricio County, TX</u> - all.
Cottle County, TX*	<u>Cottle County, TX</u> - all.
Crane County, TX*	<u>Crane County, TX</u> - all.
Crockett County, TX*	<u>Crockett County, TX</u> - all.
Crosby County, TX*	<u>Crosby County, TX</u> - all.
Culberson County, TX*	<u>Culberson County, TX</u> - all.
Curry County, NM*	<u>Curry County, NM</u> - all.
Dallas, TX	<u>Collin County, TX</u> - the towns of Allen, Culleoka, Frisco, McKinney, Murphy, New Hope, Plano, Princeton, and Rockhill. <u>Dallas County, TX</u> - all. <u>Denton County, TX</u> - the towns of Argyle, Camey, Corinth, Denton, Hebron, Lake Dallas, Lewisville, and Lit Elm. <u>Ellis County, TX</u> - the towns of Ferris, Red Oak, Rockett, Service, Sterrett, and Waxahachie. <u>Kaufman County, TX</u> - the towns of Forney, Lawrence, and Terrell. <u>Rockwall County, TX</u> - all. <u>Tarrant County, TX</u> - the towns of Arlington, Ed Pit, Grapevine, and Great Southwest.
Dawson County, TX*	<u>Dawson County, TX</u> - all.
Deaf Smith County, TX*	<u>Deaf Smith County, TX</u> - all.
Delta County, TX*	<u>Delta County, TX</u> - all.
De Witt County, TX*	<u>De Witt County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Dickens County, TX*	<u>Dickens County, TX</u> - all.
Dimmit County, TX*	<u>Dimmit County, TX</u> - all.
Donley County, TX*	<u>Donley County, TX</u> - all.
Dumas-Dalhart, TX-OK	<u>Texas County, OK</u> - the City of Texhoma. <u>Dallam County, TX</u> - all. <u>Hartley County, TX</u> - all. <u>Moore County, TX</u> - all. <u>Sherman County, TX</u> - all.
Duval County, TX	<u>Duval County, TX</u> - all except the Town of San Diego.
East Carroll Parish, LA*	<u>East Carroll Parish, LA</u> - all.
Eastland County, TX*	<u>Eastland County, TX</u> - all.
Edwards County, TX*	<u>Edwards County, TX</u> - all.
Ellis County, TX	<u>Ellis County, TX</u> - all except the towns of Ferris, Red Oak, Rockett, Service, Sterrett, and Waxahachie.
El Paso, TX-NM	<u>Dona Ana County, NM</u> - the towns of Anthony, Berino, Chamberino, La Union, and Sunland Park. <u>El Paso County, TX</u> - all.
Erath County, TX*	<u>Erath County, TX</u> - all.
Falls County, TX*	<u>Falls County, TX</u> - all.
Fannin County, TX*	<u>Fannin County, TX</u> - all.
Fayette County, TX*	<u>Fayette County, TX</u> - all.
Fischer County, TX*	<u>Fischer County, TX</u> - all.
Floyd County, TX*	<u>Floyd County, TX</u> - all.
Foard County, TX*	<u>Foard County, TX</u> - all.
Fort Bend County, TX	<u>Fort Bend County, TX</u> - all except the towns of Clodine, Dewalt, Missouri City, Richmond, Rosenberg, Stafford, and Thompsons.
Fort Worth, TX	<u>Denton County, TX</u> - the towns of Drop, Justin, Ponder, and Roanoke. <u>Johnson County, TX</u> - all. <u>Parker County, TX</u> - the towns of Agnes, Aleto, Annetta, Reno, Springtown, and Weatherford. <u>Tarrant County, TX</u> - all except the towns of Arlington, Ed Pit, Grapevine, and Great Southwest. <u>Wise County, TX</u> - the towns of Boyd, Newark, and Rhome.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Franklin Parish, LA*	<u>Franklin Parish, LA</u> - all.
Franklin County, TX*	<u>Franklin County, TX</u> - all.
Freestone County, TX*	<u>Freestone County, TX</u> - all.
Frio County, TX*	<u>Frio County, TX</u> - all.
Gaines County, TX*	<u>Gaines County, TX</u> - all.
Galveston, TX	<u>Chambers County, TX</u> - the towns of Crystal Beach and Port Bolivar. <u>Galveston County, TX</u> - all except the towns of Dickinson, Kemah, League City, and San Leon.
Garza County, TX*	<u>Garza County, TX</u> - all.
Gillespie County, TX*	<u>Gillespie County, TX</u> - all.
Glasscock County, TX*	<u>Glasscock County, TX</u> - all.
Goliad County, TX*	<u>Goliad County, TX</u> - all.
Gonzales County, TX	<u>Gonzales County, TX</u> - all except the towns of Dewville, Leesville, Nixon, and Smiley.
Grant County, NM*	<u>Grant County, NM</u> - all.
Gray County, TX*	<u>Gray County, TX</u> - all.
Grimes County, TX*	<u>Grimes County, TX</u> - all.
Hale County, TX*	<u>Hale County, TX</u> - all.
Hall County, TX*	<u>Hall County, TX</u> - all.
Hamilton County, TX*	<u>Hamilton County, TX</u> - all.
Hansford County, TX*	<u>Hansford County, TX</u> - all.
Hardeman County, TX*	<u>Hardeman County, TX</u> - all.
Haskell County, TX*	<u>Haskell County, TX</u> - all.
Hemphill County, TX*	<u>Hemphill County, TX</u> - all.
Henderson County, TX*	<u>Henderson County, TX</u> - all.
Hidalgo County, NM*	<u>Hidalgo County, NM</u> - all.
Hill County, TX*	<u>Hill County, TX</u> - all.
Hockley County, TX*	<u>Hockley County, TX</u> - all.
Hood County, TX*	<u>Hood County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Hopkins County, TX*	<u>Hopkins County, TX</u> - all.
Houston, TX	<u>Brazoria County, TX</u> - the towns of Alvin, Chocolate Bayou, Hastings, Iowa Colony, Manvel, Pearland, and Wickes Spur. <u>Chambers County, TX</u> - the Town of Mont Belvieu. <u>Fort Bend County, TX</u> - the towns of Clodine, Dewalt, Missouri City, Richmond, Rosenberg, Stafford, and Thompsons. <u>Galveston County, TX</u> - the towns of Dickinson, Kemah, League City, and San Leon. <u>Harris County, TX</u> - all. <u>Liberty County, TX</u> - the towns of Dayton, Midline, and Phan Grove. <u>Montgomery County, TX</u> - all except the towns of Bobbyville, Dacus, Dubbin, Honea, Keenan, Montgomery, and Willis.
Houston County, TX*	<u>Houston County, TX</u> - all.
Howard County, TX*	<u>Howard County, TX</u> - all.
Hudspeth County, TX*	<u>Hudspeth County, TX</u> - all.
Hunt County, TX	<u>Collin County, TX</u> - the towns of Altoga, Blue Ridge, Climax, Copeville, Farmersville, Josephine, Layne, Nevada, Snow Hill, Valdosta, and Westminster. <u>Hunt County, TX</u> - all.
Hutchinson County, TX*	<u>Hutchinson County, TX</u> - all.
Irion County, TX*	<u>Irion County, TX</u> - all.
Jack County, TX*	<u>Jack County, TX</u> - all.
Jackson Parish, LA*	<u>Jackson Parish, LA</u> - all.
Jackson County, TX*	<u>Jackson County, TX</u> - all.
Jasper County, TX*	<u>Jasper County, TX</u> - all.
Jeff Davis County, TX*	<u>Jeff Davis County, TX</u> - all.
Jim Hogg County, TX*	<u>Jim Hogg County, TX</u> - all.
Johnson County, TX	<u>Johnson County, TX</u> - all except the towns of Alvarado, Burleson, Cleburne, Egan, Godley, Joshua, Keene, Lillian, and Venus.
Jones County, TX*	<u>Jones County, TX</u> - all.
Karnes County, TX*	<u>Karnes County, TX</u> - all.
Kaufman County, TX	<u>Kaufman County, TX</u> - all except the towns of Forney, Lawrence, and Terrell.
Kenedy County, TX*	<u>Kenedy County, TX</u> - all.
Kent County, TX*	<u>Kent County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Kerr County, TX*	<u>Kerr County, TX</u> - all.
Killeen-Temple, TX	<u>Bell County, TX</u> - all. <u>Coryell County, TX</u> - all.
Kimble County, TX	<u>Kimble County, TX</u> - all.
King County, TX*	<u>King County, TX</u> - all.
Kingsville, TX	<u>Brooks County, TX</u> - the Town of Falfurrias. <u>Jim Wells County, TX</u> - the Town of Premont. <u>Kleberg County, TX</u> - the towns of Kingsville, Loyala Beach, Ricardo, Riviera, and Riviera Beach.
Kinney County, TX*	<u>Kinney County, TX</u> - all.
Kleberg County, TX*	<u>Kleberg County, TX</u> - all except the towns of Kingsville, Loyala Beach, Ricardo, Riviera, and Riviera Beach.
Knox County, TX*	<u>Knox County, TX</u> - all.
Lamar County, TX*	<u>Lamar County, TX</u> - all.
Lamb County, TX*	<u>Lamb County, TX</u> - all.
Lampasas County, TX*	<u>Lampasas County, TX</u> - all.
Laredo, TX*	<u>Webb County, TX</u> - all.
La Salle Parish, LA*	<u>La Salle Parish, LA</u> - all.
La Salle County, TX*	<u>La Salle County, TX</u> - all.
Las Cruces, NM	<u>Dona Ana County, NM</u> - all except the towns of Anthony, Berino, Chamberino, La Union, and Sunland Park.
Lavaca County, TX*	<u>Lavaca County, TX</u> - all.
Lea County, NM	<u>Lea County, NM</u> -all except the Town of Bennett.
Lee County, TX*	<u>Lee County, TX</u> - all.
Leon County, TX*	<u>Leon County, TX</u> - all.
Liberty County, TX	<u>Liberty County, TX</u> - all except the towns of Dayton, Midline, and Phan Grove.
Limestone County, TX*	<u>Limestone County, TX</u> - all.
Lincoln Parish, LA*	<u>Lincoln Parish, LA</u> - all.
Lincoln County, NM*	<u>Lincoln County, NM</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Lipscomb County, TX*	<u>Lipscomb County, TX</u> - all.
Live Oak County, TX*	<u>Live Oak County, TX</u> - all.
Llano County, TX*	<u>Llano County, TX</u> - all.
Longview, TX	<u>Gregg County, TX</u> - all. <u>Harrison County, TX</u> - all. <u>Marion County, TX</u> - all. <u>Upshur County, TX</u> - all.
Loving County, TX*	<u>Loving County, TX</u> - all.
Lubbock, TX*	<u>Lubbock County, TX</u> - all.
Luna County, NM*	<u>Luna County, NM</u> - all.
Lynn County, TX*	<u>Lynn County, TX</u> - all.
Madison Parish, LA*	<u>Madison Parish, LA</u> - all.
Madison County, TX*	<u>Madison County, TX</u> - all.
Marfa, TX	<u>Presidio County, TX</u> - the towns of Candelaria, Marfa, Porvenir, Quebec, Ryan, and Tinaja.
Martin County, TX*	<u>Martin County, TX</u> - all.
Mason County, TX*	<u>Mason County, TX</u> - all.
Matagorda County, TX*	<u>Matagorda County, TX</u> - all.
Maverick County, TX*	<u>Maverick County, TX</u> - all.
McAllen-Edinburg-Mission, TX*	<u>Hidalgo County, TX</u> - all.
McCulloch County, TX*	<u>McCulloch County, TX</u> - all.
McMullen County, TX*	<u>McMullen County, TX</u> - all.
Medina County, TX*	<u>Medina County, TX</u> - all.
Menard County, TX*	<u>Menard County, TX</u> - all.
Milam County, TX*	<u>Milam County, TX</u> - all.
Mills County, TX*	<u>Mills County, TX</u> - all.
Mitchell County, TX*	<u>Mitchell County, TX</u> - all.
Monroe, LA	<u>Caldwell Parish, LA</u> - all. <u>Ouachita Parish, LA</u> - all.
Montague County, TX*	<u>Montague County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Montgomery County, TX*	<u>Montgomery County, TX</u> - the towns of Bobyville, Dacus, Dubbin, Honea, Keenan, Montgomery, and Willis.
Morehouse Parish, LA*	<u>Morehouse Parish, LA</u> - all.
Morris County, TX	<u>Cass County, TX</u> - the towns of Avinger and Hughes Springs. <u>Morris County, TX</u> - the towns of Daingerfield, Lone Star, Ore, and Veals.
Motley County, TX*	<u>Motley County, TX</u> - all.
Nacogdoches County, TX	<u>Nacogdoches County, TX</u> - all. <u>Rusk County, TX</u> - the towns of Caledonia, Enterprise, Glenfawn, and New Salem.
Natchitoches Parish, LA*	<u>Natchitoches Parish, LA</u> - all.
Navarro County, TX*	<u>Navarro County, TX</u> - all.
Newton County, TX*	<u>Newton County, TX</u> - all.
Nixon-Smiley, TX	<u>Gonzales County, TX</u> - the towns of Dewville, Leesville, Nixon, and Smiley.
Nolan County, TX*	<u>Nolan County, TX</u> - all.
Ochiltree County, TX*	<u>Ochiltree County, TX</u> - all.
Odessa-Midland, TX	<u>Ector County, TX</u> - all. <u>Midland County, TX</u> - all.
Oldham County, TX*	<u>Oldham County, TX</u> - all.
Orange, TX	<u>Orange County, TX</u> - all except the towns of Bridge City, Bobsher, Connell, Pine Forest, and Vildor.
Otero County, NM*	<u>Otero County, NM</u> - all.
Palo Pinto County, TX*	<u>Palo Pinto County, TX</u> - all.
Panola County, TX*	<u>Panola County, TX</u> - all.
Parker County, TX*	<u>Parker County, TX</u> - all except the towns of Agnes, Aleto, Anneta, Reno, Springtown, and Weatherford.
Parmer County, TX*	<u>Parmer County, TX</u> - all.
Pecos County, TX*	<u>Pecos County, TX</u> - all.
Polk County, TX*	<u>Polk County, TX</u> - all.
Presidio, TX	<u>Presidio County, TX</u> - the towns of Casa Piedra, Perdix, Plata, Presidio, Redford, Ruldosa, and Shafter.
Rains County, TX*	<u>Rains County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Reagan County, TX*	<u>Reagan County, TX</u> - all.
Real County, TX*	<u>Real County, TX</u> - all.
Red River Parish, LA*	<u>Red River Parish, LA</u> - all.
Red River County, TX*	<u>Red River County, TX</u> - all.
Reeves County, TX*	<u>Reeves County, TX</u> - all.
Refugio County, TX*	<u>Refugio County, TX</u> - all.
Richland Parish, LA*	<u>Richland Parish, LA</u> - all.
Roberts County, TX*	<u>Roberts County, TX</u> - all.
Robertson County, TX*	<u>Robertson County, TX</u> - all.
Roosevelt County, NM*	<u>Roosevelt County, NM</u> - all.
Roswell-Artesia, NM	<u>Chaves County, NM</u> - all. <u>Eddy County, NM</u> - the towns of Artesia, Atoka, Dayton, Espuela, Hope, Lakewood, and Loco Hills.
Runnels County, TX*	<u>Runnels County, TX</u> - all.
Rusk County, TX	<u>Rusk County, TX</u> - all except the towns of Caledonia, Enterprise, Glenfawn, and New Salem.
Sabine Parish, LA*	<u>Sabine Parish, LA</u> - all.
Sabine County, TX*	<u>Sabine County, TX</u> - all.
San Angelo, TX*	<u>Tom Green County, TX</u> - all.
San Antonio, TX	<u>Bexar County, TX</u> - all. <u>Comal County, TX</u> - all. <u>Guadalupe County, TX</u> - all. <u>Kendall County, TX</u> - all. <u>Wilson County, TX</u> - all.
San Augustine County, TX*	<u>San Augustine County, TX</u> - all.
San Jacinto County, TX*	<u>San Jacinto County, TX</u> - all.
San Saba County, TX*	<u>San Saba County, TX</u> - all.
Schleicher County, TX*	<u>Schleicher County, TX</u> - all.
Scurry County, TX*	<u>Scurry County, TX</u> - all.
Shackelford County, TX*	<u>Shackelford County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Shelby County, TX*	<u>Shelby County, TX</u> - all.
Sherman-Dennison, TX	<u>Collin County, TX</u> - the towns of Anna, Celina, Chambersville, Mafilee, Melissa, Parvin, Prosper, and Westin. <u>Grayson County, TX</u> - all.
Shreveport-Bossier City, LA	<u>Bossier Parish, LA</u> - all. <u>Caddo Parish, LA</u> - all. <u>De Soto Parish, LA</u> - all. <u>Webster Parish, LA</u> - all.
Sierra County, NM*	<u>Sierra County, NM</u> - all.
Socorro County, NM*	<u>Socorro County, NM</u> - all.
Somervell County, TX*	<u>Somervell County, TX</u> - all.
Starr County, TX*	<u>Starr County, TX</u> - all.
Stephens County, TX*	<u>Stephens County, TX</u> - all.
Sterling County, TX*	<u>Sterling County, TX</u> - all.
Stonewall County, TX*	<u>Stonewall County, TX</u> - all.
Sutton County, TX*	<u>Sutton County, TX</u> - all.
Swisher County, TX*	<u>Swisher County, TX</u> - all.
Tarrant County, TX*	<u>Tarrant County, TX</u> - the towns of Arlington, Ed Pit, Grapevine, and Great Southwest.
Tensas Parish, LA*	<u>Tensas Parish, LA</u> - all.
Terrel County, TX*	<u>Terrel County, TX</u> - all.
Terry County, TX*	<u>Terry County, TX</u> - all.
Throckmorton County, TX*	<u>Throckmorton County, TX</u> - all.
Titus County, TX*	<u>Titus County, TX</u> - all.
Trinity County, TX*	<u>Trinity County, TX</u> - all.
Tyler, TX*	<u>Smith County, TX</u> - all.
Tyler County, TX*	<u>Tyler County, TX</u> - all.
Union Parish, LA*	<u>Union Parish, LA</u> - all.
Upton County, TX*	<u>Upton County, TX</u> - all.
Uvalde County, TX*	<u>Uvalde County, TX</u> - all.

