

COMMUNITY REINVESTMENT ACT POLICY

JANUARY 31, 2024

The Community Reinvestment Act of 1977 (CRA) and Regulation 12 CRF 345 encourages Menard Bank to meet the credit needs of the local community in which we serve to the extent consistent with safe and sound operations. It requires us to delineate our local community without excluding low-to-moderate income neighborhoods. The Regulation also requires Menard Bank to maintain a public file, and to display a lobby notice explaining the customer's rights to comment about our bank's performance with the CRA.

It is the policy of Menard Bank to attempt to meet all reasonable credit requests received without excluding all low-to-moderate income neighborhoods in accordance with the CRA and the Joint Agency Statement. Credit is made available subject to safe and sound banking practices and prescribed legal lending limits of the bank.

The Compliance Officer is responsible for overall administration and compliance with CRA. Responsibilities include maintaining an up-to-date CRA public file, retention of previous CRA statements, responding to consumer comments regarding Menard Bank's performance in meeting CRA, and insuring that the types of credit available are accurately detailed in Menard Bank's CRA statement.

The Board of Directors, with the assistance of the Compliance Officer, periodically reviews the bank's local community. Information gathered throughout the year is utilized in determining if the local community has changed and whether the bank is meeting the credit needs of its community.

Periodically, employees, officers, and directors will initiate contact in local civic organizations and with community leaders for the purpose of determining the community's credit needs. This information assists our bank in maintaining a sense of needs in the community and helps evaluate our efforts in meeting those needs.

Comments received from the public and civic groups, organizations, or community leaders are reviewed by the Board of Directors in order to maintain a constant awareness of the community's feelings toward Menard Bank's performance with CRA. The Compliance Officer periodically reevaluates and reports to the Board of Directors the extent to which to bank has met the needs of the community. This evaluation includes the Bank's participation in community development projects, origination of residential mortgage loans, housing rehabilitation loans, home improvement loans, and small business and small farm or ranch loans within the community; the bank's participation in government insured, guaranteed, or subsidized loan programs; or the bank's geographic distribution of credit extensions, applications and credit denials.

The Compliance Officer is responsible for keeping the Board of Directors apprised of recent developments and changes in CRA. The Compliance Officer will train existing and new employees concerning the objectives of CRA, the bank's efforts to promote the availability of services, and the availability of the bank's CRA Statement and public files.

Annually, the Compliance Officer reviews the CRA public files to insure their integrity. The contents are monitored to insure that the bank has maintained:

- 1. The current CRA Statement;**
- 2. The CRA Statement in effect for the previous two years; and**
- 3. Any comments received from the public regarding CRA performance and bank responses.**

The Compliance Officer is responsible for insuring that the most recent prescribed lobby notice is prominently located.

MENARD BANK

P.O. Box 8
201 Ellis Street
Menard, Texas 76859
(325)396-4524
(325)396-4531

MENARD BANK'S LIST OF OPEN AND/OR CLOSED BRANCHES

JANUARY 2024

At this time, Menard Bank has not opened or closed any branches.

COMMUNITY CONTACTS 2024

**MENARD INDUSTRIAL DEVELOPMENT CORP.
TYLER WRIGHT, PRESIDENT
P O BOX 1356
MENARD, TEXAS 76859 (214)674-0936**

**MENARD COUNTY EXTENSION AGENT
LISA BROWN
P O BOX 727
MENARD, TEXAS 76859 (325)396-4787**

**SOIL & WATER CONSERVATION SERVICE
GARY TREADWELL
P O BOX 665
MENARD, TEXAS 76859 (325)396-4515**

**MENARD MANOR
CHERYL SPOON
P O BOX 608
MENARD, TEXAS 76859 (325)396-4541**

**CITY OF MENARD
DON KERNS
P O BOX 177
MENARD, TEXAS 76859 (325)396-4706**

**MENARD INDEPENDENT SCHOOL DISTRICT
AMY BANNOWSKY
P O BOX 729
MENARD, TEXAS 76859 (325)396-2404**

**MENARD COUNTY
BRANDON CORBIN
P O BOX 1028
MENARD, TEXAS 76859 (325)396-2748**

**MENARD CHAMBER OF COMMERCE
CHERRY SWINDALL
P O BOX 64
MENARD, TEXAS 76859 (325)396-2365**

**FARM SERVICE AGENCY(US DEPT. OF AGRICULTURE)
CHARLES KOTHMANN
P O BOX 698
MENARD,TEXAS 76859 (325)396-4577**

PUBLIC DISCLOSURE

February 1, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Menard Bank

RSSD# 375650

201 Ellis Street
Menard, Texas 76859

Federal Reserve Bank of Dallas

2200 N. Pearl Street
Dallas, Texas 75201

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.

Table of Contents

INSTITUTION'S CRA RATING	1
SCOPE OF EXAMINATION	1
DESCRIPTION OF INSTITUTION	1
DESCRIPTION OF ASSESSMENT AREA	3
CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA	4
APPENDIX A – MAP OF THE ASSESSMENT AREA	7
APPENDIX B – DEMOGRAPHIC INFORMATION	8
APPENDIX C – GLOSSARY	9

INSTITUTION'S CRA RATING

Menard Bank (bank) is rated **Outstanding**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area credit needs.
- A substantial majority of the bank's loans are originated inside the assessment area.
- Lending reflects an excellent penetration among farms of different sizes.
- The bank participated in community development activities by providing investments, donations, and services that support local organizations.
- The bank's community development enhances credit availability in the assessment area.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC) Interagency Examination Procedures for Small Institutions were utilized 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 assessment area demographic and economic characteristics, and credit needs. Lending performance was assessed within Menard County. The following data was reviewed:

- The bank's 25-quarter average LTD ratio,
- Menard Bank's CRA performance was evaluated for the period from January 1, 2020 through December 31, 2020. A statistically derived sample of 41 small farm loans was selected from a universe of 52 loans. Due to small farm loans being the largest number of originations by volume during the review period, small farm loans is considered the primary product to be reviewed.

The evaluation of the bank's lending includes the use of and comparison to demographic characteristics. The primary sources for the demographic information are the U.S. Census and Dun & Bradstreet (D&B) data. Demographic characteristics of a particular assessment area are useful in analyzing the bank's record of lending as they provide a means of estimating loan demand and identifying lending opportunities. To understand small farm loan demand, self-reported data of revenue size and geographical location from farm entities is collected and published by D&B. The demographic data should not be construed as defining an expected level of lending in a particular area or to a particular group of borrowers. The information is used to understand the bank's performance context and evaluate the bank.

DESCRIPTION OF INSTITUTION

The bank is an intrastate bank headquartered in Menard, Texas. Menard Bancshares a one-bank holding company, owns 100% of bank. The bank's assessment area is the entirety of Menard County, Texas. The assessment area has not changed since the last evaluation. The bank's primary lending products are agriculture, commercial, and residential mortgage loans. The bank has not introduced any new products since the last evaluation. No mergers or acquisitions have occurred since the previous evaluation. The bank operates one full-service location in its assessment area. The bank has no loan production offices or limited service branches. The bank

does not have any ATMs. As of June 2, 2015, the bank closed its two off-site ATMs. The bank received an Outstanding rating for CRA at its last evaluation dated October 6, 2014.

The bank's business hours are:

Menard Bank's hours of operation are Monday thru Friday as follows:

Lobby Hours:	9:00 am - 12:00 pm
	1:00 pm - 3:00 pm
Drive-thru:	8:30 am - 4:00 pm
Lobby and Drive-Thru are closed Saturday and Sunday	
Telebank-TelePC:	24 Hour service
Internet Banking	24 Hour service

Menard Bank has no other branch locations aside from its main office. The bank offers traditional banking products and services to its customers, including online and phone banking, wire transfers, and ATM/Debit cards.

