Northeast Economic Activity Zone

Marshall  DeKalb  Cherokee  Etowah
Northeast Economic Activity Zone (NEAZ): Overview

- Population
- Migration
- Education
- Infrastructure
- Income
- Retail Sales
- Labor Force
- Employment
- Unemployment
- Culture & Recreation
- Tourism
- Hunting & Fishing
- Health Care
- Financial Institutions

Dr. Mark Hearn, College of Commerce & Business Administration
NEAZ: Population Trends
Cherokee County 1990, 2000, 2005

NEAZ : Population Trends
DeKalb County 1990, 2000, 2005

NEAZ : Population Trends
Etowah County 1990, 2000, 2005

NEAZ : Population Trends
Marshall County 1990, 2000, 2005

NEAZ: Population Trends
Zone Total 1990, 2000, 2005

Population

<table>
<thead>
<tr>
<th>Year</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>246,856</td>
</tr>
<tr>
<td>2000</td>
<td>276,130</td>
</tr>
<tr>
<td>2005</td>
<td>282,621</td>
</tr>
</tbody>
</table>

1990 to 2000: 11.86%
2000 to 2005: 2.35%

NEAZ: Pop Est by Electric Metered Customers vs Census

<table>
<thead>
<tr>
<th></th>
<th>Census 2005</th>
<th>Census 2010</th>
<th>CED 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>282.60</td>
<td>303.95</td>
<td>329.12</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau & CED
Source: U.S. Census Bureau, IRS
NEAZ : IRS Population Est
DeKalb County 2001-2005

Source: U.S. Census Bureau, IRS
NEAZ : IRS Population Est
Etowah County 2001-2005

Source: U.S. Census Bureau, IRS
NEAZ : IRS Population Est
Marshall County 2001-2005

Source: U.S. Census Bureau, IRS
NEAZ : IRS Population Est
2001-2005

Source: U.S. Census Bureau, IRS
Migration Percentage In-Out for NEAZ 2000 - 2005

- Cherokee: 5.96%
- DeKalb: 5.30%
- Etowah: 4.77%
- Marshall: 6.43%

Outflow
Migration In
Cherokee County 2004 – 2005
Top 7 Migration Source Locations

- Floyd, GA: 24%
- Etowah: 23%
- DeKalb: 20%
- Calhoun: 11%
- Chatooga, GA: 6%
- Polk, GA: 6%
- Other: 10%

Source: U.S. IRS
Migration Out
Cherokee County 2004 – 2005
Top 6 Migration Source Locations

Source: U.S. IRS
Migration In
DeKalb County 2004 – 2005
Top 7 Migration Source Locations

Source: U.S. IRS
Migration Out
DeKalb County 2004 – 2005
Top 7 Migration Destination Locations

- Marshall: 29%
- Jackson: 27%
- Etowah: 15%
- Cherokee: 8%
- Madison: 4%
- Hamilton, TN: 4%
- Other: 13%

Source: U.S. IRS
Migration In
Etowah County 2004 – 2005
Top 7 Migration Source Locations

Source: U.S. IRS
Migration Out
Etowah County 2004 – 2005
Top 7 Migration Destination Locations

- Marshall: 26%
- Jefferson: 14%
- St. Clair: 8%
- Dekalb: 7%
- Cherokee: 6%
- Other: 23%

Source: U.S. IRS
Migration In
Marshall County 2004 – 2005
Top 7 Migration Source Locations

- Etowah: 24%
- Madison: 18%
- DeKalb: 18%
- Blount: 9%
- Morgan: 7%
- Cullman: 7%
- Other: 17%

Source: U.S. IRS
Migration Out
Marshall County 2004 – 2005
Top 7 Migration Destination Locations

- Etowah: 24%
- DeKalb: 16%
- Madison: 18%
- Morgan: 8%
- Cullman: 8%
- Blount: 7%
- Other: 19%

Source: U.S. IRS
Migration In & Out
Cherokee County 2000 – 2005
Median Adjusted Gross Income

Source: U.S. IRS
Migration In & Out
DeKalb County 2000 – 2005
Median Adjusted Gross Income

