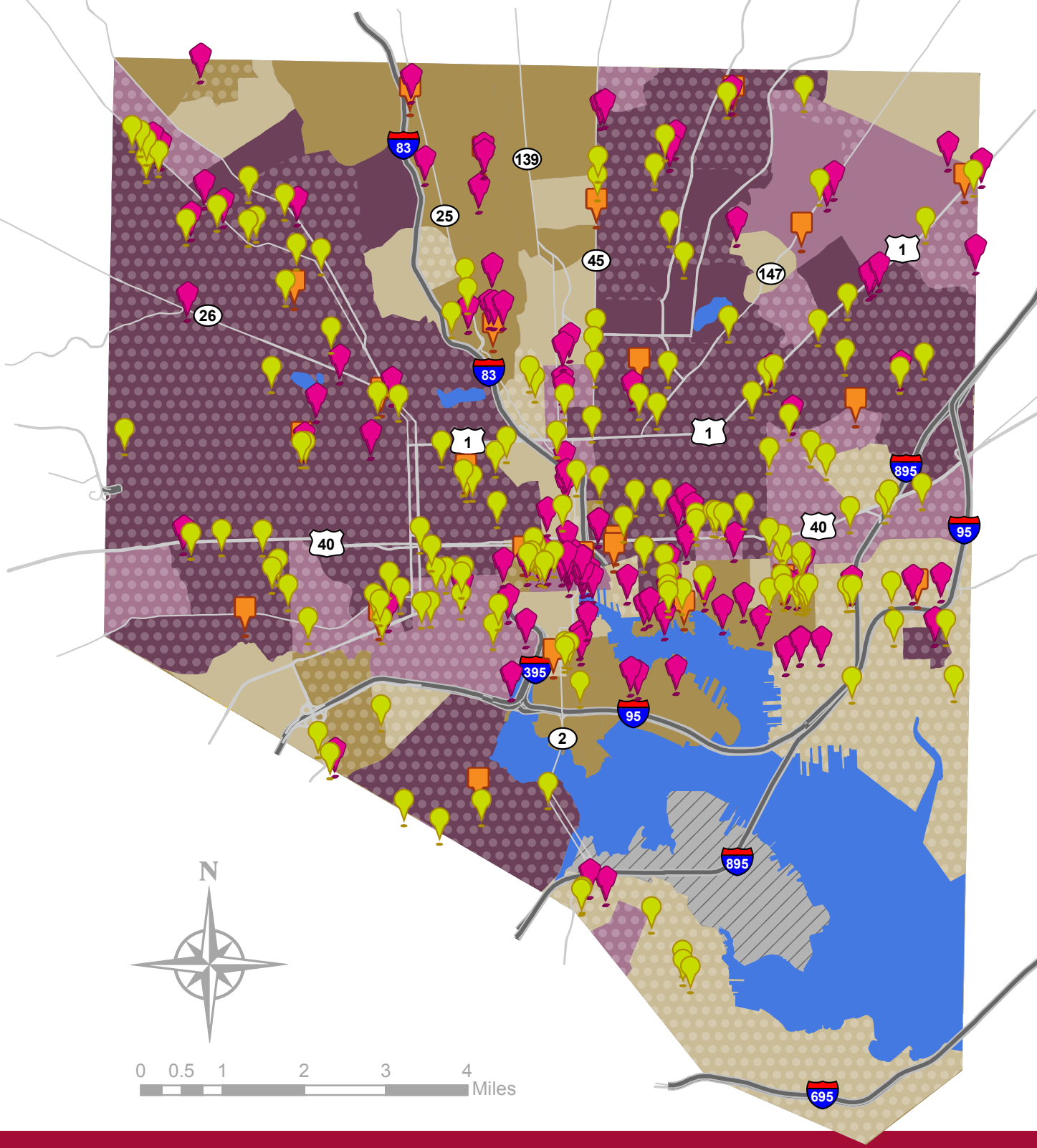
BALTIMORE, MARYLAND

Population Demographics
Percentage of Minority Residents

- 0% - 25%
- 26% - 50%
- 51% - 75%
- 76% - 100%
- No Residential Population

- Alternative Financial Services Providers
- Full Service Post Offices
- Bank Branches
- Low and Moderate Income Census Tracts



