

# **VISIONBANK**

## **COMMUNITY REINVESTMENT ACT ASSESSMENT AREA DEFINED**

**AS OF JANUARY 1, 2022**

**VISIONBank's assessment area is defined as the entire Fargo/Moorhead Metropolitan Statistical Area (MSA 2020) which is all of Cass County of North Dakota (44 CT) and all of Clay County (16 CT) of Minnesota.**

**Please see the attached list of census tracts included in VISIONBank's defined Assessment Area and a map showing the above defined assessment area.**

**Clay, Minnesota**

Census Tract	MSA Number	Total Number of Persons	Minority Population Percentage	Total Population								Super Minority Tract	Minority Tract
				Hispanic Only	Non-Hispanic	White	Non-Hispanic White	Black/African-American	American Indian/Alaska Native	Asian	Native Hawaiian/Other Pac. Islander		
27027020300	22020	3,003	20.68%	213	2,790	2,443	2,382	117	73	57	1	No	No
27027020400	22020	3,875	23.38%	200	3,675	3,031	2,969	269	100	136	8	No	No
27027020500	22020	5,122	11.71%	175	4,947	4,585	4,522	121	79	47	0	No	No
27027020600	22020	4,384	20.67%	250	4,134	3,542	3,478	277	119	67	1	No	No
27027020700	22020	2,638	16.57%	179	2,459	2,269	2,201	62	65	20	0	No	No
27027030106	22020	2,123	12.29%	112	2,011	1,893	1,862	24	45	7	0	No	No
27027030107	22020	1,667	6.42%	45	1,622	1,575	1,560	0	7	6	1	No	No
27027030108	22020	5,695	34.05%	346	5,349	3,904	3,756	1,157	139	45	1	No	No
27027030109	22020	3,890	18.07%	214	3,676	3,247	3,187	222	57	59	0	No	No
27027030110	22020	5,567	12.52%	147	5,420	4,925	4,870	249	43	54	0	No	No
27027030111	22020	5,016	18.16%	254	4,762	4,183	4,105	262	68	75	2	No	No
27027030112	22020	4,648	15.86%	261	4,387	3,998	3,911	157	89	23	1	No	No
27027030201	22020	5,915	6.37%	104	5,811	5,583	5,538	4	50	8	0	No	No
27027030202	22020	5,014	5.35%	66	4,948	4,774	4,746	6	20	14	2	No	No
27027030300	22020	4,045	24.15%	322	3,723	3,184	3,068	169	143	114	3	No	No
27027030400	22020	2,716	16.46%	123	2,593	2,315	2,269	94	50	49	0	No	No

**Summary for Clay (16 tracts)**

65,318	16.68%	3,011	62,307	55,451	54,424	3,190	1,147	781	20	0	0
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**Cass, North Dakota**

Census Tract	MSA Number	Total Number of Persons	Minority Population Percentage	Total Population								Super Minority Tract	Minority Tract
				Hispanic Only	Non-Hispanic	White	Non-Hispanic White	Black/African-American	American Indian/Alaska Native	Asian	Native Hawaiian/Other Pac. Islander		
38017000100	22020	5,184	6.67%	73	5,111	4,868	4,838	18	18	87	1	No	No
38017000203	22020	2,838	15.64%	93	2,745	2,424	2,394	95	65	71	3	No	No
38017000204	22020	3,351	14.83%	98	3,253	2,877	2,854	79	84	83	1	No	No