Source: U.S. IRS
Migration In & Out
Etowah County 2000 – 2005
Median Adjusted Gross Income

Source: U.S. IRS
Migration In & Out
Marshall County 2000 – 2005
Median Adjusted Gross Income

Source: U.S. IRS
Migration In & Out
NEAIZ County 2000 – 2005
Median Adjusted Gross Income

Source: U.S. IRS
Median Adjusted Gross Income
Cherokee County 2000 – 2005

Source: U.S. IRS
Median Adjusted Gross Income
DeKalb County 2000 – 2005

Source: U.S. IRS
Median Adjusted Gross Income
Etowah County 2000 – 2005

Source: U.S. IRS
Median Adjusted Gross Income
Marshall County 2000 – 2005

<table>
<thead>
<tr>
<th>Year</th>
<th>Median AGI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000-2001</td>
<td>$24,799</td>
</tr>
<tr>
<td>2001-2002</td>
<td>$24,884</td>
</tr>
<tr>
<td>2002-2003</td>
<td>$24,817</td>
</tr>
<tr>
<td>2003-2004</td>
<td>$25,570</td>
</tr>
<tr>
<td>2004-2005</td>
<td>$27,026</td>
</tr>
</tbody>
</table>

Source: U.S. IRS
Median Adjusted Gross Income
NEAZ County 2000 – 2005

Source: U.S. IRS
NEAZ: Population Trends Summary

- Growing population base
- Women outnumber men
- Ethnic mix is generally steady
- Population density is on upswing
- Area becoming more urban in nature
- Income levels on the rise
- Commuting levels vary but are considerable
## NEAZ: Airports

<table>
<thead>
<tr>
<th>County</th>
<th>Airport Name</th>
<th>Runway Length</th>
<th>Services</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cherokee</td>
<td>Centre Municipal</td>
<td>3401</td>
<td>Unattended</td>
</tr>
<tr>
<td>DeKalb</td>
<td>Isball Field – Fort Payne</td>
<td>5000</td>
<td>Day Service, Fuel</td>
</tr>
<tr>
<td>Etowah</td>
<td>Northeast Alabama Regional</td>
<td>6802</td>
<td>Day Service, Fuel</td>
</tr>
<tr>
<td>Marshall</td>
<td>Albertville Regional</td>
<td>6100</td>
<td>Day Service, Fuel</td>
</tr>
<tr>
<td>Marshall</td>
<td>Guntersville Municipal</td>
<td>3368</td>
<td>Day Service, Fuel</td>
</tr>
</tbody>
</table>
## NEAZ: Water Usage & Inventory

<table>
<thead>
<tr>
<th></th>
<th>Residential Households Served 1,000s</th>
<th>Residential Persons Served 1,000s</th>
<th>Water Usage (GPD) 1,000,000s</th>
<th>Treatment Capacity (GPD) 1,000,000s</th>
<th>Supply Capability (GPD) 1,000,000s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Etowah</td>
<td>41.8</td>
<td>126.4</td>
<td>20.1</td>
<td>35.7</td>
<td>38.1</td>
</tr>
<tr>
<td>Cherokee</td>
<td>6.6</td>
<td>18.9</td>
<td>1.8</td>
<td>2.3</td>
<td>4.3</td>
</tr>
<tr>
<td>DeKalb</td>
<td>24.4</td>
<td>73.0</td>
<td>11.5</td>
<td>17.7</td>
<td>15.3</td>
</tr>
<tr>
<td>Marshall</td>
<td>39.5</td>
<td>111.3</td>
<td>25.7</td>
<td>48.2</td>
<td>37.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>112.3</strong></td>
<td><strong>329.6</strong></td>
<td><strong>59.2</strong></td>
<td><strong>103.9</strong></td>
<td><strong>95.3</strong></td>
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</tbody>
</table>
# Zone: Sewer Systems Inventory