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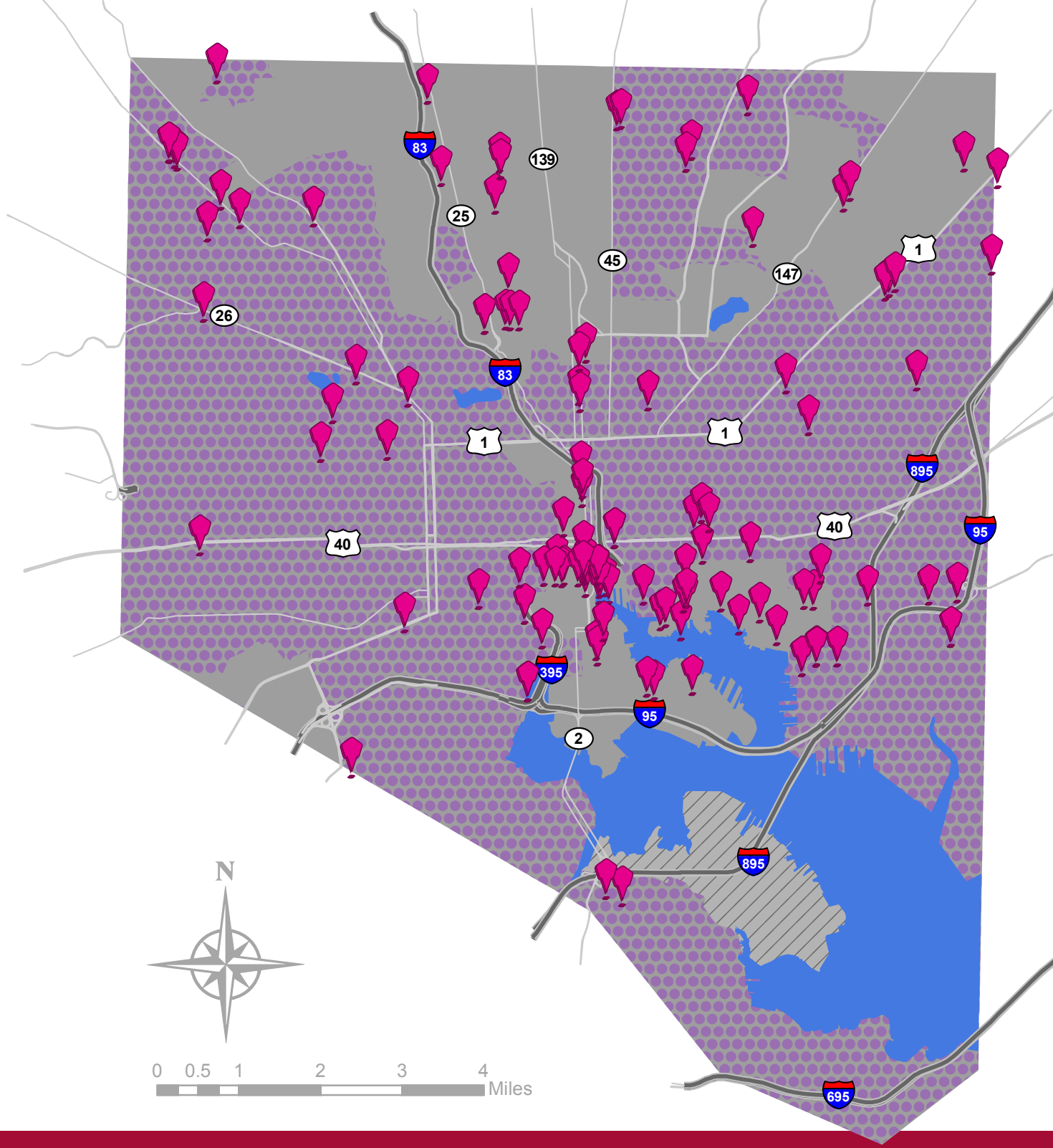
BALTIMORE, MARYLAND

