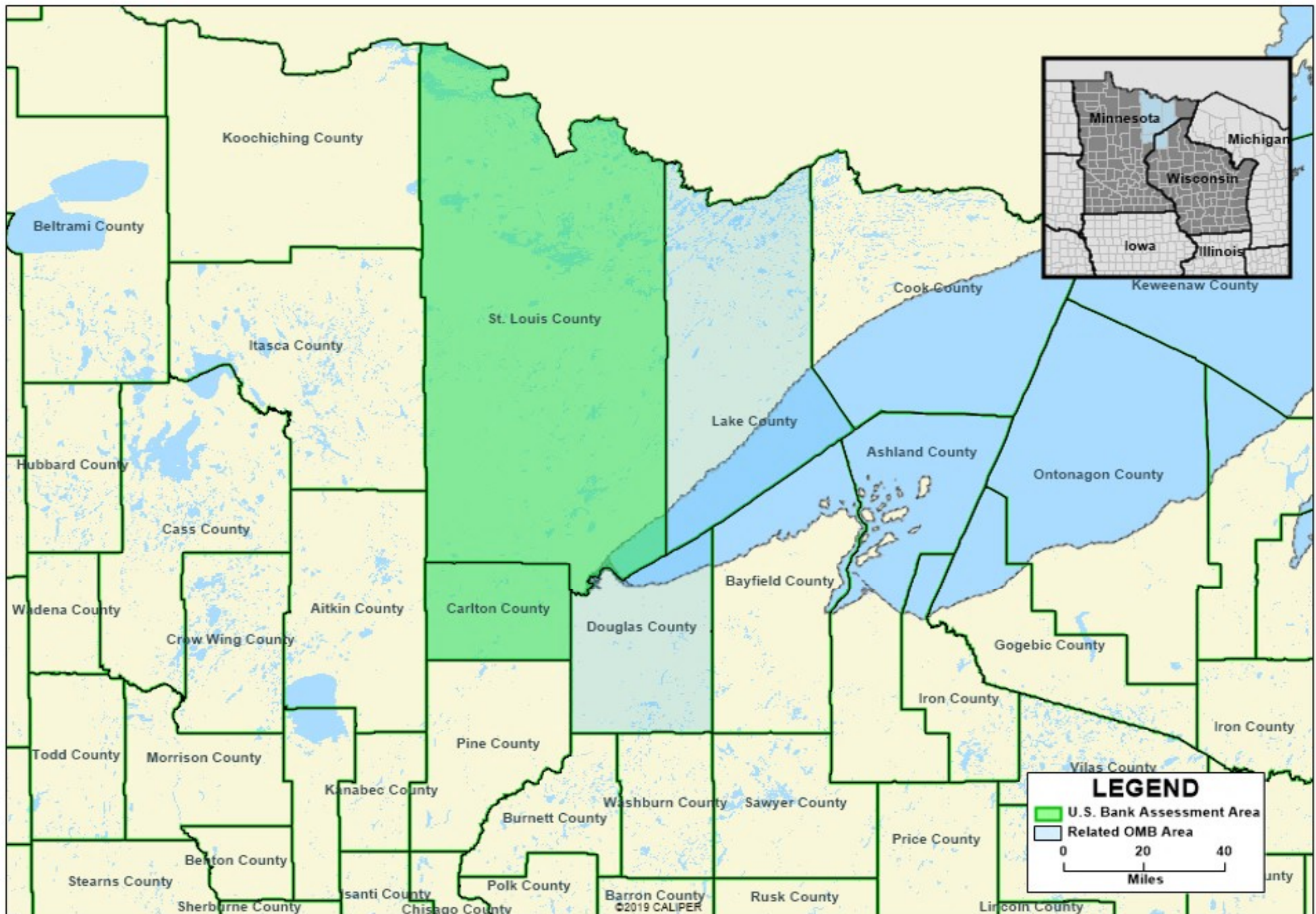


U. S. Bank - Duluth, MN-WI MSA Assessment Area



*MSA = Metropolitan Statistical Area