<table>
<thead>
<tr>
<th>County</th>
<th>Residence Customers Served 1,000s</th>
<th>Residential Persons Served 1,000s</th>
<th>Wastewater Treatment GPD 1,000,000s</th>
<th>Wastewater Treatment Capacity GPD 1,000,000s</th>
<th>Surplus/Deficit Capacity GPD 1,000,000s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Etowah</td>
<td>19.8</td>
<td>48.2</td>
<td>13.3</td>
<td>20.2</td>
<td>6.9</td>
</tr>
<tr>
<td>Cherokee</td>
<td>1.8</td>
<td>4.8</td>
<td>.7</td>
<td>1.4</td>
<td>.7</td>
</tr>
<tr>
<td>DeKalb</td>
<td>6.6</td>
<td>15.4</td>
<td>3.1</td>
<td>8.0</td>
<td>4.8</td>
</tr>
<tr>
<td>Marshall</td>
<td>24.2</td>
<td>75.3</td>
<td>14.2</td>
<td>24.2</td>
<td>10.0</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>52.5</strong></td>
<td><strong>144.0</strong></td>
<td><strong>31.4</strong></td>
<td><strong>53.8</strong></td>
<td><strong>22.4</strong></td>
</tr>
</tbody>
</table>
NEAZ: Retail Sales Tax
2003-2006: Select Cities
Gadsden

$18,000,000  $20,000,000  $22,000,000  $24,000,000  $26,000,000

2003  2004  2005  2006

NEAZ: Retail Sales Tax 2003-2006: Select Cities

Ft Payne

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>$7,352,090</td>
</tr>
<tr>
<td>2004</td>
<td>$7,669,976</td>
</tr>
<tr>
<td>2005</td>
<td>$7,738,470</td>
</tr>
<tr>
<td>2006</td>
<td>$8,101,775</td>
</tr>
</tbody>
</table>
NEAZ: Retail Sales Tax
2003-2006: Select Cities

Rainsville

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>$1,546,589</td>
</tr>
<tr>
<td>2004</td>
<td>$1,546,927</td>
</tr>
<tr>
<td>2005</td>
<td>$1,664,412</td>
</tr>
<tr>
<td>2006</td>
<td>$1,806,918</td>
</tr>
</tbody>
</table>
NEAZ: Retail Sales Tax
2003-2006: Select Cities
Centre

2003: $1,219,629
2004: $1,536,597
2005: $1,505,413
2006: $1,570,682
NEAZ: Retail Sales Tax 2003-2006: Select Cities

Guntersville

2003 2004 2005 2006

$6,586,525  $5,892,479  $6,267,703  $6,581,939
NEAZ: Retail Sales Tax
2003-2006: Select Cities

Arab

<table>
<thead>
<tr>
<th>Year</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>2003</td>
<td>$4,700,295</td>
</tr>
<tr>
<td>2004</td>
<td>$5,164,171</td>
</tr>
<tr>
<td>2005</td>
<td>$5,425,998</td>
</tr>
<tr>
<td>2006</td>
<td>$5,649,192</td>
</tr>
</tbody>
</table>
NEAZ: Retail Sales Tax
2003-2006: Select Cities
Albertville

Year | Amount
--- | ---
2003 | $7,195,215
2004 | $7,137,672
2005 | $7,779,155
2006 | $8,632,549
NEAZ: Retail Sales Tax
2003-2006: Select Cities
Boaz

2003 2004 2005 2006

$3,945,330 $5,526,355 $6,966,440 $7,039,492
NEAZ General Education and Infrastructure Summary

- Education numbers are improving
- Surplus education capacity is available
- Regional/private airport access is available
- EPA designated attainment area
- Water quality and capacity excellent
- Sewerage facilities and capacity surplus
- Retail sales tax figures positive
NEAZ Labor Issues

- Labor Force
- Employment
- Unemployment
- Changes in Industry Wages
- Average Annual Industry Wages

Dr. Richard Cobb, College of Commerce & Business Administration
Labor Force Cherokee County: 1990 - 2000

Source: AL Dept of Industrial Relations
Labor Force Cherokee County: 2001 - 2006

Source: AL Dept of Industrial Relations
Labor Force Cherokee County: 2006 Monthly

Source: AL Dept of Industrial Relations
Employment for Cherokee County: 1990 - 2000