Low and Moderate Income Census Tracts

Bank Branches

No Residential Population



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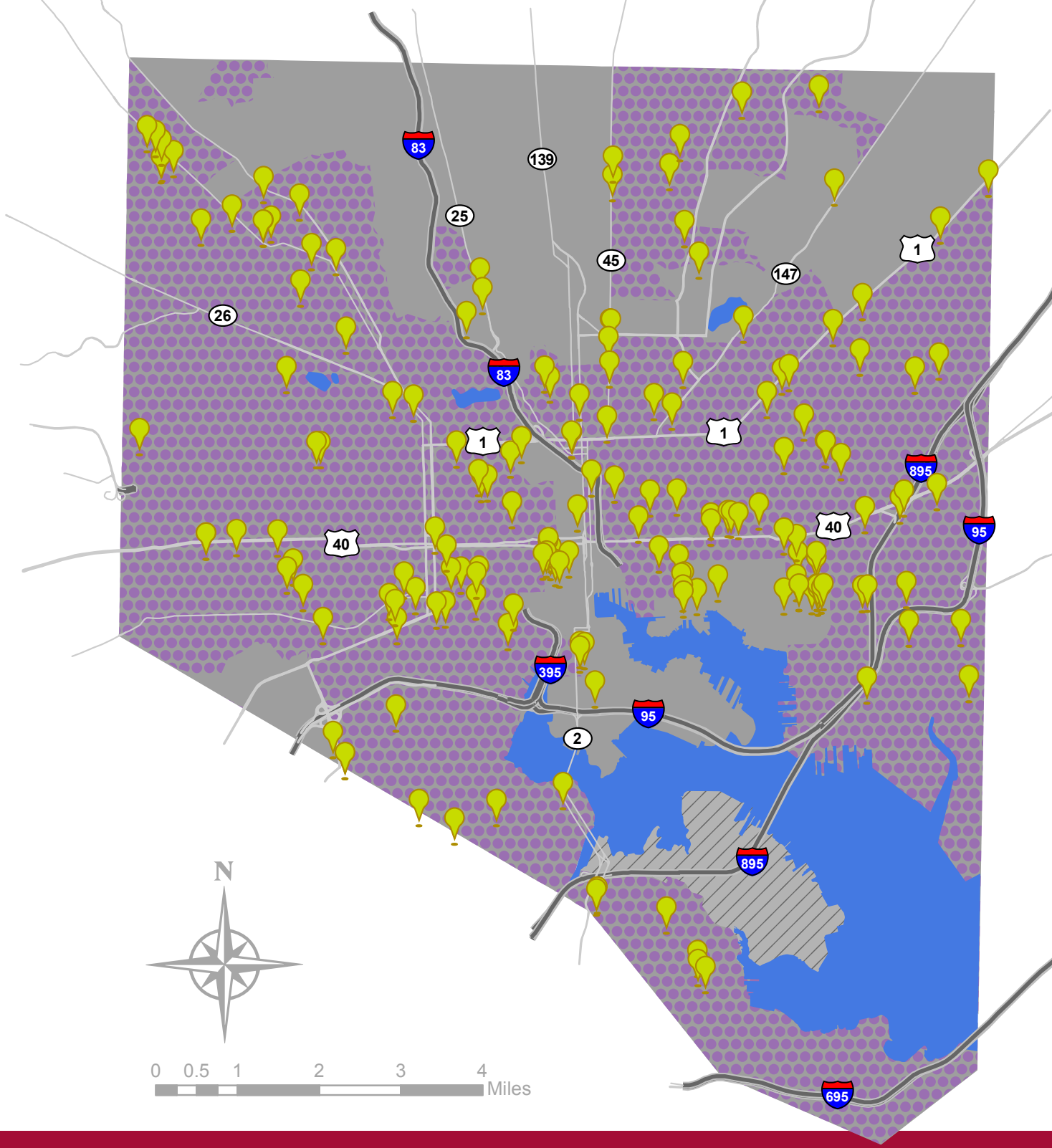

