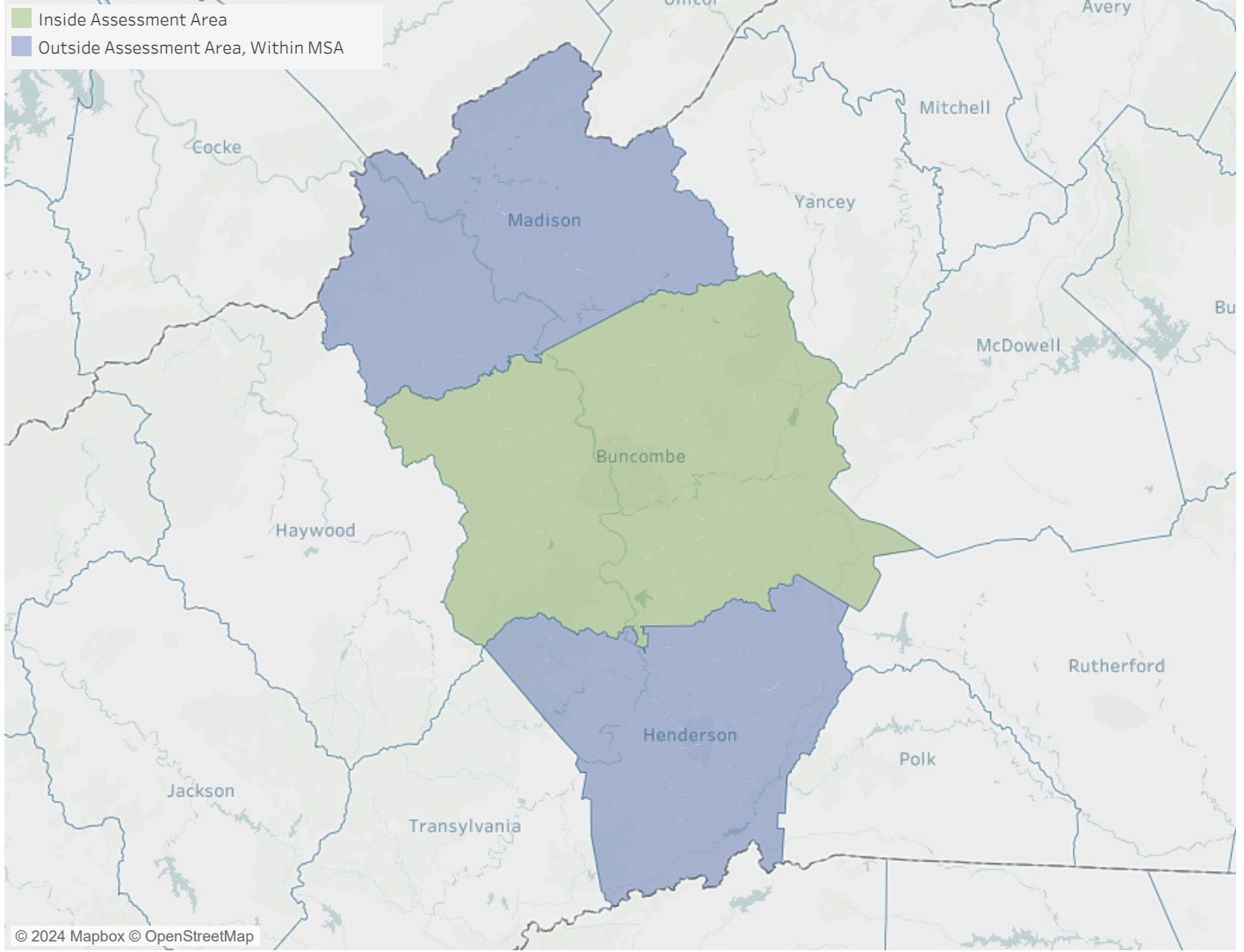
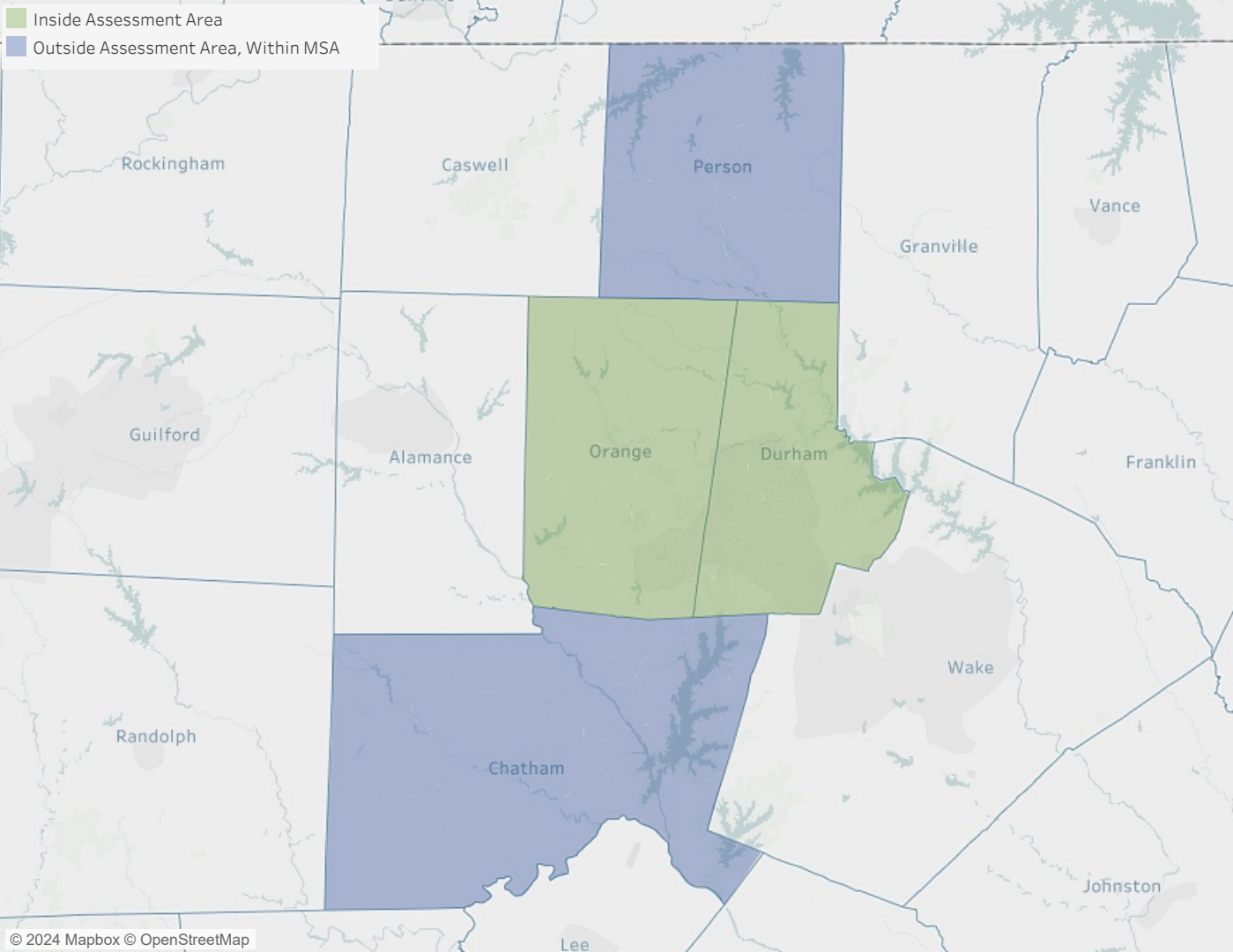


