



2020 – 2024 CRA STRATEGIC PLAN
Effective Plan Date: January 1, 2020

DATED
October 11, 2019

TABLE OF CONTENTS

1	EXECUTIVE SUMMARY	1
2	DESCRIPTION OF BUSINESS	1
2.1	BACKGROUND.....	1
2.2	PREVIOUS CRA EXAMINATION.....	3
2.3	CRA STRATEGIC PLAN IMPLEMENTATION.....	3
2.4	EFFECTIVE DATE AND TERM.....	3
2.5	PUBLIC PARTICIPATION.....	4
2.6	COMPETITION.....	5
3	DEPOSIT MARKET SHARE	6
3.1	PALO PINTO COUNTY.....	6
3.2	LENDING PRODUCTS.....	8
3.3	TITAN COMMUNITY DEVELOPMENT.....	8
4	CRA PLAN	9
4.1	BRANCH OVERVIEW.....	9
4.2	PRODUCTS AND SERVICES.....	9
4.3	FINANCIAL IMPEDIMENTS.....	9
4.4	CRA OVERSIGHT.....	9
4.5	ASSESSMENT AREA.....	9
4.5.1	<i>Palo Pinto County Assessment Area Profile</i>	9
4.6	FEMA DISASTER / DISTRESSED / UNDERSERVED DESIGNATION.....	16
4.7	CRA REVIEW.....	17
5	CRA STRATEGIC PERFORMANCE GOALS AND MEASUREMENT STANDARDS 2020 – 2024 ...18	
5.1	LENDING GOALS AND MEASUREMENT STANDARDS.....	18
5.1.1	<i>Loan to Deposit Ratio</i>	18
5.1.2	<i>Community Development Lending</i>	18
5.1.3	<i>Community Development Investments</i>	19
5.1.4	<i>Qualified Grants and Donations</i>	20
5.1.5	<i>CRA Qualified Service Goals and Measurement Standards</i>	21
5.2	SATISFACTORY AND OUTSTANDING GOALS.....	22
5.3	MARKET EXPANSION APPROACH.....	22
5.4	ONGOING REVIEW OF PERFORMANCE GOALS AND MEASUREMENT STANDARDS.....	23
5.5	ELECTION OF ALTERNATIVE PERFORMANCE EVALUATION.....	23
6	CONCLUSION	23
	APPENDIX A: NOTICE OF PROPOSED COMMUNITY REINVESTMENT ACT STRATEGIC PLAN: NOTICE REGARDING PUBLIC INSPECTION OF PROPOSED CRA STRATEGIC PLAN	24

TITAN BANK 2020 – 2024 CRA STRATEGIC PLAN

1 Executive Summary

Titan Bank N.A. desires to continue to be evaluated under a CRA Strategic Plan. The Bank's current strategic plan concludes on December 31, 2019 and the Bank's most recent OCC audit determined the Bank Satisfactorily complied with that plan. The enclosed 2020-2024 proposed plan is predominantly based on the Bank's existing CRA Strategic Plan, though its CRA goals have been scaled up since the Bank's assets have slowly grown over the past five years.

Titan Bank, N.A. (the "Bank" or "Titan Bank") has served the Pinto County, TX area since 1907. The Bank's current ownership acquired the bank in 2009 and steered it from a teetering institution to a fully compliant bank with strong financial footing. As part of the Bank's continued efforts, the board recruited competent and experienced management, upgraded all policies, put in place best in class IT systems and meaningfully invested into compliance. The proposed CRA strategic plan is consistent with the Bank's existing CRA Strategic Plan that initiated on January 1st of 2015. The Bank has diligently abided by the current CRA strategic plan and we anticipate a Satisfactory or Outstanding rating on the next CRA exam. The Bank believes that based on its business model the proposed plan is an appropriate approach to combining the Bank's commercial aspirations and community commitment.

The proposed term of the Plan will be five years with a proposed implementation / effective date of January 1, 2020. Titan Bank's performance will be measured by its ability to meet stated CRA financial metrics, including projected loan volumes, assessment area percentages, and community development loan / investment / donation / service benchmarks.

The contact person for questions on the CRA Strategic Plan Submission is:

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2 Description of Business

2.1 Background

Titan Bank N.A. is a national bank headquartered in Mineral Wells. Titan Bank is a wholly owned subsidiary of BMC Bancshares, Inc. located in Dallas, Texas. As of June 30, 2019, the Bank is a \$129 million full-service community bank headquartered approximately 65 miles northwest of Fort Worth, Texas. The Bank's sole branch is in Mineral Wells, TX and operates one cash vending ATM at the Branch.

The Bank has been under the control of the current ownership group for approximately eleven years. Previously the Bank had faced a series of lending and regulatory difficulties resulting it being put under a formal enforcement action by the OCC. Over the past eleven years the current ownership group replaced

the full management team and the majority of the staff members to successfully rectify these issues while greatly professionalizing the Bank.

High level overview of changes to the Bank post acquisition

In the past eleven years following the acquisition of the Bank a wide number of changes have been put in place improving all aspects of operations. A summary of these is as follows:

Customer Experience Improvements

- Fully renovated and updated main branch in Mineral Wells.
- Implemented a far more robust core system providing more options for consumer and business customers.
- Launched full Internet banking, bill payment and online customer service. Website is www.titanbank.com
- Introduced mobile phone banking.
- Initiated SBA 7a and SBA504 lending programs. Achieved SBA PLP status for the Bank, a major achievement.
- Was recognized by SBA as a Rising Star bank for its small business lending achievements in North Texas.
- Initiated USDA B&I small business lending program.
- Extended local branch hours from 9AM-5PM Monday through Thursday and 9am-6pm Friday. Drive through hours are Monday through Friday 7AM-7PM. Saturday drive through hours are 9am-2pm.
- Launched free checking accounts significantly reducing fees to the majority of the Bank's customers. Previously, virtually all local customers had to pay a monthly fee for banking services.
- Implemented remote capture checking for business customers.