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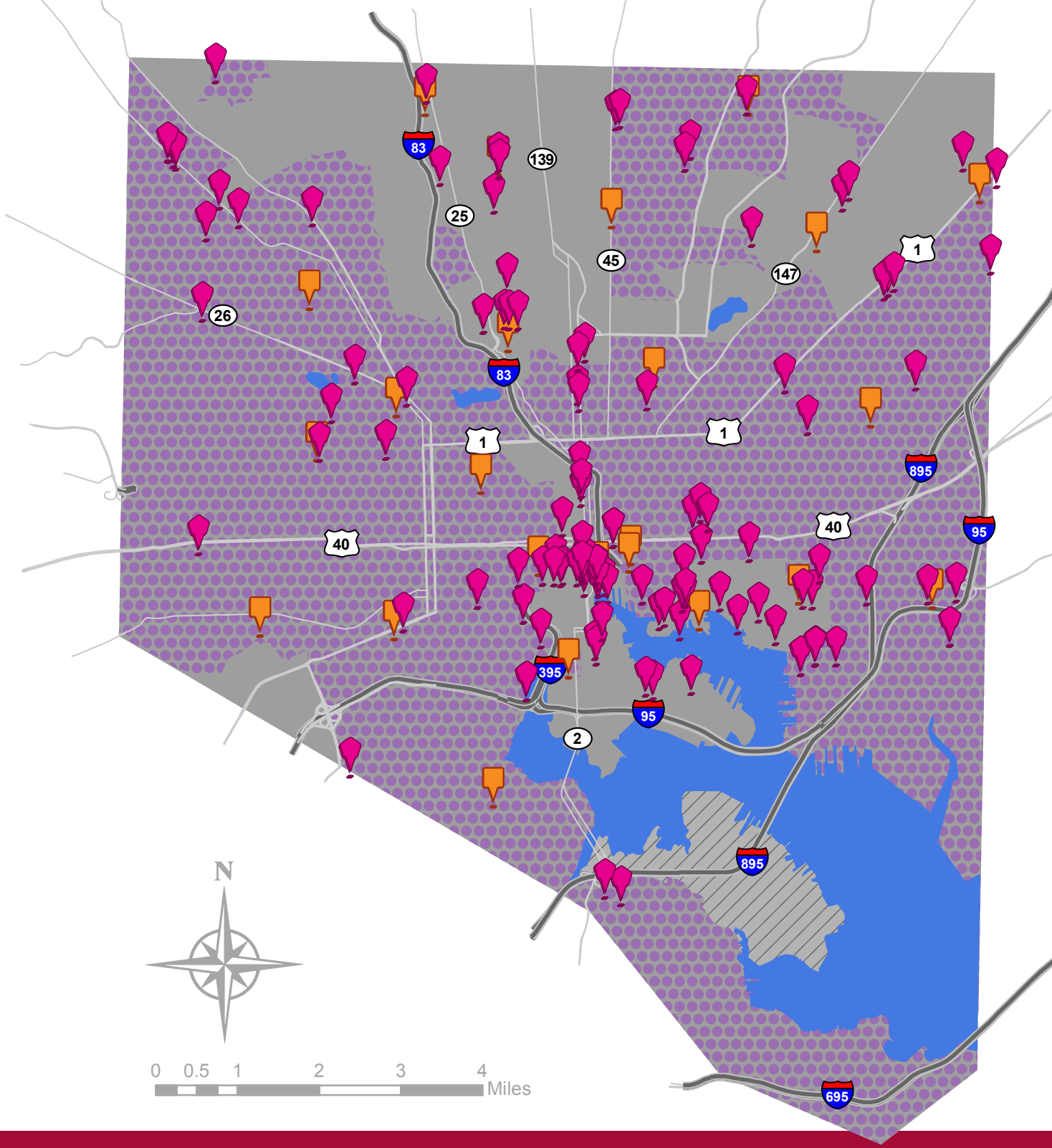

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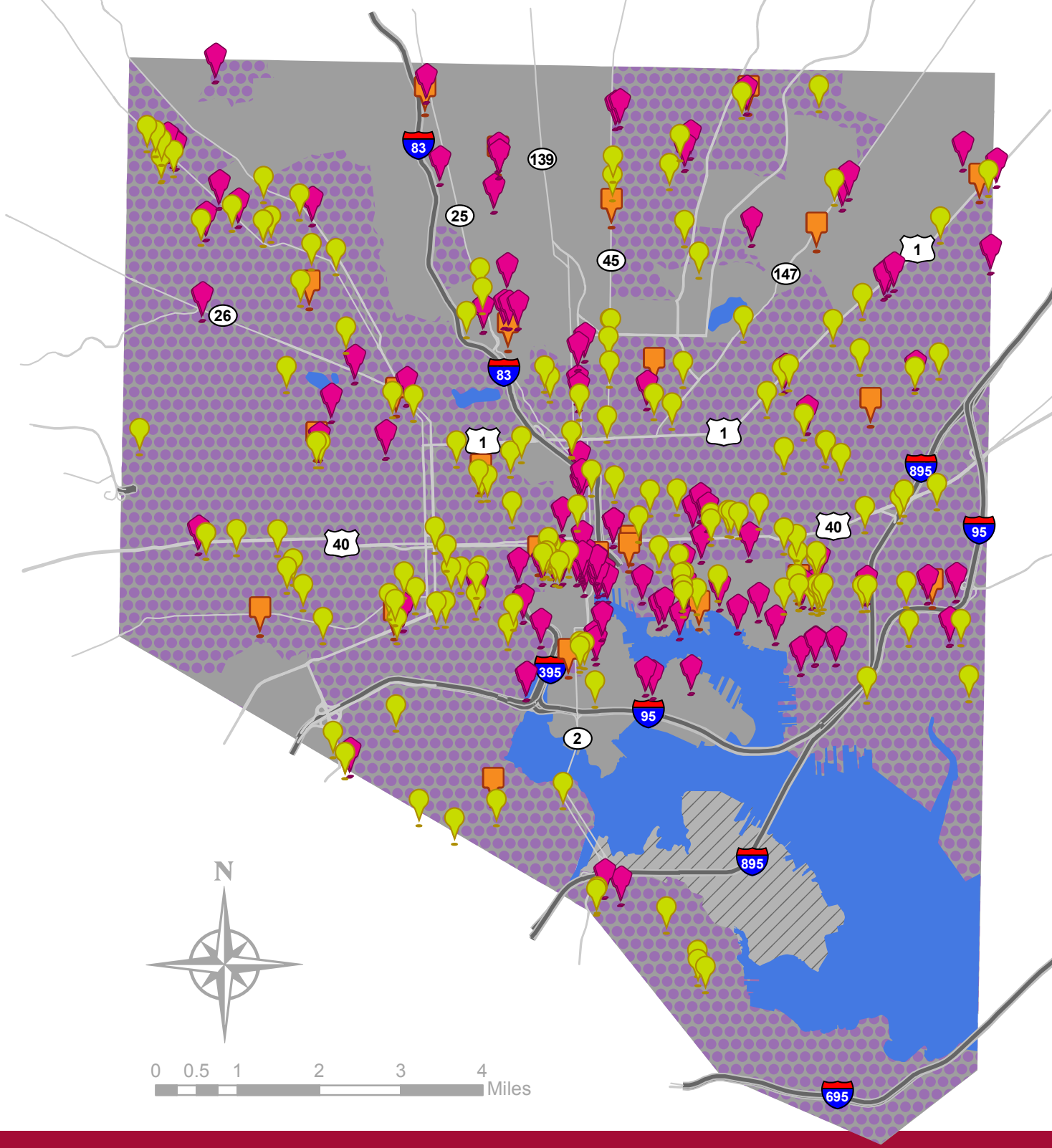