Source: AL Dept of Industrial Relations
Employment for Cherokee County: 2001 - 2006

Source: AL Dept of Industrial Relations
Employment for Cherokee County: 2006 Monthly

Source: AL Dept of Industrial Relations
Unemployment Rate for Cherokee County: 1990-2000

Source: AL Dept of Industrial Relations
Unemployment Rate for Cherokee County 2001-2006

Source: AL Dept of Industrial Relations
Unemployment Rate for Cherokee County
2006 Monthly

Source: AL Dept of Industrial Relations
Labor Force DeKalb County: 1990 - 2000

Source: AL Dept of Industrial Relations
Labor Force DeKalb County: 2001 - 2006

Source: AL Dept of Industrial Relations
Labor Force DeKalb County: 2006 Monthly

Source: AL Dept of Industrial Relations
Employment for DeKalb County: 1990 - 2000

Source: AL Dept of Industrial Relations
Employment for DeKalb County: 2001 - 2006

Source: AL Dept of Industrial Relations
Employment for DeKalb County: 2006 Monthly

Source: AL Dept of Industrial Relations
Unemployment Rate for DeKalb County 1990-2000

Source: AL Dept of Industrial Relations
Unemployment Rate for DeKalb County 2001-2006

Source: AL Dept of Industrial Relations
Unemployment Rate for DeKalb County 2006 Monthly

Source: AL Dept of Industrial Relations
Labor Force Etowah County: 1990 - 2000

Source: AL Dept of Industrial Relations
Labor Force Etowah County: 2001 - 2006

Source: AL Dept of Industrial Relations
Labor Force Etowah County: 2006 Monthly

Source: AL Dept of Industrial Relations
Employment for Etowah County: 1990 - 2000

Source: AL Dept of Industrial Relations
Employment for Etowah County: 2001 - 2006

Source: AL Dept of Industrial Relations
Employment for Etowah County: 2006 Monthly

Source: AL Dept of Industrial Relations
Unemployment Rate for Etowah County 1990 - 2000

Source: AL Dept of Industrial Relations
Unemployment Rate for Etowah County 2001-2006

Source: AL Dept of Industrial Relations
Unemployment Rate for Etowah County 2006 Monthly

Source: AL Dept of Industrial Relations

Source: AL Dept of Industrial Relations

Source: AL Dept of Industrial Relations
Labor Force Marshall County: 2006 Monthly

Source: AL Dept of Industrial Relations

Source: AL Dept of Industrial Relations
Employment for Marshall County: 2001 - 2006

Source: AL Dept of Industrial Relations
Employment for Marshall County: 2006 Monthly

Source: AL Dept of Industrial Relations
Unemployment Rate for Marshall County 1990-2000

Source: AL Dept of Industrial Relations
Unemployment Rate for Marshall County 2001-2006

<table>
<thead>
<tr>
<th>Year</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2001</td>
<td>5.0%</td>
</tr>
<tr>
<td>2002</td>
<td>5.4%</td>
</tr>
<tr>
<td>2003</td>
<td>5.1%</td>
</tr>
<tr>
<td>2004</td>
<td>4.5%</td>
</tr>
<tr>
<td>2005</td>
<td>3.4%</td>
</tr>
<tr>
<td>2006</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

Source: AL Dept of Industrial Relations
Unemployment Rate for Marshall County 2006 Monthly

Source: AL Dept of Industrial Relations
Labor Force NEAZ
1990 - 2000

1990: 113,258
2000: 126,474

Source: AL Dept of Industrial Relations
Labor Force NEAZ
2001 - 2006

Source: AL Dept of Industrial Relations
Labor Force NEAZ
2006 Monthly

Source: AL Dept of Industrial Relations
Employment for NEAZ 1990 - 2000

Source: AL Dept of Industrial Relations
Employment for NEAZ 2001 - 2006

Source: AL Dept of Industrial Relations
Employment for NEAZ
2006 Monthly

Source: AL Dept of Industrial Relations
Unemployment Rate for NEAZ 1990 - 2000

Source: AL Dept of Industrial Relations
Unemployment Rate for NEAZ 2001 - 2006

Source: AL Dept of Industrial Relations
Unemployment Rate for NEAZ 2006 Monthly

Source: AL Dept of Industrial Relations
Cherokee County Employment
(Gain/Loss) by Industry: 2001-2006