Bank Safety and Soundness Improvements / Management Improvements

- New ownership invested additional capital into the Bank.
- Implemented extensive new lending and compliance policies.
- Hired new Chief Financial Officer and expanded financial reporting capabilities.
- Hired new head of Loan Operations with extensive mortgage lending operations experience.
- Hired a new Chief Credit Officer with prior senior experience at Citibank.
- Hired at full time head of IT
- Hired a CAMS certified BSA officer.
- Implemented new Jack Henry banking system with better compliance, risk management, and reporting modules.
- Moved core banking hosting out of Bank's branch and into Jack Henry's data center for far better performance and redundancy.
- Worked out a large number of the most problematic loans from the Bank's pre-acquisition portfolio.
- Initiated IT compliance exams as well as accounting internal control exams for the first time.
- Significantly improved documentation of new loan requests and ongoing portfolio monitoring.
- Converted entirely to imaged files for loans.
- Implemented LaserPro for loan documentation.
- Implemented Bankpoint for improved tracking of loan files.

Bank Revenue Model Improvements

- Implemented SBA 504 and SBA 7a lending programs to bolster fee income and improve customer lending options to small businesses. Recognized by the SBA as a PLP lender.
- Lent on high quality loans outside of market to improve net interest margin while reducing geographic concentration risk.
- Large-scale cost cutting effort eliminated many wasteful practices of the Bank.

Summary of the Bank's Business Model

Titan Bank's business model has been developed to position a small bank for long-term financial and regulatory success in a challenging marketplace. The business model differs from the legacy model some small banks use, which makes a CRA strategic plan appropriate for the Bank.

Titan Bank focuses primarily on small business loans, both real estate collateralized and non-real estate collateralized. It fills a critical community need in that regard. Its products and services are marketed primarily to business customers. As the Bank's clients are primarily businesses, the Bank's product line is focused on commercial banking products. The other unique features of the Bank's business model include a sophisticated web and mobile based interface for retail customers, a Mineral Wells branch that opens earlier and closes later than competitor's branches in Palo Pinto County, and expertise in offering a variety of government business loan products. Thus, a high percentage of the Bank's loans are SBA loans and other small business loans.

Titan Bank has a particular focus on helping small business entrepreneurs that are often overlooked by large money center banks and larger regional banks. As a small bank Titan is well positioned to help these small business owners who in turn represent the best hope for job creation and economic recovery in the US. In that manner, Titan feels it can appropriately serve the community while also executing a sustainable business model.

The CRA Strategic plan is important for Titan Bank to carry out this plan. Palo Pinto county is a small low growth county in Texas. The county is already served by six other banks including First Financial. It is not possible for Titan Bank to fulfill its strategic focus on small business SBA lending exclusively in Palo Pinto county because relatively few creditworthy loans are available to be funded there annually. Titan adequately services the county with a range of consumer and business lending products, but its net loan balance in the market continues to shrink reflecting the market overall. Thus, this CRA strategic plan allows Titan Bank an appropriate mechanism to deploy creditworthy small business loans to markets outside of Palo Pinto county which in turn provides a viable business model for the Bank.

2.2 Previous CRA Examination

The Bank received a Satisfactory rating on its most recent CRA examination conducted in May of 2014. The Bank expects to receive a Satisfactory or Outstanding rating on its next CRA examination as the Bank has diligently complied with the current CRA Strategic plan.

2.3 CRA Strategic Plan Implementation

The Bank's CRA Officer and Executive Management is charged with the responsibility of administering the Bank's CRA Program. The Bank's CRA Officer and Management Committees ensure that adequate resources are dedicated to the CRA Program in order to implement the Bank's CRA Strategic Plan.

2.4 Effective Date and Term

The term of this Plan is five years, covering the period January 1, 2020 through December 31, 2024. If the Bank's board determines there are material changes in the Bank's branch geography or volume projections that would have an impact on the goals enumerated in this Strategic Plan document, the Bank will amend the Plan.

2.5 Public Participation

In accordance with CRA regulations, a bank seeking approval of a CRA strategic plan is to perform a number of tasks associated with the submission process. In addition to seeking review by the CRA and Management Committees, the Plan received approval by the Bank's Board of Directors prior to informally and formally soliciting public comment. Specifically, the pertinent part of § 12 CFR 25 of The Office of the Comptroller of the Currency (OCC) regulations provides for public participation in plan development. Before submitting a plan to the OCC for approval, a bank shall:

(1) Informally seek suggestions from members of the public in its assessment area(s) covered by the plan while developing the plan;

The Bank staff members interviewed leaders in the areas of affordable housing, small business lending, community services, community development, as well as individuals from local government agencies. These conversations, along with other independent research, form the basis of the needs assessments. Some of community organizations Titan Bank talked with include:

- **United Way – Palo Pinto County**
- **Meals on Wheels – Palo Pinto County**
- **Brazos Foundation – Palo Pinto County**
- **Hope Foundation – Palo Pinto County**
- **Mineral Wells Chamber of Commerce**
- **Mineral Wells Housing Authority**
- **Mineral Wells Center of Life**
- **Mineral Wells Industrial Foundation**
- **Various church related programs in Palo Pinto County**

Additionally, the Bank staff and directors currently serve as directors of several of these organizations. Unfortunately, there is not a single non profit in Palo Pinto County focused on financial education, where the Bank has a valuable knowledge offering. Thus, the Bank has had to focus on non profits who either do some financial education, or simply provide needed assistance for the residents of Palo Pinto County.

(2) Once the Bank has developed a plan, formally solicit public comment on the plan for at least 30 days by publishing notice in at least one newspaper of general circulation in each assessment area covered by the plan; and

As required, the notice of proposed Community Reinvestment Act Strategic Plan was published in the following newspapers of general circulation within the Bank's current and proposed assessment area in accordance with the requirements:

- **Primary daily newspaper of for the area that covers the full assessment area.**
 - *Mineral Wells Index – (see copy of attached notice published on August 21, 2019)*

The Bank did not receive any written comments since the publication of the notice.

(3) During the period of formal public comment, make copies of the plan available for review by the public at no cost at all offices of the Bank in any assessment area covered by the plan and provide copies of the plan upon request for a reasonable fee to cover copying and mailing, if applicable.