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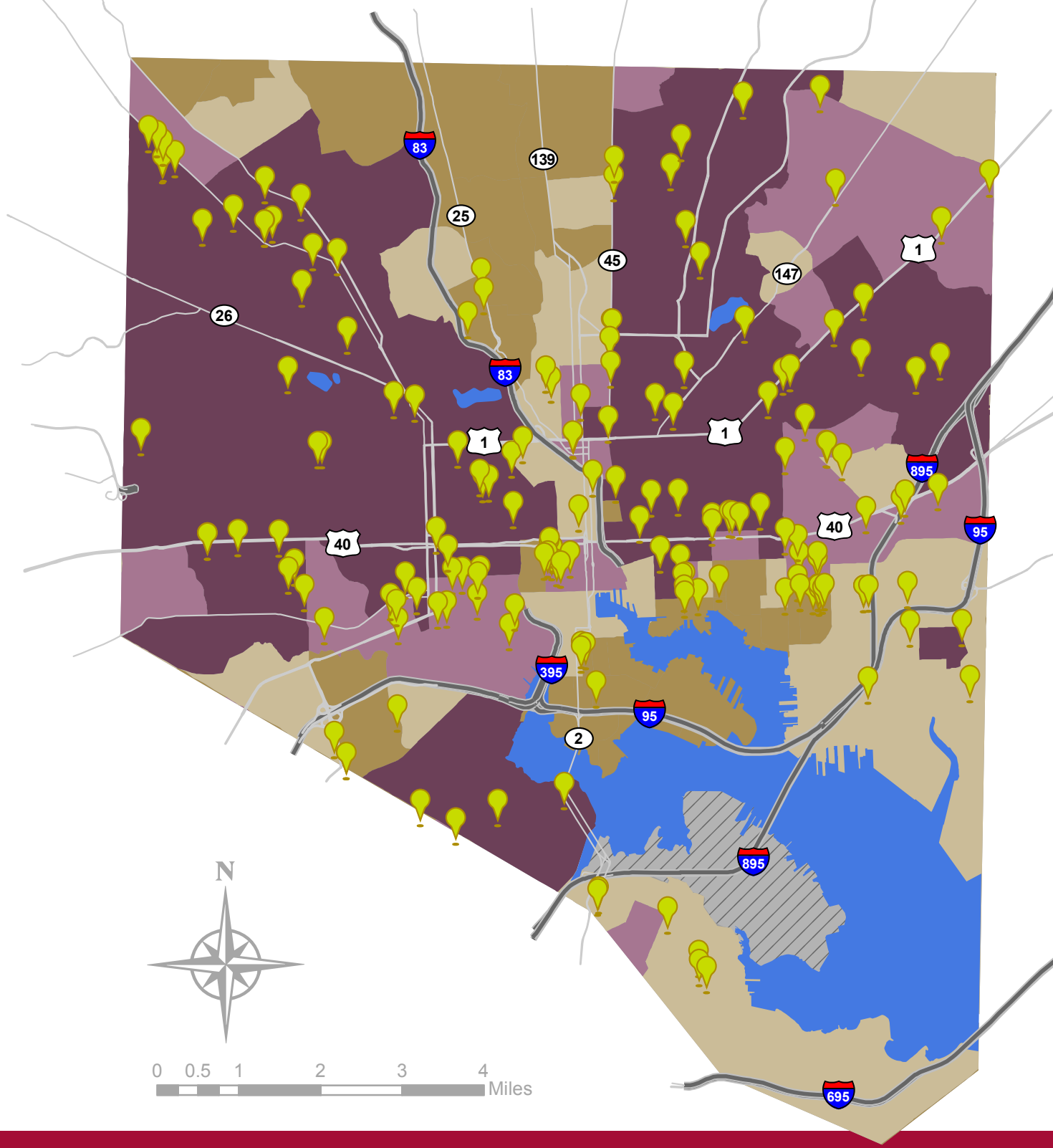