Eleventh District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Val Verde County, TX*	<u>Val Verde County, TX</u> - all.
Van Zandt County, TX*	<u>Van Zandt County, TX</u> - all.
Victoria, TX*	<u>Victoria County, TX</u> - all.
Waco, TX*	<u>McLennan County, TX</u> - all.
Walker County, TX*	<u>Walker County, TX</u> - all.
Waller County, TX*	<u>Waller County, TX</u> - all.
Ward County, TX*	<u>Ward County, TX</u> - all.
Washington County, TX*	<u>Washington County, TX</u> - all.
West Carroll Parish, LA*	<u>West Carroll Parish, LA</u> - all.
Wharton County, TX*	<u>Wharton County, TX</u> - all.
Wheeler County, TX*	<u>Wheeler County, TX</u> - all.
Wichita Falls, TX	<u>Archer County, TX</u> - the Town of Holliday. <u>Clay County, TX</u> - all. <u>Wichita County, TX</u> - all.
Wilbarger County, TX*	<u>Wilbarger County, TX</u> - all.
Willacy County, TX*	<u>Willacy County, TX</u> - all.
Winkler County, TX-NM	<u>Lea County, NM</u> - the Town of Jal. <u>Winkler County, TX</u> - all.
Winn Parish, LA*	<u>Winn Parish, LA</u> - all.
Wise Falls, TX	<u>Wise County, TX</u> - all except the towns of Boyd, Newark, and Rhome.
Wood County, TX*	<u>Wood County, TX</u> - all.
Yoakum County, TX*	<u>Yoakum County, TX</u> - all.
Young County, TX*	<u>Young County, TX</u> - all.
Zapata County, TX*	<u>Zapata County, TX</u> - all.
Zavala County, TX*	<u>Zavala County, TX</u> - all.