<table>
<thead>
<tr>
<th>INDUSTRY</th>
<th># of Jobs</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GAIN:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited-service restaurants</td>
<td>+75 new jobs</td>
<td><strong>52.4%</strong></td>
</tr>
<tr>
<td><strong>LOSS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greenhouse and nursery</td>
<td>(-60 jobs lost)</td>
<td><strong>45.9%</strong></td>
</tr>
</tbody>
</table>
## DeKalb County Employment (Gain/Loss) by Industry: 2001-2006

<table>
<thead>
<tr>
<th>INDUSTRY</th>
<th># of Jobs</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GAIN:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Limited-service restaurants</td>
<td>+308 new jobs</td>
<td>19.4%</td>
</tr>
<tr>
<td>Building material dealers</td>
<td>+108 new jobs</td>
<td>6.3%</td>
</tr>
<tr>
<td>Building contractors</td>
<td>+107 new jobs</td>
<td>6.3%</td>
</tr>
<tr>
<td>Full-service restaurants</td>
<td>+99 new jobs</td>
<td>6.1%</td>
</tr>
<tr>
<td>General freight trucking</td>
<td>+95 new jobs</td>
<td>5.6%</td>
</tr>
<tr>
<td><strong>LOSS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electronics Sales</td>
<td>(-118 jobs lost)</td>
<td>24.3%</td>
</tr>
<tr>
<td>Grocery Stores</td>
<td>(-106 jobs lost)</td>
<td>21.5%</td>
</tr>
<tr>
<td>INDUSTRY</td>
<td># of Jobs</td>
<td>% of Total</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-------------------</td>
<td>------------</td>
</tr>
<tr>
<td><strong>GAIN:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General merchandise</td>
<td>+681 new jobs</td>
<td>23.4%</td>
</tr>
<tr>
<td>Health Care offices</td>
<td>+194 new jobs</td>
<td>6.5%</td>
</tr>
<tr>
<td>Limited-service restaurants</td>
<td>+188 new jobs</td>
<td>6.4%</td>
</tr>
<tr>
<td>Home health care service</td>
<td>+181 new jobs</td>
<td>6.2%</td>
</tr>
<tr>
<td><strong>LOSS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department Stores</td>
<td>(-556 jobs lost)</td>
<td>21.2%</td>
</tr>
<tr>
<td>Employment Services</td>
<td>(-487 jobs lost)</td>
<td>18.2%</td>
</tr>
<tr>
<td>Warehousing and storage</td>
<td>(-341 jobs lost)</td>
<td>13.0%</td>
</tr>
</tbody>
</table>
## Marshall County Employment (Gain/Loss) by Industry: 2001-2006

<table>
<thead>
<tr>
<th>INDUSTRY</th>
<th># of Jobs</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GAIN:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Animal slaughtering/processing</td>
<td>+2790 new jobs</td>
<td>47.2%</td>
</tr>
<tr>
<td><strong>LOSS:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wired telecom carriers</td>
<td>(-161 jobs lost)</td>
<td>10.2%</td>
</tr>
<tr>
<td>Grocery Stores</td>
<td>(-159 jobs lost)</td>
<td>10.0%</td>
</tr>
<tr>
<td>Wireless telecom carriers</td>
<td>(-145 jobs lost)</td>
<td>9.0%</td>
</tr>
<tr>
<td>Building Equipment Contractors</td>
<td>(-117 jobs lost)</td>
<td>7.4%</td>
</tr>
</tbody>
</table>
Alabama
Unemployment Rates
January 2007
Preliminary State Rate (Seasonally Adjusted)

State Ave – 3.3%
Unemployment Rate
3.6% and Below
3.7% - 4.7%
4.8% and Above

Source: AL Dept of Industrial Relations
Alabama Unemployment Rates
February 2007
Preliminary State Rate (Seasonally Adjusted)