38017000300	22020	5,239	23.73%	358	4,881	4,128	3,996	431	36	321	1	No	No
38017000400	22020	3,813	13.22%	166	3,647	3,352	3,309	66	53	80	2	No	No
38017000501	22020	3,413	16.64%	179	3,234	2,902	2,845	130	100	26	1	No	No
38017000502	22020	3,666	17.59%	144	3,522	3,066	3,021	169	65	127	3	No	No
38017000601	22020	2,336	26.63%	103	2,233	1,739	1,714	259	81	77	7	No	No
38017000602	22020	2,607	23.32%	113	2,494	2,035	1,999	166	132	66	2	No	No
38017000700	22020	1,855	21.24%	86	1,769	1,491	1,461	106	77	46	0	No	No
38017000801	22020	3,102	17.15%	104	2,998	2,607	2,570	96	101	45	2	No	No
38017000802	22020	4,887	30.92%	220	4,667	3,431	3,376	485	115	478	1	No	No
38017000901	22020	4,816	13.12%	119	4,697	4,216	4,184	167	77	35	0	No	No
38017000903	22020	3,507	28.31%	164	3,343	2,570	2,514	541	47	62	0	No	No
38017000904	22020	4,126	17.14%	166	3,960	3,482	3,419	247	75	50	11	No	No
38017001003	22020	3,772	23.33%	165	3,607	2,957	2,892	297	92	166	2	No	No
38017001004	22020	4,256	19.03%	185	4,071	3,511	3,446	242	76	120	10	No	No
38017010106	22020	4,576	48.38%	291	4,285	2,433	2,362	1,053	149	535	2	No	No
38017010107	22020	2,639	39.03%	160	2,479	1,655	1,609	404	55	324	4	No	No
38017010109	22020	3,789	21.06%	141	3,648	3,022	2,991	287	77	95	0	No	No
38017010110	22020	2,361	16.94%	64	2,297	1,981	1,961	133	24	76	1	No	No
38017010111	22020	3,581	42.28%	167	3,414	2,127	2,067	903	73	214	4	No	No
38017010201	22020	4,673	9.57%	116	4,557	4,275	4,226	103	58	24	0	No	No
38017010205	22020	3,727	9.02%	73	3,654	3,415	3,391	32	16	112	0	No	No
38017010206	22020	5,797	18.58%	262	5,535	4,793	4,720	385	119	33	0	No	No
38017010303	22020	6,530	20.41%	150	6,380	5,225	5,197	603	58	254	11	No	No
38017010306	22020	4,028	23.61%	111	3,917	3,092	3,077	401	38	221	5	No	No
38017010307	22020	1,994	9.18%	29	1,965	1,812	1,811	26	7	55	2	No	No
38017010308	22020	4,888	30.89%	126	4,762	3,411	3,378	774	52	388	1	No	No
38017040100	22020	1,902	4.47%	15	1,887	1,827	1,817	2	8	0	0	No	No
38017040200	22020	2,437	5.09%	25	2,412	2,327	2,313	8	18	2	0	No	No
38017040300	22020	3,370	6.71%	52	3,318	3,160	3,144	20	26	6	0	No	No
38017040501	22020	7,860	21.83%	385	7,475	6,226	6,144	631	71	314	2	No	No
38017040502	22020	8,909	18.54%	327	8,582	7,384	7,257	609	126	215	3	No	No
38017040503	22020	3,216	7.18%	61	3,155	3,004	2,985	27	38	5	0	No	No

38017040504	22020	6,393	18.43%	133	6,260	5,248	5,215	568	38	203	2	No	No
38017040505	22020	5,780	15.87%	130	5,650	4,901	4,863	413	35	116	5	No	No
38017040506	22020	3,809	16.49%	95	3,714	3,208	3,181	279	39	88	6	No	No
38017040507	22020	3,683	11.59%	57	3,626	3,279	3,256	125	17	70	2	No	No
38017040508	22020	5,587	16.25%	158	5,429	4,712	4,679	203	29	270	0	No	No
38017040509	22020	5,625	16.27%	122	5,503	4,741	4,710	275	41	243	0	No	No
38017040600	22020	3,155	5.20%	62	3,093	3,016	2,991	6	15	6	1	No	No
38017040700	22020	6,341	28.20%	234	6,107	4,641	4,553	1,045	57	243	3	No	No
38017040800	22020	5,107	7.73%	100	5,007	4,736	4,712	54	36	16	0	No	No

**Summary for Cass (44 tracts)**

184,525	19.01%	6,182	178,343	151,307	149,442	12,963	2,614	6,068	101	0	0
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