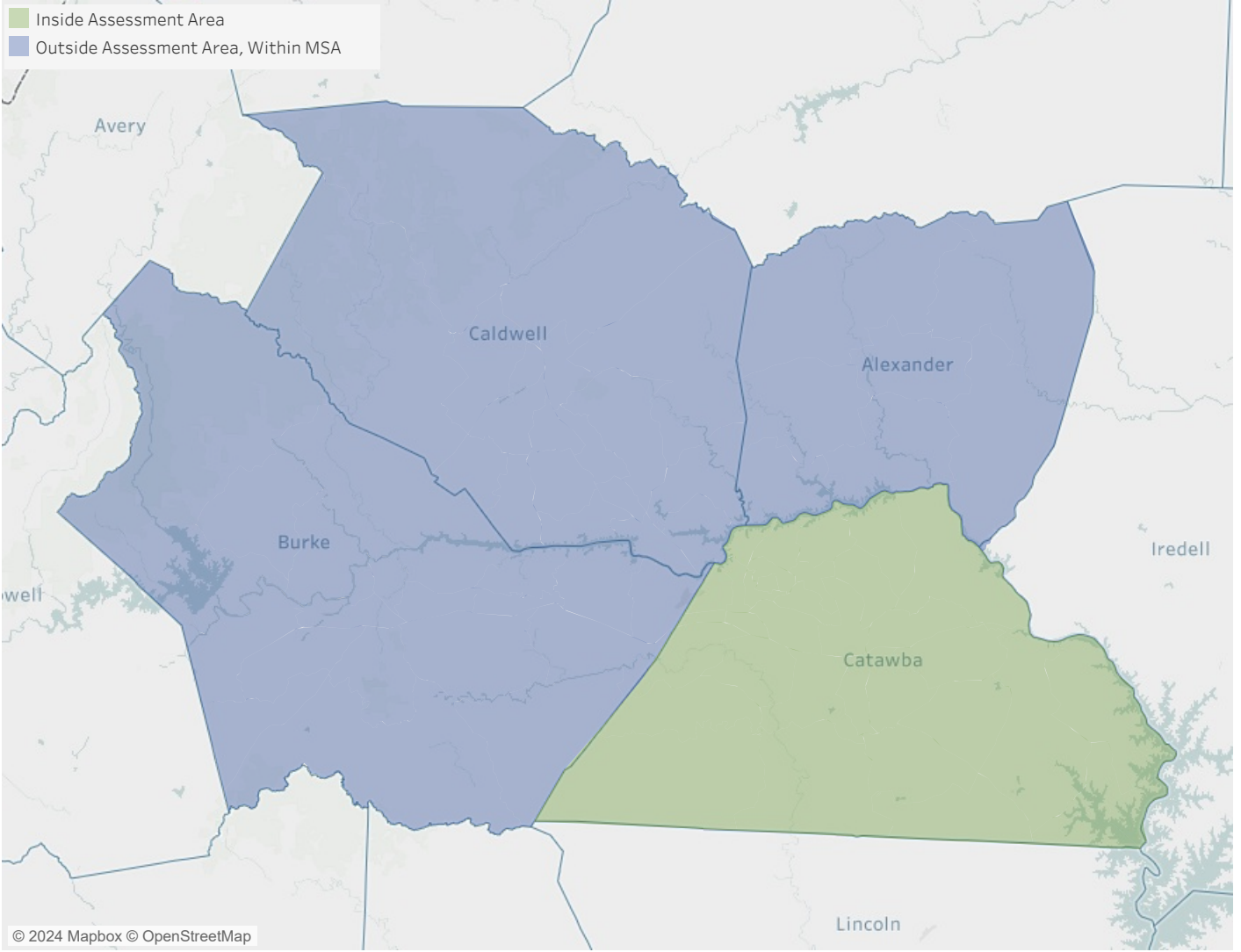
Asheville, NC CRA Assessment Area