Twelfth District - San Francisco

The staff of the Federal Reserve Bank of San Francisco do not predefine markets. Rather, markets are defined on case-by-case basis using certain guidelines. If a transaction arises in a recently defined market, that definition is used. For urban areas, the San Francisco Fed staff begin with the RMA (see section II above). Outlying communities may be included with the RMA if any one of several criteria is met. The first is that a substantial portion of resident workers in the outlying area commute to someplace within the RMA. Second, the community lacks some retail, commercial, government, health, educational, or transportation services, and the RMA is the most likely source of that service. Third, the primary source of news and information (television and radio broadcasts) is from the RMA or the major print medium is from the RMA. Additionally, the San Francisco Fed staff take into account any unique geography and information supplied by banks on the location of their customers.

For rural markets, the San Francisco Fed staff consider a number of factors in trying to link communities. First, they use commuting data and highway traffic volume data. Second, information on geography, such as natural boundaries (rivers, mountains, etc.) is examined. Third, as in urban markets, the bank looks for essential services that are not available in one or more towns but are available in nearby towns. In addition to the services mentioned above, these can include educational services, shopping centers, and government offices. The San Francisco Fed staff puts weight on travel time between two towns, a "convenience" factor, but specifies that this is heavily influenced by local perceptions. Finally, the area covered by the local telephone directory is considered significant evidence of market integration.

Twelfth District Banking Markets

Table 12
Federal Reserve Bank of San Francisco Banking Markets²¹

<u>Market Name</u>	<u>Definition</u>
Aberdeen, WA	<u>Grays Harbor County, WA</u> - all except Quinault Indian Reservation, and the towns of Amanda Park, Neilton, Quinault, and Tahola.
Bakersfield, CA	<u>Kern County, CA</u> - the cities of Bakersfield, Hillcrest Center, and Oildale, and the towns of Bakersfield South, Buttonwood, Edison, Gosford, Greenacres, Jastro, Kern City, Kern Junction, Kilowatt, Lamont, Lerdo, Magunden, Maltha, Oil Junction, Old River, Ribier, Rio Bravo, Saco, Shafter, South Shafter, Stevens, Una, Venola, Weedpatch, and Wibie Orchard.
Bellingham, WA	<u>Whatcom County, WA</u> - the City of Bellingham, Lummi Island, and the towns of Birch Bay, Blaine, Clearbrook, Custer, Everson, Ferndale, Hampton, Laurel, Lawrence, Lynden, Marletta, Nooksack, Silver Beach, South Bellingham, Strandell, and Sumas.
Big Bear Lake, CA	<u>San Bernadino County, CA</u> - the towns of Baldwin Lake, Big Bear City, Big Bear Lake, Fawnskin, Glen Martin, Seven Oaks, and Sugarloaf.
Blythe, CA	<u>Rivrside, CA</u> - the towns of Blythe, Cox, East Blythe, Inca, Mesaville, Midland, Ripley, and Styx.
Boise, ID	<u>Ada County, ID</u> - all except the towns of Black Creek, Orchard, and Owyhee. <u>Canyon County, ID</u> - all.
Box Elder, UT	<u>Box Elder County, UT</u> - the towns of Bear River City, Beaverdam, Brigham City, Collinston, Corrine, Cropley, Dewey, Elwood, Fielding, Garland, Honeyville, Madsen, Mantua, Perry, Plymouth, Portage, Riverside, Thatcher, Tremonton, Washikie, Wheelon, and Willard.
Bremerton, WA	<u>Kitsap County, WA</u> - all except Bainbridge Island, and the towns of Indianola and Suquamish. <u>Mason County, WA</u> - the towns o f Allyn, Belfair, Grapeview, and Tahuya.
Brewster, WA	<u>Douglas County, WA</u> - the Town of Bridgeport. <u>Okanogan County, WA</u> - the towns of Brewster, Carlton, Methow, Monse, and Paterro.
Bullhead City, AZ-CA-NV	<u>Mojave County, AZ</u> - all except the towns of Lake Havasu and Lake Havasu City. <u>San Bernadino County, CA</u> - the Town of Needles. <u>Clark County, NV</u> - the Town of Laughlin.
Burney, CA	<u>Lassen County, CA</u> - the towns of Bieber, Dixie, Halls Flat, Jellico, Little Valley, Nubieber, Pit River, Pittville, and Willow Springs. <u>Shasta County, CA</u> - the towns of Big Bend, Burney, Dana, Fall. River Mills, Glenburn, Hat Creek, McArthur, and Montgomery Creek.

