

PUBLIC DISCLOSURE

December 14, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Bank of Orrick
Certificate Number: 10597

113 East South Front Street
Orrick, Missouri 64077

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Kansas City Regional Office

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities. Support for the rating is summarized below.

- The loan-to deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area needs.
- A majority of the small business, small farm, and home mortgage loans reviewed were located in the assessment area.
- The geographic distribution of loans reflects poor dispersion throughout the assessment area.
- The distribution of borrowers reflects excellent penetration among businesses and farms of different revenue sizes and individuals of different income levels.

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

DESCRIPTION OF INSTITUTION

The Bank of Orrick operates from its main office and a limited service drive-up branch facility, both located in Orrick, Missouri. It is privately owned and has no banking-related affiliates or subsidiaries. The bank has not opened or closed any offices or had any merger or acquisition activity since the prior evaluation. The Bank of Orrick received a Satisfactory rating at its previous FDIC Performance Evaluation dated January 12, 2015, based on Interagency Small Institution Examination Procedures.

According to the September 30, 2020 Reports of Condition and Income, The Bank of Orrick reported total assets of \$38.6 million, total loans of \$14.7 million, and total deposits of \$34.6 million. The institution offers traditional loan products for agricultural, commercial, home mortgage, and consumer loan purposes. Agricultural lending continues to be the institution's primary business focus. Deposit services include checking, savings, money market deposit accounts, and certificates of deposit. The bank has one cash-dispensing automated teller machine located at the branch facility. Customers can also use any "Ultra SF" system automated teller machine at no cost. Alternative banking services include online banking and mobile banking. The following table shows the distribution for each loan category by dollar volume.

Loan Portfolio Distribution as of 9/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	109	0.7
Secured by Farmland	4,111	27.9
Secured by 1-4 Family Residential Properties	6,387	43.3
Secured by Non-farm Non-Residential Properties	1,965	13.3
Total Real Estate Loans	12,572	85.3
Commercial and Industrial Loans	352	2.4
Agricultural Production and Other Loans to Farmers	1,032	7.0
Consumer	770	5.2
Other Loans	16	0.1
Total Loans	14,742	100.0
<i>Source: Reports of Condition and Income. Due to rounding, totals may not equal 100.0.</i>		

Examiners did not identify any financial, legal, or other impediments, other than legal lending limits, that affect the bank's ability to meet the assessment area's credit needs.

DESCRIPTION OF ASSESSMENT AREA

The Bank of Orrick has designated its sole assessment area to be Ray County, Missouri, which is the same assessment area as at the prior evaluation. Ray County is part of the Kansas City MO-KS Metropolitan Statistical Area. The following sections discuss demographic and economic information of the assessment area.

Economic and Demographic Data

According to the 2015 American Community Survey (ACS) of the U.S. Census, the assessment area is comprised of four census tracts that have the following income designations: one moderate-income and three middle-income tracts. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	25.0	75.0	0.0	0.0
Population by Geography	23,031	0.0	26.3	73.7	0.0	0.0
Housing Units by Geography	9,966	0.0	27.7	72.3	0.0	0.0
Owner-Occupied Units by Geography	6,616	0.0	21.0	79.0	0.0	0.0
Occupied Rental Units by Geography	2,030	0.0	47.5	52.5	0.0	0.0
Vacant Units by Geography	1,320	0.0	31.2	68.8	0.0	0.0
Businesses by Geography	1,090	0.0	34.7	65.3	0.0	0.0
Farms by Geography	140	0.0	15.7	84.3	0.0	0.0
Family Distribution by Income Level	6,161	25.6	20.1	22.6	31.7	0.0
Household Distribution by Income Level	8,646	25.9	18.4	19.4	36.2	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$72,623	Median Housing Value			\$120,842
Families Below Poverty Level		9.9%	Median Gross Rent			\$696
<i>Source: 2015 ACS and 2019 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The reported population of Orrick is 804, according to U.S. Census estimates for 2019. The largest community within the assessment area of Ray County is Richmond, population of 5,653. The remaining communities in the assessment area all have populations of under 700.

According to 2019 D&B data, service industries represent the largest portion of businesses at 34.2 percent; followed by retail trade and agriculture, forestry, and fishing (both at 11.4 percent); construction (7.8 percent); finance, insurance, and real estate (6.2 percent); and transportation, communication (4.6 percent). In addition, 69.8 percent of area businesses have four or fewer employees and 89.8 percent operate from a single location.