State Ave – 3.3%

Unemployment Rate

3.7% and Below

3.8% - 4.9%

5.0% and Above

Source: AL Dept of Industrial Relations
Alabama
Unemployment Rates
March 2007
Preliminary State Rate (Seasonally Adjusted)

State Ave – 3.4%
Unemployment Rate

- 3.3% and Below
- 3.4% - 4.4%
- 4.5% and Above

Source: AL Dept of Industrial Relations
NEAZ Changes in Industry Wages 2001 - 2006

Source: Bureau of Labor Statistics
NEAZ Average Annual Industry Wages 2006

Source: Bureau of Labor Statistics
NEAZ Labor Issues Summary

- Labor Force
- Employment
- Unemployment
- Changes in Industry Wages
- Average Annual Industry Wages
- Top Employment Gainers and Losers
Estimated Annual Visitors
NEAZ Attractions:

Total Visitors:
3,608,000

Total Visitors From Outside Zone:
1,309,000
## Tourism Expenditures
### NEAZ 2004-2005

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cherokee</td>
<td>$17,770,640</td>
<td>11%</td>
</tr>
<tr>
<td>DeKalb</td>
<td>$52,097,148</td>
<td>8%</td>
</tr>
<tr>
<td>Etowah</td>
<td>$100,491,847</td>
<td>6%</td>
</tr>
<tr>
<td>Marshall</td>
<td>$96,367,238</td>
<td>14%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$266,726,873</td>
<td>9.5%</td>
</tr>
</tbody>
</table>

Source: Economic Impact 2006, Alabama Bureau of Tourism and Travel
Tourism Expenditures
16 County Region 2005

## Comparison of Tourism Expenditures 2004-2005

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>NEAZ</td>
<td>$266,726,873</td>
<td>9.5%</td>
</tr>
<tr>
<td>AMLA Area 16 Counties</td>
<td>$1,450,455,102</td>
<td>7.2%</td>
</tr>
<tr>
<td>State of Alabama</td>
<td>$7,595,763,553</td>
<td>3.3%</td>
</tr>
</tbody>
</table>

Source: Economic Impact 2006, Alabama Bureau of Tourism and Travel
Tourism Expenditures By Category: Alabama 2005

- Eating & Drinking: 28%
- Auto Transportation: 23%
- Public Transportation: 16%
- Lodging Facilities: 13%
- General Retail: 10%
- Entertainment: 10%

Source: Economic Impact 2006, Alabama Bureau of Tourism and Travel
Tourism-Related Employment: Alabama 2005

Source: Economic Impact 2006, Alabama Bureau of Tourism and Travel
## NEAZ Annual Lodging Tax 2004-2005

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cherokee</td>
<td>$46,040</td>
<td>10%</td>
</tr>
<tr>
<td>DeKalb</td>
<td>$266,235</td>
<td>8%</td>
</tr>
<tr>
<td>Etowah</td>
<td>$502,976</td>
<td>6%</td>
</tr>
<tr>
<td>Marshall</td>
<td>$444,050</td>
<td>9%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$1,259,301</td>
<td>7.5%</td>
</tr>
</tbody>
</table>

Source: Economic Impact 2006, Alabama Bureau of Tourism and Travel
Summary of Economic Impact of Tourism on NEAZ for 2005

Tourist Expenditures…………………………. $266.7 million

Total Visitors from Outside Zone……………. 1.3 million

Total Full-Time Jobs Created………………… 8,000 jobs

Total Income Generated……………………….$533.4 million

Total Government Revenue Generated…….. $30.5 million
## Fishing, Hunting, and Wildlife: Cherokee County

<table>
<thead>
<tr>
<th></th>
<th>Payroll Employment</th>
<th>Expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cherokee</td>
<td>5,156</td>
<td>$130,532,280</td>
</tr>
<tr>
<td>Fishing/Other</td>
<td>11,216</td>
<td>$35,541,280</td>
</tr>
<tr>
<td>% of Total</td>
<td>11.04%</td>
<td>27%</td>
</tr>
</tbody>
</table>
Cherokee County Total Economic Impacts of Fishing, Hunting, Wildlife

