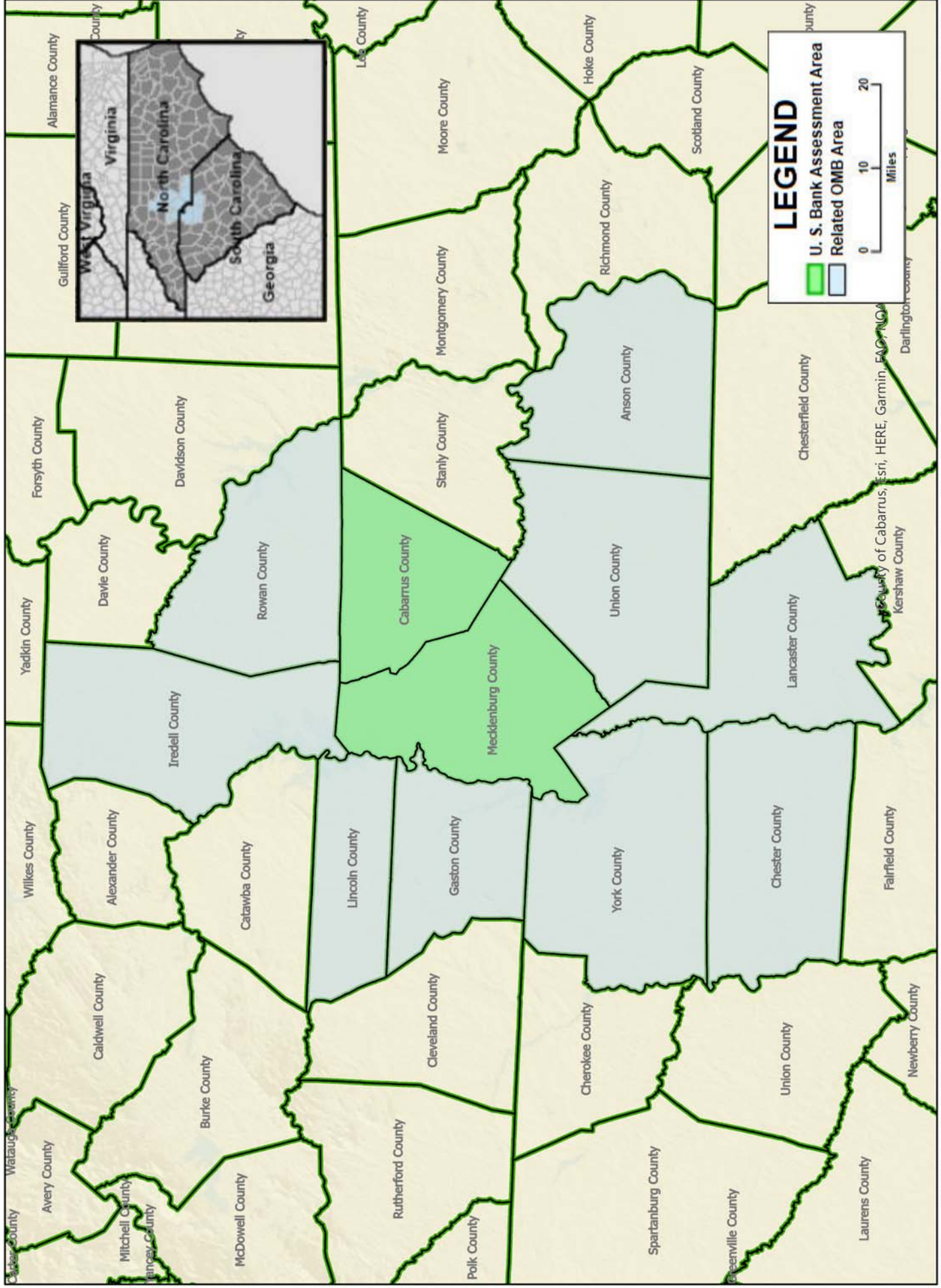


U. S. Bank - Charlotte-Concord-Gastonia, NC-SC MSA Assessment Area



*MSA = Metropolitan Statistical Area