As of September 30, 2020, the bank reported total assets of \$74.1 million, gross loans of \$13.6 million, total deposits of \$67.8 million, and a 25-quarter average LTD ratio of 39.5%. The following table reflects the loan portfolio mix:

Loan Portfolio Mix & Asset Size (\$ in thousands)		
	09/30/2020	% of Gross Loans
Total Assets	\$74,073	
Residential RE	\$3,348	24.68%
Commercial	\$4,915	36.22%
Ag	\$4,957	36.53%
Consumer	\$348	2.56%
Gross Loans	\$13,568	
Net Loans	\$13,363	
Note: Net Loans equals Gross Loans, net of unearned income and the Allowance for Loan and Lease Losses.		

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

Menard Bank delineated Menard County, a non-Metropolitan Statistical Area, as its assessment area (see Appendix A for an Assessment Area map).

According to the FFIEC, the assessment area consists entirely of one middle-income census tract with a 2020 estimated median family income of \$59,100, and an estimated population for Menard County of 2,182.

The market is non-competitive as there is only one other bank in the market area and Menard Bank dominates the market holding 81.3% of the deposit market share. Within the county, the two financial institutions each operate one branch.

According to the FFIEC, Menard County's sole census tract has been identified as a distressed and underserved nonmetropolitan middle-income geography. This geography is distressed due to poverty. A nonmetropolitan middle-income geography is designated as distressed if it is in a county that meets certain unemployment, poverty, or population loss triggers. A nonmetropolitan middle-income geography is designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center and that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs. This geography is underserved because it is remote and rural.

Income Characteristics

The total number of households that make up the assessment area for 2020 are 628. The low-income families represent 26.9%, moderate-income 21.3%, middle-income 19.5%, upper-income 32.1% and families below poverty represent 9.3%. From years 2016 to 2020, the family median income has consistently increased for residents in the assessment area, ranging from \$52,400 to \$59,100.

According to the Bureau of Labor Statistics, the highest paying industries in the assessment area include Mining, Quarrying, and Oil and Gas Extraction, with an average salary of \$91,591, followed by Utilities at \$76,288, and Public Administration at \$40,052.

The median family income for 2020 is shown below.

Income Level	2020
Median Family Income	\$59,100
Low-income	< \$29,550
Moderate-income	\$29,550 < \$47,280
Middle-income	\$47,280 < \$70,920
Upper-income	≥ \$70,920

Housing Characteristics

According to the FFIEC, the assessment area consisted of 1,725 total housing units with 677 owner-occupied, 274 rental units, and 774 vacant units. The median age of housing stock is 59 years old, and the median housing value is \$56,185. In comparison, the state of Texas' median housing value is \$136,000. Although the housing value in the assessment area is substantially less than the state of Texas, for 35.0% of renters, rent exceeded 30.0% of income. In addition, the affordability ratio of 60.9% is almost double compared to the state of Texas at 39.1%, depicting a large part of the assessment area residents can afford housing.

Employment and Economic Conditions

The primary industries in Menard County are construction, education services, and agriculture. Agriculture loans have declined while commercial loans have increased. Commercial loans could be adversely impacted economically by the current national pandemic. In addition, the assessment area has only one census tract which is distressed due to poverty and underserved due to the rural location.

The unemployment rate has trended upward since the last evaluation for Menard County, compared to the state of Texas for 2020.

Annual Average Unemployment Rate	
Area	2020
Menard County	8.2%
State of Texas	6.9%

Community Contacts and Community Development Opportunities

Contact was made with community leaders working in the economic development industry. The contact stated the community needs financial literacy programs and small dollar farm and business loans. Additionally, the contacts mentioned the assessment area is experiencing a decline in population due to the lack of new businesses entering the area and the relocation of existing workforce to neighboring cities to work in oil production. The lack of job opportunities causes many residents to leave the area to find work out of town.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD 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 assessment area, and in comparison to similarly situated Federal Deposit Insurance Corporation insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and market share.

The bank's quarterly LTD ratio is reasonable. The bank's LTD ratio is lower than the average LTD ratios with three similarly situated institutions. The bank's LTD ratio over the last 25-quarters

was 39.5%. Similarly situated banks have LTD ratios ranging from 61.7% to 75.1%. Bank management indicated the recent decline in the LTD ratio is attributed to a large influx of deposits belonging to one customer. Bank management is working to increase lending volume however, opportunities may be impacted given the county is both distressed and underserved. Management indicated that it would take time to find qualified borrowers in the assessment area. As of September 30, 2020, the bank's LTD ratio of 19.7% indicated a sharp decrease compared to the two previous quarters. This is primarily due to the significant influx of deposits from one depositor. Further adversely impacting the bank's point in time LTD ratio, is the recent payoff of several large farm loans. Although the bank's LTD ratio performance in the recent quarter is low based on the performance context, the low ratio does not adversely impact the bank's overall quarterly average LTD ratio performance. Management also indicated that they are seeking new lending opportunities to utilize the increase in deposits. Based on the services provided in the community, the bank demonstrates a significant volume in services assisting in the credit needs of the community.

The bank reported a community development investment of \$140 thousand. In addition, the bank has engaged in providing financial education seminars for the senior class at the Menard Independent School District and Menard Volunteer Fire Department.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the assessment area. A substantial majority of the bank's loans, by number and dollar volume, originated inside the assessment area.

The remaining analyses will be based on loans made inside the bank's assessment area.

Lending Inside and Outside the Assessment Area

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Farm	35	85.4	\$1,340	90.9	6	14.6	\$135	9.1
Total Small Farm related	35	85.4	\$1,340	90.9	6	14.6	\$135	9.1
TOTAL LOANS	35	85.4	\$1,340	90.9	6	14.6	\$135	9.1

Small Farm Lending

Geographic Distribution of Loans

The geographic analysis of loans would not be meaningful due to the bank's assessment area consisting of only one middle-income census tract.

Lending to Borrowers of Different Income Levels and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and farms of different revenue sizes. The bank's lending has an excellent penetration to farms of different sizes. Additionally, the bank originated a large percentage of its small farm loans in amounts of \$100,000 or less, which totaled 91.4% by number and 63.1% by dollar volume.

Distribution of 2020 Small Farm Lending By Revenue Size of Businesses Assessment Area: Menard County 2020					
	Bank Loans				% of Total Farms
	#	#%	\$	%	
By Revenue					
\$1 Million or Less	26	74.3	894	66.7	100.0
Over \$1 Million	1	2.9	140	10.4	0.0
Revenue Not Known	8	22.9	306	22.8	0.0
Total	35	100.0	1,340	100.0	100.0
By Loan Size					
\$100,000 or Less	32	91.4	845	63.1	
\$100,001 - \$250,000	3	8.6	495	36.9	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	35	100.0	1,340	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	24	92.3	539	60.3	
\$100,001 - \$250,000	2	7.7	355	39.7	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	26	100.0	894	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding. Note: One loan was originated over \$1M. D&B data is derived from public information and self-reported data so not every business and farm are accounted for in its reports					

