



COMMUNITY REINVESTMENT ACT ASSESSMENT AREA

Assessment Area Delineation — Current Census Tracts

The Bank's CRA assessment area comprises all 143 census tracts listed below across Frederick, Washington, Franklin, and Garrett Counties.

ASSESSMENT AREA SUMMARY

County	State	Census Tracts
Frederick County	MD	65
Washington County	MD	36
Franklin County	PA	33
Garrett County	MD	9

Frederick County, Maryland

MSA/MD 23224: FREDERICK-GAITHERSBURG-BETHESDA, MD | County code: 021

CENSUS TRACTS (65)

7402.00	7508.02	7517.01	7522.02	7529.00
7501.00	7508.04	7517.02	7522.05	7530.01
7502.00	7508.05	7518.01	7522.06	7530.02
7503.00	7510.01	7518.02	7523.01	7651.00
7505.04	7510.02	7519.02	7523.02	7668.00
7505.05	7510.03	7519.03	7523.03	7675.00
7505.06	7510.04	7519.04	7525.01	7676.00
7505.07	7512.01	7519.05	7525.02	7707.00
7505.08	7512.02	7519.06	7526.01	7722.00
7506.00	7512.03	7520.01	7526.02	7735.00
7507.01	7513.01	7521.01	7526.03	7753.02
7507.02	7513.02	7521.02	7528.01	7754.00
7508.01	7516.00	7522.01	7528.02	7756.00

Washington County, Maryland

MSA/MD 25180: HAGERSTOWN-MARTINSBURG, MD-WV | County code: 043

CENSUS TRACTS (36)

0001.00	0007.00	0104.01	0110.00	0115.01
0002.00	0008.00	0104.02	0111.00	0115.02
0003.01	0009.00	0106.00	0112.02	0116.00
0003.02	0010.01	0107.00	0112.03	0117.00
0004.00	0010.02	0108.02	0112.04	



Middletown Valley Bank®

0005.00	0101.00	0108.03	0113.01	
0006.01	0102.00	0109.01	0113.02	
0006.02	0103.00	0109.02	0114.00	

Franklin County, Pennsylvania

MSA/MD 16540: CHAMBERSBURG, PA | County code: 055

CENSUS TRACTS (33)

0101.00	0105.02	0111.00	0117.01	0122.00
0102.00	0106.00	0112.00	0117.02	0123.00
0103.01	0107.01	0113.01	0118.00	0124.00
0103.02	0107.02	0113.02	0119.00	0125.01
0104.01	0108.00	0114.00	0120.01	0125.02
0104.02	0109.00	0115.00	0120.02	
0105.01	0110.00	0116.00	0121.00	

Garrett County, Maryland

Nonmetropolitan area | MSA/MD code: 99999 | County code: 023

CENSUS TRACTS (9)

0001.00	0003.00	0005.01	0006.01	0007.00
0002.00	0004.00	0005.02	0006.02	

BANK BRANCHES WITHIN THE ASSESSMENT AREA

Branch	County	Census Tract
Middletown Branch	Frederick County	7526.01
Jefferson Branch	Frederick County	7525.01
Myersville Branch	Frederick County	7528.02
Market Street Branch	Frederick County	7502.00
Boonsboro Branch	Washington County	0114.00
Eastern Branch	Washington County	0006.01
Paramount Branch	Washington County	0103.00
Waynesboro Branch	Franklin County	0125.02
Oakland Branch	Garrett County	0005.02