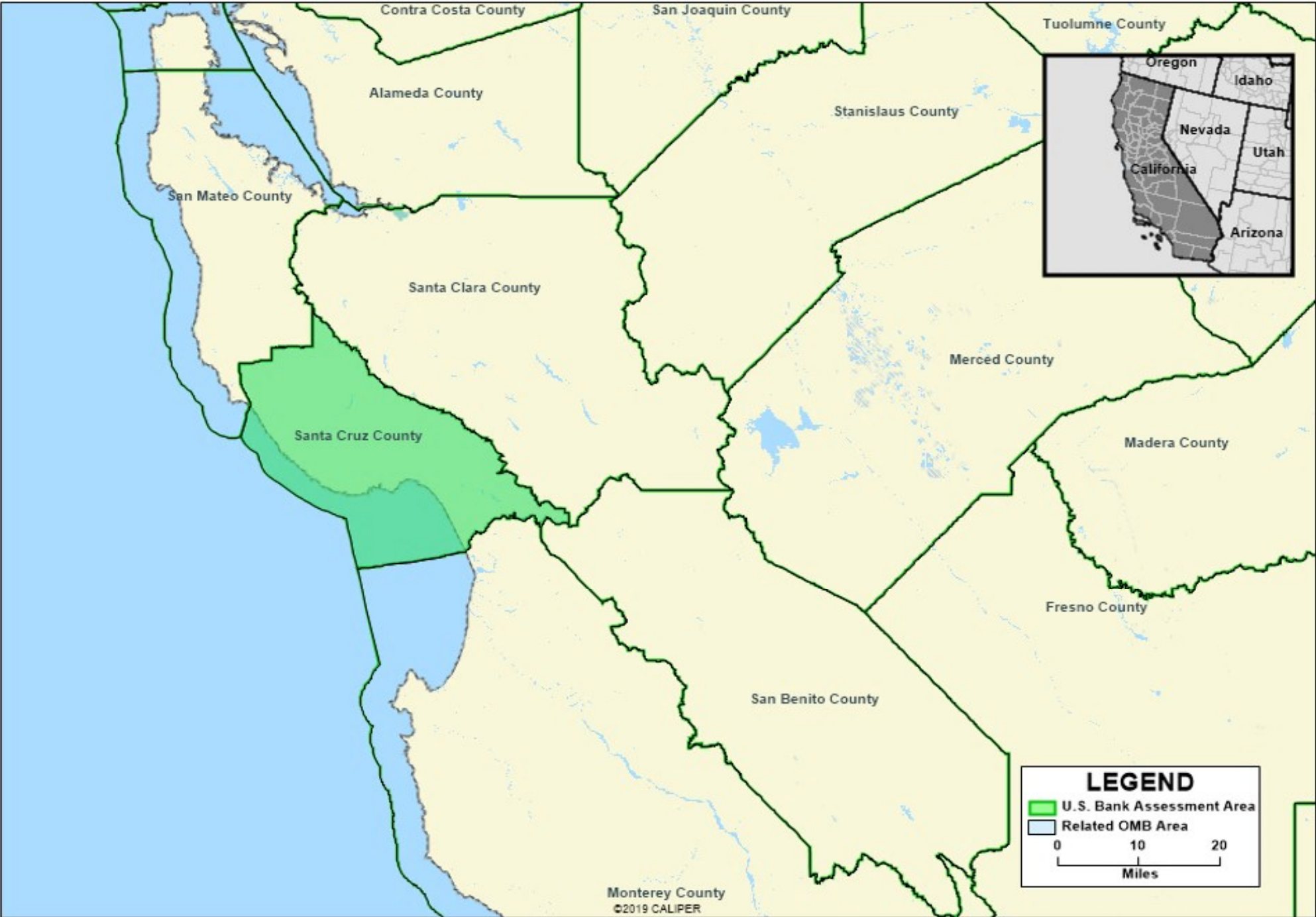


U. S. Bank - Santa Cruz-Watsonville, CA MSA Assessment Area



*MSA = Metropolitan Statistical Area