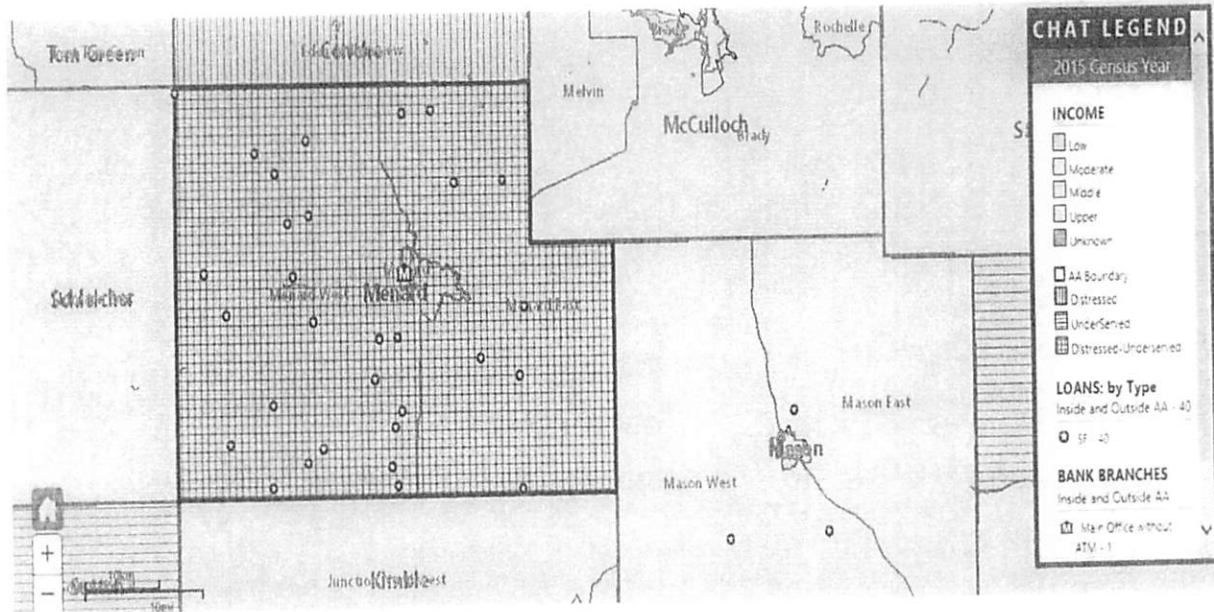
Response to Complaints

There were no complaints related to the CRA during the review period. Consequently, the bank's performance in responding to complaints was not considered in evaluating its overall CRA performance.

Fair Lending or Other Illegal Credit Practices Review

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or 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

Combined Demographics Report									
Assessment Area: Menard County									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	169	26.9
Moderate-income	0	0	0	0	0	0	0	134	21.3
Middle-income	1	100	628	100	59	9.4	0	123	19.6
Upper-income	0	0	0	0	0	0	0	202	32.2
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	1	100.0	628	100.0	59	9.4		628	100.0
Housing Types by Tract									
Income Categories	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
	#	%	%	#	%	#	%	#	%
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	1,725	677	100	39.2	274	15.9	0	774	44.9
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	1,725	677	100.0	39.2	274	15.9		774	44.9
Businesses by Tract & Revenue Size									
Income Categories	Total Businesses Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	70	100	62	100	5	100	0	3	100
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	70	100.0	62	100.0	5	100.0		3	100.0
Percentage of Total Businesses:			88.6		7.1				4.3
Farms by Tract & Revenue Size									
Income Categories	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	0	0	0	0	0	0	0	0	0
Moderate-income	0	0	0	0	0	0	0	0	0
Middle-income	35	100	35	100	0	0	0	0	0
Upper-income	0	0	0	0	0	0	0	0	0
Unknown-income	0	0	0	0	0	0	0	0	0
Total Assessment Area	35	100.0	35	100.0	0	0		0	0
Percentage of Total Farms:			100.0		0				0

2020 FFIEC Census Data and 2020 D&B Information

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/AA.

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, home equity 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/AA.

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.

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.

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 instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). 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.

COMMUNITY REINVESTMENT ACT POLICY

JANUARY 31, 2024

The Community Reinvestment Act of 1977 (CRA) and Regulation 12 CRF 345 encourages Menard Bank to meet the credit needs of the local community in which we serve to the extent consistent with safe and sound operations. It requires us to delineate our local community without excluding low-to-moderate income neighborhoods. The Regulation also requires Menard Bank to maintain a public file, and to display a lobby notice explaining the customer's rights to comment about our bank's performance with the CRA.

It is the policy of Menard Bank to attempt to meet all reasonable credit requests received without excluding all low-to-moderate income neighborhoods in accordance with the CRA and the Joint Agency Statement. Credit is made available subject to safe and sound banking practices and prescribed legal lending limits of the bank.

The Compliance Officer is responsible for overall administration and compliance with CRA. Responsibilities include maintaining an up-to-date CRA public file, retention of previous CRA statements, responding to consumer comments regarding Menard Bank's performance in meeting CRA, and insuring that the types of credit available are accurately detailed in Menard Bank's CRA statement.

The Board of Directors, with the assistance of the Compliance Officer, periodically reviews the bank's local community. Information gathered throughout the year is utilized in determining if the local community has changed and whether the bank is meeting the credit needs of its community.

Periodically, employees, officers, and directors will initiate contact in local civic organizations and with community leaders for the purpose of determining the community's credit needs. This information assists our bank in maintaining a sense of needs in the community and helps evaluate our efforts in meeting those needs.

Comments received from the public and civic groups, organizations, or community leaders are reviewed by the Board of Directors in order to maintain a constant awareness of the community's feelings toward Menard Bank's performance with CRA. The Compliance Officer periodically reevaluates and reports to the Board of Directors the extent to which the bank has met the needs of the community. This evaluation includes the Bank's participation in community development projects, origination of residential mortgage loans, housing rehabilitation loans, home improvement loans, and small business and small farm or ranch loans within the community; the bank's participation in government insured, guaranteed, or subsidized loan programs; or the bank's geographic distribution of credit extensions, applications and credit denials.

The Compliance Officer is responsible for keeping the Board of Directors apprised of recent developments and changes in CRA. The Compliance Officer will train existing and new employees concerning the objectives of CRA, the bank's efforts to promote the availability of services, and the availability of the bank's CRA Statement and public files.

Annually, the Compliance Officer reviews the CRA public files to insure their integrity. The contents are monitored to insure that the bank has maintained:

- 1. The current CRA Statement;**
- 2. The CRA Statement in effect for the previous two years; and**
- 3. Any comments received from the public regarding CRA performance and bank responses.**

The Compliance Officer is responsible for insuring that the most recent prescribed lobby notice is prominently located.

**DEPOSIT AND CREDIT SERVICES AVAILABLE
AT MENARD BANK
CRA STATEMENT
2024**

MENARD BANK'S ASSESSMENT AREA:

Menard Bank's assessment area is that area defined by the boundaries of Menard County.

**MENARD BANK OFFERS THE FOLLOWING TYPES OF LOAN AND
DEPOSIT ACCOUNTS:**

DEPOSIT ACCOUNTS:

**Regular Checking Accounts
Classic Checking Accounts
Now Accounts
Super-Now Accounts
Money Market Fund Accounts
Savings Accounts
Certificate of Deposits
Individual Retirement Accounts**

LOANS:

Consumer Loans for the purpose of financing:

**Automobiles
Property Improvements
Boats
Other Personal, Family, or Household needs
Education**

Business Loans

**Secured and unsecured loans for business and individual needs.
This area includes manufacturers, wholesalers, retailers, service
industries, and agriculture borrowers.**

Real Estate Loans:

**Secured loans to individuals and businesses to construct, improve, or purchase real
property and improvements.**

**These types of credit are felt to be the most effective ways in meeting the credit needs of our
community. Menard Bank is currently involved in the economic development of Menard. We are
committed to providing the most services for our customers.**

**Menard Bank's management and staff maintain a close relationship with city, county and
government agencies.**

MENARD BANK OFFERS THE FOLLOWING SERVICES TO THE COMMUNITY:

Notary Public Service	Wire Transfers- MB Customers
Safe Deposit Boxes	Fax Service
Savings Bonds	Copier Service
Direct Deposit	Collector Coins
Cashier Checks – MB Customers	Telebank-TelePC
Credit Card Applications	
ATM/Debit Card Services	
Internet Banking	

Menard Bank's hours of operation are Monday thru Friday as follows:

Lobby Hours:	9:00 am - 12:00 pm
	1:00 pm - 3:00 pm
Drive-thru:	8:30 am - 4:00 pm
Telebank-TelePC:	24 Hour service
Internet Banking	24 Hour service

Closed Saturday and Sunday. There are no branch offices of the Menard Bank.

