

**GEOGRAPHIES AND MAP OF CRA ASSESSMENT AREA OF
THE SOUTHERN BANK COMPANY**

COMMUNITY DELINEATION

The Southern Bank Company is an Alabama state-chartered commercial bank that has operated its main office in Gadsden since it was chartered in 1936. The Southern Bank Company also has three branch offices as listed below.

The delineated community of The Southern Bank Company is designated as **Etowah County, Cherokee County, and Marshall County.**

GADSDEN MAIN OFFICE
221 SOUTH 6TH STREET
GADSDEN, ALABAMA 35901
MSA: 23460- GADSDEN, AL
STATE: 01-ALABAMA
COUNTY: 055-ETOWAH COUNTY
TRACT: 0012.00

ALBERTVILLE BRANCH
625 E. MAIN STREET
ALBERTVILLE, ALABAMA 35950
MSA: NA (OUTSIDE OF MSA)
STATE: 01-ALABAMA
COUNTY: 095-MARSHALL COUNTY
TRACT: 0308.04

GUNTERSVILLE BRANCH
2204 HENRY STREET
GUNTERSVILLE, ALABAMA 35976
MSA: NA (OUTSIDE OF MSA)
STATE: 01-ALABAMA
COUNTY: 095-MARSHALL COUNTY
TRACT: 0307.02

CENTRE BRANCH
390 W. MAIN STREET
CENTRE, ALABAMA 35960
MSA: NA (OUTSIDE OF MSA)
STATE: 01-ALABAMA
COUNTY: 019-CHEROKEE COUNTY
TRACT: 9560.00



Alabama Counties

Produced by the Dept. of Geography
Dr. Lynn R. Hogue
The University of Alabama

2023 FFIEC Census Report - Summary Census Demographic Information

State: 01 - ALABAMA (AL)

County: 055 - ETOWAH COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	055	0002.00	Moderate	No	66.19	\$63,400	\$41,964	\$39,528	3080	48.41	1491	565	1132
01	055	0003.00	Low	No	38.67	\$63,400	\$24,517	\$23,095	2350	88.00	2068	312	1221
01	055	0004.00	Upper	No	122.79	\$63,400	\$77,849	\$73,327	3947	13.61	537	1434	1703
01	055	0005.00	Moderate	No	67.58	\$63,400	\$42,846	\$40,357	1810	28.51	516	569	938
01	055	0006.00	Moderate	No	51.19	\$63,400	\$32,454	\$30,568	1813	33.37	605	544	970
01	055	0007.00	Low	No	30.44	\$63,400	\$19,299	\$18,182	1134	51.50	584	130	478
01	055	0008.00	Moderate	No	65.94	\$63,400	\$41,806	\$39,375	910	81.43	741	302	755
01	055	0009.00	Middle	No	84.19	\$63,400	\$53,376	\$50,278	2506	39.15	981	555	1402
01	055	0010.00	Moderate	No	50.09	\$63,400	\$31,757	\$29,911	1208	75.83	916	246	486
01	055	0011.00	Upper	No	160.53	\$63,400	\$101,776	\$95,859	5108	13.74	702	1859	2319
01	055	0012.00	Middle	No	104.75	\$63,400	\$66,412	\$62,552	3101	42.60	1321	585	1138
01	055	0013.00	Low	No	43.14	\$63,400	\$27,351	\$25,764	2346	65.43	1535	391	1099
01	055	0016.00	Middle	No	85.27	\$63,400	\$54,061	\$50,918	3271	71.32	2333	921	1678
01	055	0017.00	Unknown	No	0.00	\$63,400	\$0	\$0	1504	50.27	756	236	669
01	055	0101.00	Middle	No	105.16	\$63,400	\$66,671	\$62,800	2033	30.10	612	530	959
01	055	0102.01	Upper	No	121.06	\$63,400	\$76,752	\$72,292	2702	25.35	685	808	1187
01	055	0102.02	Upper	No	136.56	\$63,400	\$86,579	\$81,550	2563	16.04	411	773	1162
01	055	0103.00	Moderate	No	71.95	\$63,400	\$45,616	\$42,969	2849	10.11	288	986	1386
01	055	0104.01	Moderate	No	78.32	\$63,400	\$49,655	\$46,771	3452	32.68	1128	594	1265
01	055	0104.02	Upper	No	157.32	\$63,400	\$99,741	\$93,945	6148	14.69	903	1476	2060
01	055	0105.03	Middle	No	95.24	\$63,400	\$60,382	\$56,875	4360	9.36	408	1299	1613
01	055	0105.04	Upper	No	149.10	\$63,400	\$94,529	\$89,038	4746	9.71	461	1374	1645
01	055	0105.05	Middle	No	109.75	\$63,400	\$69,582	\$65,536	2817	9.41	265	789	1286
01	055	0105.06	Upper	No	153.55	\$63,400	\$97,351	\$91,691	2344	9.17	215	846	1066
01	055	0106.01	Upper	No	138.39	\$63,400	\$87,739	\$82,641	5600	6.30	353	1954	2685
01	055	0106.02	Middle	No	103.03	\$63,400	\$65,321	\$61,528	4004	6.24	250	1105	1698

* Will automatically be included in the 2024 Distressed or Underserved Tract List