²¹ Source: Federal Reserve Bank of San Francisco website, <http://www.frbsf.org> . Note: not all areas of the District are assigned to a market.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
California City, CA	<u>Kern County, CA</u> - Edwards Air Force Base, and the towns of Bealville, Bena, Bissell, Boron, California City, Caliente, Cantil, Chaffee, Creal, Edwards, Fieta, Garlock, Johannesburg, Keene, Marcel, Mojave, Monolith, North Edwards, Rand, Randsburg, Saltdale, Searles, Summit Switch, Tehachapi, and Willow Springs.
Carson City, NV	<u>Douglas County, NV</u> - all except the towns of Genoa, Stateline and Zephyr Cove. <u>Lyon County, NV</u> - the towns of Dayton and Silver City. <u>Storey County, NV</u> - all except the Town of Clark. The Independent City of Carson City.
Casa Grande, AZ	<u>Pinal County, AZ</u> - all except the towns of Apache Junction and Palm Springs.
Cedar City, UT	<u>Iron County, UT</u> - all.
Centralia, WA	<u>Lewis County, WA</u> - all.
Chelan, WA	<u>Chelan County, WA</u> - the towns of Azwell, Chelan, Chelan Falls, Chelan Post Office, and Manson.
Chico, CA	<u>Butte County, CA</u> - the cities of Chico and Paradise, and the towns of Anita, Butte Creek, Cresta, Durham, Forest Ranch, Magalia, Mayaro, Nord, Poe, Pulga, Richardson Springs, and Stirling City.
Cottonwood, AZ	<u>Coconino County, AZ</u> - the Town of Sedona. <u>Yavapai County, AZ</u> - the towns of Camp Verde, Centerville, Clarkdale, Cornville, Cottonwood, Jerome, Lake Montezuma, Page Springs, Perkinsville, Rimrock, Tapco, and West Sedona.
Davis, CA	<u>Solano County, CA</u> - the Town of Tremont. <u>Yolo County, CA</u> - the City of Davis, and the surrounding unincorporated area up to a five mile radius.
Delano, CA	<u>Kern County, CA</u> - the towns of Delano, Elmo, Famoso, Jasmine, McFarland, Pond, Wasco, and Woody.
Deschutes County, OR	<u>Deschutes County, OR</u> - all.
El Centro, CA	<u>Imperial County, CA</u> - the cities of Calexico and El Centro, and the towns of Anza, Brawley, Calipatria, Coyote Wells, Estelle, Frink, Grape, Heber, Holtville, Imperial, Iris, Meloland, Mount Signal, Niland, Rico, Seeley, and Wister.
Elko, NV	<u>Elko County, NV</u> - the towns of Alazon, Arthur, Boaz, Carlin, Cobre, Coin, Currie, Deeth, Elburz, Elko, Halleck, Hoborn, Hunter, Jiggs, Lamoille, Lee, Moleen, Montello, Moor, Nardi, Ola, Osino, Pequop, Pilot, Proctor, Ranid, Ruby, Ruby Valley, Ryndon, Shafter, Silver Zone, Spring Creek, Tecoma, Tobar, Tulasco, Valley Pass, Ventosa, Vivian, and Wells.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Eureka, CA	<u>Humboldt County, CA</u> - the City of Eureka, and the towns of Alliance, Alton, Arcata, Bayside, Beatrice, Blue Lake, Carlotta, Cutten, Elinor, Fernbridge, Ferndale, Fieldbrook, Fields Landing, Fortuna, Freshwater, Glendale, Holmes, Hydesville, Indianola, Korblex, Larabee, Loleta, Manila, McKinleyville, Metropolitan, Myrtle town, Pepperwood, Rio Dell, Rohnerville, Rosewood, Scotia, Shively, Sunny Brae, Trinidad, Waddington, and Westhaven.
Fairfield-Vacaville, CA	<u>Solano County, CA</u> - the cities of Fairfield and Vacaville, and the towns of Dixon, Elmira, and Suison City. <u>Yolo County, CA</u> - the Town of Winters.
Fallon, NV	<u>Churchill County, NV</u> - the towns of Fallon, Hazen, Massie, Ocala, Parran, Stillwater, and Upsal.
Firebaugh-Mendota, CA	<u>Fresno County, CA</u> - the towns of Cromir, Firebaugh, Ingle, Jameson, Mendota, Oro Loma, and Oxalis.
Flagstaff, AZ	<u>Coconino County, AZ</u> - the City of Flagstaff, and the towns of Angell, Bellemont, Daze, Doubletea, Eagles Nest, Mountaineire, Perrin, Serino, Williams, Williams Junction, and Winona.
Fresno, CA	<u>Fresno County, CA</u> - the cities of Clovis and Fresno, and the towns of Biola, Biola Junction, Bowles, Calwa, Cameo, Caruthers, Centerville, Conejo, Copper Avenue, Easton, Figarden, Fig Garden, Floyd, Fowler, Glorietta, Hammond, Herndon, Highway City, Kernan, Lone Star, Malaga, Melvin, Monmouth, Pindale, Rolinda, Sanger, Selma, Sunnyside, and Tarpey. <u>Madera County, CA</u> - the City of Madera, and the towns of Berenda, Borden, Chowchilla, Fairmead, Gregg, Irrigosa, Kiamet, Minturn, Pindale, Sharon, and Trigo.
Glenn County, CA	<u>Glenn County, CA</u> - all.
Grants Pass, OR	<u>Jackson County, OR</u> - the towns of Applegate, Gold Hill, Rock Point, Rogue River, and Wilmer. <u>Josephine County OR</u> - all.
Grass Valley, CA	<u>Nevada County, CA</u> - all except the towns of Boca, Chicago Park, Crystal Lake, Floriston, Hobart Mills, and Soda Springs.
Hesperia, CA	<u>San Bernadino County, CA</u> - the cities of Apple Valley, Hesperia, and Victorville, and the towns of Adelanto, Bryman, Cushenbury, Helendale, Lucerne Valley, Mountain View Acres, Oro Grande, Phelan, Pinon Hills, Thorn, and Wrightwood.
Hilo, HI	<u>Hawaii County, HI</u> - the City of Hilo, and the towns of Amaulu Camps, Andrade, Chin Chack, Glenwood, Hakalau, Honomu, Kaimu, Kalapana, Kamaili, Keaau, Keaau Ranch, Keaukaha, Kirtistown, Mountainview, Onomea, Opihikao, Paho, Panaewa, Papaikou, Paukaa, Pepeekeo, Volcano, Wailea, and Wainaku.
Honolulu, HI	<u>Honolulu County, HI</u> - all.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Hood River, OR-WA	<u>Hood River County, OR</u> - the towns of Hood River, Meno, Odell, and Wyeth. <u>Klickitat County, WA</u> - the towns of Bingen and White Salmon.
Jackson, CA	<u>Amador County, CA</u> - all.
Jefferson County, OR	<u>Jefferson County, OR</u> - all.
Kailua-Kona, HI	<u>Hawaii County, HI</u> - the towns of Captain Cook, Holualoa, Honokohau, Honalo, Honaunau, Hookena, Huehue, Kailua Kona, Kai Malino, Kainaliu, Kahaluu, Kalaoa Homesteads, Kealakekua, Keauhou, Keei, Napoopoo, Pahoe, and Puuanahulu.
Kattitas County, WA	<u>Kattitas County, WA</u> - all.
Kauai, HI	<u>Kauai County, HI</u> - the Island of Kauai.
Kings County, CA	<u>Kings County, CA</u> - all.
Klamath Falls, OR-CA	<u>Siskiyou County, CA</u> - the towns of Bray, Dorris, Kegg, Macdoel, Mount Hebron, Penoyar, and Tulelake. <u>Klamath County, OR</u> - the towns of Airport, Algoma, Altamont, Chelsea, Falcon Heights, Henley, Keno, Klamath Falls, Merrill, Midland, Olene, Oretch, Spring Lake, Squaw Point, Stonebridge, Stukel, Texum, Worden, and Woous.
Lake County, CA	<u>Lake County, CA</u> - all.
Lake Havasu City, AZ	<u>Mojave County, AZ</u> - the towns of Lake Havasu and Lake Havasu City.
Las Vegas, NV	<u>Clark County, NV</u> - the cities of Las Vegas, North Las Vegas, and Paradise, and the towns of Arden, Bracken, Boulder City, Boulder Junction, East Las Vegas, Henderson, Pittman, Sunrise Manor, and Westchester.
Lincoln County, OR	<u>Lincoln County, OR</u> - all.
Logan, UT-ID	<u>Franklin County, ID</u> - the towns of Fairview, Franklin, Preston, and Whitney. <u>Cache County, UT</u> - all except the Town of Paradise.
Longview, WA-OR	<u>Columbia County, OR</u> - the towns of Allston, Clatskanie, Goble, Locoda, Marshland, Prescott, Quincy, Rainier, West Rainier, and Woodson. <u>Cowlitz County, WA</u> - the City of Longview, and the towns of Beacon Hill, Carrolls, Castle Rock, Columbia Heights, Kalama, Kelso, Lexington, Longview Junction, Ostrander, and Rocky Point.
Lopez, WA	<u>San Juan County, WA</u> - Lopez Island.
Los Angeles, CA	<u>Kern County, CA</u> - the Town of Rosamond. <u>Los Angeles County, CA</u> - all except the towns of Acton Agua Dulce, Elizabeth Lake, Gorman, Hi Vista, Lake Hughes, Lang, Llano, Ravenna, Valyermo, and Wilsona. <u>Orange County, CA</u> - all. <u>San Bernadino County, CA</u> - the cities of Chino, Ontario, and Upland. <u>Ventura County, CA</u> - the cities of Moorpark and Simi Valley.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Los Banos, CA	<u>Merced County, CA</u> - the towns of Agatha, Dos Palos, Gustine, Ingomar, Los Banos, Santa Nella, Santa Rita Park, South Dos Palos, and Volta.