COMMUNITY CONTACTS 2024

**MENARD INDUSTRIAL DEVELOPMENT CORP.
TYLER WRIGHT, PRESIDENT
P O BOX 1356
MENARD, TEXAS 76859 (214)674-0936**

**MENARD COUNTY EXTENSION AGENT
LISA BROWN
P O BOX 727
MENARD, TEXAS 76859 (325)396-4787**

**SOIL & WATER CONSERVATION SERVICE
GARY TREADWELL
P O BOX 665
MENARD, TEXAS 76859 (325)396-4515**

**MENARD MANOR
CHERYL SPOON
P O BOX 608
MENARD, TEXAS 76859 (325)396-4541**

**CITY OF MENARD
DON KERNS
P O BOX 177
MENARD, TEXAS 76859 (325)396-4706**

**MENARD INDEPENDENT SCHOOL DISTRICT
AMY BANNOWSKY
P O BOX 729
MENARD, TEXAS 76859 (325)396-2404**

**MENARD COUNTY
BRANDON CORBIN
P O BOX 1028
MENARD, TEXAS 76859 (325)396-2748**

**MENARD CHAMBER OF COMMERCE
CHERRY SWINDALL
P O BOX 64
MENARD, TEXAS 76859 (325)396-2365**

**FARM SERVICE AGENCY(US DEPT. OF AGRICULTURE)
CHARLES KOTHMANN
P O BOX 698
MENARD,TEXAS 76859 (325)396-4577**

MENARD BANK

P.O. Box 8
201 Ellis Street
Menard, Texas 76859
(325)396-4524
(325)396-4531

MENARD BANK'S LIST OF OPEN AND/OR CLOSED BRANCHES

JANUARY 2024

At this time, Menard Bank has not opened or closed any branches.

PUBLIC/OFFICIAL RELEASE // EXTERNAL

FFIEC CENSUS AND FFIEC ESTIMATED MSA/MD MEDIAN FAMILY INCOME FOR 2022 CRA/IMDA REPORTS

MSA/MD FIPS CODE NO	MSA/MD NAME	2020 MSA/MD MED* FAMILY INCOME	2022 FFIEC EST. MSA/MD MEDIAN FAMILY INCOME**
99999	nonmetro portion of SOUTH CAROLINA	53588	58800
99999	nonmetro portion of SOUTH DAKOTA	73083	81200
99999	nonmetro portion of TENNESSEE	56418	64700
* 99999	nonmetro portion of TEXAS	61785	68800 *
99999	nonmetro portion of UTAH	73027	83200
99999	nonmetro portion of VERMONT	77189	85700
99999	nonmetro portion of VIRGINIA	60947	67800
99999	nonmetro portion of WASHINGTON	70452	79600
99999	nonmetro portion of WEST VIRGINIA	55205	59300
99999	nonmetro portion of WISCONSIN	71740	81500
99999	nonmetro portion of WYOMING	81346	87600
99999	nonmetro portion of AMERICAN SAMOA	0	36400
99999	nonmetro portion of GUAM	0	74500
99999	nonmetro portion of NORTHERN MARIANA ISLANDS	0	33100
99999	nonmetro portion of PUERTO RICO	21537	22000
99999	nonmetro portion of VIRGIN ISLANDS	0	66400

\$ 68,800⁰⁰

*BASED ON 2016-2020 ACS AND REFLECTS 2022 MSA/MD DELINEATIONS AS DEFINED BY OMB
**REFER TO APPENDIX OF 2022 CENSUS FLAT FILE DOCUMENTATION FOR DETAILS ON METHODOLOGY

FFIEC 2017 FFIEC Geocode Census Report

NA (Outside of MSA/MD) 76859

BANK Address

Summary Census Demographic Information

Tract Income Level	Middle
Underserved or Distressed Tract	Yes*
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$54,200
2017 Estimated Tract Median Family Income	\$45,447
2010 Tract Median Family Income	\$43,667
Tract Median Family Income %	83.85
Tract Population	2182
Tract Minority %	41.15
Tract Minority Population	898
Owner-Occupied Units	677
1- to 4- Family Units	1713

Census Population Information

Tract Population	2182
Tract Minority %	41.15
Number of Families	628
Number of Households	951
Non-Hispanic White Population	1284
Tract Minority Population	898
American Indian Population	11
Asian/Hawaiian/Pacific Islander Population	0
Black Population	26
Hispanic Population	802
Other/Two or More Races Population	59

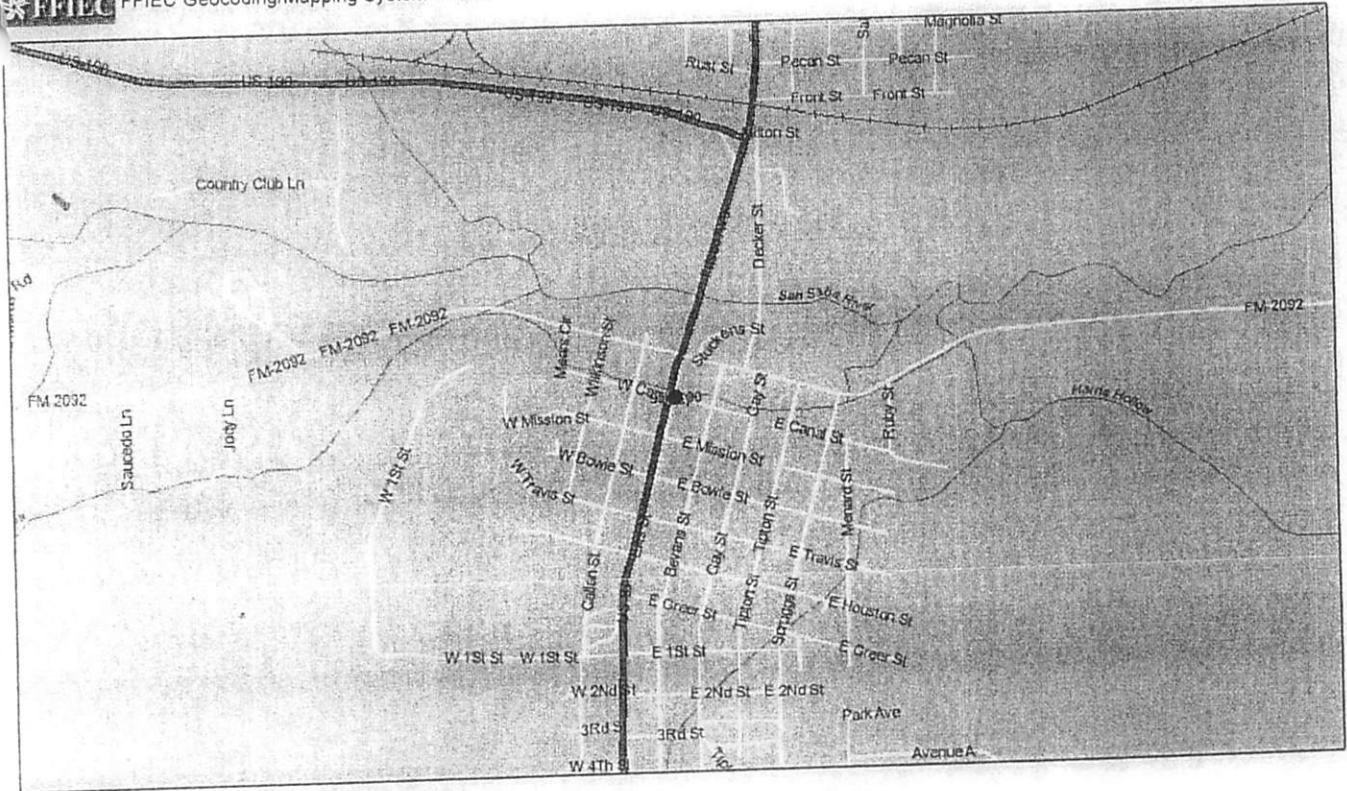
Census Income Information

Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$52,076
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$54,200
% below Poverty Line	14.90
Tract Median Family Income %	83.85
2010 Tract Median Family Income	\$43,667
2017 Estimated Tract Median Family Income	\$45,447
2010 Tract Median Household Income	\$34,464

