



To: Julie Heapes, Director of Facilities Design and Security
John Huether, Senior Director of Risk, Audit, Compliance & Quality

From: Marla Snyder, Senior Compliance and CRA Officer

Date: July 7, 2023

Subject: Columbian Square Interactive Teller Machine (ITM) Location Closure Analysis

A Fair Lending analysis has been performed to assess the potential for adverse impact on minority communities or low-to-moderate income individuals because of the ITM location closure at 51 Columbian Square, Weymouth.

Weymouth has ten (13) census tracts and four (4) zip codes. There are no majority minority (MM) census tracts and three (3) low-to-moderate income (LMI) census tracts in Weymouth.

The Columbian Square ITM location is in the 02190-zip code. This zip code includes five (5) census tracts. None of the five (5) census tracts are (MM) or (LMI). The location itself is in a middle-income census tract. The five (5) census tracts have a non-Hispanic White population that ranges between 68.86% - 85.97%. The minority population in each of these five (5) censuses tracts, comprised of Black, Hispanic, and Asian minorities, represents 14.03% - 31.14% of the total. The owner occupancy rate in the five (5) census tracts ranges from 42.48% - 91.10%. The average median income is \$112,607 for each of these census tracts.

These figures demonstrate that the closure of the Columbian Square ITM location has no impact on minority or LMI communities. There are two (2) full-service branch locations with ITMs less than two (2) miles from the Colombian Square location, 1530 Main Street, Weymouth (Poole's Corner) and 650 Middle Street, Weymouth (Shaw's Plaza).