The Bank's CRA Strategic Plan is available at the Mineral Wells branch which is the Bank's sole branch.

(4) Submission of plan. The Bank will submit its plan to the OCC at least three months prior to the proposed effective date of the plan. The Bank shall also submit with its plan a description of its informal efforts to seek suggestions from members of the public, any written public comment received, and, if the plan was revised in light of the comment received, the initial plan as released for public comment." The primary goal of the Bank's Strategic Plan is to be responsive to the credit and community development needs of the communities it serves. The Bank is fully committed to complying with the requirements of the CRA and recognizes its obligation to help meet the credit and community development needs within its designated CRA Assessment area.

The Bank submitted its CRA Strategic Plan to the OCC for consideration on August 26, 2019, with revisions made and submitted October 11, 2019.

2.6 Competition

Titan Bank has numerous competitors in both the local market and external to it. The following represent some key components of this competition.

Local Market

There are seven deposit taking institutions locations operating in Palo Pinto County, TX today including Titan Bank. Bank of America and Citibank have both exited the Palo Pinto market.

First Financial Bank, based in Abilene, is part a \$6 billion multi branch bank specialized on small rural communities. It operates one branch in Palo Pinto County, two blocks from the Bank's Mineral Wells office, and holds 39.02% of the county's deposits. First Financial caters to a similar clientele as Titan but has been more successful at attracting well-heeled customers due to its long-term presence, strong product offering and large-scale marketing capabilities. Titan Bank's lower loan to one borrower legal lending limit also hurts the Bank's ability to cater to larger companies than First Financial services. First Financial is an entrenched competitor that services the community well and it is a difficult process to take significant share away from it.

Community National Bank & Trust of Texas entered Palo Pinto Country in 2013 by acquiring First State Bank of Mineral Wells. It is a direct competitor for community-based banking services. Its three branches control 19.69% of the county's deposits. Community National's borrowers tend to be similar to that of First Financial Bank.

Graham Savings & Loan, based in Graham, Texas (25 miles NW of Graford), operates one branch in Graford with 2.48% of the county's deposits. The Bank has traditionally seen very little competition from Graham S&L.

Comanche National Bank operates four locations in Palo Pinto County with 15.94% of the county's deposits. Recently Comanche moved into Mineral Wells by acquiring Citibank's old building. First

National Bank of Albany, with 5.54% of the market's deposits, operates two locations in Palo Pinto County, both at least 20 miles from the Bank's locations. Neither bank is a significant competitor to the Bank. First National Bank Texas has a small presence in the county with 0.58% market share.

Out of Market Competitors

The Bank faces a number of different competitors from out of market that compete with it both inside and outside of Palo Pinto County. A synopsis of these is as follows:

- Money center banks compete with Titan Bank for customers. These banks have strong internet presences that alleviate the need for frequent branch visits. The banks also offer consumer and commercial loans in Palo Pinto County even though they might not have a direct presence there.
- Online banks compete with Titan Bank for customer primarily via rate. These banks do not have to support branch infrastructures like Titan does and thus can afford large marketing efforts and aggressive rates. These banks do put pressure on Titan Bank to some extent to stay reasonably competitive on larger balances or the Bank faces the risk of losing some more significant deposits.
- Non-regulated mortgage brokers and business loan brokers compete with Titan Bank for consumer and commercial loans. These entities have the advantage of being unregulated and thus not have the costs associated with compliance.
- Investment firms such as Charles Schwab, Fidelity Investments, Raymond James, State Farm, and AG Edwards also compete with the bank. They provide deposit options such as money market funds and some consumer loan options.

3 Deposit Market Share

3.1 Palo Pinto County

Titan Bank's historical assessment area is comprised of all nine census tracts of Palo Pinto County.

Titan Bank will continue to serve Palo Pinto. The Bank expects the majority of its deposits will come from within its PSA. The Bank currently has 16.76% market share for deposits in Palo Pinto County. As of June 30, 2018, there were 14 branches operating within the Bank's Palo Pinto Assessment Area including two by Titan. Based upon the 2017 CRA Aggregate data from the FFIEC, 390 small business loans totaling \$14.4 million were originated in Palo Pinto County. Additionally, based on the 2017 CRA Aggregate data, 34 small farm loans totaling \$1.25 million were originated in Palo Pinto County. These numbers include only large bank CRA and Intermediate Small Bank voluntary reporters.

The table below contains deposit market share data for the Bank's current PSA as of June 30 2018, as reported to the FDIC.

Financial Institution	Cert	State Headquartered	Bank Class	State/ Federal Chartered	Outside Market		Inside Market		
					# Offices Total	Deposits Outside Market	# Offices in Market	Deposits in Market	Market Share
The First National Bank of Albany	3067	TX	N	Federal	3	\$ 460,432,000	2	\$ 31,110,000	5.54%
Titan Bank, NA	3225	TX	N	Federal	0	\$ -	2	\$ 94,182,000	16.76%
The Comanche National Bank	3145	TX	N	Federal	4	\$ 217,067,000	4	\$ 89,547,000	15.94%
Community National Bank & Trust of Texas	18185	TX	N	Federal	11	\$ 519,137,000	3	\$ 110,622,000	19.69%
First National Bank Texas	32855	TX	N	Federal	306	\$ 1,605,482,000	1	\$ 3,259,000	0.58%
First Financial Bank, National Association	3066	TX	N	Federal	75	\$ 6,052,370,000	1	\$ 219,297,000	39.02%
Graham Savings and Loan, SSB	29206	TX	SB	State	2	\$ 87,748,000	1	\$ 13,932,000	2.48%
Total					401	\$ 8,942,236,000	14	\$ 561,949,000	100.00%

3.2 Lending Products

Titan Bank offers a number of lending products that will help it continue to meet its CRA requirements. The Bank focuses on small business lending and employs significant effort on carrying out marketing to small businesses. The Bank primarily originates SBA loans and has received a Preferred Lender Designation from the SBA. It has also been recognized as a Rising Star by the SBA for its small business lending efforts in North Texas. Several of the Banks business loans products are outlined below.

SBA 7A Loans

The Bank makes loans to small businesses both inside and outside of its assessment area. These are primarily SBA 7(a) loans for business real estate, equipment, and working capital loans.