Census Housing Information

Total Housing Units	1725
1- to 4- Family Units	1713
Median House Age (Years)	53
Owner-Occupied Units	677
Renter Occupied Units	274
Owner Occupied 1- to 4- Family Units	677
Inside Principal City?	NO
Vacant Units	774

FFIEC FFIEC Geocoding/Mapping System -- 2017



● Matched Address: 201 ELLIS ST, MENARD, TX, 76859
 MSA: NA - NA (Outside of MSA/MD) || State: 48 - TEXAS || County: 327 - MENARD COUNTY || Tract Code: 9503.00

● Selected Tract
 MSA: || State: || County: || Tract Code:

2022 List of Distressed or Underserved Nonmetropolitan Middle-Income Geographies

Effective June 1, 2022

COUNTY NAME	STATE NAME	Distressed Middle-Income Nonmetropolitan Tracts			Underserved Middle-Income Nonmetropolitan Tracts	STATE CODE	COUNTY CODE	TRACT CODE
		POVERTY	UNEMPLOYMENT	POPULATION LOSS	REMOTE RURAL			
MENARD	TX				X	48	327	9503.00
MILLS	TX				X	48	333	9501.00
MILLS	TX				X	48	333	9502.00
MORRIS	TX		X			48	343	9501.00
MORRIS	TX		X			48	343	9502.00
MOTLEY	TX			X	X	48	345	9501.00
NEWTON	TX	X	X			48	351	9501.00
NEWTON	TX	X	X			48	351	9502.01
NEWTON	TX	X	X			48	351	9504.00
OCHILTREE	TX				X	48	357	9503.00
OCHILTREE	TX				X	48	357	9504.00
PECOS	TX				X	48	371	9505.00
POLK	TX		X			48	373	2101.03
POLK	TX		X			48	373	2101.04
POLK	TX		X			48	373	2101.05
POLK	TX		X			48	373	2102.04
POLK	TX		X			48	373	2102.05
POLK	TX		X			48	373	2102.06
POLK	TX		X			48	373	2103.01
POLK	TX		X			48	373	2103.02
POLK	TX		X			48	373	2104.01
POLK	TX		X			48	373	2105.00
PRESIDIO	TX		X		X	48	377	9501.00
REAL	TX				X	48	385	9501.00
RED RIVER	TX			X		48	387	9501.00
RED RIVER	TX			X		48	387	9506.00
RED RIVER	TX			X		48	387	9507.00
ROBERTS	TX				X	48	393	9501.00
SABINE	TX		X		X	48	403	9501.00
SABINE	TX		X		X	48	403	9502.00

Kural + Honours
2022

- 48261 Kenedy Co TX
- 48263 Kent Coun TX
- 48267 Kimble Co TX
- 48269 King Count TX
- 48271 Kinney Co TX
- 48275 Knox Coun TX
- 48277 Lamar Cou TX
- 48279 Lamb Cour TX
- 48283 La Salle Co TX
- 48285 Lavaca Co TX
- 48287 Lee Count TX
- 48289 Leon Coun TX
- 48293 Limestone TX
- 48295 Lipscomb C TX
- 48297 Live Oak C TX
- 48299 Llano Cour TX
- 48301 Loving Cou TX
- 48307 McCulloch TX
- 48311 McMullen TX
- 48313 Madison C TX
- 48315 Marion Co TX
- 48319 Mason Co TX
- 48323 Maverick C TX
- 48327 Menard Cc TX
- 48331 Milam Cou TX
- 48333 Mills Coun TX
- 48335 Mitchell Cc TX
- 48337 Montague TX
- 48341 Moore Co TX
- 48343 Morris Co TX
- 48345 Motley Co TX
- 48347 Nacogdoct TX
- 48357 Ochiltree C TX
- 48365 Panola Co TX
- 48369 Parmer Co TX
- 48371 Pecos Coun TX
- 48373 Polk Count TX
- 48377 Presidio Cc TX
- 48379 Rains Cour TX
- 48383 Reagan Co TX
- 48385 Real Count TX
- 48387 Red River C TX
- 48389 Reeves Co TX
- 48391 Refugio Co TX
- 48393 Roberts Cc TX
- 48399 Runnels Cc TX
- 48403 Sabine Co TX

48405 San August TX
48407 San Jacinto TX
48411 San Saba C TX
48413 Schleicher TX
48415 Scurry Cou TX
48417 Shackelford TX
48419 Shelby Cou TX
48421 Sherman C TX
48429 Stephens C TX
48431 Sterling Co TX
48433 Stonewall TX
48435 Sutton Cou TX
48437 Swisher Cc TX
48443 Terrell Cou TX
48445 Terry Cour TX
48447 Throckmorr TX
48449 Titus Coun TX
48455 Trinity Cou TX
48457 Tyler Coun TX
48461 Upton Cou TX
48465 Val Verde TX
48467 Van Zandt TX
48475 Ward Cour TX
48483 Wheeler C TX
48495 Winkler Cc TX
48499 Wood Cou TX
48501 Yoakum Cc TX
48503 Young Cou TX
48507 Zavala Cou TX
49001 Beaver Cou UT
49007 Carbon Cou UT
49009 Daggett Cc UT
49013 Duchesne UT
49015 Emery Cou UT
49017 Garfield Cc UT
49019 Grand Cou UT
49025 Kane Coun UT
49027 Millard Cou UT
49031 Piute Coun UT
49033 Rich Count UT
49037 San Juan C UT
49039 Sanpete Cc UT
49041 Sevier Cou UT
49047 Uintah Cou UT
49055 Wayne Cou UT
50001 Addison Cc VT
50005 Caledonia VT

Kural
Counties

2022

- 48083 Coleman C TX
- 48087 Collingswo TX
- 48089 Colorado CTX
- 48093 Comanche TX
- 48095 Concho Co TX
- 48101 Cottle Cou TX
- 48103 Crane Cou TX
- 48105 Crockett C TX
- 48109 Culberson TX
- 48111 Dallam Co TX
- 48115 Dawson Cc TX
- 48119 Delta Cour TX
- 48123 DeWitt Co TX
- 48125 Dickens Co TX
- 48127 Dimmit Co TX
- 48129 Donley Co TX
- 48131 Duval Cou TX
- 48133 Eastland C TX
- 48137 Edwards C TX
- 48147 Fannin Co TX
- 48149 Fayette Co TX
- 48151 Fisher Cou TX
- 48153 Floyd Cour TX
- 48155 Foard Cou TX
- 48159 Franklin Cc TX
- 48161 Freestone TX
- 48163 Frio Count TX
- 48165 Gaines Co TX
- 48169 Garza Cou TX
- 48171 Gillespie C TX
- 48177 Gonzales C TX
- 48185 Grimes Co TX
- 48191 Hall Count TX
- 48193 Hamilton C TX
- 48195 Hansford C TX
- 48197 Hardeman TX
- 48205 Hartley Co TX
- 48207 Haskell Co TX
- 48211 Hemphill C TX
- 48217 Hill County TX
- 48225 Houston C TX
- 48237 Jack Count TX
- 48239 Jackson Co TX
- 48241 Jasper Cou TX
- 48243 Jeff Davis C TX
- 48247 Jim Hogg C TX
- 48255 Karnes Co TX