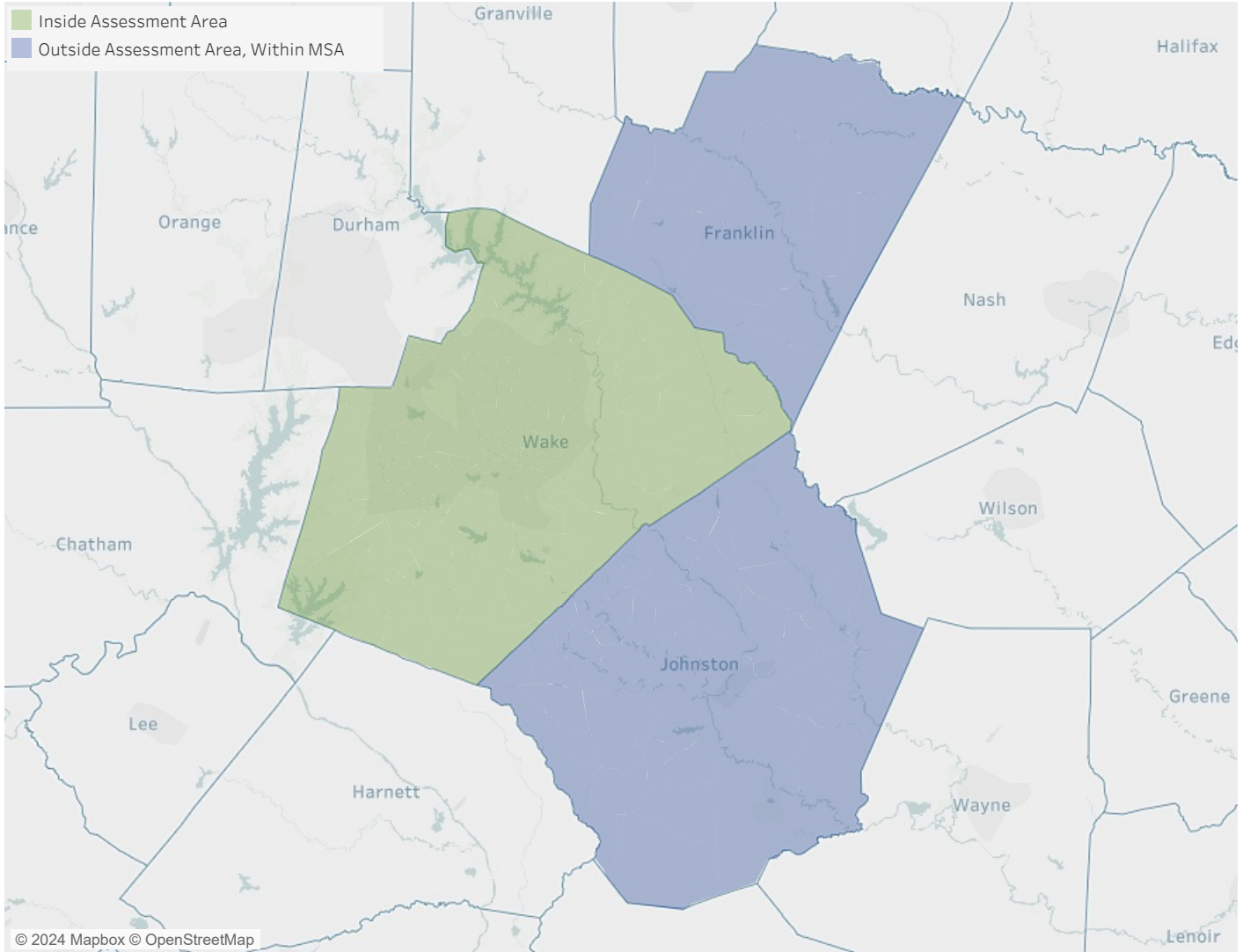
Durham - Chapel Hill, NC
CRA Assessment Area

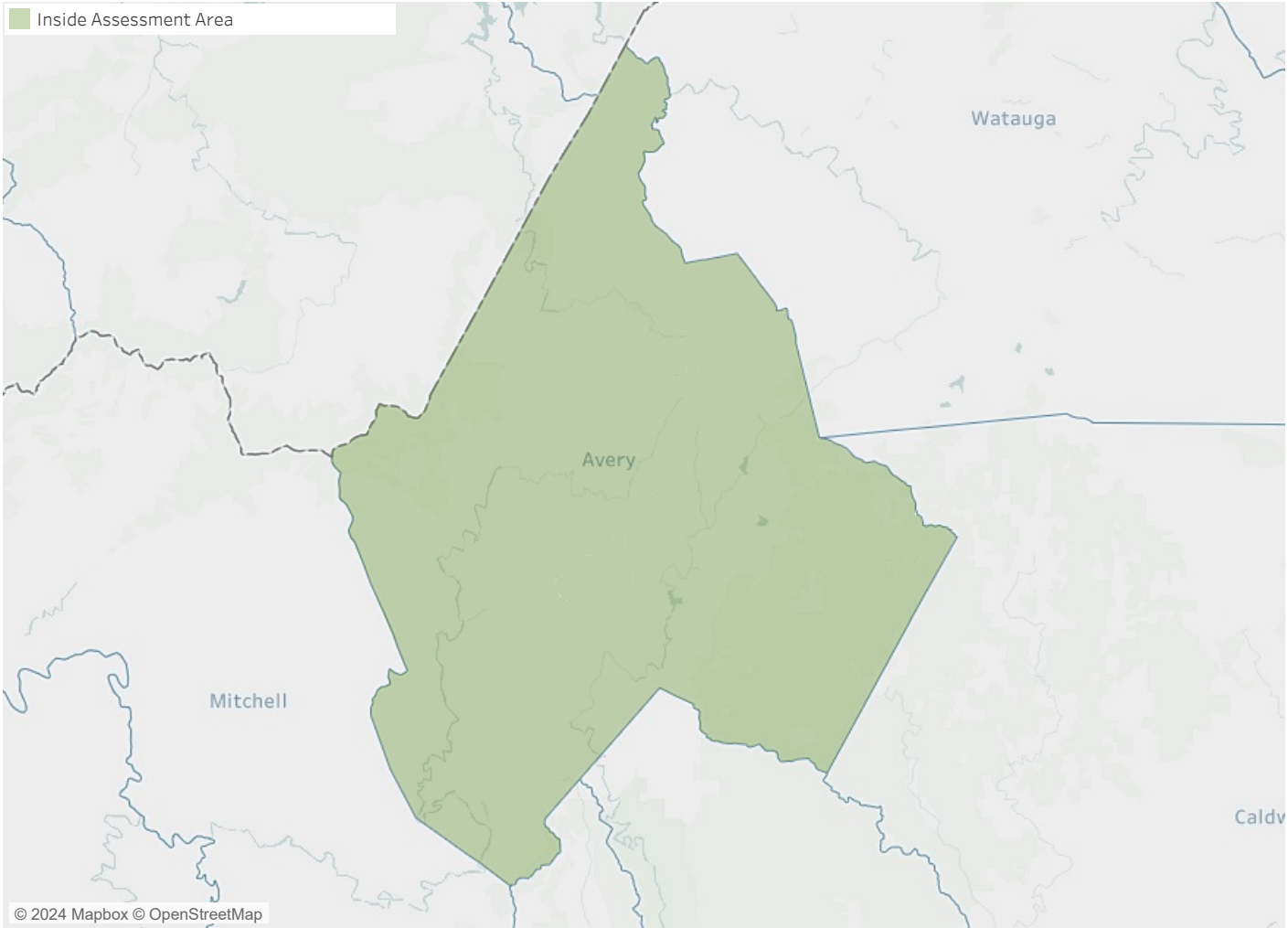