Mendocino Coast, CA	<u>Mendocino County, CA</u> - the towns of Albion, Anchor Bay, Caspar, Elk, Fort Bragg, Gualala, Littleriver, Manchester, Mendocino, Noyo, Point Arena, Rockport, and Westport.
Merced, CA	<u>Merced County, CA</u> - the City of Merced, and the towns of Arena, Atwater, Creegan, Cressey, Fergus, Livingston, Stevenson, and Winton.
Modesto, CA	<u>San Joaquin County, CA</u> - the towns of Escalao and Ripon. <u>Stanislaus County, CA</u> - the cities of Ceres, Modesto, and Turlock, and the towns of East Modesto, Empire, Hughsville, Keyes, Northeast Modesto, Oakdale, Riverbank, Salida, South Turlock, and Waterford.
Moscow-Pullman, ID-WA	<u>Latah County, ID</u> - the City of Moscow, and the towns of Genessee, Harvard, Joel, Juliaetta, Kendrick, Kennedy Ford, Onaway, Potlatch, Princeton, Troy, and Viola. <u>Whitman County, WA</u> - the towns of Albion, Almota, Belmont, Colfax, College, Colton, Crest, Eden, Elberton, Fallon, Farmington, Garfield, Johnson, McCoy, Mockonema, Moses, Oakesdale, Paloun, Parvin, Pullman, Risback, Rosalia, Shawnee, Steptoe, Tekoa, Uniontown, Wawawai, Whelan, and Whitlow.
Moses Lake, WA	<u>Adams County, WA</u> - the towns of Bruce, Othello, and Shano. <u>Grant County, WA</u> - all except the towns of Coulee City, Electric City, Grand Coulee, Hanson, Hartline, and Odair.
Mount Shasta, CA	<u>Siskiyou County, CA</u> - the towns of Andasite, Azalea, Black Butte, Deetz, Dunsmuir, Edgewood, Gazelle, Hotlum, McCloud, Mott Small, Mount Shasta, and Weed.
Napa, CA	<u>Napa County, CA</u> - the City of Napa, and the towns of Imola, Krug, Oak Knoll, Oakville, Rocktram, Rutherford, St. Helena, Salvador, Veterans Home, and Yountville.
Olympia, WA	<u>Thurston County, WA</u> - the City of Olympia, and the towns of Belmont, East Olympia, Kyro, Lacey, St. Clair, Thompson Place, Turnwater, Union Mill, and Yelm.
Omak-Okanogan, WA	<u>Okanogan County, WA</u> - all except the towns of Brewster, Carlton, Methow, Monse, and Paterro.
Ontario, OR-ID	<u>Payette County, ID</u> - the towns of Buckingham, Eiffle, Kruitland, New Plymouth, and Payette. <u>Washington County, ID</u> - the towns of Cobb, Crystal, Feltham, Rebecca, and Weiser. <u>Malheur County, OR</u> - the towns of Arcadio, Brogan, Catro, Celatom, Jamieson, Luse, Mallett, Nyssa, Ontario, Vale, and Willowcreek.
Oroville, CA	<u>Butte County, CA</u> - the towns of Bangor, Biggs, Craig, East Gridley, Fagan, Forbestown, Gridley, Honcut, Nelson, Oroville, Palermo, Richvale, Thermalito, Villa Verona, and Wyandotte.
Oxnard-Ventura, CA	<u>Los Angeles County, CA</u> - the Town of Agoura Hills. <u>Ventura County, CA</u> - all except the cities of Moorpark and Simi Valley.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Palm Springs, CA	<u>Riverside County, CA</u> - the cities of Cathedral City, Indio, and Palm Springs, and the towns of Coachella, Desert Hot Springs, Garnet, Indian Wells, La Quinta, Myoma, North Palm Springs, Palm Desert, Rancho Mirage, Rimlen, Salvia, and West Palm Springs. <u>San Bernadino County, CA</u> - the towns of Joshua Tree, Morongo Valley, Pioneertown, Twentynine Palms, and Yucca Valley.
Park City, UT	<u>Summit County, UT</u> - all. <u>Wasatch County, UT</u> - all.
Pasco-Kennewick-Richland, WA	<u>Benton County, WA</u> - the cities of Kennewick and Richland, and the towns of Acton, Benton City, Finley, Hedges, Vista, and West Richland. <u>Franklin County, WA</u> - all except the towns of Joso and Kahlotus. <u>Walla Walla County, WA</u> - the towns of Burbank and Villard Junction.
Payson, AZ	<u>Gila County, AZ</u> - the towns of Payson, Pine, Star Valley, and Young.
Pendleton, OR	<u>Umatilla County, OR</u> - all except the towns of Bade, Barrett, Milton-Freewater, Prunedale, Spofford, Stateline, and Umapine.
Phoenix, AZ	<u>Maricopa County, AZ</u> - the cities of Chandler, Gilbert, Glendale, Mesa, Peoria, Phoenix, Scottsdale, Sun City, and Tempe, and the towns of Apache Wells, Avondale, Beardsley, Buckeye, Bumstead, Cactus, Campa, Carefree, Cashion, Cave Creek, Chandler Heights, Desert Sands, Dreamland Villa, El Mirage, Ennis, Falia, Fennemore, Fowler, Germann, Gilbert, Goodyear, Guadalupe, Helena, Highley, Kendall., Laveen, Leisure World, Liberty, Litchfield Junction, Litchfield Park, McQueen, Palo Verde, Paradise Valley, Peterson, Pozo, Queen Creek, Serape, Sun Lakes, Sunnyslope, Tolleson, Tremaine, Twin Knolls, Valencia, Velda Rose Estates, Waddell, Webb, West Chandler, White Tanks, and Youngstown. <u>Pinal County, AZ</u> - the towns of Apache Junction and Palm Springs.
Placerville, CA	<u>El Dorado County, CA</u> - the towns of Camino, Diamond Springs, Garden Valley, Georgetown, Greenwood, Grizzly Flats, Kelsey, Mount Akoum, Omo Ranch, Pacific House, Placerville, Pollock Pines, and Smithflat.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Portland, OR-WA	<p><u>Clackamas County, OR</u> - the cities of Lake Oswego, Milwaukie, and Oregon City, and the towns of Anderson, Barlow, Barton, Beavercreek, Boring, Canby, Clackamas, Clackamas Heights, Cotrell, Currinsville, Eagle Creek, Estacada, Gladstone, Happy Valley, Jennings Lodge, Liberal, Mulino, New Era, Ona Grove, Pulp, Sandy, West Linn, Willamette, Wilsonville, and Yoder.</p> <p><u>Columbia County, OR</u> - the towns of Columbia City, Deer Island, McNulty, St. Helens, Scappoose, Vernonia, and Warren.</p> <p><u>Marion County, OR</u> - the towns of Aurora, Broadacres, Donald, Gervals, Hito, Hubbard, Monitor, Mount Angel, St. Benedict, St. Louis, St. Paul, West Woodburn, and Woodburn.</p> <p><u>Multnomah County, OR</u> - all except the towns of Bonneville, Bridal Veil, Dotson, Latourell Falls, and Springdale.</p> <p><u>Washington County, OR</u> -all except the towns of Banks, Bowers Junction, Buxton, Cochran, Glenwood, Manning, Mountindale, North Plains, Scofield, Timber, and Westimber.</p> <p><u>Yamhill County, OR</u> - the towns of Dundee, Lafayette, Newberg, Rex, Springbrook, and Wapato.</p> <p><u>Clark County, WA</u> - all.</p>
Prescott, AZ	<p><u>Yavapai County, AZ</u> - the City of Prescott, and the towns of Abra, Bumble Bee, Castle Hot Springs, Chino Valley, Cleator, Congress, Cordes Lakes, Crown King, Date, Del Rio, Dewey, Glen Ilah, Grand View, Groom Creek, Hillside, Humboldt, Iron Mills, Kayfour, Kirkland, Mayer, Miller Valley, Octave, Paulden, Peoples Valley, Piedmont, Prescott Valley, Skull Valley, Tucker, Wagoner, Walker, Whipple, and Yarnell.</p>
Price, UT	<p><u>Carbon County, UT</u> - all.</p> <p><u>Emery County, UT</u> - the towns of Cedar, Cleveland, Elmo, Grassy, Hiawatha, Huntington, Mohrland, Mounds, and Woodside.</p>
Redding, CA	<p><u>Shasta County, CA</u> - the City of Redding, and the towns of Anderson, Bella Vista, Bonneyview, Central Valley, Cottonwood, Enterprise, Girvan, Ingot, Millville, Oak Run, Olinda, Palo Cedro, Project City, Shingletown, Silverthorn, Summit City, and Whitmore.</p>
Reedsport, OR	<p><u>Coos County, OR</u> - the Town of Lakeside.</p> <p><u>Douglas County, OR</u> - the towns of Gardiner, Gardiner Junction, Kroll, Reedsport, and Winchester Bay.</p>
Reno, NV	<p><u>Lyon County, NV</u> - the Town of Fernley.</p> <p><u>Storey County, NV</u> - the Town of Clark.</p> <p><u>Washoe County, NV</u> - the Cities of Reno and Sparks, and the towns of Anderson, Copperfield, Lawton, Lemmon Valley, Mogul, Steamboat, Sun Valley, Thisbe, Verdi, and Vista.</p>
Ritzville, WA	<p><u>Adams County, WA</u> - all except the towns of Bruce, Othello, and Shano.</p>