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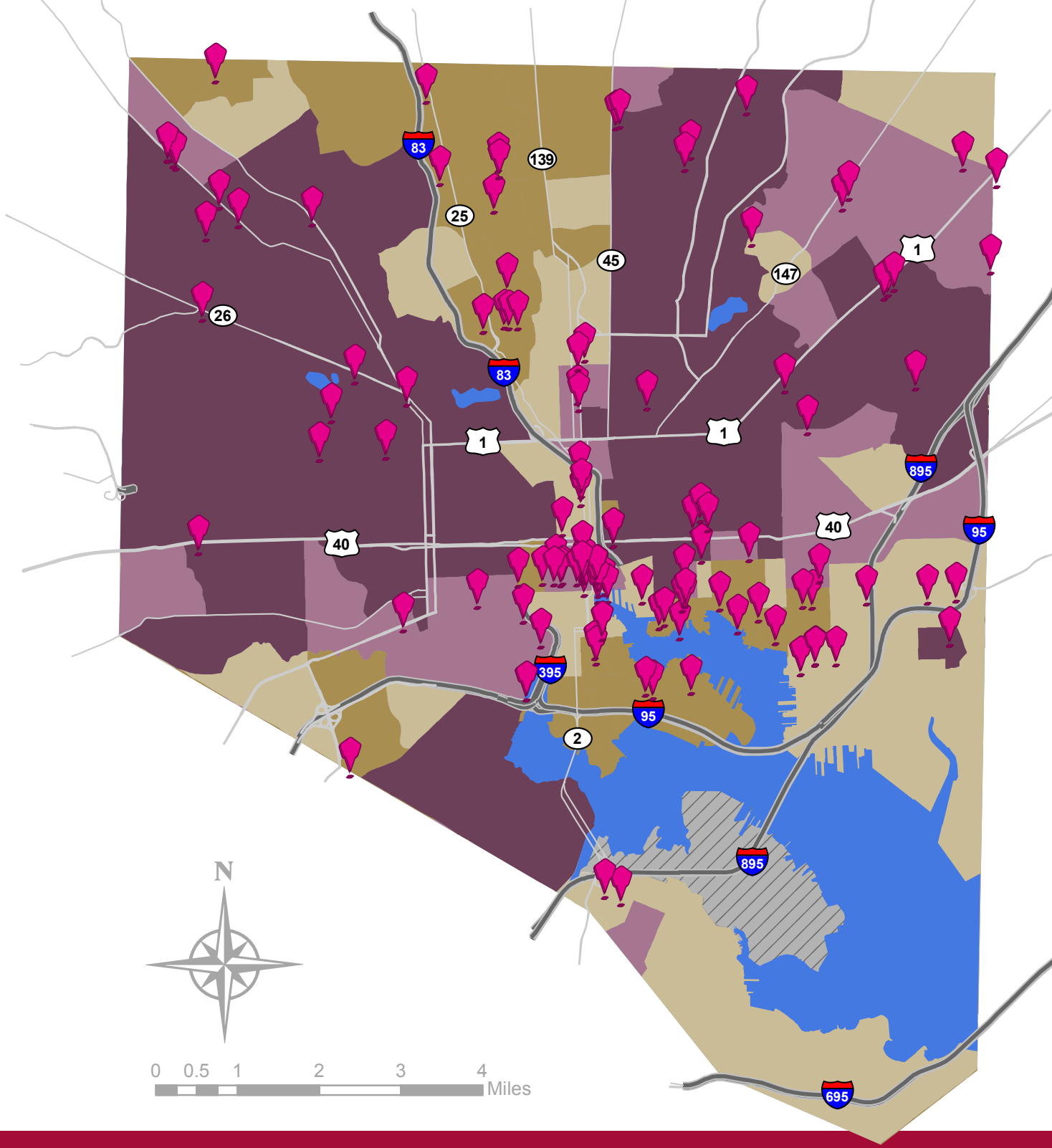

