



PUBLIC DISCLOSURE

June 9, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Wyoming Community Bank
RSSD# 2806840

1700 North Federal Boulevard
Riverton, Wyoming 82501

Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Wyoming Community Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 16-quarter average NLTD ratio,
- A statistical sample of 85 small business loans selected from a universe of 145 loans originated between January 1, 2024, and December 31, 2024, and
- A statistical sample of 92 small farm loans selected from a universe of 168 loans originated between January 1, 2024, and December 31, 2024.

For this evaluation, greater weight was placed on the bank's small business lending in deriving the overall conclusions based on the bank's strategic focus and portfolio composition.

DESCRIPTION OF INSTITUTION

Wyoming Community Bank is a community bank headquartered in Riverton, Wyoming. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Wyoming National Bancorporation, Inc.
- The bank has total assets of \$236.1 million as of December 31, 2024.
- In addition to its main office in Riverton, the bank has two additional offices located in Lander and Dubois, Wyoming.
- The bank owns 100.0 percent of Wyoming Community Finance, Inc. (WCF), a subsidiary focused on consumer loan financing located in Riverton, Wyoming.
- The bank operates five cash-only automated teller machines (ATMs); two ATMs are in Riverton (one at the main office and one at WCF), one at the Lander branch, one at the Dubois branch, and one at the Lander Convention Center in Lander, Wyoming.
- As shown in the table below, the bank's primary focus is commercial, agricultural and residential real estate lending.

Table 1

Composition of Loan Portfolio as of 12/31/2024		
Loan Type	\$(000)	%
Construction and Land Development	12,332	8.6
Farmland	16,316	11.4
1-4 Family Residential Real Estate	27,454	19.2
Multifamily Residential Real Estate	111	0.1
Non-Farm Non-Residential Real Estate	36,938	25.9
Agricultural	18,409	12.9
Commercial and Industrial	19,050	13.4
Consumer	11,370	8.0
Other	663	0.5
Gross Loans	142,643	100.0

Note: Percentages may not total 100.0 percent due to rounding.

The bank was rated Satisfactory under the CRA at its April 12, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Fremont County AA consists of Fremont County, Wyoming in its entirety. See Appendix A for an AA map and Appendix B for additional demographic data.

- No changes to the delineation of the AA occurred since the previous evaluation.
- The AA consists of five moderate- and seven middle-income census tracts.
- The income designations of census tracts have changed since the previous examination due to updated 2016-2020 American Community Survey (ACS) data. At the previous evaluation, the bank's AA contained two moderate- and eight middle-income census tracts.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank maintains a 20.8 percent deposit market share and ranks second out of seven FDIC-insured depository institutions operating within the AA.
- One interview was conducted with two community members from the same organization as part of the CRA evaluation to understand the credit needs of the communities, the responsiveness of the area banks in meeting those credit needs, and the local economic conditions within the AA. The community members represented an economic development organization.

Table 2

Population Change Assessment Area: Fremont County			
Area	2015 Population	2020 Population	Percent Change
Fremont County	40,755	39,234	(3.7)
NonMSA Wyoming	404,237	396,384	(1.9)
Wyoming	579,679	576,851	(0.5)
Source: 2020 U.S. Census Bureau: Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey			

- The AA had a nominal decrease in population from the previous evaluation.
- The cities of Riverton and Lander are the largest populated cities in the AA.
- A large portion of the AA contains the Wind River Indian Reservation, shared by two Native American tribes, the Eastern Shoshone and Northern Arapaho.

Table 3

Median Family Income Change Assessment Area: Fremont County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Fremont County	\$70,683	\$66,615	(5.8)
NonMSA Wyoming	\$79,576	\$81,346	2.2
Wyoming	\$79,970	\$81,290	1.7
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median family income in the AA decreased, furthering the gap between the other nonmetropolitan areas of Wyoming and the state as a whole.
- The community members noted that there is a need for good paying jobs, as the cost of living is similar to the front range, but employment wages are significantly less. The community member noted the front range to include the area from Southeastern Wyoming to central Colorado.
- Households living under the poverty line are nominally higher at 12.7 percent in the AA, compared to the state of Wyoming's poverty line at 10.9 percent.