Twelfth District Banking Markets

Market Name	Definition
Riverside, CA	<p><u>Riverside County, CA</u> - the cities of Corona, Moreno Valley, and Riverside, and the towns of Alessandro, Arlington, Banning, Beaumont, Box Springs, Calimesa, Casa Blanca, Cherry Valley, Crestmore, Edgemont, El Casco, Ellis, Glen Avon, Highgrove, Hinda, Home Gardens, Lakeview, La Sierra, May, Mira Loma, Nuevo, Norco, Ormand, Pedley, Perris, Prado Dam, Preda, Roubidoux, Streeter, Sunnymead, Val Verde, and Woodcrest.</p> <p><u>San Bernadino County, CA</u> - the cities of Colton, Fontana, Highlands, Redlands, Rialto, and San Bernadino, and the towns of Arrowbear Lake, Bloomington, Blue Jay, Bryn Mawr, Cajon, Cedar Glen, Cedarpines Park, Craf, Crafton, Crestline, Crest Park, Del Rosa, Devore, Dunlap Acres, East Highlands, Grand Terrace, Harlem Springs, Kaiser, Keenbrook, Loma Linda, Mentone, Muscat, Muscoy, North Loma Linda, Ono, Ordway, Patton, Rimforest, Running Springs, Skyforest, South Fontana, Summit, Twin Peaks, Verdemon, and Yucaipa.</p>
Roseburg, OR	<p><u>Douglas County, OR</u> - the towns of Anlauf, Azalea, Brockway, Camas Valley, Canyonville, Comstock, Curtain, Days Creek, Dillard, Dole, Drain, Drew, Edenbower, Glendale, Glide, Green, Idleld Park, Krewson, Lookingglass, Melrose, Milo, Myrtle Creek, Oakland, Rice Hill, Riddle, Roseburg, Sutherlin, Tenmile, Tilla, Tri City, Tyee, Umpqua, Weaver, Wilbur, Winchester, Winston, and Yoncalla.</p>
Sacramento, CA	<p><u>El Dorado County, CA</u> - the towns of Coloma, Cool, Diamond Springs, Dugan, El Dorado, El Dorado Hills, Latrobe, Lotus, Pilot Hill, Pleasant Valley, Rescue, and Shingle Springs.</p> <p><u>Nevada County, CA</u> - the Town of Chicago Park.</p> <p><u>Placer County, CA</u> - the cities of Auburn and Roseville, and the towns of Bowman, Cape Horo, Clipper Gap, Colfax, East Applegate, Foresthill, Lincoln, Loomis, McKeon, Meadow Vista, Newcastle, Ophir, Pentyn, Rocklin, Weimar, and West Applegate.</p> <p><u>Sacramento County, CA</u> - all except the towns of Galt, Isleton, and Need.</p> <p><u>Yolo County, CA</u> - the towns of Bryte, Clarksburg, Mikon, Riverview, and West Sacramento.</p>
St. George, UT	<p><u>Washington County, UT</u> - the City of St. George, and the towns of Hildale, Hurricane, Ivins, La Verkin, Leeds, Rockville, Santa Clara, Shivwits, Springdale, Toquerville, and Washington.</p>
Salem, OR	<p><u>Marion County, OR</u> - the City of Salem, and the towns of Aumsvile, Brooks, Chemawa, Gear, Fair Grounds, Four Corners, Hayesville, Hopmere, Keizer, Liberty, Marion, North Santiam, Orville, Pratum, Quinaby, Shaw, Silverton, Stayton, Sublimity, Talbot, Turner, Waconda, and West Stayton.</p> <p><u>Polk County, OR</u> - the towns of Crowley, Dallas, Derry, Gerlinger, Gilliams, Independence, McCoy, Monmouth, Rickreall, V&S Junction, and West Salem.</p>
Salinas, CA	<p><u>Monterey County, CA</u> - the City of Salinas, and the towns of Alsia, Camphora, Castroville, Chualar, Elkhorn, Gonzales, Harlem, Moss Landing, Santa Rita, Soledad, Spence, and Spreckels.</p>
Salt Lake City, UT	<p><u>Davis County, UT</u> - the City of Bountiful, and the towns of Centerville, Farmington, Randall., Val Verda, West Bountiful, and Woods Cross.</p> <p><u>Salt Lake County, UT</u> - all except the towns of Alta, Brighton, Garfield, Herriman, Lark, Magna, Saltair, and Sugar House.</p>