SBA 504 Loans

The Bank makes loans through the SBA 504 lending program. This program allows for lending on qualified real estate to small business owners. This program supports the Bank's strategic direction of helping provide small business access to growth capital.

USDA B&I Guaranteed Loan Program

The USDA B&I Guaranteed Loan Program is similar in scope to the SBA 7(a) lending program. Generally, loans are conducted and funded in a similar manner for small businesses. USDA loans can only be used for rural areas.

Income Producing Commercial Real Estate Loans

The Bank continues to originate commercial real estate loans to qualified borrowers

Unsecured Commercial Acquisition and Working Capital Loans

The Bank makes unsecured business acquisition and working capital loans to companies both inside and outside of its assessment area.

Consumer Loans

The Bank makes and acquires as variety of consumer loans including auto and unsecured consumer loans, primarily within its assessment area.

3.3 Titan Community Development

In 2019 Titan Bank created a new subsidiary called Titan Community Development ("TCD"). The focus of TCD is to purchase homes in traditionally LMI areas and sell them to LMI individuals as well as providing financing for the homes. These activities occur both inside the assessment area as well and in the surrounding DFW market. While Titan Community Development plays a beneficial role in community development, the Bank has elected not to consider it as part of its CRA strategic plan.

4 CRA Plan

4.1 Branch Overview

The Bank currently operates a single branch in Mineral Wells, TX with a single ATM at the branch.

The Bank maintains drive-thru hours Monday through Friday 7:00 am to 7:00 pm and 7:00 am to 2:00 pm on Saturday. Lobby hours are 9:00 am to 5:00 pm Monday through Thursday and 9:00 am to 6:00 pm on Friday.

4.2 Products and Services

The Bank offers a wide variety of full-service loan and deposit products tailored to individual and business needs within its existing assessment area. The Bank provides commercial and consumer lending services with no geographic limitations for products and/or services.

4.3 Financial Impediments

There are no financial or legal impediments to the Bank's ability to meet the credit needs of the communities served.

4.4 CRA Oversight

The Bank's CRA Officer and Executive Management are charged with the responsibility of administering the Bank's CRA program. Management ensures that adequate resources are dedicated to the CRA Program in order to implement the Bank's Strategic Plan. Titan Bank continues to be committed to CRA and helping to meet the credit and deposit needs of its communities.

Titan Bank has appointed Jonathan Morris, the bank's Chief Executive Officer as the Bank's CRA Officer. In this capacity he will focus on community outreach, identifying CRA related lending, investment and service opportunities. The CRA Officer maintains strong ties with the consumer as well as business and economic development community.

The Bank's CRA Officer and Executive Management work closely with community leaders by holding board seats on community organizations, participating in committees addressing credit needs and housing issues, and participating with various business leaders in addressing the bank and credit needs of the community.

4.5 Assessment Area

Titan Bank's assessment area is Palo Pinto County which includes all of the Bank's branches as well as all deposit taking ATMs. The assessment area meets the requirements of the CRA regulation and does not arbitrarily exclude any low- or moderate-income areas, and is indicative of the Bank's business orientation and geographic lending strategies.

4.5.1 Palo Pinto County Assessment Area Profile

The Palo Pinto County Assessment Area consists of the entire county and meets the requirements of the CRA Regulation. It does not arbitrarily exclude any low- or moderate-income areas. The assessment area is located in a rural Texas county and is not in a designated Metropolitan Division (MD) or Metropolitan Statistical Area (MSA).

Palo Pinto County is in north central Texas, bounded on the east by Parker County, on the south by Erath County, on the west by Stephens County, and on the north by Young and Jack counties. The July 1, 2018 population estimate of the county is 28,875 per the U.S. Census Bureau.

The Bank's branch (Mineral Wells) is located within the Palo Pinto County Assessment Area. The assessment area consists of the entire county. Palo Pinto County is not located in any designated Metropolitan Division (MD) or Metropolitan Statistical Area (MSA).