Rural + Underserved
Counties 2022

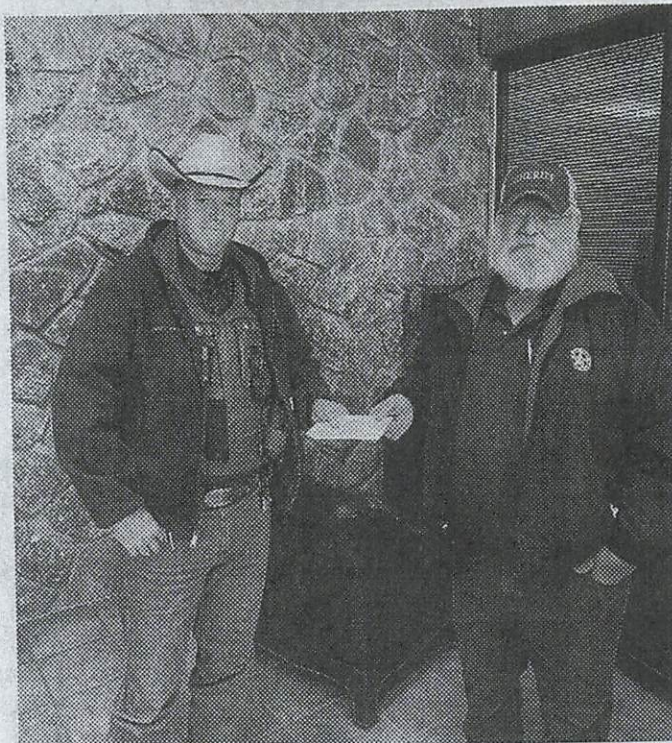
- 48049 Brown Cou TX
- 48053 Burnet Cou TX
- 48063 Camp Coui TX
- 48067 Cass Count TX
- 48069 Castro Cou TX
- 48075 Childress C TX
- 48079 Cochran Cc TX
- 48081 Coke Coun TX
- 48083 Coleman C TX
- 48087 Collingswo TX
- 48089 Colorado C TX
- 48093 Comanche TX
- 48095 Concho Co TX
- 48101 Cottle Cou TX
- 48103 Crane Coui TX
- 48105 Crockett C TX
- 48107 Crosby Cou TX
- 48109 Culberson TX
- 48111 Dallam Cou TX
- 48115 Dawson Cc TX
- 48119 Delta Cour TX
- 48123 DeWitt Cou TX
- 48125 Dickens Co TX
- 48127 Dimmit Co TX
- 48129 Donley Cou TX
- 48131 Duval Coui TX
- 48133 Eastland C TX
- 48137 Edwards C TX
- 48147 Fannin Cou TX
- 48149 Fayette Co TX
- 48151 Fisher Cou TX
- 48153 Floyd Cour TX
- 48155 Foard Coui TX
- 48159 Franklin Cc TX
- 48161 Freestone TX
- 48163 Frio Count TX
- 48165 Gaines Cou TX
- 48169 Garza Coui TX
- 48171 Gillespie C TX
- 48173 Glasscock TX
- 48177 Gonzales C TX
- 48185 Grimes Cou TX
- 48191 Hall Count TX
- 48193 Hamilton C TX
- 48195 Hansford C TX
- 48197 Hardeman TX
- 48205 Hartley Co TX

48207 Haskell Co TX
48211 Hemphill C TX
48217 Hill County TX
48225 Houston C TX
48229 Hudspeth (TX
48235 Irion Coun TX
48237 Jack Count TX
48239 Jackson Co TX
48241 Jasper Cou TX
48243 Jeff Davis (TX
48247 Jim Hogg C TX
48255 Karnes Co TX
48261 Kenedy Co TX
48263 Kent Coun TX
~~48267 Kimble Co TX~~
48269 King Count TX
48271 Kinney Co TX
48275 Knox Coun TX
48277 Lamar Cou TX
48279 Lamb Cour TX
48283 La Salle Co TX
48285 Lavaca Co TX
48287 Lee County TX
48289 Leon Coun TX
48293 Limestone TX
48295 Lipscomb (TX
48297 Live Oak C TX
~~48299 Llano Cour TX~~
48301 Loving Cou TX
48307 McCulloch TX
48311 McMullen TX
48313 Madison C TX
48315 Marion Co TX
~~48319 Mason Co TX~~
48323 Maverick (TX
* ~~48327 Menard Cc TX~~
48331 Milam Cou TX
48333 Mills Coun TX
48335 Mitchell Cc TX
48337 Montague TX
48341 Moore Co TX
48343 Morris Co TX
48345 Motley Co TX
48347 Nacogdoct TX
48357 Ochiltree (TX
48359 Oldham Cc TX
48365 Panola Co TX

48369 Parmer Co TX
48371 Pecos Cou TX
48373 Polk Count TX
48377 Presidio Cc TX
48379 Rains Cour TX
48383 Reagan Co TX
48385 Real Count TX
48387 Red River C TX
48389 Reeves Co TX
48391 Refugio Co TX
48393 Roberts Cc TX
48399 Runnels Cc TX
48403 Sabine Cou TX
48405 San August TX
48407 San Jacintc TX
48411 San Saba C TX
48413 Schleicher TX
48415 Scurry Cou TX
48417 Shackelfor TX
48419 Shelby Cou TX
48421 Sherman C TX
48429 Stephens C TX
48431 Sterling Co TX
48433 Stonewall TX
48435 Sutton Cou TX
48437 Swisher Cc TX
48443 Terrell Cou TX
48445 Terry Cour TX
48447 Throckmor TX
48449 Titus Coun TX
48455 Trinity Cou TX
48457 Tyler Coun TX
48461 Upton Cou TX
48465 Val Verde C TX
48467 Van Zandt TX
48475 Ward Cour TX
48483 Wheeler C TX
48495 Winkler Cc TX
48499 Wood Cou TX
48501 Yoakum Cc TX
48503 Young Cou TX
48507 Zavala Cou TX
49001 Beaver Cou UT
49007 Carbon Co UT
49009 Daggett Cc UT
49013 Duchesne UT
49015 Emery Cou UT

47025 Claiborne (TN
47027 Clay Count TN
47039 Decatur Cc TN
47041 DeKalb Coi TN
47045 Dyer Coun TN
47049 Fentress Ci TN
47053 Gibson Coi TN
47055 Giles Coun TN
47061 Grundy Co TN
47067 Hancock Ci TN
47069 Hardeman TN
47071 Hardin Coi TN
47075 Haywood (TN
47077 Henderson TN
47079 Henry Cou TN
47083 Houston Ci TN
47085 Humphrey TN
47091 Johnson Cc TN
47095 Lake Couni TN
47097 Lauderdale TN
47101 Lewis Cour TN
47103 Lincoln Coi TN
47109 McNairy Ci TN
47121 Meigs Cou TN
47123 Monroe Cc TN
47127 Moore Coi TN
47131 Obion Cou TN
47133 Overton Ci TN
47135 Perry Cour TN
47137 Pickett Coi TN
47151 Scott Coun TN
47161 Stewart Cc TN
47175 Van Buren TN
47181 Wayne Coi TN
47183 Weakley C TN
47185 White Cou TN
48001 Anderson (TX
48005 Angelina C TX
48011 Armstrong TX
48017 Bailey Cou TX
48023 Baylor Cou TX
48031 Blanco Coi TX
48033 Borden Co TX
48035 Bosque Co TX
48043 Brewster C TX
48045 Briscoe Co TX
48047 Brooks Coi TX

Menard comes together and cares for its own



Sheriff's Deputy Burl Hagler dispersed money from the Menard Bank account raised for expenses related to the untimely death of Sheriff's Deputy Michael Smith. Michael's father, Sheriff's Deputy Bubba Smith accepted the donation. *Courtesy photo.*

MB

MENARD BANK
PO Box 8
Menard, TX 76859
(325)-396-4524



Member FDIC.

