

**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
500 Opelika Building
Tuscaloosa, Alabama

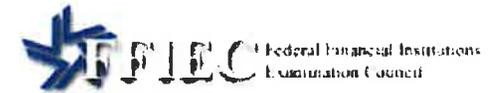
2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 23460 - GADSDEN, AL

State: ALABAMA

County: 055 - ETOWAH COUNTY

All Tracts: 33



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
AL	ETOWAH COUNTY	0002.00	2 - Moderate	\$59,713	\$70,600	28.39	3248	66.19	\$39,528	\$33,066
AL	ETOWAH COUNTY	0003.00	1 - Low	\$59,713	\$70,600	46.50	2617	38.67	\$23,095	\$14,196
AL	ETOWAH COUNTY	0004.00	4 - Upper	\$59,713	\$70,600	16.82	3538	122.79	\$73,327	\$58,258
AL	ETOWAH COUNTY	0005.00	2 - Moderate	\$59,713	\$70,600	31.91	2012	67.58	\$40,357	\$33,889
AL	ETOWAH COUNTY	0006.00	2 - Moderate	\$59,713	\$70,600	27.07	2405	51.19	\$30,568	\$31,424
AL	ETOWAH COUNTY	0007.00	1 - Low	\$59,713	\$70,600	47.67	1160	30.44	\$18,182	\$13,750
AL	ETOWAH COUNTY	0008.00	2 - Moderate	\$59,713	\$70,600	41.60	1161	65.94	\$39,375	\$27,528
AL	ETOWAH COUNTY	0009.00	3 - Middle	\$59,713	\$70,600	16.53	2274	84.19	\$50,278	\$31,859
AL	ETOWAH COUNTY	0010.00	2 - Moderate	\$59,713	\$70,600	45.06	1265	50.09	\$29,911	\$28,125
AL	ETOWAH COUNTY	0011.00	4 - Upper	\$59,713	\$70,600	2.82	5247	160.53	\$95,859	\$83,263
AL	ETOWAH COUNTY	0012.00	3 - Middle	\$59,713	\$70,600	13.22	2663	104.75	\$62,552	\$40,639
AL	ETOWAH COUNTY	0013.00	1 - Low	\$59,713	\$70,600	45.37	2962	43.14	\$25,764	\$19,231
AL	ETOWAH COUNTY	0016.00	3 - Middle	\$59,713	\$70,600	18.16	2929	85.27	\$50,918	\$36,549
AL	ETOWAH COUNTY	0017.00	0 - Unknown	\$59,713	\$70,600	34.45	1524	0.00	\$0	\$25,000
AL	ETOWAH COUNTY	0101.00	3 - Middle	\$59,713	\$70,600	11.50	2296	105.16	\$62,800	\$40,385
AL	ETOWAH COUNTY	0102.01	4 - Upper	\$59,713	\$70,600	14.18	2496	121.06	\$72,292	\$37,074
AL	ETOWAH COUNTY	0102.02	4 - Upper	\$59,713	\$70,600	3.13	2430	136.56	\$81,550	\$62,111
AL	ETOWAH COUNTY	0103.00	2 - Moderate	\$59,713	\$70,600	14.67	2515	71.95	\$42,969	\$37,321
AL	ETOWAH COUNTY	0104.01	2 - Moderate	\$59,713	\$70,600	21.17	4293	78.32	\$46,771	\$44,808
AL	ETOWAH COUNTY	0104.02	4 - Upper	\$59,713	\$70,600	5.71	4592	157.32	\$93,945	\$67,188
AL	ETOWAH COUNTY	0105.03	3 - Middle	\$59,713	\$70,600	7.59	4240	95.24	\$56,875	\$55,379
AL	ETOWAH COUNTY	0105.04	4 - Upper	\$59,713	\$70,600	2.61	4336	149.10	\$89,038	\$78,796
AL	ETOWAH COUNTY	0105.05	3 - Middle	\$59,713	\$70,600	8.40	2344	109.75	\$65,536	\$46,061
AL	ETOWAH COUNTY	0105.06	4 - Upper	\$59,713	\$70,600	3.16	2754	153.55	\$91,691	\$78,750
AL	ETOWAH COUNTY	0106.01	4 - Upper	\$59,713	\$70,600	5.63	5420	138.39	\$82,641	\$58,105
AL	ETOWAH COUNTY	0106.02	3 - Middle	\$59,713	\$70,600	7.51	3637	103.03	\$61,528	\$45,798
AL	ETOWAH COUNTY	0107.00	3 - Middle	\$59,713	\$70,600	10.46	3299	92.33	\$55,135	\$43,160

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
AL	ETOWAH COUNTY	0108.00	3 - Middle	\$59,713	\$70,600	15.79	2572	98.73	\$58,958	\$39,988
AL	ETOWAH COUNTY	0109.00	3 - Middle	\$59,713	\$70,600	11.03	1823	112.78	\$67,348	\$59,583
AL	ETOWAH COUNTY	0110.01	3 - Middle	\$59,713	\$70,600	15.00	4646	100.73	\$60,152	\$51,226
AL	ETOWAH COUNTY	0110.02	3 - Middle	\$59,713	\$70,600	12.12	4919	85.78	\$51,226	\$48,574
AL	ETOWAH COUNTY	0111.00	3 - Middle	\$59,713	\$70,600	17.86	5150	87.41	\$52,198	\$39,345
AL	ETOWAH COUNTY	0112.00	3 - Middle	\$59,713	\$70,600	22.05	2689	80.84	\$48,276	\$29,052

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 99999 - NA (Outside of MSA)