4.5.1.1 Assessment Area Configuration

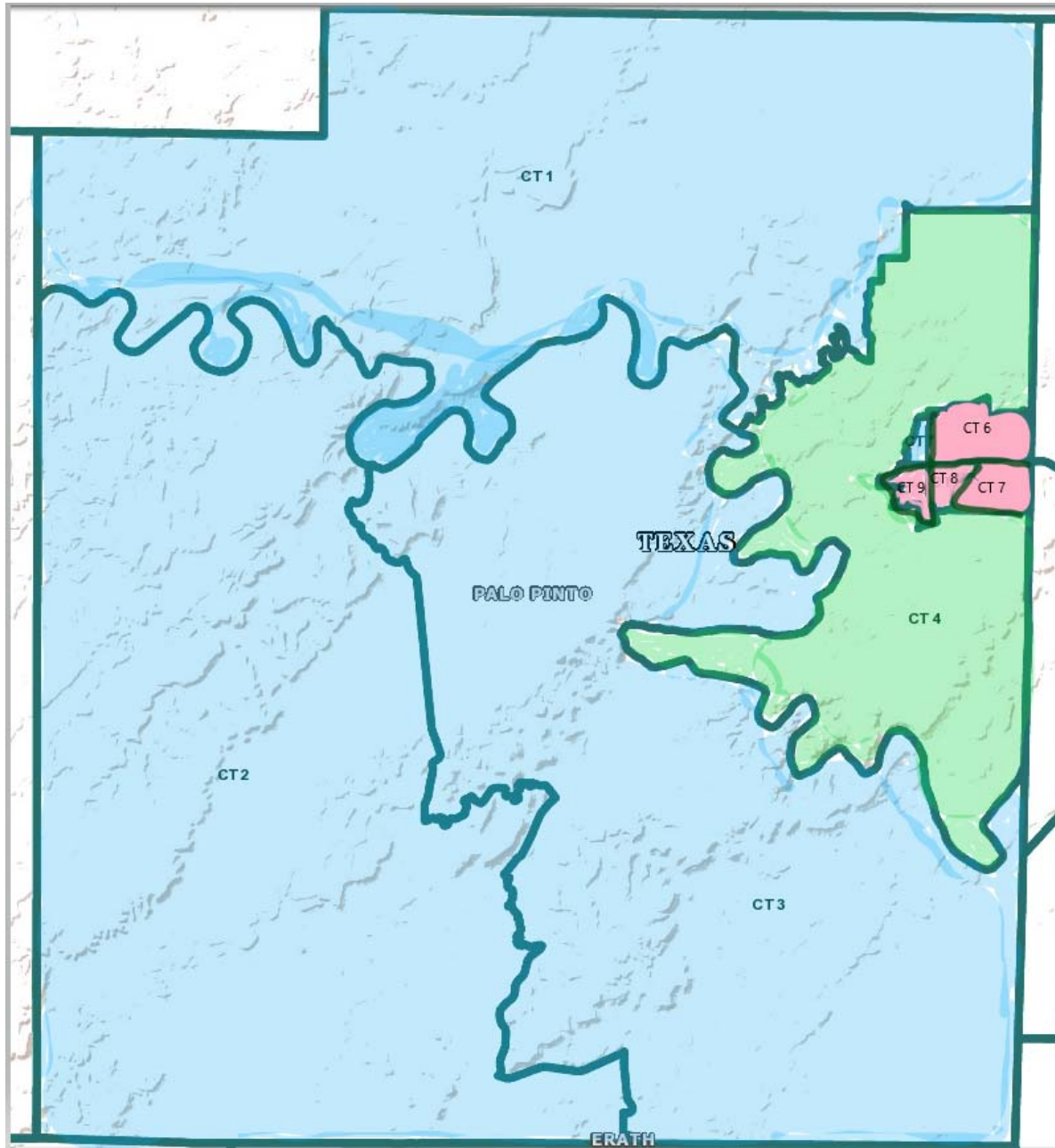
The Assessment Area encompasses nine census tracts; 0 designated as low-income tracts; 4 designated as moderate-income tracts; 4 designated as middle-income tracts; 1 designated as upper-income tracts; and 0% designated as unclassified. Approximately 44.4% of the census tracts are designated as moderate-income and 44.4% of the census tracts are designated as middle-income. No tract was identified as “Distressed” or “Under-served”. The distribution within the assessment area is noted in the following charts.

Tract Code	Tract Income Level	Distressed or Under-served Tract	Tract Median Family Income %	2018 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	2018 Est. Tract Median Family Income	2015 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1- to 4- Family Units
0001.00	Middle	No	116.81	\$56,500	\$65,998	\$60,833	2897	16.26	471	857	2832
0002.00	Middle	No	89.13	\$56,500	\$50,358	\$46,417	1950	19.95	389	722	1792
0003.00	Middle	No	111.52	\$56,500	\$63,009	\$58,077	3631	9.28	337	1318	2124
0004.00	Upper	No	129.76	\$56,500	\$73,314	\$67,575	5806	13.86	805	1767	2516
0005.00	Middle	No	106.87	\$56,500	\$60,382	\$55,658	1692	19.56	331	347	767
0006.00	Moderate	No	71.87	\$56,500	\$40,607	\$37,431	3456	32.75	1132	568	1374
0007.00	Moderate	No	79.98	\$56,500	\$45,189	\$41,652	3187	38.06	1213	711	1209
0008.00	Moderate	No	53.51	\$56,500	\$30,233	\$27,868	2947	43.16	1272	482	992
0009.00	Moderate	No	57.60	\$56,500	\$32,544	\$30,000	2355	30.83	726	423	952
9999.99	Middle	No	93.02	\$56,500	\$52,556	\$48,445	27921	23.91	6676	7195	14558


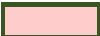



*FFIEC 2018 Data

Assessment Area	
Population	
Number of Families (2018 FFIEC)	7,041
Number of Households (2018 FFIEC)	10,561
Geographies	
Number of Census Tracts (2018 FFIEC)	9
% Low-Income Census Tracts (2018 FFIEC)	0.0%
% Moderate-Income Census Tracts (2018 FFIEC)	44.4%
% Middle-Income Census Tracts (2018 FFIEC)	44.4%
% Upper-Income Census Tracts (2018 FFIEC)	11.1%
Median Family Income (MFI)	
2010 MFI for assessment area	\$48,160
2019 HUD-Adjusted MFI (HUD)	\$54,300
Economic Indicators	
Unemployment Rate (June 30, 2019 Bureau of Labor)	3.30%
2017 Median Housing Value (U.S. Census)	\$88,600
% of Population Below Poverty Level (2017 Census)	18.30%

The following map identifies the Palo Pinto County census tract boundaries.



Legend

	Low	
	Moderate	CT: 6; 7; 8; 9
	Middle	CT: 1; 2; 3; 5
	Upper	CT: 4
	Outside Assessment Area	

4.5.1.2 Per Capital Income

Per capita income is one measurement to determine the income. Per capita income measures the sources of all income for a designated geography. Based on most recent data provided by the Bureau of Economic Analysis for the year 2017, the per capita money income for Palo Pinto County is \$36,987 which is below the State of Texas at \$47,362. While it is a measurement for consideration, if the distribution of income within an area is skewed, a small wealthy class can increase per capita income far above that of the majority of the population.

4.5.1.3 Median Family Income

A more acceptable income measurement is median family income. Based on 2018 FFIEC data the median family income for the Palo Pinto Assessment Area for 2010 is \$56,500.