Table 4

Housing Cost Burden Assessment Area: Fremont County						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Fremont County	59.5	23.9	31.6	50.4	32.2	19.3
NonMSA WY	65.8	21.4	34.8	50.9	24.6	16.4
Wyoming	68.7	24.1	36.4	53.9	28.2	17.2
Cost Burden is housing cost that equals 30 percent or more of household income.						
Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy						

- The cost burden for all renters is slightly lower than the nonmetropolitan areas of Wyoming and the state, while the cost burden for all owners is slightly above.
- The median age for housing in the AA is 48 years, in comparison to the nonmetropolitan and state of Wyoming at 35 and 41 years, respectively, indicating an aging housing stock in the AA.
- The community members noted that affordable housing is a need, as the houses are priced similarly to the front range, but wages are lower in the community.

Table 5

Unemployment Rates					
Assessment Area: Fremont County					
Area	2019	2020	2021	2022	2023
Fremont County	4.5	6.3	4.8	3.8	3.4
NonMSA Wyoming	3.7	5.7	4.4	3.3	2.8
Wyoming	3.7	5.9	4.5	3.4	2.9
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The unemployment rate in the AA had a moderate increase in 2020; however, it trended similarly to the overall statewide figure and other nonmetropolitan statewide areas year-over-year.
- The AA is heavily reliant on tourism, with the Wind River, Boysen Reservoir, and Ocean Lake being top destinations. The northwest portion of the AA also contains parts of Teton and Shoshone National Forest land.
- The AA's primary labor and economic markets are driven by retail trade, healthcare and social assistance, and accommodation and food services. A community member stated that oil and gas and agriculture also drive the labor and economic markets.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank's AA, as well as a reasonable geographic and borrower distribution of loans.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and location.

The bank's NLTD ratio is reasonable. The 16-quarter average NLTD ratio of 63.0 percent is comparable to the similarly situated institutions.

Table 6

Comparative NLTD Ratios March 31, 2021 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			16 Quarter Average
Wyoming Community Bank	Riverton, WY	236,075	63.0
Similarly Situated Institutions			
Bank of Commerce	Rawlins, WY	201,539	54.1
RNB State Bank	Rawlins, WY	262,027	60.9
RSNB Bank	Rock Springs, WY	362,934	35.7
Central Bank & Trust	Lander, WY	207,787	56.8

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans, by number and dollar, inside the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	72	84.7	8,050	79.9	13	15.3	2,021	20.1
Small Farm	79	85.9	10,203	87.5	13	14.1	1,462	12.5
TOTAL LOANS	151	85.3	18,253	84.0	26	14.7	3,483	16.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank's lending in moderate-income census tracts was comparable to the percentage of businesses operating in moderate-income census tracts.

A review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 8

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Fremont County					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	16	22.2	1,775	22.0	31.7
Middle	56	77.8	6,275	78.0	68.3
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	72	100.0	8,050	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The geographic distribution of small farm lending is excellent. The bank's lending in moderate-income census tracts was above the percentage of farms operating in moderate-income census tracts.

A review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 9

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Fremont County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	29	36.7	3,652	35.8	28.4
Middle	50	63.3	6,551	64.2	71.6
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	79	100.0	10,203	100.0	100.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Lending to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to businesses and farms of different revenue sizes. The bank's lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1 million or less is comparable to the percentage of small businesses operating in the AA. Additionally, 87.5 percent of the loans were originated in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small businesses in the AA.

Table 10

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Fremont County					
	Bank Loans				Total Businesses %
	#	%	\$(000)	%	
By Revenue					
\$1 Million or Less	52	72.2	4,417	54.9	91.2
Over \$1 Million	18	25.0	3,333	41.4	7.2
Revenue Unknown	2	2.8	300	3.7	1.6
Total	72	100.0	8,050	100.0	100.0
By Loan Size					
\$100,000 or Less	49	68.1	2,437	30.3	
\$100,001 - \$250,000	14	19.4	2,338	29.0	
\$250,001 - \$1 Million	9	12.5	3,276	40.7	
Total	72	100.0	8,050	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	41	78.8	1,817	41.1	
\$100,001 - \$250,000	6	11.5	786	17.8	
\$250,001 - \$1 Million	5	9.6	1,814	41.1	
Total	52	100.0	4,417	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1 million or less is comparable to the percentage of small farms operating in the AA.

