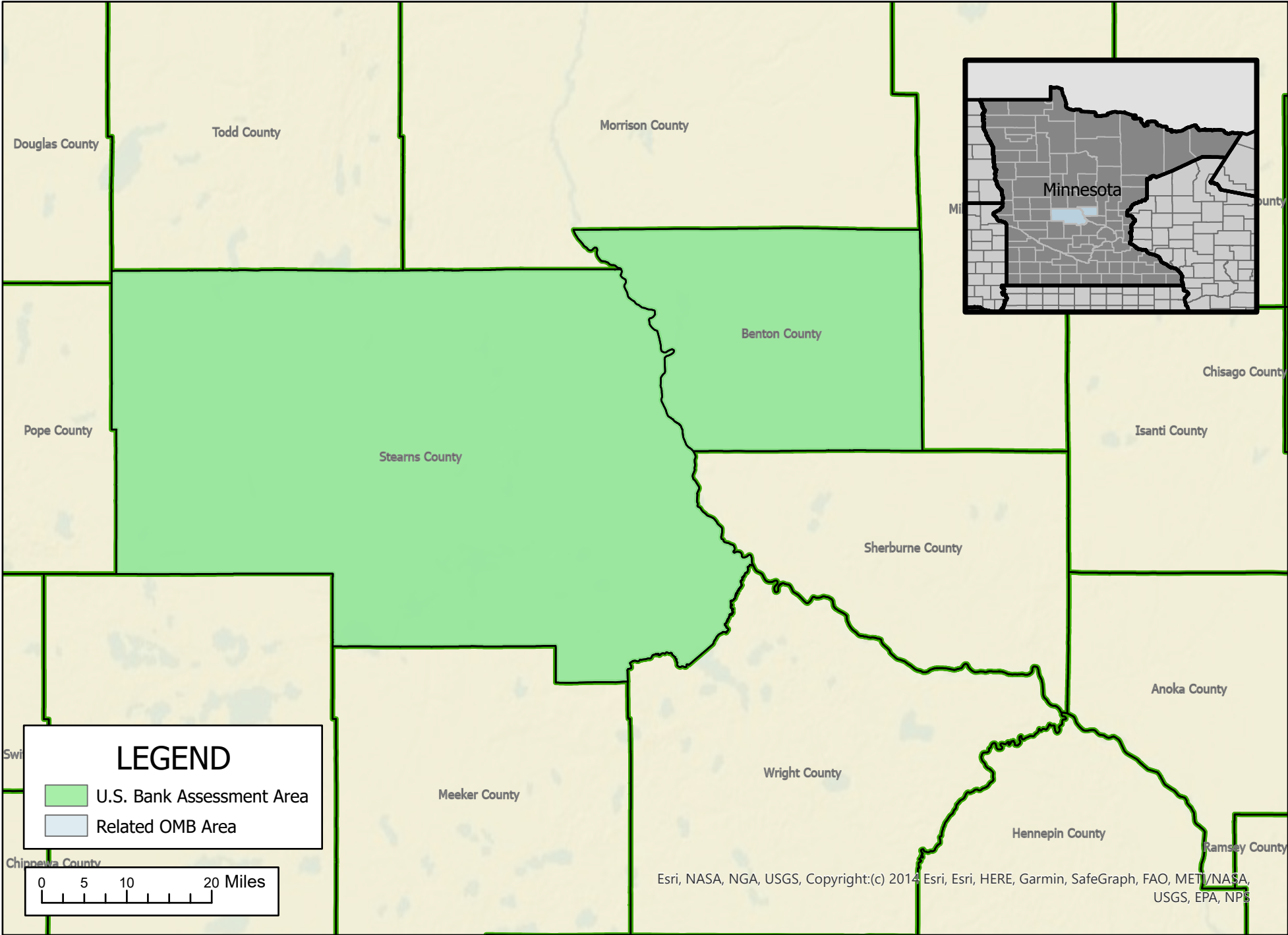


U. S. Bank - St. Cloud, MN MSA Assessment Area



*MSA = Metropolitan Statistical Area