Tract Code	Tract Income Level	2015 MSA/MD Statewide non-MSA/MD Median Family Income	2018 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2015 Tract Median Family Income	2018 Est. Tract Median Family Income	2015 Tract Median Household Income
0001.00	Middle	\$52,076	\$56,500	13.49	116.81	\$60,833	\$65,998	\$50,227
0002.00	Middle	\$52,076	\$56,500	13.65	89.13	\$46,417	\$50,358	\$36,111
0003.00	Middle	\$52,076	\$56,500	7.15	111.52	\$58,077	\$63,009	\$48,984
0004.00	Upper	\$52,076	\$56,500	13.49	129.76	\$67,575	\$73,314	\$61,875
0005.00	Middle	\$52,076	\$56,500	22.82	106.87	\$55,658	\$60,382	\$45,625
0006.00	Moderate	\$52,076	\$56,500	26.92	71.87	\$37,431	\$40,607	\$34,612
0007.00	Moderate	\$52,076	\$56,500	20.77	79.98	\$41,652	\$45,189	\$39,244
0008.00	Moderate	\$52,076	\$56,500	34.75	53.51	\$27,868	\$30,233	\$25,238
0009.00	Moderate	\$52,076	\$56,500	33.25	57.60	\$30,000	\$32,544	\$23,333
9999.99	Middle	\$52,076	\$56,500	19.79	93.02	\$48,445	\$52,556	\$39,516

4.5.1.4 Home Ownership Rates

Home ownership rates in Palo Pinto County is higher than that in Texas overall. According to Census Data, Palo Pinto County's home ownership rate for 2017 is 67.3% while the percentage is 61.7% for the State overall.

4.5.1.5 Poverty Level

The poverty level in Palo Pinto County is higher than that of Texas overall. According to Census Data, Palo Pinto County's poverty rate for 2017 is 16.8% while the percentage is 14.7% for the State overall.

4.5.1.6 Employment / Unemployment

Palo Pinto County has experienced a significant decrease in the unemployment rate from Q1 2010 of 9.2% to an unemployment rate of 2.9% in Q2 2019 (68.5% reduction). The largest employers include both local and county governments, school districts, Cantex, Inc., the Palo Pinto General Hospital, and Wal-Mart.



4.5.1.7 Housing

The assessment area is comprised of 15,425 housing units with 47.5 percent is owner occupied, 20.2 percent rental, and 32.3 percent vacant. The median housing value is \$88,600 with a median rent of \$742. The following table identifies the housing information by assessment area as well as individual counties, and State basis.

Description	Total Housing Units = (Owner Occupied + Renter Occupied + Vacant)	Owner Occupied Units		Renter Units		Vacant Units		Housing Value	Median Rent	1 - 4 Family Units		Multifamily		Mobile Homes	
		#	%	#	%	#	%			#	%	#	%	#	%
Palo Pinto County (Assessment Area)	15,425	7,331	47.5%	3,110	20.2%	4,984	32.3%	\$ 88,600	\$ 742	11,904	77.2%	3,521	22.8%	2,672	17.3%
Texas	10,611,386	5,851,046	55.1%	3,579,373	33.7%	1,180,967	11.1%	\$ 151,500	\$ 952	7,751,185	73.0%	2,860,201	27.0%	773,297	7.3%

4.5.1.8 Competitive / Peer Overview

The Bank operates in a competitive market. As of June 30, 2018, there were seven financial institutions operating with 14 branches operating within the Bank’s Palo Pinto Assessment Area including 2 Titan Bank branches. As indicated, the bank closed the branch in Graford, TX July 12, 2019. Competition for small business and consumer loans is significant.

- Based on the 2017 CRA Aggregate data reported to the FFIEC, 39 different financial institutions originated a total 390 small business loans in Palo Pinto County (assessment area) for a total of \$14.37 million. Additionally, 11 different financial institutions originated a total of 34 small farm loans totaling \$1.25 million within the Bank’s Assessment Area. These numbers include only large bank CRA and Intermediate Small Bank voluntary reporters.

- As of June 30, 2018 Titan, Bank’s deposit market share for the Palo Pinto Assessment Area was 16.76%. The Bank faces the strongest competition from local, regional and large national lenders including First Financial Bank NA and Community National Bank & Trust of Texas with market shares of 39.02% and 19.69% respectively.

The table below contains deposit market share data for the Bank’s current PSA as of June 30 2018, as reported to the FDIC.

Financial Institution	Cert	State Headquartered	Bank Class	State/ Federal Chartered	Outside Market		Inside Market		
					# Offices Total	Deposits Outside Market	# Offices in Market	Deposits in Market	Market Share
The First National Bank of Albany	3067	TX	N	Federal	3	\$ 460,432,000	2	\$ 31,110,000	5.54%
Titan Bank, NA	3225	TX	N	Federal	0	\$ -	2	\$ 94,182,000	16.76%
The Comanche National Bank	3145	TX	N	Federal	4	\$ 217,067,000	4	\$ 89,547,000	15.94%
Community National Bank & Trust of Texas	18185	TX	N	Federal	11	\$ 519,137,000	3	\$ 110,622,000	19.69%
First National Bank Texas	32855	TX	N	Federal	306	\$ 1,605,482,000	1	\$ 3,259,000	0.58%
First Financial Bank, National Association	3066	TX	N	Federal	75	\$ 6,052,370,000	1	\$ 219,297,000	39.02%
Graham Savings and Loan, SSB	29206	TX	SB	State	2	\$ 87,748,000	1	\$ 13,932,000	2.48%
Total					401	\$ 8,942,236,000	14	\$ 561,949,000	100.00%

Source: FDIC.

4.5.1.9 Identified Community Needs – Palo Pinto

Palo Pinto county is a rural market with few established charities and NGOs compared with denser urban markets. No local non-profit is exclusively focused on financial education. Charitable work is often completed by organizations on an informal basis but with high impact. The Bank has been had an instrumental impact on the community in these ways for more than 100 years. Existing charitable endeavors of the Bank vary from teaching United Way financial education classes, Meals on Wheels deliveries, Hope Foundation Donations, Brazos Foundation Donations, etc. The Bank is also very involved in the community via serving on the boards of local charities.

The Bank conducted interviews with major non-profits in the area to better ascertain the community’s needs. These non-profits include:

- United Way – Palo Pinto County**
- Palo Pinto Children’s Alliance Center – Palo Pinto County**
- Brazos Foundation – Palo Pinto County**
- Hope Foundation – Palo Pinto County**
- Mineral Wells Chamber of Commerce**
- Various church related programs in Palo Pinto County**

Consistent with what the Bank has historically found, several themes came across. Financial education is needed in the local area especially for lower income residents. Job training is needed for unemployed residents. Business education is needed for many smaller, struggling entrepreneurs. All charities requested financial donations.