1-18-2024

IT REMEMBERED
WAS BEGUN AND
A REGULAR
of the Menard
County Facilities Coordinator
County Management and Menard
Emergen-
Menard County
VI. Jeff Whitson gave the
to approve District/County
Clerk to attend the 2024 Annual
al Clerks Conference January
29-February 2, 2024. Motion
Carried.

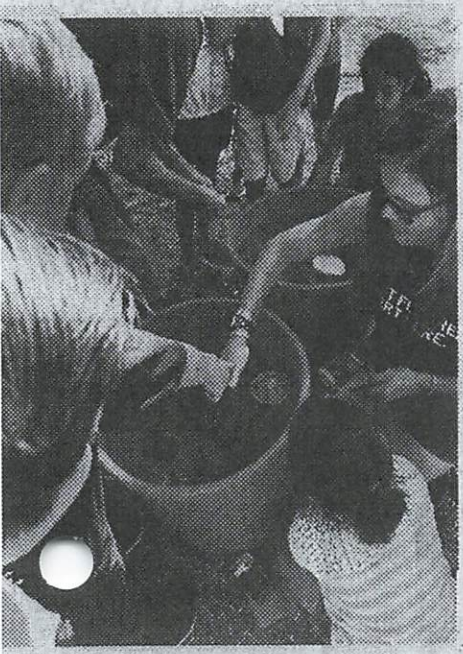
XI. Motion was made by
Judge Corbin and seconded by
Commissioner Cunningham
to approve Interlocal Agree-
ment with Tom Green County
Elected Officials Bonds. Mo-
tion Carried.

XV. Motion was made by
Commissioner Cunningham
and seconded by Commission-
er Cunningham
to approve Interlocal Agree-
ment with Tom Green County
Elected Officials Bonds. Mo-
tion Carried.

XV. Motion was made by
Commissioner Cunningham
and seconded by Commission-
er Cunningham
to approve Interlocal Agree-
ment with Tom Green County
Elected Officials Bonds. Mo-
tion Carried.

timb
land
This
prod
real
savi

The staff and advisory board of the Boys & Girls Club work year round to raise the operating funds for our club, through grants and donations.



Help build Great Futures!

Become part of our team!

A monthly donation of \$25, \$50, \$100 or more will help ensure services for our children.

How to support our club?

Donate monthly via Square!



OR 

**-Menard Kids-
They're ALL our kids!**



Call or visit Menard Bank to make a one time donation or set up recurring auto deposit to the club's account.
325-396-4524

MB
MENARD BANK
PO Box 8
Menard, TX 76859
(325)-396-4524




**EQUAL HOUSING
LENDER**
Member FDIC.

1-25-2024



back to the Club to inspect more closely under a stereo microscope. The youngsters employed both a Bug-Zooka and a Bug-Vac to safely remove

the cost of travel and preparation for this summer's trip. Right now, she is offering 2 different designs on short or long-sleeved t-shirt and hoodies. You can see the designs at the end of this article.

miliar with the duties and responsibilities of the agency. Even more importantly, as a husband, dad, and ratepayer, I know how the decisions we make here impact the daily lives and finances of Texas families," Gleeson said.

The PUC regulates the state's electric, telecommunications, water and sewer utilities. It was founded in 1975.

Gary Borders is a veteran award-winning Texas journalist. He published a number of community newspapers in Texas during a 30-year span, including in Longview, Fort Stockton, Nacogdoches, Lufkin and Cedar Park. Email: gborders@texaspress.com.

Meeting minutes February 29, 2024

Motion to approve the City to buy a GMC truck was discussed and approved by Councilman Mayhew with a second by Councilwoman Wright. Motion carried unanimously. 5-0

The City Council also agreed to move February's meeting from the 15th to noon on the 22nd.

Meeting adjourned at 12:10



4TH ANNUAL MENARD VOLUNTEER FIRE DEPARTMENT CALLING CONTEST AND PANCAKE BREAKFAST FEBRUARY 3RD-4TH, 2024

PANCAKE BREAKFAST FEBRUARY 4TH

Breakfast will be from 7am-10am

Plate by donation

PREDATOR HUNT FEBRUARY 3RD - 4TH

Hunting will begin at 12PM on February 3rd

Weigh in at 8AM on February 4th

1-3 Person Teams, \$200 Main Pot Entry Fee

40% of the main pot will be donated to the Menard Volunteer Fire Department.

Payouts for Main pot will be: 1st- 30%, 2nd- 20%, 3rd- 10%

15 animal limit at turn in, based on a point system:

Raccoon 1 Point	Grey Fox 3 Points
Red Fox 6 Points	Bobcat 10 Points
	Coyote 8 Points
	Mountain Lion 50 Points

A tie will be decided by the heaviest Grey Fox

Teams will only be allowed to hunt in Menard and adjacent counties. Including McCulloch, Mason, Kimble, Schleicher, Sutton, Tom Green, and Concho County

Optional Side pots- \$20 per category per team - WINNER TAKES ALL!

Heaviest Bobcat Heaviest Coyote Heaviest Fox Heaviest Coon

MB

MENARD BANK
PO Box 8
Menard, TX 76859
(325)-396-4524



**EQUAL HOUSING
LENDER**

Member FDIC.

2-1-2024

Menard Title recently received a letter from U 306 Ellis St. Menard Title & Abstract at drop box located in front of option in Menard is the UPS

"Protecting your investment one acre at a time"

CENTRAL CUSTOM AG AVIATION, INC.

re program, which was announced in late December.

Natural gas prices are lunging

Natural gas prices have fallen more than 50% since January, reaching their lowest levels since mid-2020 during the height of the pandemic, the Texas Standard reported. Matt Smith, an energy analyst for Kpler, said a combination of factors have resulted in much lower prices for natural gas, including weaker demand because of warmer weather, resulting in higher supplies.

Natural gas storage levels are 11% above last year and about 16% above the five-year average, Smith said. Another factor is oil production in the Permian Basin that produces an abundance of natural gas as a byproduct.

"As long as [natural gas prices are] above zero, then they're making money on it," he said.

Student loan forgiveness affects 14,510 Texans

President Joe Biden's latest round of student loan forgiveness includes 14,510 Texans, according to The Dallas Morning News. That wipes out almost \$117 million in debt under the SAVE plan, which is intended to make it easier to repay student loans while offering debt forgiveness for longtime borrowers.

"The SAVE plan reflects our unapologetic commitment to deliver as much relief as possible to as many borrowers as possible as quickly as possible," U.S. Secretary of Education Miguel Cardona said.

Borrowers who didn't receive an email can log into student.aid.gov to check their

Menardians come together to unload a large shipment of food for the Hope House

2-29-2024



When Hope House volunteers received a semi-truck load of food several hours early, during the AT&T outage, local Peace Officers and others quickly showed up via word of mouth to help put away the much needed pantry stock.



