

**THE DIME BANK
COMMUNITY REINVESTMENT ACT - ASSESSMENT AREA CENSUS TRACTS
AS OF MAY 2023**

| COUNTY | COUNTY CODE | CENSUS TRACT | TRACT INCOME LEVEL | DESCRIPTION | STATE | STATE CODE | MSA | THE DIME BANK BRANCH & LOCATION OF DEPOSIT TAKING ATMS |
|---|-------------|--------------|--------------------|--|-------|------------|-------|--|
| <i>Lackawanna County: Part of 42540 Scranton/Wilkes-Barre, PA MSA</i> | | | | | | | | |
| Lackawanna | 069 | 1002.00 | Low | Scranton (Downtown) | PA | 42 | 42540 | Scranton Branch (Marketplace at Steamtown) & (2) ATMs |
| Lackawanna | 069 | 1003.00 | Moderate | Scranton (University of Scranton area) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1004.00 | Middle | Scranton (Geisinger CMC area) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1005.00 | Moderate | Scranton (Hill section/Dunmore border) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1006.00 | Middle | Scranton (Hill section/Dunmore border) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1008.00 | Middle | Scranton (Green Ridge) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1009.00 | Middle | Scranton (Green Ridge/Plot) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1010.00 | Upper | Scranton (Marywood area) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1011.00 | Middle | Scranton (North Plot) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1012.00 | Moderate | Scranton (Providence/Expressway) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1013.00 | Moderate | Scranton (Providence) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1014.00 | Moderate | Scranton (North) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1016.00 | Moderate | Scranton (North/Hyde Park) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1017.00 | Middle | Scranton (North/Hyde Park) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1018.00 | Upper | Scranton (North Keyser Ave) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1019.00 | Middle | Scranton (West/Hyde Park) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1020.00 | Moderate | Scranton (West/Hyde Park) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1021.00 | Moderate | Scranton (West/St Anns) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1022.00 | Middle | Scranton (West/St Anns) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1023.00 | Moderate | Scranton (West/N Main St) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1025.00 | Moderate | Scranton (University of Scranton/River St) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1026.00 | Moderate | Scranton (South/Pittston & Birch) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1027.00 | Middle | Scranton (South/River & I-81) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1028.00 | Upper | Scranton (East/I-81) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1029.00 | Low | Scranton (South/East of Pittston Ave) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1030.00 | Middle | Scranton (South/West of Pittston Ave) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1031.00 | Middle | Scranton (Minooka) | PA | 42 | 42540 | |
| Lackawanna | 069 | 1101.00 | Middle | Fell Township & Vandling Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1102.01 | Middle | Benton Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1102.02 | Upper | Scott Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1103.00 | Middle | Dalton Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1104.01 | Upper | South Abington Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1104.02 | Upper | Abington Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1104.03 | Upper | South Abington Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1105.00 | Upper | Clarks Summit Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1106.00 | Middle | Carbondale Township & Mayfield Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1107.00 | Moderate | Carbondale City | PA | 42 | 42540 | Carbondale Branch & ATM |
| Lackawanna | 069 | 1108.00 | Moderate | Carbondale City | PA | 42 | 42540 | |
| Lackawanna | 069 | 1109.00 | Moderate | Carbondale City | PA | 42 | 42540 | |

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|---|-------------|--------------|--------------------|--------------------------------|-------|------------|-------|--|
| Lackawanna | 069 | 1110.00 | Middle | Jermyn Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1111.00 | Middle | Archbald Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1112.00 | Middle | Blakely Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1113.00 | Middle | Jessup Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1114.00 | Moderate | Olyphant Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1115.00 | Middle | Dickson City Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1116.00 | Middle | Dickson City Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1117.00 | Middle | Throop Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1118.01 | Upper | Jefferson Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1118.02 | Upper | Jefferson Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1120.00 | Upper | Dunmore Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1121.00 | Upper | Dunmore Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1122.00 | Middle | Dunmore Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1123.00 | Moderate | Dunmore Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1124.00 | Middle | Newton Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1125.00 | Moderate | Taylor Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1126.00 | Middle | Old Forge Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1127.00 | Upper | Old Forge Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1128.00 | Upper | Moosic Borough | PA | 42 | 42540 | |
| Lackawanna | 069 | 1129.01 | Upper | Clifton Township | PA | 42 | 42540 | |
| Lackawanna | 069 | 1129.02 | Middle | Covington Township | PA | 42 | 42540 | |
| <i>Total Census Tracts 60 (2 Low; 17 Moderate; 26 Middle; 15 Upper)</i> | | | | | | | | |
| Pike County: Part of 35084 Newark , NJ/PA/MD, which is part of the 35620 New York, Newark, Jersey City, NY/NJ/PA MSA | | | | | | | | |
| Pike | 103 | 9501.02 | Moderate | Shohola Township | PA | 42 | 35084 | |
| Pike | 103 | 9501.03 | Moderate | Matamoras Township | PA | 42 | 35084 | |
| Pike | 103 | 9501.04 | Middle | Westfall Township | PA | 42 | 35084 | |
| Pike | 103 | 9502.02 | Moderate | Lackawaxen Township | PA | 42 | 35084 | |
| Pike | 103 | 9502.03 | Moderate | Lackawaxen Township | PA | 42 | 35084 | |
| Pike | 103 | 9502.04 | Middle | Lackawaxen Township | PA | 42 | 35084 | |
| Pike | 103 | 9503.02 | Moderate | Palmyra Township | PA | 42 | 35084 | |
| Pike | 103 | 9503.03 | Moderate | Palmyra Township | PA | 42 | 35084 | |
| Pike | 103 | 9503.04 | Moderate | Palmyra Township | PA | 42 | 35084 | |
| Pike | 103 | 9505.01 | Middle | Blooming Grove Township | PA | 42 | 35084 | |
| Pike | 103 | 9505.03 | Moderate | Blooming Grove Township | PA | 42 | 35084 | |
| Pike | 103 | 9505.04 | Moderate | Blooming Grove Township | PA | 42 | 35084 | |
| Pike | 103 | 9506.01 | Middle | Milford Township | PA | 42 | 35084 | |
| Pike | 103 | 9506.03 | Moderate | Milford Borough | PA | 42 | 35084 | |
| Pike | 103 | 9506.06 | Middle | Dingman Township | PA | 42 | 35084 | |
| Pike | 103 | 9506.07 | Middle | Conashaugh Lakes, Milford | PA | 42 | 35084 | |
| Pike | 103 | 9506.08 | Middle | Dingman Township | PA | 42 | 35084 | |
| Pike | 103 | 9507.01 | Moderate | Delaware Township | PA | 42 | 35084 | |

