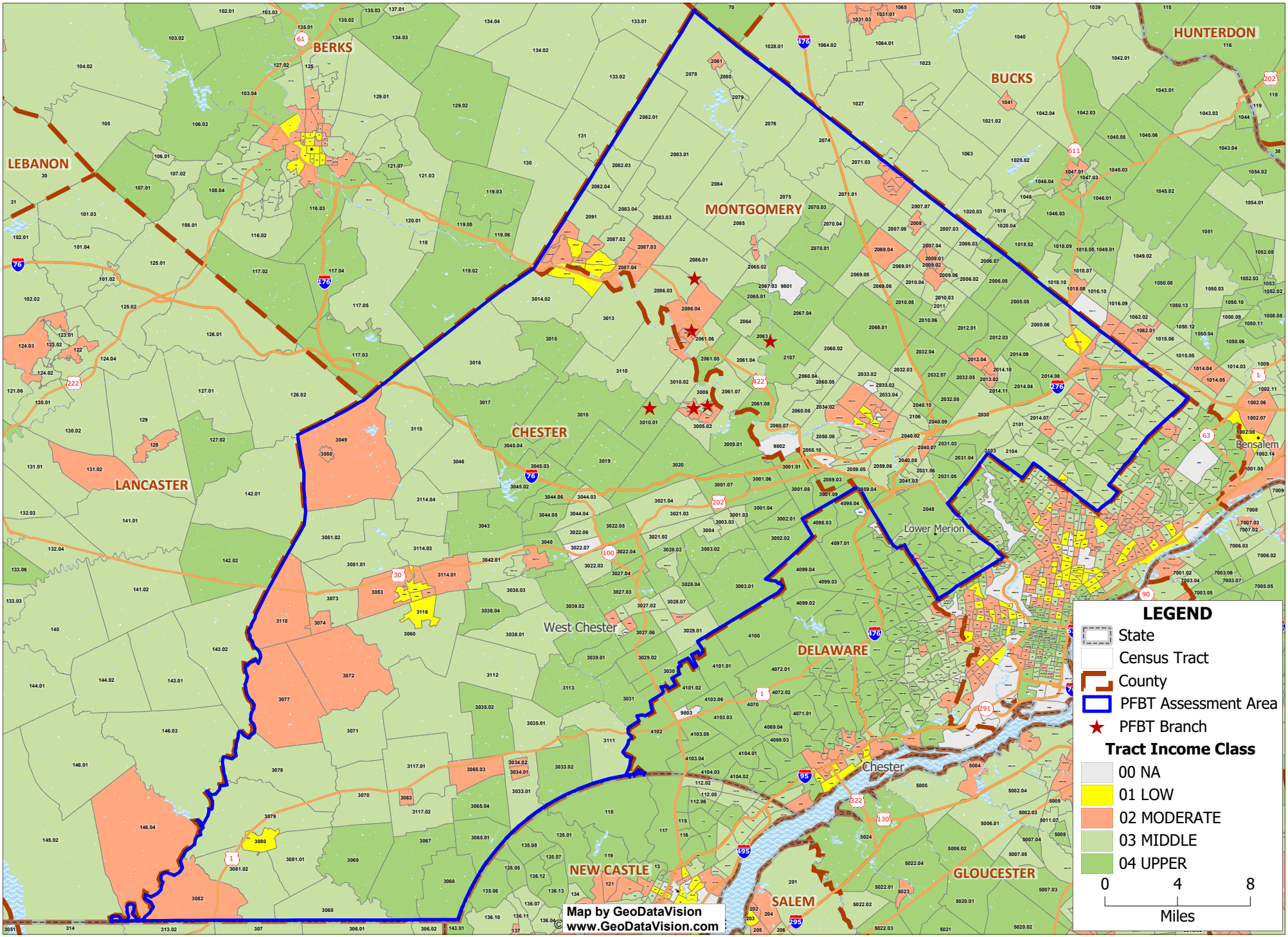PHOENIXVILLE FEDERAL BANK & TRUST- ASSESSMENT AREA 2025