In Section 5 of this document the specific charitable endeavors are listed which the Bank intends to concentrate on as part of this CRA plan. In general, the Bank’s focus will continue to be on 1) areas such as financial and business counseling which it is uniquely positioned to fulfill in the community, and 2)

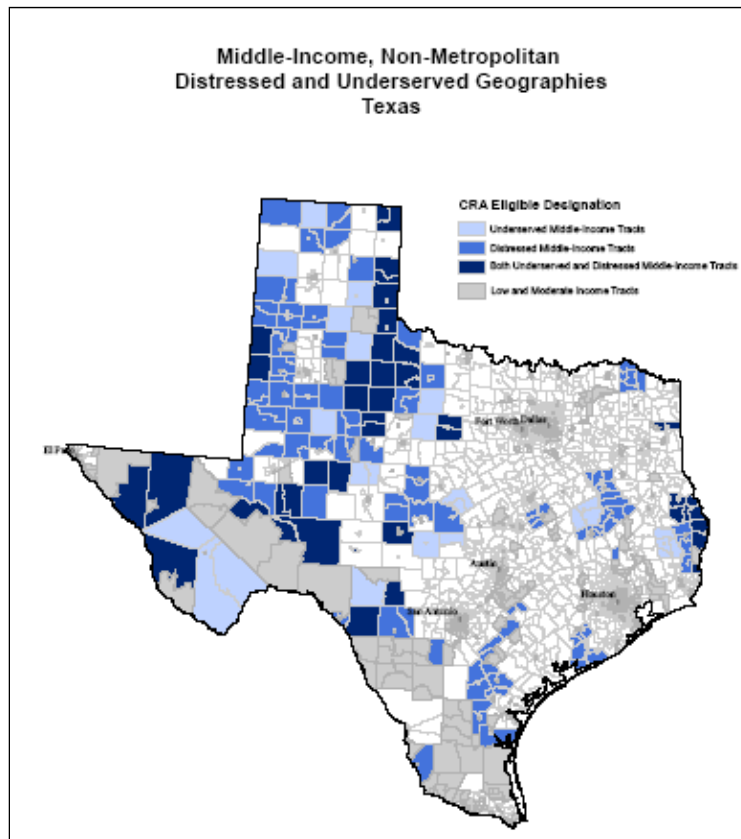
general areas of extreme need in the community as the Bank will determine from time to time via its on the ground perspective.

4.5.1.10 Designated Enterprise Zones

There are no designated Enterprise Zones within this Assessment Area.

4.6 FEMA Disaster / Distressed / Underserved Designation

There are no FEMA designated disaster areas within the Bank’s assessment area. Nor are there any designated distressed and / or underserved geographies in the assessment area.



4.7 CRA Review

The Bank's review of its CRA activity reflect the following:

- The Bank's has Satisfactorily complied with or exceeded all of its existing CRA obligations.
- The Bank has not received any complaints.

5 CRA Strategic Performance Goals and Measurement Standards 2020 – 2024

Titan Bank N.A. is committed to meeting the needs of its assessment area and the larger regional area it serves. The Bank will continue to accomplish this through several initiatives. Titan Bank N.A. recognizes that the lending, investment and service goals outlined in this strategic plan are based on general assumptions about the Bank’s business model, industry as well as general economic conditions. These assumptions and conditions may change. The Bank will monitor the its performance on a quarterly basis and any changes to the plan that are deemed necessary as a result of these quarterly reviews will be made in accordance with the OCC’s requirements, guidelines and their approval process. Such changes are only expected to be made if there are significant changes to the underlying assumptions that render the goals contained in this strategic plan no longer viable or appropriate. It is the intent and expectation of management and the Board of Directors that Titan Bank N.A. will meet or exceed all goals established in this plan.

In determining appropriate standards for the Bank its management referenced its existing CRA Strategic Plan and scaled it up for asset growth and projected performance of the Bank. Since the prior CRA Strategic Plan was enacted, the Bank has continued to slowly grow. Accordingly, the CRA goals and standards have increased.

5.1 Lending Goals and Measurement Standards

5.1.1 Loan to Deposit Ratio

The Bank will maintain a loan-to-deposit ratio of at least **60 percent for Satisfactory performance** and **65 percent for Outstanding performance**. The Bank considers outstanding lines of credit and letters of credit to count as loans for this calculation.

5.1.2 Community Development Lending

Performance Context

The Bank is located in a highly competitive rural county serviced by numerous other banks. Several of these banks including First Financial have a branch located within a half mile of Titan Bank’s branch. All banks in the community are actively looking for loans and have frequently discussed the challenges of finding additional loan volume in Palo Pinto County. On a macro level Titan Bank believes the community’s needs are being well served for loans that regulators would consider to be safe and sound for a bank to hold. Titan has struggled to increase its market share due to fierce competition. However, the two asset classes the Bank most often hears there is lending need for is small business loans and rental property real estate loans. Community Development loans compose a portion of these loan requests. Titan Bank is particularly well suited versus other banks in the area to service those loan needs because it specializes in these two asset classes. Thus, Titan’s intention is to primarily fulfill its CD lending obligations by making qualifying CD small business and CD rental housing loans.

Currently the Bank’s loan to deposit ratio is 79.2%. Thus, the Bank’s overall “latent” additional lending capacity is currently low since the Bank wants to act in a safe and sound manner. The Bank will still increase its CD lending goals versus its prior strategic plan, but has proposed an amount which we believe is safe and sound.

CD Lending Goals

Titan Bank will commit a portion of its average assets to making community development loans in its Assessment Area. From a Community Development Loan perspective, the Bank will focus on hitting its target by generating small business Community Development loans as defined under 12 CFR 25.12 (g)(3) and by originating community development loans on rental real estate properties. The Bank considers outstanding lines of credit and letters of credit to be counted as loans for this calculation.

The goals for aggregate community development loans held on book are listed below by year. New community development loans originated in any given year should be at least 10% of the aggregate goal.