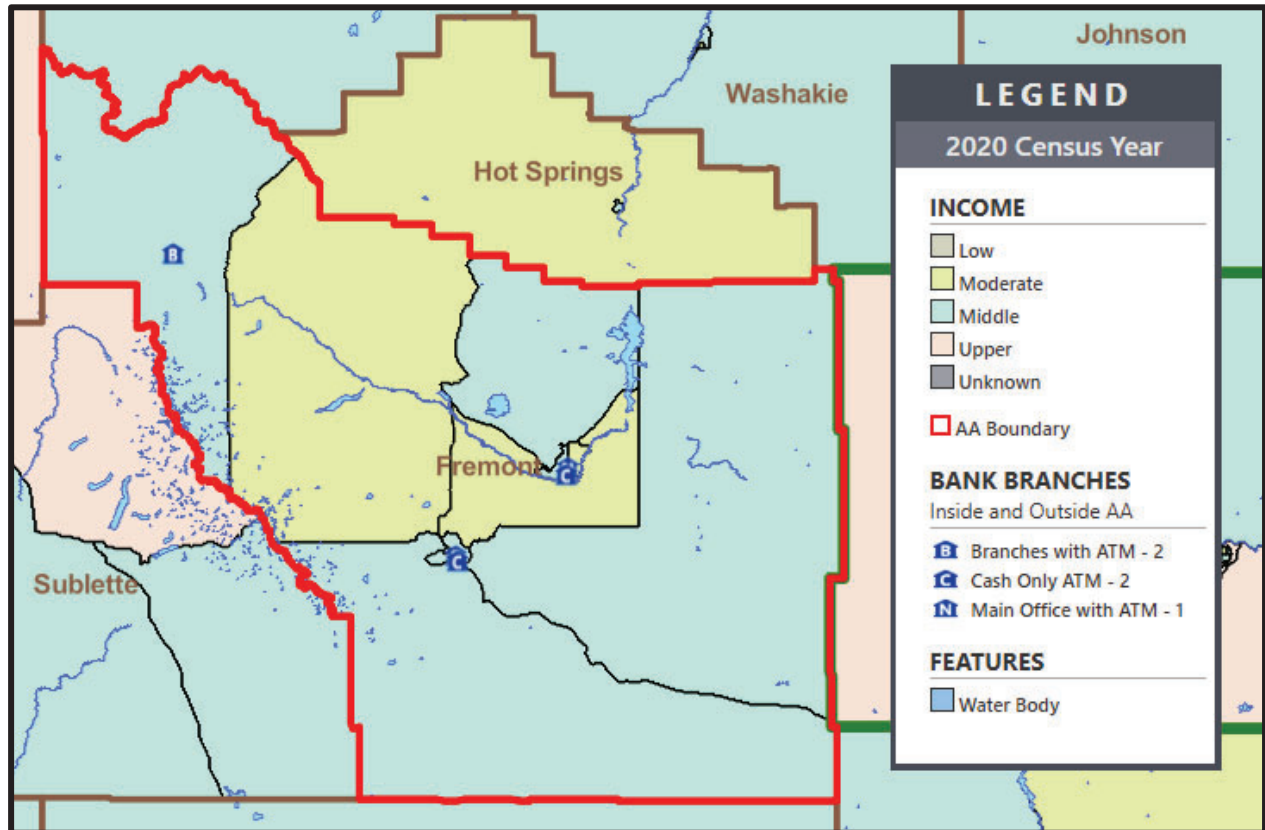
Table 11

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Fremont County					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	73	92.4	8,855	86.8	100.0
Over \$1 Million	6	7.6	1,347	13.2	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	79	100.0	10,203	100.0	100.0
By Loan Size					
\$100,000 or Less	44	55.7	1,853	18.2	
\$100,001 - \$250,000	20	25.3	3,316	32.5	
\$250,001 - \$500,000	15	19.0	5,034	49.3	
Total	79	100.0	10,203	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	43	58.9	1,818	20.5	
\$100,001 - \$250,000	17	23.3	2,796	31.6	
\$250,001 - \$500,000	13	17.8	4,241	47.9	
Total	73	100.0	8,855	100.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Fremont County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,134	23.5
Moderate	5	41.7	3,477	38.3	498	14.3	2,165	23.8
Middle	7	58.3	5,612	61.7	303	5.4	2,140	23.5
Upper	0	0.0	0	0.0	0	0.0	2,650	29.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	9,089	100.0	801	8.8	9,089	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,800	3,731	35.9	54.9	1,968	28.9	1,101	16.2
Middle	11,229	6,652	64.1	59.2	2,483	22.1	2,094	18.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,029	10,383	100.0	57.6	4,451	24.7	3,195	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	578	31.7	515	31.0	51	38.6	12	41.4
Middle	1,245	68.3	1,147	69.0	81	61.4	17	58.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,823	100.0	1,662	100.0	132	100.0	29	100.0
Percentage of Total Businesses:				91.2		7.2		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	40	28.4	40	28.4	0	0.0	0	0.0
Middle	101	71.6	101	71.6	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	141	100.0	141	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

Consumer loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.