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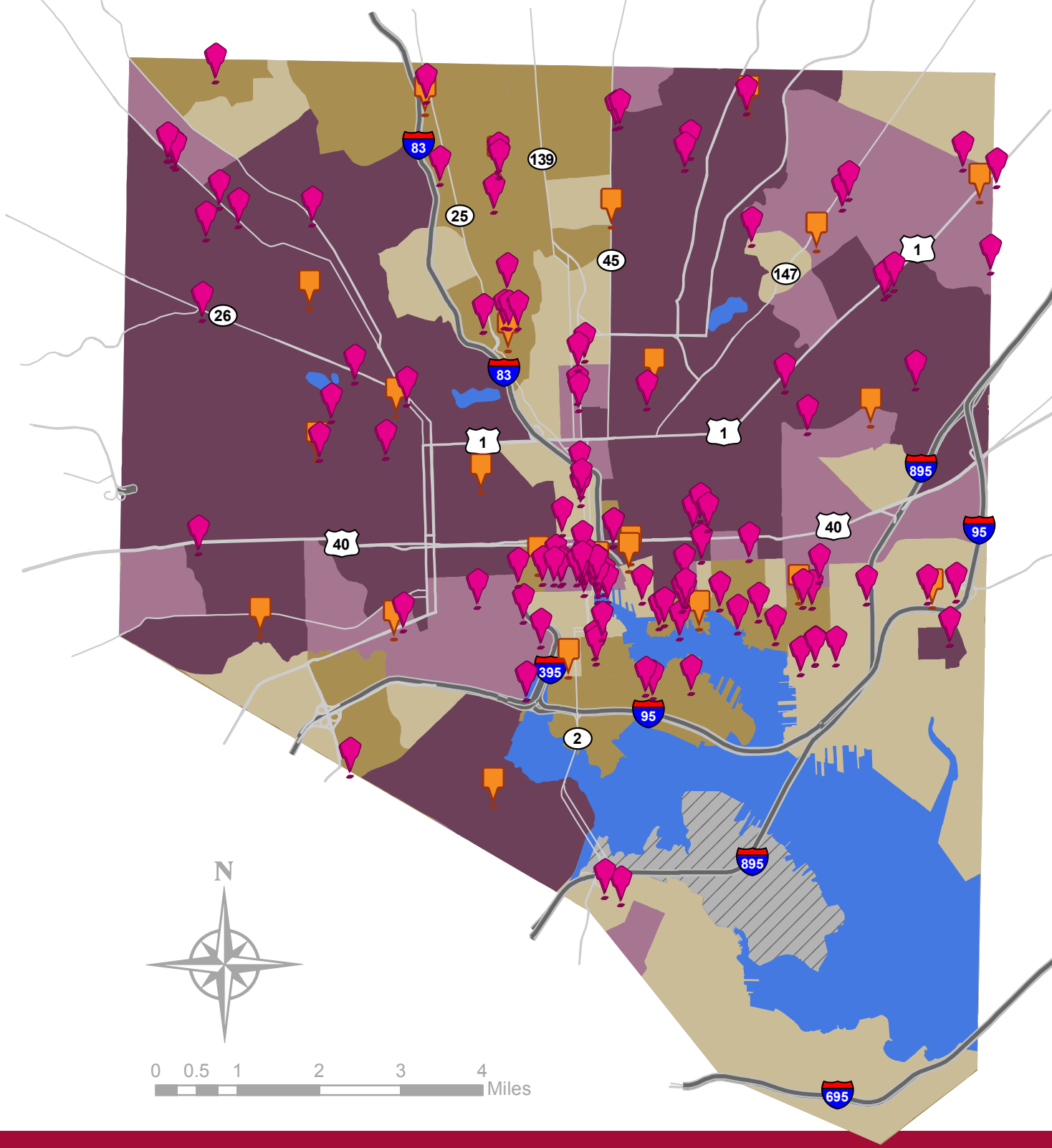

