

Hebron Savings Bank

Assessment Areas

Hebron Savings Bank Assessment Areas consist of these Maryland counties: Dorchester, Somerset, Wicomico, Worcester. The Assessment Area also consists of Sussex County, Delaware. The Metropolitan Statistical Area is known as MSA 41540. The assessment areas include branch offices located in the towns or cities of Hebron, Cambridge, Pocomoke, Princess Anne, Salisbury, Sharptown, Vienna, and Berlin. The census tracts are determined by the U.S. Census Bureau.

2025 FFIEC Census Report - Summary Census Overview Information

MSA/MD: 41540 - SALISBURY, MD

State: MARYLAND

County: 045 - WICOMICO COUNTY

All Tracts: 21



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MD	WICOMICO COUNTY	0001.00	3 - Middle	91.34	No	\$89,900	\$62,826	6002	4464	74.38	709	2087
MD	WICOMICO COUNTY	0002.00	4 - Upper	125.39	No	\$89,900	\$86,250	1942	861	44.34	277	804
MD	WICOMICO COUNTY	0003.00	1 - Low	34.98	No	\$89,900	\$24,063	1283	1229	95.79	45	450
MD	WICOMICO COUNTY	0004.00	3 - Middle	89.45	No	\$89,900	\$61,525	4244	1893	44.60	666	1400
MD	WICOMICO COUNTY	0005.00	2 - Moderate	53.79	No	\$89,900	\$37,000	3217	2152	66.89	322	1152
MD	WICOMICO COUNTY	0101.01	3 - Middle	98.84	No	\$89,900	\$67,985	7349	3325	45.24	1519	2016
MD	WICOMICO COUNTY	0101.02	3 - Middle	95.41	No	\$89,900	\$65,625	3438	1292	37.58	753	1167
MD	WICOMICO COUNTY	0102.00	2 - Moderate	77.69	No	\$89,900	\$53,438	6509	5807	89.21	757	1987
MD	WICOMICO COUNTY	0103.00	4 - Upper	163.77	No	\$89,900	\$112,643	8338	3358	40.27	2203	2795
MD	WICOMICO COUNTY	0104.00	4 - Upper	148.65	No	\$89,900	\$102,244	7600	2368	31.16	1339	2194
MD	WICOMICO COUNTY	0105.01	3 - Middle	116.44	No	\$89,900	\$80,089	5195	2172	41.81	1536	2208
MD	WICOMICO COUNTY	0105.03	0 - Unknown	0.00	No	\$89,900	\$0	3459	1777	51.37	6	467
MD	WICOMICO COUNTY	0105.04	3 - Middle	84.69	No	\$89,900	\$58,256	4839	2487	51.39	772	1077
MD	WICOMICO COUNTY	0106.03	3 - Middle	99.41	No	\$89,900	\$68,380	8052	2839	35.26	1793	2508

State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MD	WICOMICO COUNTY	0106.04	3 - Middle	91.69	No	\$89,900	\$63,068	5230	889	17.00	1540	2090
MD	WICOMICO COUNTY	0106.05	4 - Upper	160.70	No	\$89,900	\$110,536	4272	655	15.33	1356	1503
MD	WICOMICO COUNTY	0106.06	3 - Middle	91.89	No	\$89,900	\$63,205	4240	651	15.35	1319	1750
MD	WICOMICO COUNTY	0107.01	3 - Middle	111.86	No	\$89,900	\$76,944	3982	801	20.12	1210	1634
MD	WICOMICO COUNTY	0107.03	3 - Middle	103.69	No	\$89,900	\$71,324	4260	1741	40.87	885	1524
MD	WICOMICO COUNTY	0107.04	4 - Upper	124.92	No	\$89,900	\$85,921	4304	1165	27.07	1333	1772
MD	WICOMICO COUNTY	0108.00	4 - Upper	135.94	No	\$89,900	\$93,500	5833	1322	22.66	2063	2912