State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	055	0107.00	Middle	No	92.33	\$63,400	\$58,537	\$55,135	3589	17.94	644	1142	1549
01	055	0108.00	Middle	No	98.73	\$63,400	\$62,595	\$58,958	2791	9.35	261	895	1224
01	055	0109.00	Middle	No	112.78	\$63,400	\$71,503	\$67,348	1789	7.55	135	578	727
01	055	0110.01	Middle	No	100.73	\$63,400	\$63,863	\$60,152	4660	7.70	359	1266	1851
01	055	0110.02	Middle	No	85.78	\$63,400	\$54,385	\$51,226	4797	15.01	720	1517	2009
01	055	0111.00	Middle	No	87.41	\$63,400	\$55,418	\$52,198	5401	8.35	451	1371	2320
01	055	0112.00	Middle	No	80.84	\$63,400	\$51,253	\$48,276	2703	76.58	2070	333	1153

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2023 FFIEC Census Report - Summary Census Demographic Information

State: 01 - ALABAMA (AL)

County: 095 - MARSHALL COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2023 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4-Family Units
01	095	0301.01	Moderate	No	79.83	\$65,700	\$52,448	\$44,674	1489	20.95	312	650	698
01	095	0301.02	Moderate	No	66.32	\$65,700	\$43,572	\$37,115	1397	9.16	128	404	769
01	095	0302.03	Middle	No	93.70	\$65,700	\$61,561	\$52,438	4013	8.25	331	1285	1836
01	095	0302.04	Middle	No	106.16	\$65,700	\$69,747	\$59,412	1823	9.22	168	499	1095
01	095	0302.05	Middle	No	98.43	\$65,700	\$64,669	\$55,086	1250	8.32	104	297	576
01	095	0302.06	Upper	No	149.52	\$65,700	\$98,235	\$83,674	3732	9.62	359	1445	2155
01	095	0303.01	Upper	No	131.71	\$65,700	\$86,533	\$73,706	2175	9.29	202	908	1142
01	095	0303.02	Upper	No	137.64	\$65,700	\$90,429	\$77,026	4363	8.21	358	1428	2100
01	095	0304.01	Middle	No	108.80	\$65,700	\$71,482	\$60,885	4817	10.84	522	1320	1862
01	095	0304.02	Upper	No	133.10	\$65,700	\$87,447	\$74,485	3502	7.45	261	988	1406
01	095	0305.01	Upper	No	132.62	\$65,700	\$87,131	\$74,219	2782	7.37	205	807	1030
01	095	0305.02	Middle	No	110.36	\$65,700	\$72,507	\$61,762	4868	10.27	500	1413	2106
01	095	0306.01	Upper	No	147.30	\$65,700	\$96,776	\$82,434	2927	11.07	324	784	1168
01	095	0306.02	Middle	No	99.82	\$65,700	\$65,582	\$55,862	4015	26.10	1048	1059	1648
01	095	0307.01	Middle	No	112.24	\$65,700	\$73,742	\$62,813	3689	28.46	1050	749	1260
01	095	0307.02	Middle	No	110.91	\$65,700	\$72,868	\$62,068	3993	16.93	676	1015	1678
01	095	0308.01	Upper	No	128.61	\$65,700	\$84,497	\$71,974	5137	35.22	1809	1428	2076
01	095	0308.03	Middle	No	81.59	\$65,700	\$53,605	\$45,662	2377	28.06	667	547	937
01	095	0308.04	Middle	No	87.56	\$65,700	\$57,527	\$49,000	5732	61.39	3519	881	1664
01	095	0309.02	Upper	No	124.95	\$65,700	\$82,092	\$69,926	4887	26.70	1305	1280	1767
01	095	0309.03	Middle	No	82.10	\$65,700	\$53,940	\$45,945	5980	48.81	2919	861	1657
01	095	0309.04	Middle	No	99.74	\$65,700	\$65,529	\$55,815	5765	29.07	1676	1505	2053
01	095	0310.01	Middle	No	104.24	\$65,700	\$68,486	\$58,333	3471	18.01	625	737	1231
01	095	0310.02	Middle	No	90.76	\$65,700	\$59,629	\$50,794	2635	27.25	718	811	1174
01	095	0311.00	Middle	No	96.61	\$65,700	\$63,473	\$54,063	5066	32.18	1630	944	1648
01	095	0312.00	Middle	No	111.16	\$65,700	\$73,032	\$62,206	5727	26.72	1530	1553	2237

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County: 019 - CHEROKEE COUNTY

Tract: All Tracts



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01	019	9557.01	Middle	No	93.74	\$65,700	\$61,587	\$52,460	3365	12.99	437	1096	2391
01	019	9557.02	Moderate	No	79.22	\$65,700	\$52,048	\$44,336	3702	4.21	156	1334	2281
01	019	9558.01	Middle	No	96.44	\$65,700	\$63,361	\$53,968	2084	12.28	256	748	1218
01	019	9558.02	Upper	No	123.50	\$65,700	\$81,140	\$69,115	3087	7.16	221	1031	2407
01	019	9559.00	Middle	No	113.32	\$65,700	\$74,451	\$63,419	4171	12.30	513	1230	2050
01	019	9560.00	Middle	No	101.82	\$65,700	\$66,896	\$56,982	4053	10.14	411	1425	2599
01	019	9561.01	Middle	No	103.31	\$65,700	\$67,875	\$57,813	1931	4.66	90	588	1086
01	019	9561.02	Middle	No	106.49	\$65,700	\$69,964	\$59,592	2578	12.57	324	1025	2176
01	019	9999.99	Middle	No	103.81	\$65,700	\$68,203	\$58,095	24971	9.64	2408	8477	16208

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