



### 2023 CRA Assessment Area

- Consists generally one or more Metropolitan Statistical Areas or one or more contiguous political subdivisions such as counties, cities, or towns.
- Includes whole geographies where an institution has its deposit taking facilities and surrounding areas where a substantial portion of loans are made.
- May not reflect illegal discrimination or arbitrarily exclude low and moderate income areas.

Description of Assessment Area		
Auburn, MA	Millbury, MA	Ware, MA
Boylston, MA	Monson, MA	Warren, MA
Brimfield, MA	North Brookfield, MA	Webster, MA
Brookfield, MA	Oakham, MA	West Boylston, MA
Charlton, MA	Oxford, MA	West Brookfield, MA
Douglas, MA	Palmer, MA	Worcester, MA
Dudley, MA	Paxton, MA	Thompson, CT
East Brookfield, MA	Rutland, MA	Woodstock, CT
Grafton, MA	Shrewsbury, MA	
Holden, MA	Southbridge, MA	
Holland/Wales, MA	Spencer, MA	
Leicester, MA	Sutton, MA	

Census Tract Income Level	Worcester County MSA Family Income Limit: \$ 107,900	2020 Census	%
Unknown Income		3	3%
Low Income	< 50%	18	15%
Moderate Income	50% < 80%	20	17%
Middle Income	80% < 120%	47	39%
Upper Income	≥ 120%	32	27%
Total Assessment Area		120	100%