The 2019 FFIEC-updated median family income level is used to analyze home mortgage loans under the Borrower Profile criterion. The low-, moderate-, middle- and upper-income categories are presented in the following table. These categories are based on the 2019 FFIEC-updated median family income of \$82,400.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Kansas City, MO-KS MSA Median Family Income (28140)				
2019 (\$82,400)	<\$41,200	\$41,200 to <\$65,920	\$65,920 to <\$98,880	≥\$98,880
<i>Source: FFIEC</i>				

According to the Bureau of Labor Statistics, the unemployment rate for Ray County has remained generally low for the past few years with the exception of a sudden spike to a high of 15.2 percent during April through August 2020 due to the Coronavirus pandemic. The rate has declined in recent months, similar to pre-pandemic levels as evidenced by a rate of 3.7 percent in October 2020. The statewide unemployment rate for Missouri has trended similarly; however, the unemployment

rate spiked to a high of only 9.8 percent in April and May of 2020 in relation to the pandemic. The table below provides a comparison of unemployment rates for Ray County and the State of Missouri.

Unemployment Rates				
Area	December 2017	December 2018	December 2019	October 2020
	<i>%</i>	<i>%</i>	<i>%</i>	<i>%</i>
Ray County, MO	3.6	3.2	3.5	3.7
Missouri	3.3	3.0	3.4	3.8
<i>Source: Bureau of Labor Statistics</i>				

In early 2020, the Coronavirus pandemic began to spread, resulting in government-mandated business closing across the country. Other than the effect on unemployment noted above, the economic impact of the pandemic on the assessment area is unknown due to a lag in published data.

Competition

The Bank of Orrick has a moderate level of competition in offering financial services. According to FDIC Deposit Market Share data, as of June 30, 2020, there are a total of 8 financial institutions operating 9 offices in the assessment area. The Bank of Orrick is ranked 6th with 10.9 percent of the deposit market share and is one of three institutions whose headquarters are located in Ray County. Non-bank financial service providers, such as Farm Credit Services and mortgage companies also compete for loans in the assessment area.

Community Contact

As part of the evaluation process, examiners contact third parties active in the assessment area to gain insight on the area's economic conditions, demographic trends, and business environment. This information not only helps in identifying credit and community development needs and opportunities, but also assists in determining whether local financial institutions are responsive to those needs.

In September 2020, the FDIC interviewed a representative of the real estate industry in the assessment area. The contact indicated that the area's economy has been improving the last few years with an increase in commuters to the Kansas City metropolitan area. The area has a stable job market with agricultural and manufacturing jobs, as well as retail opportunities. The increase in commuters has helped improve the housing market and conditions as well. The contact noted that banks are active in the community, and institutions are serving the credit needs of the community.

Credit Needs

Examiners identify the credit needs of an assessment area based on information from the community contact, bank management, and demographic and economic data. Accordingly, examiners determined small farm loans are the primary credit need in the area.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 12, 2015, to the current evaluation dated December 14, 2020. Examiners used the Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance.

Activities Reviewed

Examiners determined the bank's major product lines include small farm, small business, and home mortgage loans. This conclusion considered the bank's business strategy, the composition of the bank's loan portfolio, and the number and dollar volume of loans originated during the evaluation period. Although the bank originates a limited number of home mortgage loans annually, this category represents the largest dollar volume in the bank's loan portfolio; therefore, home mortgage loans were included in the analysis. To increase the number of home mortgage loans in the analysis, loans from the two most recent full calendar years of 2018 and 2019 were reviewed. Since management considers agricultural lending to be the bank's major business focus, the small farm lending category received the most weight in determining overall conclusions.

The small farm and small business loan analysis will be conducted using loans from the previous full calendar year of 2019. Bank management confirmed that lending activity during 2019 was generally representative of the bank's overall lending patterns since the previous evaluation. The 2019 bank data shows a total of 26 small farm and 14 small business loans totaling \$1.2 million and \$0.5 million, respectively. All 2019 small farm and small business loans were included in the Assessment Area Concentration analysis. Further, examiners reviewed all 2019 small farm and small business loans located within the assessment area to conduct the Geographic Distribution and Borrower Profile analyses. This consisted of 24 small farm and 13 small business loans totaling \$1.1 million and \$0.5 million, respectively. D&B data for 2019 provided a standard of comparison for the small business and small farm loan reviews.

In 2018, bank data shows 8 home mortgage loans totaling \$1.2 million were originated, and 2019 bank data shows 6 home mortgage loans totaling \$0.4 million were originated. All 2018 and 2019 home mortgage loans were included in the Assessment Area Concentration analysis. Examiners reviewed all 2018 and 2019 home mortgage loans located within the assessment area to conduct the Geographic Distribution and Borrower Profile analyses. This consisted of 5 loans totaling \$0.6 million in 2018 and 5 loans totaling \$0.4 million in 2019. ACS data for 2015 provided a standard of comparison for the home mortgage loans reviewed.