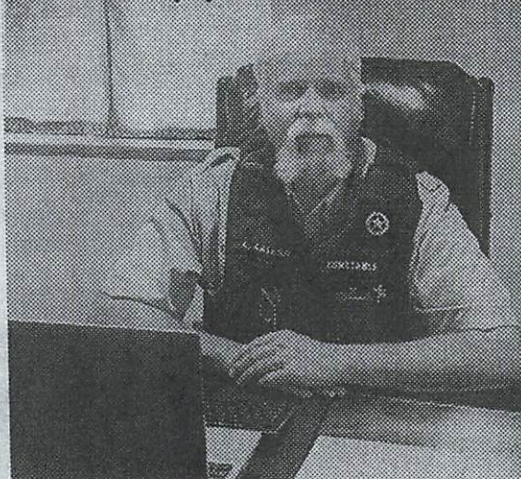
MENARD BANK
PO Box 8
Menard, TX 76859
(325)-396-4524



**EQUAL HOUSING
LENDER**

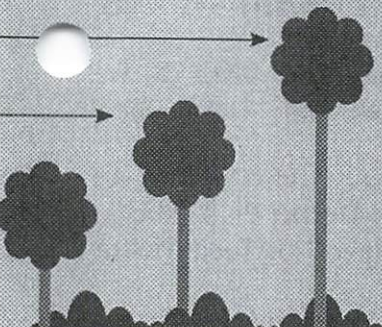
Member FDIC.

*I appreciate your support in the past, and
I'd appreciate your support once again.*



**LET
CALLAN**
Menard County
Constable

LINE CLEARANCE



Less than 25' mature height 25'-40' mature height More than 40' mature height

interfere with your
se. Follow PEC's
elines to protect
and your plants!

o/trees



Pedernales Electric Cooperative

Circus is coming to Menard, TX on Tuesday, April 2nd, to the J & J Joking Arena located at 3695 North US Hwy 83 with shows at 5:00 & 7:30 pm. C&M Circus has been providing quality, local family entertainment for 38 years. This authentic One-Ring, Big Top Circus has been featured on the A&E Special: Under the Big Top, Nick News: On the Road with Circus Kids and most recently OETA's Big Top Town. This year, we're very excited to bring you our brand new 2024 performance featuring Big Cats presented by Trey Key, our Aerialist Extraordinaire Simone on the trapeze, 10th generation Loyal Bareback Horse Riders, the Perez Daredevil Duo on the Tight Rope and Wheel of Destiny, Elizabeth Ayala's incredible foot juggling and hair hang and everyone's favorite Circus Clown Leo Acton.

Circus Day Schedule

9:30 a.m. - Tent Raising & Tour

Everyone is invited to watch the Big Top rise! You'll also get a chance to tour the grounds and get a behind-the-scenes look at our show! Learn about life on the road and the care our animals receive.



4:00 p.m. - Midway Opens

Pony Rides, Moon Bounce, Giant Slide, Face Painting, Concession Stand and Box Office open up for some extra fun!



5:00 & 7:30 - Circus Performance

Get ready for an amazing show the whole family will love! Each show lasts about 90 minutes.

**READY FOR THE TOTAL ECLIPSE!
PICK UP YOUR FREE GLASSES AT MENARD BANK!**



Menard Bank staff members Raque Guerrero, Jamie Hough, and Rachael Carlisle try out their new eclipse glasses in preparation for Totality (the total solar eclipse) on April 8. *Courtesy Photo.*

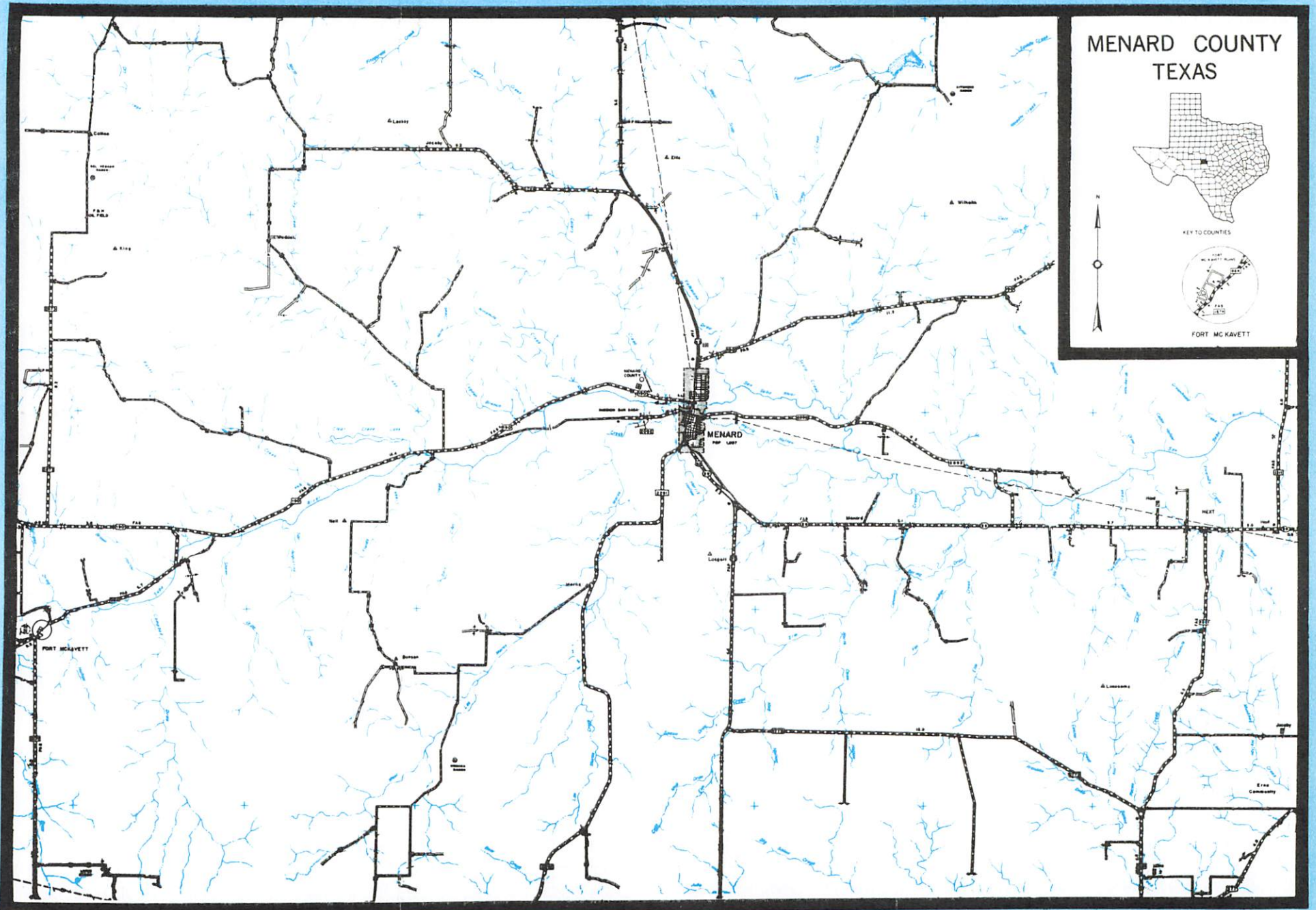
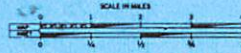
MB
MENARD BANK
PO Box 8
Menard, TX 76859
325-396-4524



(Pete) ST. P
CELI
SON
F
MARCH
SUMMERLAND
PUBLIC HOUSE

3-7-2024

CRA ASSESSMENT AREA



MENARD COUNTY TEXAS

KEY TO COUNTIES

FORT MCKAVETT

This inset block provides regional context. It features a map of Texas with a grid overlay, where Menard County is highlighted. Below this is a 'KEY TO COUNTIES' section with a circular inset map showing a closer view of the Fort McKavett area. A north arrow is also present.