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
San Diego, CA	<u>San Diego County, CA</u> - all except the towns of Boulevard, Borrego Springs, Jacumbo, Julian, Lake Henshaw, Live Oak Springs, Mountain Springs, Mount Laguna, Pala, Palomar Mountain, Pine Hills, Ranchita, San Onofre, Santa Ysabel, Stuart, and Warner Springs.
San Francisco-Oakland-San Jose, CA	<u>Alameda County, CA</u> - all except the towns of Altamont and Midway. <u>Contra Costa County, CA</u> - all except the Town of Herdlyn. <u>Marin County, CA</u> - all except Point Reyes National Seashore, and the towns of Dillon Beach, Fallon, Marshall., Nicosio, Olema, Tocaloma, and Tomales. <u>Napa County, CA</u> - the Town of Napa Junction. <u>San Mateo County, CA</u> - all. <u>Santa Clara County, CA</u> - all except the towns of Mount Hamilton and Sargent. <u>Solano County, CA</u> - the City of Vallejo and the Town of Benicio. <u>Sonoma County, CA</u> - the City of Petaluma and the Town of Penngrove.
San Luis Obispo, CA	<u>San Luis Obispo County, CA</u> - all except the towns of Cholame, Nipomo, San Miguel, San Simeon, Shandon, and Whitley Gardens.
Santa Maria, CA	<u>San Luis Obispo County, CA</u> - the Town of Nipomo. <u>Santa Barbara County, CA</u> - the City of Santa Maria, and the towns of Airbase, Betteravila, Guadalupe, Oak Knolls, Orcutt, and Rosemary.
Santa Rosa, CA	<u>Sonoma County, CA</u> - all except the City of Pentaluma, and the towns of Annapolis, Bodega, Boyes Hot Springs, Eldridge, El Verano, Fetters Hot Springs, Glen Ellen, Jenner, Plantation, Schnellville, Sonoma, Stewarts Point, and Vineburg.
Seattle, WA	<u>Island County, WA</u> - Camano Island and all of Whidbey Island except the towns of Ault Field, Coupeville, Oak Harbor, and San de Fuca. <u>King County, WA</u> - all except the towns of Baring, Bayne, Cumberland, Grotto, Kinnesat, Lester, Maywood, Miller River, Palmer, Palmer Junction, Selleck, and Skyhomish. <u>Kitsap County, WA</u> - Bainbridge Island, and the towns of Indianola and Suquamish. <u>Pierce County, WA</u> - all except the Mount Rainier National Park, and the towns of Ashford, Elbe, Longmire, National, and Paradise. <u>Snohomish County, WA</u> - all except the towns of Fortson, Gold Bar, Hazel, Index, Robe, Startup, and Verlot.
Shelton, WA	<u>Mason County, WA</u> - all except the towns of Allyn, Belfair, Grapeview, and Tahuna.
Show Low, AZ	<u>Navajo County, AZ</u> - the towns of Clay Springs, Heber, Overgaard, Pinedale, Pinetop-Lakeside, Show Low, Shumway, Snow Lake, Taylor, and White Mountain Lake.
Sierra Vista, AZ	<u>Cochise County, AZ</u> - the cities of Douglas and Sierra Vista, and the towns of Bakerville, Bisbee, Bisbee Junction, Calumet, Don Luis, Elfrida, Fairbank, Forrest, Fort Huachuca, Galena, Gleeson, Hereford, Huachuca City, Lowell, McNeal, Miracle Valley, Naco, Paul Spur, Pirtleville, and Tombstone.
Skagit County, WA	<u>Skagit County, WA</u> - all.
Solvang, CA	<u>Santa Barbara County, CA</u> - the towns of Buellton, Los Olivos, Santa Ynez, and Solvang.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Sonoma, CA	<u>Sonoma County, CA</u> - the towns of Boyes Hot Springs, Eldridge, El Verano, Feters Hot Springs, Glen Ellen, Schnellville, Sonoma, and Vineburg.
Sonora, CA	<u>Tuolumne County, CA</u> - all except the towns of Dardanelle, Long Barn, Pine Crest, and Strawberry.
South Lake Tahoe, CA-NV	<u>El Dorado County, CA</u> - the City of South Lake Tahoe, and the towns of Camp Richardson, Echo Lake, Fallen Leaf, Meeks Bay, Meyers, and Tahoe Valley. <u>Douglas County, NV</u> - the towns of Genoa, Stateline, and Zephyr Cove.
Spokane, WA-ID	<u>Kootenai County, ID</u> - the City of Coeur d'Alene, and the towns of Chilico, Gibbs, Grand Junction, Hayden, Hayden Lake, Huetter, McGuires, Post Fall.s, Ramsey, and Rathdrum. <u>Spokane County, WA</u> - the City of Spokane, Fairchild Air Force Base, and the towns of Airway Heights, Chester, Colbert, Country Homes, Deep Creek, Dishman, Espanola, Greenacres, Hayford, Highland Pit, Hillyard, Hite, Liberty Lake, Lyons, Medical Lake, Millwood, Morgan Acres, Newman Lake, Nine Mile Falls, Opportunity, Orchard Avenue, Otis Orchards, Parkwater, Town and Country, Trentwood, Velox, Veradale, and Yardley.
Stockton, CA	<u>San Joaquin County, CA</u> - all except the City of Tracy, and the towns of Carbona, Escalon, and Vernalis.
Sunnyside, WA	<u>Benton County, WA</u> - the towns of Biggam, Chaffee, Gibbon, North Prosser, Prosser, and Whitstran. <u>Yakima County, WA</u> - the towns of Byrou, Emerald, Grandview, Granger, Mabton, Midvale, Outlook, and Sunnyside.
Susanville, CA	<u>Lassen County, CA</u> - all except the towns of Bieber, Dixie, Halls Flat, Jellico, Little Valley, Madeline, Nubieber, Pit River, Pittville, Ravendale, Sage Hen, Termo, and Willow Springs. <u>Plumas County, CA</u> - the towns of Almanor, Canyondam, Chester, Chilcoot, Clear Creek Junction, Crescent Mills, Greenville, Hindoo, Lassen View, and Vinton.
Tehema County, CA	<u>Tehema County, CA</u> - all.
Temecula, CA	<u>Riverside County, CA</u> - the City of Temecula, and the towns of Aguanga, Alberville, Canyon Lake, Homeland, Lake Elsinore, Menifee, Murrieta, Rancho California, Sage, Sun City, and Winchester.
Tillamook County, OR	<u>Tillamook County, OR</u> - all.
Tracy, CA	<u>San Joaquin County, CA</u> - the City of Tracy, and the towns of Carbona and Vernalis.
Truckee-Tahoe, CA-NV	<u>Nevada County, CA</u> - the towns of Boca, Floriston, Hobart Mills, and Truckee. <u>Placer County, CA</u> - the towns of Big Chief, Brockway, Carnellan Bay, Homewood, Kings Beach, Lake Forest, Tahoe City, Tahoe Pines, Tahoe Vista, and Tahoma. <u>Washoe County, NV</u> - the towns of Crystal Bay and Incline Village.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Tuscon, AZ	<u>Pima County, AZ</u> - the City of Tuscon, and the towns of Casas Adobes, Catalina, Catalina Foothills, Continental, Corona de Tuscon, Cortero, Davis, Drexel Heights, Emery Park, Flecha Calda Estates, Green Valley, Indian Ridge Estates, Kino, Marana, Naviska, Oro Valley, Rillito, Sabino, Sahuarita, San Xavier, South Tuscon, Twin Buttes, and Vail.
Twin Falls, ID	<u>Gooding County, ID</u> - all. <u>Jerome County, ID</u> - all. <u>Lincoln County, ID</u> - all. <u>Twin Falls County, ID</u> - all.
Visalia, CA	<u>Tulare County, CA</u> - the cities of Tulare and Visalia, and the towns of Burr, Cadero, Exeter, Farmersville, Goshen, Hillmadd, Ivanhoe, Kaweah, Lemon Cove, Lind Cove, Lindsay, Linnell, Loma, Merrymac, Octol, Pixley, Quall., Redbanks, Sequoia, Seville, Tagus, Taurusa, Tonyville, Waukena, and Woodlake.
Walla Walla, WA-OR	<u>Umatilla County, OR</u> - the towns of Bade, Barrett, Milton-Freewater, Prunedale, Spofford, Stateline, and Umapine. <u>Columbia County, WA</u> - the towns of Dayton, Dumas, and Huntsville. <u>Walla Walla County, WA</u> - the City of Walla Walla, and the towns of Attalia, Berryman, Bolles, College Place, Dixie, Ennis, Hadley, Langdon, Lowden, Prescott, Reese, Russell, Touchet, Waitsburg, Walair, Walla Walla East, Wallula, Whitman, and Zanger Junction.
Wasco County, OR	<u>Wasco County, OR</u> - all.
Wenatchee, WA	<u>Chelan County, WA</u> - the towns of Blewett, Cashmere, Dryden, Entiat, Leavenworth, Malaga, Monitor, Peshastin, Rocky Reach, South Wenatchee, Wagnersburg, Wenatchee, and West Wenatchee. <u>Douglas County, WA</u> - the towns of Columbia River, Douglas, East Wenatchee, Kenroy, Orondo, Palisades, Rock Island, Voltage, and Waterville.
West Maui, HI	<u>Maui County, HI</u> - the Island of Maui except the towns of Hamoa, Hana, Haou, Kaupo, Keokea, Kipahulu, Koali, Puuiki, and Ulupalakua.
Winnemucca, NV	<u>Humboldt County, NV</u> - the towns of Antelope, Gaskell, Golconda, Iron Point, Jungo, Mote, Raglan, Red House, Rose Creek, Sulphur, Tule, Valmy, Venado, Wes, and Winnemucca.
Winslow, AZ	<u>Navajo County, AZ</u> - the towns of Hibbard, Holbrook, Joseph City, Penzance, Sun Valley, Winslow, and Woodruff.
Woodland, CA	<u>Yolo County, CA</u> - all except the City of Davis, and the towns of Bryte, Chiles, Clarksburg, Mikon, Riverview, Swingle, West Sacramento, and Winters.
Yerington, NV	<u>Lyon County, NV</u> - the towns of Lux, Mason, Smith, Wabuska, Weed Heights, Wellington, and Yerington.
Yreka, CA	<u>Siskiyou County, CA</u> - the towns of Etna, Fort Jones, Greenview, Grenada, Hamburg, Hilt, Hornbrook, Horse Creek, Klamath River, Montague, Scott Bar, and Yreka.