Hickory - Lenoir - Morganton, NC CRA Assessment Area



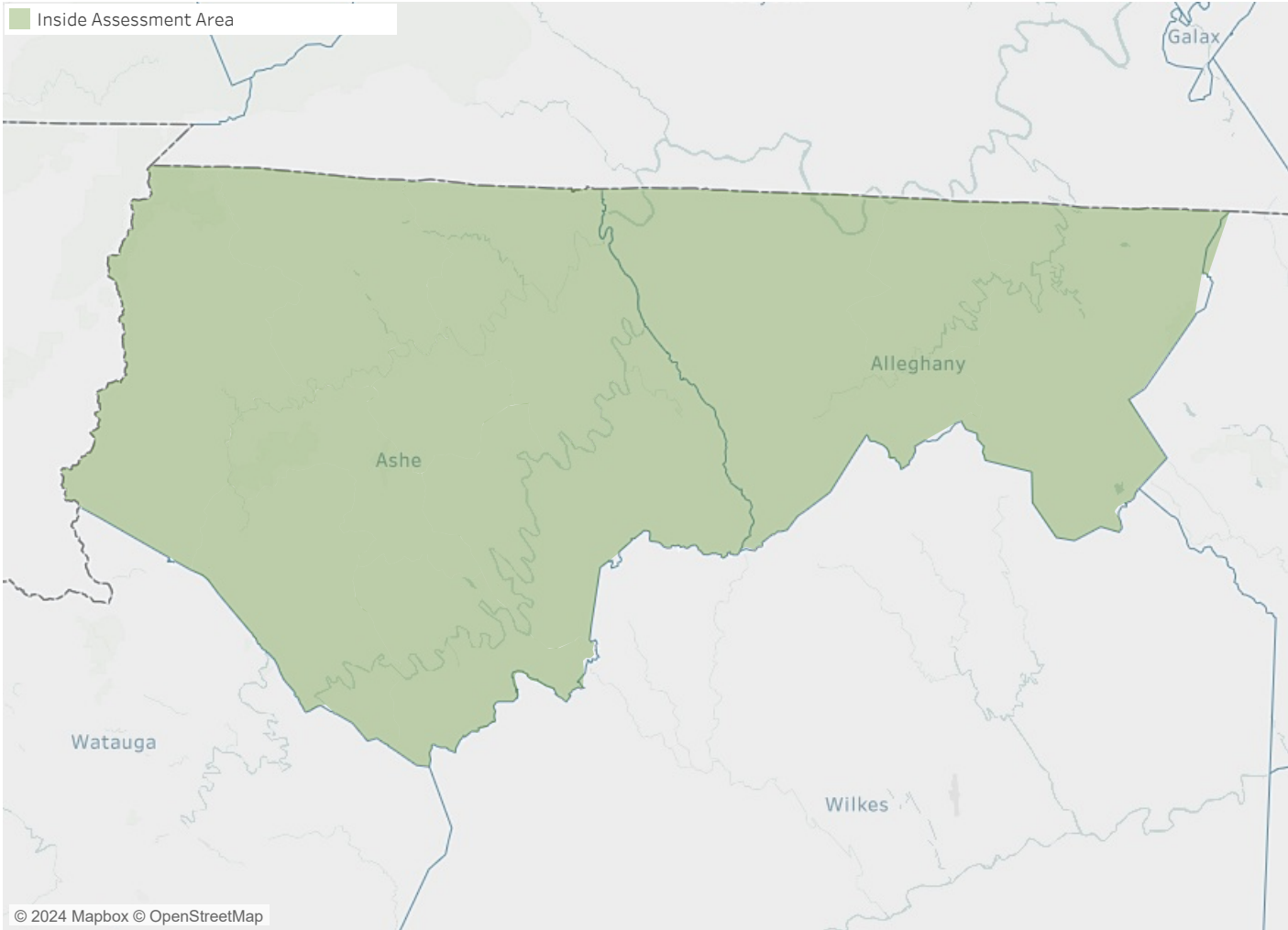
Raleigh - Cary, NC CRA Assessment Area