2024 FFIEC Census Report - Summary Census Overview Information

State: MARYLAND

County: 019 - DORCHESTER COUNTY

All Tracts: 10



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2024 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MD	DORCHESTER COUNTY	9701.00	3 - Middle	91.65	No	\$87,900	\$67,375	2653	606	22.84	1047	1374
MD	DORCHESTER COUNTY	9702.00	3 - Middle	105.20	No	\$87,900	\$77,333	5666	2272	40.10	1900	2272
MD	DORCHESTER COUNTY	9703.00	3 - Middle	96.68	No	\$87,900	\$71,071	4577	788	17.22	1375	2027
MD	DORCHESTER COUNTY	9704.00	3 - Middle	100.57	No	\$87,900	\$73,935	3337	1172	35.12	770	1591
MD	DORCHESTER COUNTY	9705.00	2 - Moderate	55.85	No	\$87,900	\$41,061	4106	3233	78.74	336	1305
MD	DORCHESTER COUNTY	9706.00	2 - Moderate	66.41	No	\$87,900	\$48,823	5232	3437	65.69	1084	2145
MD	DORCHESTER COUNTY	9707.02	3 - Middle	114.49	No	\$87,900	\$84,167	3862	688	17.81	1373	2201
MD	DORCHESTER COUNTY	9708.04	3 - Middle	104.78	No	\$87,900	\$77,031	1788	194	10.85	715	1292
MD	DORCHESTER COUNTY	9709.00	3 - Middle	85.87	No	\$87,900	\$63,125	1310	250	19.08	468	948
MD	DORCHESTER COUNTY	9900.00	0 - Unknown	0.00	No	\$87,900	\$0	0	0	0.00	0	0

2025 FFIEC Census Report - Summary Census Overview Information

State: MARYLAND

County: 039 - SOMERSET COUNTY

All Tracts: 7



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MD	SOMERSET COUNTY	9301.01	1 - Low	48.61	No	\$89,900	\$33,438	6345	4826	76.06	684	1788
MD	SOMERSET COUNTY	9301.02	3 - Middle	107.27	No	\$89,900	\$73,787	3977	1573	39.55	1379	1907
MD	SOMERSET COUNTY	9302.00	3 - Middle	91.27	No	\$89,900	\$62,778	1576	239	15.16	653	1317
MD	SOMERSET COUNTY	9305.00	3 - Middle	111.76	No	\$89,900	\$76,875	4177	865	20.71	1439	2222
MD	SOMERSET COUNTY	9306.00	2 - Moderate	66.49	No	\$89,900	\$45,735	2805	1141	40.68	512	1377
MD	SOMERSET COUNTY	9308.00	2 - Moderate	79.63	No	\$89,900	\$54,773	5740	3090	53.83	940	1249
MD	SOMERSET COUNTY	9901.00	0 - Unknown	0.00	No	\$89,900	\$0	0	0	0.00	0	0
MD	SOMERSET COUNTY	9999.99	2 - Moderate	78.71	No	\$89,900	\$54,138	24620	11734	47.66	5607	9860