While the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of farms, businesses, and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

The Bank of Orrick demonstrates satisfactory performance under the Lending Test. This conclusion was formed when considering the reasonable performance under the Loan-to-Deposit Ratio and

Assessment Area Concentration criteria, the poor performance under the Geographic Distribution criterion, and excellent performance under the Borrower Profile criterion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. In evaluating performance under this criterion, the average of the bank's quarterly loan-to-deposit ratios since the previous evaluation was calculated and analyzed in relation to the bank's capacity to lend and the lending opportunities available in the assessment area. The bank's average loan-to-deposit ratio was then compared to the ratio of an institution that was considered to be a similarly situated bank. The similarly situated bank was determined based on various factors, including asset size, geographic location, and product mix. See the following table for details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2020 (\$000s)	Average Net LTD Ratio (%)
The Bank of Orrick, Orrick, Missouri	38,664	55.2
The State Bank, Richmond, Missouri	36,814	55.2
<i>Source: Reports of Condition and Income 3/31/15 through 9/30/20 (23 quarters)</i>		

Assessment Area Concentration

A majority of reviewed loans, both by number and dollar volume, are to borrowers within the assessment area. See the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Small Farm	24	92.3	2	7.7	26	1,122	94.5	65	5.5	1,187
Small Business	13	92.9	1	7.1	14	506	92.7	40	7.3	546
Home Mortgage										
2018	5	62.5	3	37.5	8	641	54.9	527	45.1	1,168
2019	5	83.3	1	16.7	6	389	90.5	41	9.5	430
Subtotal	10	71.4	4	28.6	14	1,030	64.5	568	35.5	1,598
<i>Source: Bank Data</i>										

Geographic Distribution

The geographic distribution of loans reflects poor dispersion throughout the assessment area. This conclusion is primarily based upon the poor small farm and small business lending performance. Home mortgage lending performance was excellent, but received less weight in the overall analysis. Examiners focused on the percentage of loans in the one moderate-income census tract, since there are no low-income census tracts in the assessment area.

Small Farm Loans

The distribution of small farm loans reflects poor performance. As shown in the following table, the bank's small farm lending in the moderate-income census tract lags demographic data.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$(000s)	%
Moderate	15.7	1	4.2	150	13.4
Middle	84.3	23	95.8	972	86.6
Total	100.0	24	100.0	1,122	100.0

Source: 2019 D&B Data; Bank Data

Small Business Loans

The distribution of small business loans reflects poor performance. The bank's small business lending in the moderate-income census tract is below demographic data, as shown in the table below.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Moderate	34.7	1	7.7	32	6.3
Middle	65.3	12	92.3	474	93.7
Totals	100.0	13	100.0	506	100.0

Source: 2019 D&B Data; Bank Data.

Home Mortgage Loans

The distribution of home mortgage loans reflects excellent dispersion throughout the assessment area. The percentage of the loans by number originated in the moderate-income census tract well exceeds the comparable demographic data in both 2018 and 2019. The following table provides details.

Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Moderate					
2018	21.0	2	40.0	137	21.4
2019	21.0	4	80.0	371	95.4
Middle					
2018	79.0	3	60.0	504	78.6
2019	79.0	1	20.0	18	4.6
Totals					
2018	100.0	5	100.0	641	100.0
2019	100.0	5	100.0	389	100.0
<i>Source: 2015 ACS; Bank Data.</i>					

Borrower Profile

The distribution of borrowers reflects excellent distribution among farms and businesses of different sizes and individuals of different income levels. Supporting this conclusion is the excellent performance under small farm and small business lending. Reasonable performance was noted for home mortgage lending, but received less weight in the overall analysis. Examiners focused on the percentage of loans to farms and business with gross annual revenues of \$1 million or less and to low- and moderate-income borrowers.

Small Farm Loans

The distribution of small farm loans reflects excellent performance. All 24 loans totaling \$1.1 million were made to farms with gross annual revenues of \$1million or less. This exceeds the comparable demographic data indicating 98.6 percent of farms fall in that revenue category.

Small Business Loans

The distribution of small business loans reflects excellent performance. The bank originated all 13 small business loans totaling \$506,000 to businesses with gross annual revenues of \$1 million or less. This noticeably exceeds the demographic data of 84.3 percent for the same revenue category.

Home Mortgage Loans

The distribution of borrowers reflects reasonable penetration among individuals of different income levels, including low- and moderate-income borrowers. The table below shows the bank's overall lending to low- and moderate-income borrowers is reasonably comparable to demographic data in 2018 and 2019.

Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low					
2018	25.6	2	40.0	105	16.3
2019	25.6	1	20.0	30	7.7
Moderate					
2018	20.1	1	20.0	95	14.8
2019	20.1	0	0.0	0	0.0
Middle					
2018	22.6	1	20.0	116	18.1
2019	22.6	3	60.0	219	56.3
Upper					
2018	31.7	1	20.0	325	50.7
2019	31.7	1	20.0	140	36.0
Totals					
2018	100.0	5	100.0	641	100.0
2019	100.0	5	100.0	389	100.0
<i>Source: 2015 ACS; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Response to Complaints

The bank did not receive any complaints regarding its CRA performance since the previous evaluation; therefore, this criterion did not affect the rating.

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Examiners did not identify any evidence of discriminatory or other illegal credit practices inconsistent with helping to meet the credit need of the community.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

GLOSSARY

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

Area Median Income: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Rated Area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Upper-Income: Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.