Twelfth District Banking Markets

<u>Market Name</u>	<u>Definition</u>
Yuma, AZ-CA	<u>Yuma County, AZ</u> - the City of Yuma, and the towns of Blaisdell, Crane, Dome, Fortuna, Gadsden, Ligurta, San Luis, Somerton, and Wellton. <u>Imperial County, CA</u> - the Town of Colorado.

IV. Comparison of Markets Sizes

A Federal Reserve Bank staff's choice of methodology affects the size of the resulting markets, both in terms of population per market, land area of markets, and deposits per market. As shown in Table B below, all of these are closely related to how urban the Federal Reserve District is to begin with, as measured by the District's population density. The correlation coefficient between population density and population per market is 0.831, while that between population density and deposits per market is 0.806. Surprisingly, square miles per market are not highly correlated with population density, with a correlation coefficient of only 0.134. However, if we eliminate Minneapolis' markets from that calculation, the correlation coefficient rises to 0.635.

As shown in Table B, the New York Fed staff has defined the largest markets. This is the result of the Second District's urban character and the tiering methodology they employ. The Philadelphia staff's methodology also produces large markets. The Boston Fed staff, which use essentially the same methodology as New York, define relatively smaller markets. This is probably due to the more rural character of the District, and the fact that New York uses county-to-county commuting data, while Boston uses township-to-township data.

Several Federal Reserve Banks, including Boston, Cleveland, Richmond, Atlanta, Chicago, and St. Louis have defined smaller markets. Coincidentally, these Districts also use mainly township-to-township commuting data. The Minneapolis staff's unique methodology leads to markets that are geographically large, but among the smallest in terms of population and deposits per market. This is due to the fact that many sparsely populated areas are intentionally included in urban markets due to a lower commuting threshold.

Table B
Comparison of Market Sizes

	Number of Markets	Population Density of District	Population per Market	Square Miles per Market	Deposits per Market (\$ millions)
Boston	86	193.2	145,488	753.2	2,217.6
New York	15	464.2	1,638,095	3,529.0	31,265.5
Philadelphia	33	327.9	359,018	1,095.0	4,611.5
Cleveland	120	224.2	137,029	611.3	2,072.8
Richmond	194	162.8	129,458	795.3	1,719.9
Atlanta	288	131.1	124,629	950.6	967.7
Chicago	256	164.4	123,928	753.7	1,423.6
St. Louis	266	74.5	45,575	611.4	544.7
Minneapolis	102	18.6	76,365	4,108.9	1,002.1
Kansas City	359	28.9	40,549	1,404.7	379.9
Dallas	267	57.6	77,051	1,336.6	667.0
San Francisco ²²	132	39.9	N/A	N/A	N/A

V. Conclusion

This paper documents the various methodologies Federal Reserve Bank staffs use in defining geographic banking markets for analyzing bank mergers and bank holding company acquisitions. Although most Reserve Banks use similar data to delineate their markets, there are substantial differences in the sizes of the resulting markets.

²² San Francisco's defined markets do not cover substantial portions of its District. Therefore, any data would be misleading.

Bibliography

1. *Rand McNally 1999 Commercial Atlas and Marketing Guide*, Rand McNally and Company, New York, NY, 1999.
2. Office of Management and Budget, "Revised Standards for Defining Metropolitan Areas in the 1990s," *55 Federal Register*, pp. 12154-72.
3. Bannon, Susan, and Black, Krystal, *Banking Structure in New England, 1993-6*, Federal Reserve Bank of Boston Research Report No. 74, 1996.
4. DiSalvo, James V., *Third District Banking Markets*, Federal Reserve Bank of Philadelphia Research Report, 1995.
5. Holdsworth, David G., *Definition of Banking Markets in New Jersey and New York*, Federal Reserve Bank of New York Research Document, 1994.
6. Simmons, Richard D., *A Guide to Banking Markets in the Seventh Federal Reserve District*, Third Edition, Federal Reserve Bank of Chicago Research Report, 1988.
7. Stoltz, Richard W., *Local Banking Markets and the Relation Between Structure, Prices, and Nonprices in Rural Areas*, Federal Reserve Bank of Minneapolis Staff Report No. 11, 1975.