2025 FFIEC Census Report - Summary Census Overview Information

State: MARYLAND

County: 047 - WORCESTER COUNTY

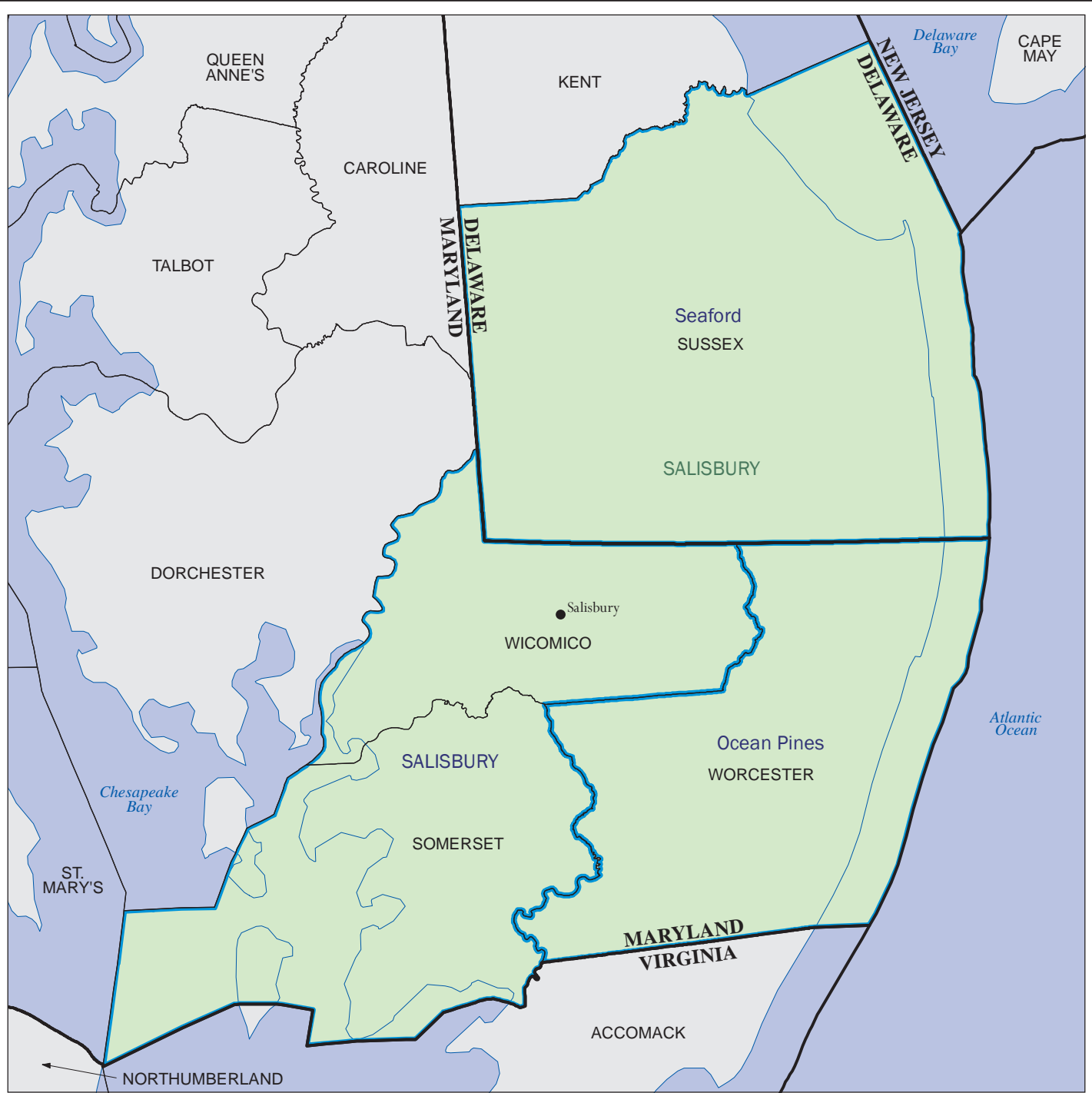
All Tracts: 18



State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
MD	WORCESTER COUNTY	9500.00	3 - Middle	82.06	No	\$93,700	\$60,324	1917	367	19.14	393	2056
MD	WORCESTER COUNTY	9501.00	4 - Upper	175.63	No	\$93,700	\$129,107	1845	208	11.27	817	2654
MD	WORCESTER COUNTY	9503.00	3 - Middle	90.79	No	\$93,700	\$66,742	3156	352	11.15	1519	4649
MD	WORCESTER COUNTY	9504.00	4 - Upper	129.84	No	\$93,700	\$95,446	3394	294	8.66	905	1709
MD	WORCESTER COUNTY	9506.00	4 - Upper	126.65	No	\$93,700	\$93,106	3122	286	9.16	1281	2362
MD	WORCESTER COUNTY	9507.00	3 - Middle	116.82	No	\$93,700	\$85,878	2495	240	9.62	956	2187
MD	WORCESTER COUNTY	9508.00	4 - Upper	131.04	No	\$93,700	\$96,332	5454	730	13.38	1697	2564
MD	WORCESTER COUNTY	9509.00	4 - Upper	123.70	No	\$93,700	\$90,938	2351	519	22.08	666	975
MD	WORCESTER COUNTY	9510.00	3 - Middle	89.97	No	\$93,700	\$66,144	4584	1781	38.85	1051	1727
MD	WORCESTER COUNTY	9511.01	3 - Middle	117.45	No	\$93,700	\$86,341	3569	328	9.19	1444	2039
MD	WORCESTER COUNTY	9511.02	3 - Middle	106.77	No	\$93,700	\$78,491	3275	360	10.99	1512	2331
MD	WORCESTER COUNTY	9512.00	3 - Middle	118.38	No	\$93,700	\$87,028	3088	574	18.59	1066	1517
MD	WORCESTER COUNTY	9513.00	2 - Moderate	53.53	No	\$93,700	\$39,352	2681	1241	46.29	657	977
MD	WORCESTER COUNTY	9514.00	3 - Middle	116.35	No	\$93,700	\$85,536	3129	666	21.28	1047	1482
MD	WORCESTER	9515.00	2 - Moderate	70.42	No	\$93,700	\$51,771	4995	2721	54.47	1001	2074