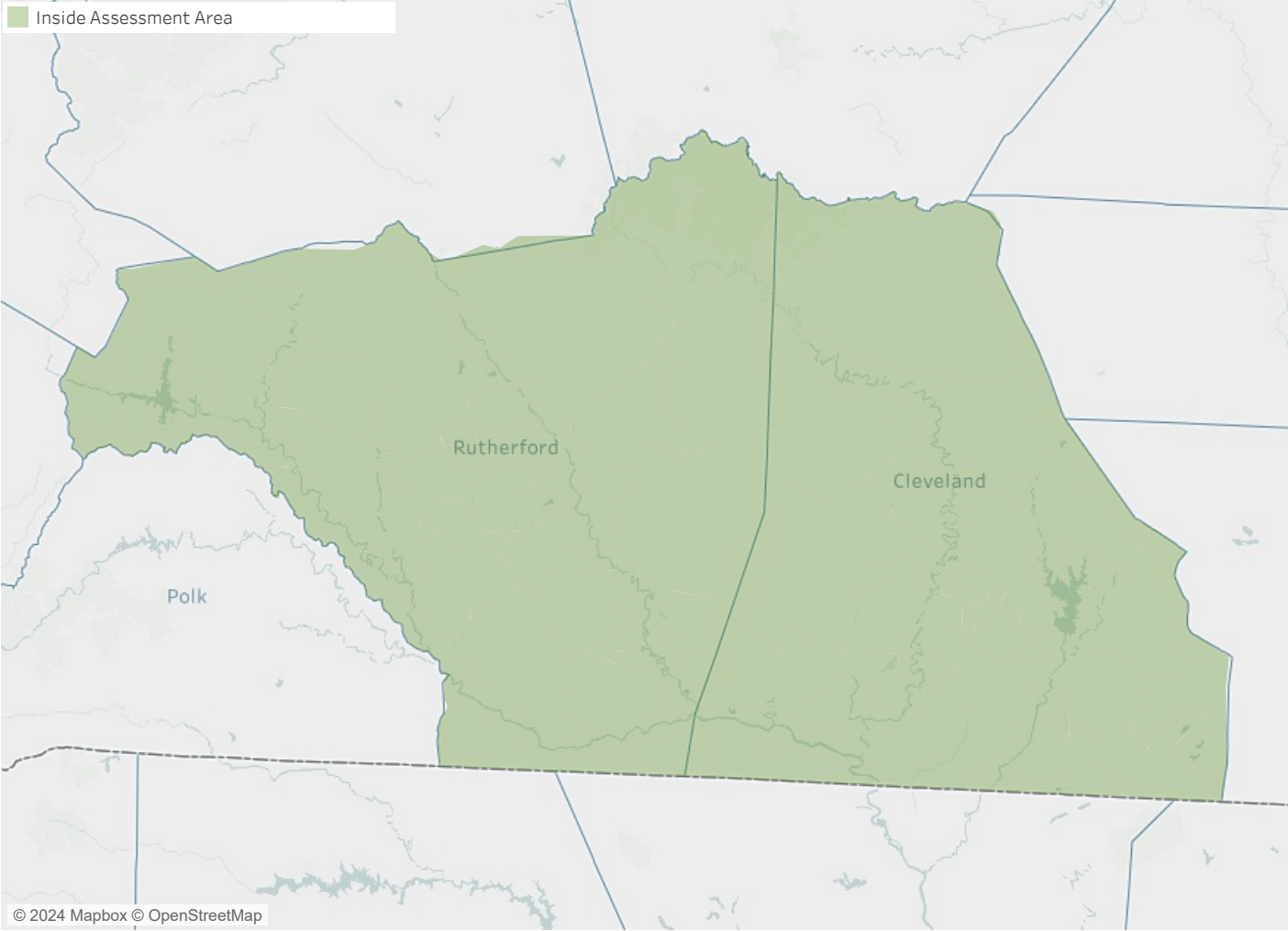


**North West NC - Non-MSA
CRA Assessment Area**

 Inside Assessment Area



Inside Assessment Area



Transylvania County, NC - Non-MSA CRA Assessment Area