State: ALABAMA

County: 095 - MARSHALL COUNTY

All Tracts: 26



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
AL	MARSHALL COUNTY	0301.01	3 - Middle	\$55,763	\$72,600	27.18	1781	80.11	\$44,674	\$41,382
AL	MARSHALL COUNTY	0301.02	2 - Moderate	\$55,763	\$72,600	17.03	1415	66.55	\$37,115	\$37,192
AL	MARSHALL COUNTY	0302.03	3 - Middle	\$55,763	\$72,600	13.52	4244	94.03	\$52,438	\$46,053
AL	MARSHALL COUNTY	0302.04	3 - Middle	\$55,763	\$72,600	15.75	1340	106.54	\$59,412	\$50,298
AL	MARSHALL COUNTY	0302.05	3 - Middle	\$55,763	\$72,600	9.39	1193	98.78	\$55,086	\$51,375
AL	MARSHALL COUNTY	0302.06	4 - Upper	\$55,763	\$72,600	11.67	3866	150.05	\$83,674	\$68,269
AL	MARSHALL COUNTY	0303.01	4 - Upper	\$55,763	\$72,600	6.69	2543	132.17	\$73,706	\$73,750
AL	MARSHALL COUNTY	0303.02	4 - Upper	\$55,763	\$72,600	7.49	3979	138.13	\$77,026	\$61,198
AL	MARSHALL COUNTY	0304.01	3 - Middle	\$55,763	\$72,600	21.18	4787	109.18	\$60,885	\$46,283
AL	MARSHALL COUNTY	0304.02	4 - Upper	\$55,763	\$72,600	6.33	3097	133.57	\$74,485	\$61,875
AL	MARSHALL COUNTY	0305.01	4 - Upper	\$55,763	\$72,600	11.91	2629	133.09	\$74,219	\$59,389
AL	MARSHALL COUNTY	0305.02	3 - Middle	\$55,763	\$72,600	16.95	5138	110.75	\$61,762	\$57,007
AL	MARSHALL COUNTY	0306.01	4 - Upper	\$55,763	\$72,600	12.54	2640	147.82	\$82,434	\$68,533
AL	MARSHALL COUNTY	0306.02	3 - Middle	\$55,763	\$72,600	20.25	3966	100.17	\$55,862	\$41,447
AL	MARSHALL COUNTY	0307.01	3 - Middle	\$55,763	\$72,600	29.99	3441	112.64	\$62,813	\$44,397
AL	MARSHALL COUNTY	0307.02	3 - Middle	\$55,763	\$72,600	16.41	3821	111.30	\$62,068	\$52,872

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
	COUNTY									
AL	MARSHALL COUNTY	0308.01	4 - Upper	\$55,763	\$72,600	19.89	4697	129.07	\$71,974	\$55,129
AL	MARSHALL COUNTY	0308.03	3 - Middle	\$55,763	\$72,600	28.00	2461	81.88	\$45,662	\$37,464
AL	MARSHALL COUNTY	0308.04	3 - Middle	\$55,763	\$72,600	33.20	5168	87.87	\$49,000	\$49,568
AL	MARSHALL COUNTY	0309.02	4 - Upper	\$55,763	\$72,600	13.15	4699	125.39	\$69,926	\$66,138
AL	MARSHALL COUNTY	0309.03	3 - Middle	\$55,763	\$72,600	29.10	4941	82.39	\$45,945	\$38,108
AL	MARSHALL COUNTY	0309.04	3 - Middle	\$55,763	\$72,600	12.38	5258	100.09	\$55,815	\$50,029
AL	MARSHALL COUNTY	0310.01	3 - Middle	\$55,763	\$72,600	11.83	3331	104.60	\$58,333	\$50,441
AL	MARSHALL COUNTY	0310.02	3 - Middle	\$55,763	\$72,600	26.36	3331	91.08	\$50,794	\$46,331
AL	MARSHALL COUNTY	0311.00	3 - Middle	\$55,763	\$72,600	26.71	5170	96.95	\$54,063	\$37,067
AL	MARSHALL COUNTY	0312.00	3 - Middle	\$55,763	\$72,600	28.01	5826	111.55	\$62,206	\$43,400

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MSA/MD: 99999 - NA (Outside of MSA)

State: ALABAMA

County: 019 - CHEROKEE COUNTY

All Tracts: 8



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
AL	CHEROKEE COUNTY	9557.01	3 - Middle	\$55,763	\$72,600	6.97	3113	94.07	\$52,460	\$34,919
AL	CHEROKEE COUNTY	9557.02	2 - Moderate	\$55,763	\$72,600	19.58	4040	79.50	\$44,336	\$37,939
AL	CHEROKEE COUNTY	9558.01	3 - Middle	\$55,763	\$72,600	10.15	2355	96.78	\$53,968	\$49,805
AL	CHEROKEE COUNTY	9558.02	4 - Upper	\$55,763	\$72,600	8.95	3119	123.94	\$69,115	\$60,591
AL	CHEROKEE COUNTY	9559.00	3 - Middle	\$55,763	\$72,600	18.22	4073	113.72	\$63,419	\$51,780
AL	CHEROKEE COUNTY	9560.00	3 - Middle	\$55,763	\$72,600	9.46	3962	102.18	\$56,982	\$36,756
AL	CHEROKEE COUNTY	9561.01	3 - Middle	\$55,763	\$72,600	17.32	1640	103.67	\$57,813	\$38,134
AL	CHEROKEE COUNTY	9561.02	3 - Middle	\$55,763	\$72,600	11.69	3378	106.86	\$59,592	\$43,966
AL	CHEROKEE COUNTY	9999.99	3 - Middle	\$55,763	\$72,600	12.94	25680	104.18	\$58,095	\$42,509