<table>
<thead>
<tr>
<th>Economic Impact</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales/Income Impact</td>
<td>$35.5 million</td>
</tr>
<tr>
<td>Tax Benefits</td>
<td>$1.9 million</td>
</tr>
<tr>
<td>Jobs Benefit</td>
<td>540 jobs</td>
</tr>
</tbody>
</table>
NEAZ Selected Medical Care Statistics

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Physicians</td>
<td>387</td>
</tr>
<tr>
<td>Registered Nurses</td>
<td>2,387</td>
</tr>
<tr>
<td>LPN’s</td>
<td>727</td>
</tr>
</tbody>
</table>
# NEAZ Physicians with Active Clinical Practice

<table>
<thead>
<tr>
<th>County</th>
<th>Population</th>
<th>Physicians with Active Clinical Practice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per 10,000 Population</td>
</tr>
<tr>
<td>Cherokee</td>
<td>23,988</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6.1</td>
</tr>
<tr>
<td>DeKalb</td>
<td>64,452</td>
<td>55</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8.6</td>
</tr>
<tr>
<td>Etowah</td>
<td>103,459</td>
<td>214</td>
</tr>
<tr>
<td></td>
<td></td>
<td>20.7</td>
</tr>
<tr>
<td>Marshall</td>
<td>82,231</td>
<td>104</td>
</tr>
<tr>
<td></td>
<td></td>
<td>12.7</td>
</tr>
<tr>
<td>NEAZ</td>
<td>387</td>
<td>9.21</td>
</tr>
</tbody>
</table>
# NEAZ Medical Care Payroll

<table>
<thead>
<tr>
<th></th>
<th>Payroll Employment</th>
<th>Annual Payroll</th>
<th>Number of Establishments</th>
</tr>
</thead>
<tbody>
<tr>
<td>NEAZ</td>
<td>101,564</td>
<td>$2,744,245,159</td>
<td>3,746</td>
</tr>
<tr>
<td>Health Care</td>
<td>11,216</td>
<td>$311,608,000</td>
<td>563</td>
</tr>
<tr>
<td>% of Total</td>
<td>11.04%</td>
<td>11.35%</td>
<td>13.1%</td>
</tr>
</tbody>
</table>
### NEAZ Total Economic Impacts of Medical Care Industry

<table>
<thead>
<tr>
<th>Category</th>
<th>Impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales/Income Impact</td>
<td>$1,045 million</td>
</tr>
<tr>
<td>Tax Benefits</td>
<td>$57.5 million</td>
</tr>
<tr>
<td>Jobs Benefit</td>
<td>15,675 jobs</td>
</tr>
</tbody>
</table>
Cherokee Bank Deposits 2002-2006 in Thousands $

<table>
<thead>
<tr>
<th>Year</th>
<th>Deposits in Thousands $</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>$207,978</td>
</tr>
<tr>
<td>2003</td>
<td>$212,429</td>
</tr>
<tr>
<td>2004</td>
<td>$206,958</td>
</tr>
<tr>
<td>2006</td>
<td>$232,638</td>
</tr>
<tr>
<td>2006</td>
<td>$242,434</td>
</tr>
</tbody>
</table>

Source: www.fdic.gov
DeKalb Bank Deposits 2002-2006 in Thousands $
Etowah Bank Deposits 2002-2006 in Thousands $

$1,003,055 $1,003,992
$1,068,588 $1,077,979
$1,091,424

Source: www.fdic.gov
Marshall Bank Deposits
2002-2006 in Thousands $
NEAZ Bank Deposits 2002-2006 in Thousands $ 

Source: www.fdic.gov
NEA Zus Credit Union Deposits
2002-2006 in Thousands $
NEAZ Summary

• Population Growing
• Demographics Stable
• Infrastructure Good
• Education Improving
• Income Growing
• Labor Force Stable
• Employment Growing
• Unemployment Low
• Retail Sales Growing
• Culture & Recreation
• Tourism Positive
• Health Care Good
• Financial Institutions Good