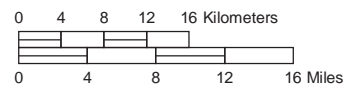
State Abbr	County Name	Tract code	Tract Income Level	Tract Median Family Income %	Distressed or Underserved Tract	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	2020 Tract Median Family Income	Tract Population	Minority Population	Tract Minority %	Owner Occupied Units	1- to 4- Family Units
	COUNTY											
MD	WORCESTER COUNTY	9517.00	4 - Upper	135.09	No	\$93,700	\$99,306	3405	410	12.04	1143	2720
MD	WORCESTER COUNTY	9800.00	0 - Unknown	0.00	No	\$93,700	\$0	0	0	0.00	0	0
MD	WORCESTER COUNTY	9900.00	0 - Unknown	0.00	No	\$93,700	\$0	0	0	0.00	0	0

Salisbury, MD-DE Metropolitan Statistical Area



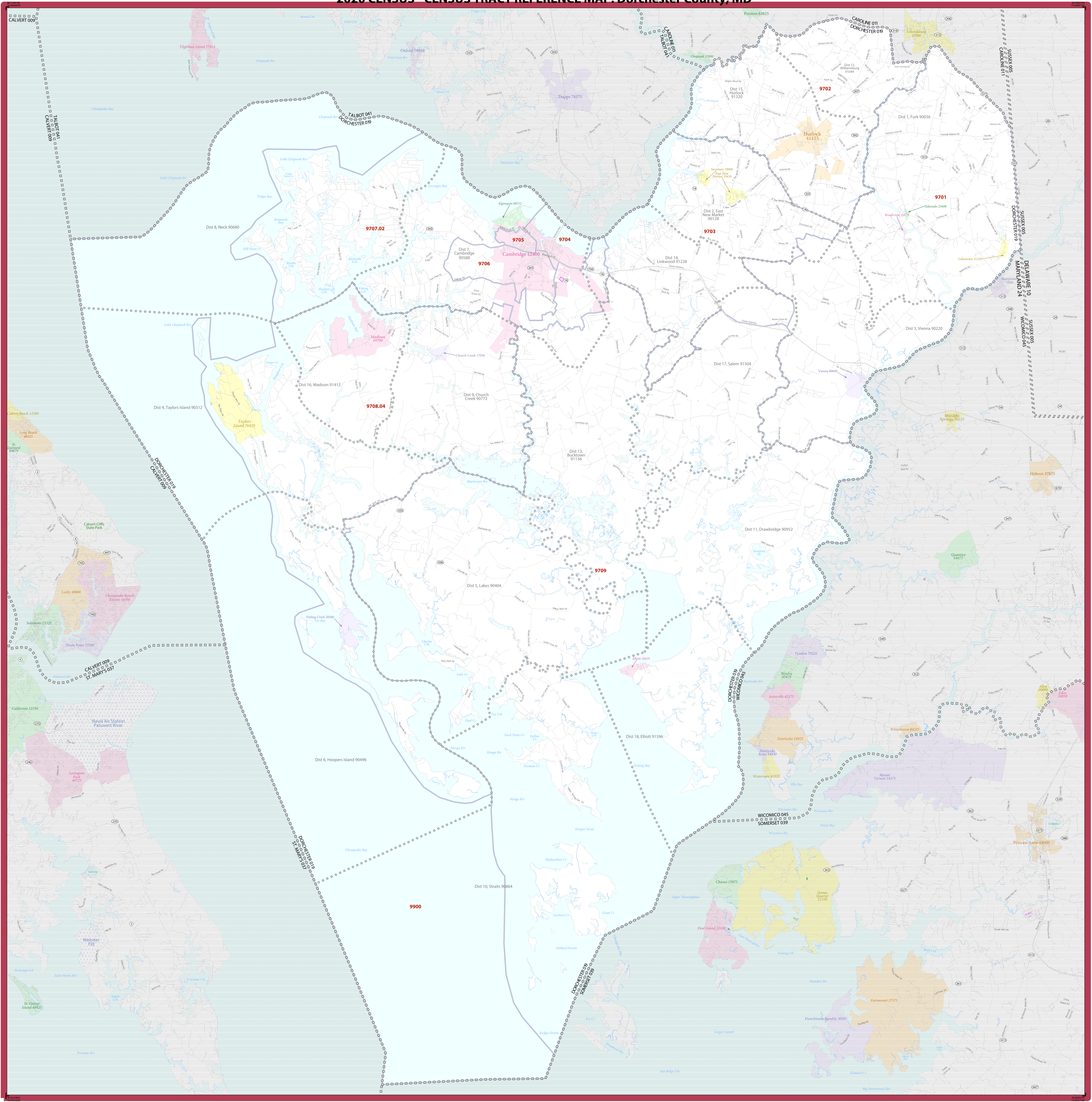
LEGEND

- SALISBURY** 2012 Metropolitan Statistical Area
- Salisbury 2012 Principal City
- SALISBURY** 2007 Metropolitan Statistical Area
- Seaford 2007 Micropolitan Statistical Area
- MARYLAND** State or Statistical Equivalent
- SOMERSET** County or Statistical Equivalent