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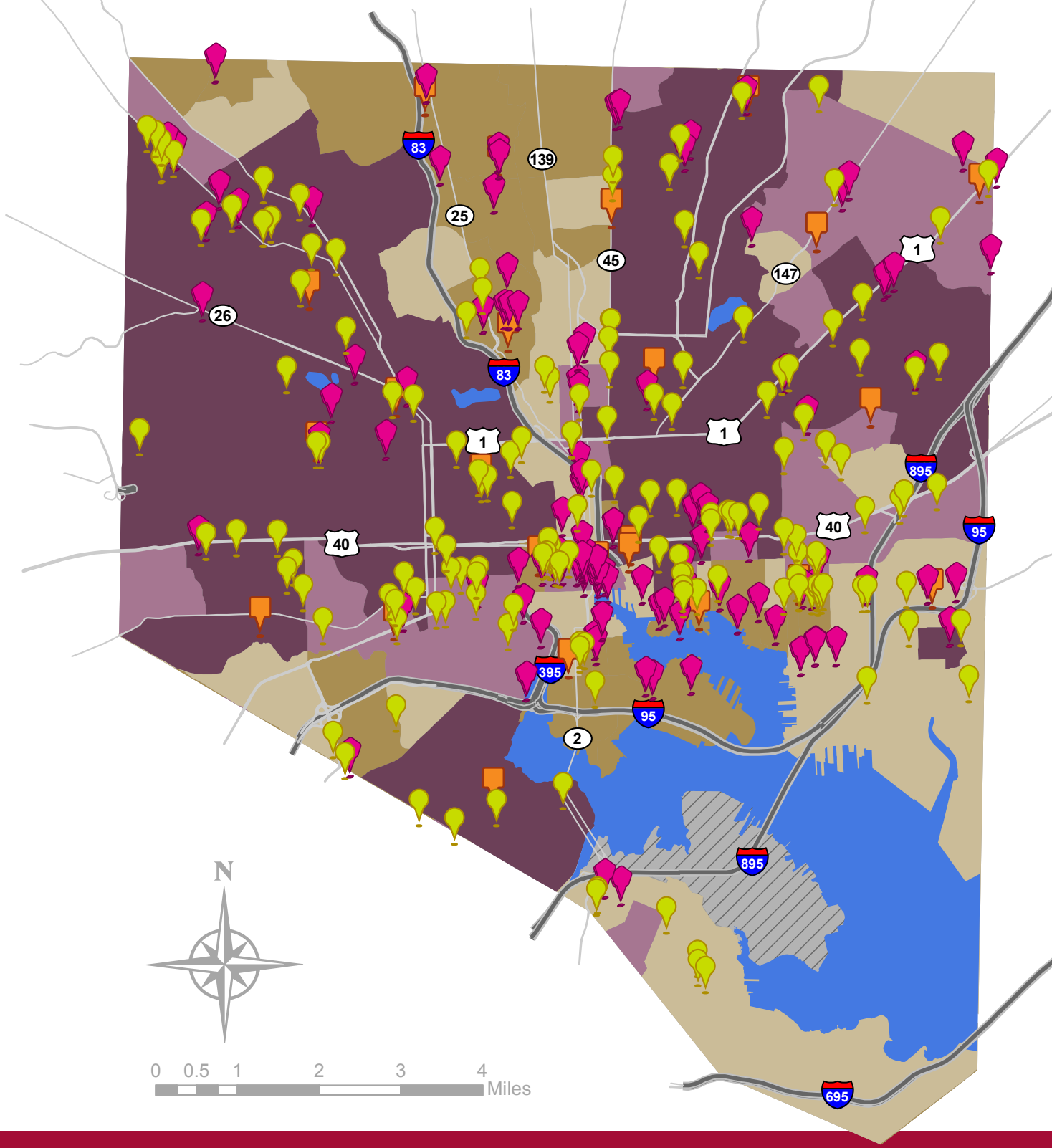

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DEFINITIONS

1. "Alternative Financial Services Providers" defined as any Money Services Business (MSB) required to register with the U.S. Department of the Treasury, Financial Crimes Enforcement Network (finCen). Check cashers are required to register as well as those offering other MSB services.

2. "Minority" includes all residents except non-Hispanic Whites, as defined by the U.S. Census Bureau.

3. Low and Moderate Income Census Tracts
   Definitions:
   - **Low-income:** Individuals and geographies having a median family income less than 50 percent of the area median income. 202 628-8866

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   - **Moderate-income:** Individuals and geographies having a median family income of at least 50 percent and less than 80 percent of the area median income.
     FDIC Definition (same): https://www2.fdic.gov/crapes/peterms.asp

   Data Sources:
   Census Tract Median Family Income
   2010 US Census SF1 file
   American Community Survey 2013 5-year estimates at the Census Tract level

   FFIEC MSA Median Family Income

4. The maps reflect the attached list of AFS Providers/MSBs, bank branches and post offices.

   124 Bank branches
   - NOTE: only sites that offer branch service types 11, 12, 14, 16, 22, 23, 26, 28 and 29, were included and not sites without retail functions (e.g. management office, trust office).
   - NOTE: To resolve the discrepancies in the number of branches in FDIC data (Baltimore City, Baltimore County etc.), we geocoded all bank branches in the State of Maryland and then excluded those not within Baltimore City limits.

   166 AFS Providers/MSBs
   - NOTE: In the case of multiple licenses linked to a single corporate address, only one icon appears. Where the address of a subsidiary/additional site(s) was identified and located in Baltimore City, then it was geocoded and mapped at the separate location.

   24 Post Offices