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| Pike | 103 | 9507.02 | Moderate | Delaware Township | PA | 42 | 35084 | Dingman's Ferry Branch & ATM |
| Pike | 103 | 9508.03 | Low | Lehman Township (Pocono Mtn Lake Estates, Pocono Ranch Lands) | PA | 42 | 35084 | |
| Pike | 103 | 9508.04 | Moderate | Lehman Township | PA | 42 | 35084 | |
| Pike | 103 | 9508.05 | Moderate | Lehman Township (East Stroudsburg) | PA | 42 | 35084 | |
| Pike | 103 | 9508.06 | Moderate | Lehman Township (Bushkill) | PA | 42 | 35084 | |
| Pike | 103 | 9509.01 | Moderate | Lehman Township (Greentown) | PA | 42 | 35084 | Greentown Branch & ATM |
| Pike | 103 | 9509.02 | Moderate | Porter Township | PA | 42 | 35084 | |
| <i>Total Census Tracts 25 (1 Low; 17 Moderate; 7 Middle; 0 Upper)</i> | | | | | | | | |
| Wayne County: Non-MSA | | | | | | | | |
| Wayne | 127 | 9601.00 | Middle | Buckingham & Manchester Townships | PA | 42 | Non-MSA | |
| Wayne | 127 | 9602.00 | Middle | Starrucca Borough, Mount Pleasant, Preston, Scott Twp | PA | 42 | Non-MSA | |
| Wayne | 127 | 9603.00 | Middle | Clinton Township & Prompton Borough | PA | 42 | Non-MSA | |
| Wayne | 127 | 9604.00 | Upper | Bethany Borough, Dyberry, Lebanon, & Oregon Twps | PA | 42 | Non-MSA | |
| Wayne | 127 | 9605.00 | Middle | Damascus Township | PA | 42 | Non-MSA | Damascus Branch & ATM |
| Wayne | 127 | 9606.00 | Middle | Hawley Borough, Berlin & Palmyra Townships | PA | 42 | Non-MSA | Hawley Branch, Lake Region Branch & ATM |
| Wayne | 127 | 9607.00 | Middle | Honesdale Borough | PA | 42 | Non-MSA | Honesdale Branch (Main Office) & ATM |
| Wayne | 127 | 9608.00 | Middle | Cherry Ridge & Texas Townships | PA | 42 | Non-MSA | Indian Orchard Branch & ATM |
| Wayne | 127 | 9609.00 | Middle | Waymart Borough, South Canaan & Canaan Twps | PA | 42 | Non-MSA | |
| Wayne | 127 | 9610.01 | Middle | Lake Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9610.02 | Upper | Lake Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9611.01 | Middle | Paupack Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9611.02 | Middle | Paupack Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9612.01 | Middle | Salem Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9612.02 | Middle | Salem Township | PA | 42 | Non-MSA | |
| Wayne | 127 | 9613.00 | Middle | Dreher & Sterling Townships | PA | 42 | Non-MSA | |
| Wayne | 127 | 9614.00 | Upper | Lehigh Township | PA | 42 | Non-MSA | |
| <i>Total Census Tracts 17 (0 Low; 0 Moderate; 14 Middle; 3 Upper)</i> | | | | | | | | |

Notes:

Low and moderate income tracts are identified in **bold text**.

Combined assessment area includes 102 census tracts with 3 low-income geographies (2.94%); 34 moderate-income geographies (33.33%); 47 middle-income geographies (46.08%); and 18 upper-income geography (17.65%).