2012 Metropolitan/Micropolitan Statistical Area (CBSA) boundaries and names are as of February 2013. 2007 Metropolitan/Micropolitan Statistical Area (CBSA) boundaries and names are as of December 2006. All other boundaries and names are as of January 2012.

2020 CENSUS - CENSUS TRACT REFERENCE MAP: Dorchester County, MD



SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
International	☆☆☆☆☆☆	CANADA	Davis 18100
Federal American Indian Reservation	■■■■■■■■■■	L'ANSE RESVN 1880	Incline Village 35100
Off Reservation Trust Land	■■■■■■■■■■	TI880	33.07
State American Indian Reservation	■■■■■■■■■■	Tama Resvn 9400	
Alaska Native Regional Corporation	▼▼▼▼▼▼	NANA ANRC 52120	
State (or statistically equivalent entity)		NEW YORK 36	
County (or statistically equivalent entity)	□□□□□	ERIE 029	
Minor Civil Division (MCD) ¹	○○○○○○	Bristol town 07485	
Census County Division (CCD), Census Subarea (CSA), or Congressional Territory (CT)	○○○○○○	Hanna CCD 91650	
Consolidated City	○○○○○○	MILLFORD 47500	

SYMBOL DESCRIPTION		SYMBOL	LABEL STYLE
Incorporated Place 1,2	■■■■■■■■■■	Davis 18100	
Census Designated Place (CDP) ²	■■■■■■■■■■	Incline Village 35100	
Census Tract ³	■■■■■■■■■■	33.07	

DESCRIPTION	SYMBOL	DESCRIPTION	SYMBOL
Water Body		Interstate or U.S. Highway	
College or University		State Highway or State Road	
Military		Other Road	
Prison or Juvenile Detention Center		4WD Trail, Stairway, Also, Walkway or Ferry	
Natural or State Park, Forest, or Recreation Area		Nonvisible Boundary or Feature Not Elsewhere Classified	
Outside Subject Area		Inset Area	

Where international, state, county, and/or MCD/CD boundaries coincide, the map shows the boundary symbol for only the highest-ranking of these boundaries.

Geographic area names are followed by other their FIPS or census code.

1. A "*" following an MCD name denotes a false MCD. A "*" following a place name indicates that a false MCD exists with the same name and FIPS code as the place; the false MCD label is not shown.

2. Place label color corresponds to the place fill color.

3. Census tracts are identified by an up to four-digit integer number and may have an optional two-digit suffix for example 23 or 1457.02. The census tract codes consist of six digits with an implied decimal between the fourth and fifth digit corresponding to the basic census tract number, but with leading zeros, and trailing zeros for census tracts without a suffix. The tract number examples above would have codes of 002300 and 145702, respectively.

Due to space limitations, some road names, along with other feature and geography names on the map, may not be shown.

All legal boundaries and names are as of January 1, 2020. The boundaries shown on this map are for Census Bureau statistical data collection and tabulation purposes only; their depiction and designation for statistical purposes does not constitute a determination of jurisdictional authority or rights of ownership or entitlement.

Geographic Vintage: 2020 Census (reference date: January 1, 2020)
 Data Source: U.S. Census Bureau's MAJ/TIGER database (TAB20)
 Map Created by Geography Division, January 05, 2021

Projection: Albers Equal Area Conic
 Datum: NAD 83
 Spheroid: GRS 80
 1st Standard Parallel: 38 11 33
 2nd Standard Parallel: 39 24 40
 Central Meridian: -77 14 14
 Latitude of Projection Origin: 37 53 11
 False Easting: 0
 False Northing: 0

Scale: 1:100,000
 The printed map scale is 1:100,000.

Sheet 1 of 1 PARENT sheets
 Total Sheets: 1 (Index 0; Parent 1; Inset 0)
 NAME: Dorchester County (019)
 ENTITY TYPE: County or statistically equivalent entity
 ST: Maryland (24)

2020 CENSUS TRACT REF MAP (PARENT)
 Sheet ID: 249524010001

U.S. DEPARTMENT OF COMMERCE U.S. Census Bureau