Plan Year	Satisfactory Performance	Outstanding Performance
2020	\$ 1,595,949	\$ 1,994,936
2021	\$ 1,675,746	\$ 2,094,682
2022	\$ 1,759,533	\$ 2,199,417
2023	\$ 1,847,510	\$ 2,309,387
2024	\$ 1,939,885	\$ 2,424,857

5.1.3 Community Development Investments

Performance Context

Palo Pinto County is a rural Texas community. The average household income of the community is below the average for the state. There are material CD investment needs in the county. These include investments in low income housing, small businesses, workforce education and other areas. Titan Bank has been a supporter of the local community and intends to further increase its support via community development investments. A challenge in Palo Pinto County is the lack of initiatives that are undertaken with formal Community Development accreditation, specific to the country. There are no CDFIs in the county, few qualified bonds offerings, no SBICs etc. Thus, in some cases the Bank may determine the soundest community development investments will be made in an organization or project that services a wider geographic area that includes Palo Pinto County, consistent with regulatory policies.

For the next plan cycle, the Bank plans to continue to increase Community Development Investments over the goals from the prior plan.

CD Investment Goals

Titan Bank will commit a portion of its average assets to support its community development Investments, the Bank will focus on CRA qualified investments including, but not limited to:

- Targeted Municipal Bonds.
- New Market Tax Credit Funds.
- SBIC Funds.

- Low Income Tax Credits.
- Low Income Housing Projects.
- CDFI Deposits.
- Organizations Engaged in Affordable Housing Rehabilitation and Construction, Including Multifamily Rental Housing.
- Direct Investments in Rental Real Estate that Serves the Public Welfare as outlined in 12 CFR 24.
- Other CRA qualifying community development investments.

CRA qualified investments will be considered on an aggregate basis held on book, with such investments made in prior years carrying forward as long as the qualified investment remains outstanding. Investments do not include grants or donations, which will be calculated separately and has its own CD Goal. Investments will be made in Bank’s assessment area or organization/projects that cover a broader regional geographic area that supports the Bank’s assessment area as per regulatory guidelines.

The goals for aggregate CD investment held on book are listed below by year.

Plan Year	Satisfactory Performance	Outstanding Performance
2020	\$ 414,395	\$ 828,790
2021	\$ 435,115	\$ 870,230
2022	\$ 456,871	\$ 913,741
2023	\$ 479,714	\$ 959,428
2024	\$ 503,700	\$ 1,007,400

5.1.4 Qualified Grants and Donations

Performance Context

Palo Pinto County has a number of non-profit organizations serving critical needs in the community. For more than 100 years the Bank has supported these organizations and the Bank will continue to do so to play a vital role in the community.

The Bank is well positioned to provide grants and assistance for financial education, housing assistance, workforce education, and other CRA qualifying activities. The Bank plans to make donations and grants to charitable organizations that carry out CRA qualified activities. There are no charitable organizations based in Palo Pinto county that exclusively focus on CRA qualified activities. Thus, if the Bank donates to an organization in Palo Pinto County, it will ear-mark the donation to the charity to carry out specific to a CRA qualifying activity and document this intention with the charity at the time of the donation. The Bank may also provide donations and grants to charitable organizations located in North Texas which focus exclusively on a CRA qualifying activities, if the organization’s coverage area includes Palo Pinto county and can provide a letter or documentation of that.

Qualified Grant and Donation Goals

Titan Bank intends to meet its community development grants and donations goals through a combination of grants, donations, and sponsorships in a given plan year. Satisfactory performance will be based upon CRA qualified grants, donations, and sponsorships of \$7,111 during the initial plan year with annual increases as listed below.

Plan Year	Satisfactory Performance	Outstanding Performance
2020	\$ 7,111	\$ 8,675
2021	\$ 7,466	\$ 9,109
2022	\$ 7,840	\$ 9,564
2023	\$ 8,232	\$ 10,042
2024	\$ 8,643	\$ 10,545

Grants will focus on CRA qualifying activities and be made to charitable organizations that serve the Palo Pinto County Market.

5.1.5 CRA Qualified Service Goals and Measurement Standards

Performance Context

There is a limited number of non-profit organizations in Palo Pinto County that service a variety of needs. Since the county is small, almost all of these organizations are cross functional and work on a range of issues. The Bank plays a vital community role by both providing leadership via board service to non-profits in the County and volunteering paid employee time to help non-profits.

As a financial services firm the Bank is uniquely situated to provide assistance on issues which can take advantage of its staff's training. Thus, the Bank's will contribute employee time to volunteer on CRA qualifying activities.

CRA Service Goals

Titan Bank N.A. will continue to be actively engaged in community development services by serving on the boards of non-profits and volunteering staff time to local non profits. The Bank puts special emphasis on non profits that support low- and moderate-income individuals. Bank staff, board, and officers will sit on boards, task forces, or committees whose primary goal is community development within its assessment area. The Bank will additionally support community development areas as identified.

The Bank's staff and directors will be active on the boards of local non-profits serving the assessment area. By "active", it's expected that each board member contributes in a material executive manner that assists the non-profit they serve. No charitable organization in Palo Pinto County focuses exclusively on CRA qualifies activities. However, each board the Bank's team will sit on will concentrate on at least some activities that are CRA qualifying.

The CD goals for board service are listed below. The service goals are consistent with the prior plan, even though the Bank’s number of staff in its assessment area has decreased.

Plan Year	Satisfactory Performance	Outstanding Performance
2020	3	4
2021	3	4
2022	3	4
2023	3	4
2024	3	4

The Bank’s staff, officers and directors will also contribute Community Development service hours in the assessment area and focus their volunteered time on CRA qualifying activities. Service hours that may be counted included hands on volunteer activities as well as board service hours.

The Bank’s CD service hour goals listed below has increased from its prior 2015-19 CRA Strategic Plan even though the number of staff in the assessment area has decreased.

Plan Year	Satisfactory Performance	Outstanding Performance
2020	49	65
2021	51	68
2022	54	72
2023	57	75
2024	60	79

5.2 Satisfactory and Outstanding Goals

Titan Bank N.A. believes the measurable goals for lending/investments, grants, and service hours, as specified in this plan, adequately consider the realities of the Bank’s current business model and operating environment and meeting these goals constitutes a “Satisfactory” or “Outstanding” performance, as appropriate, under CRA requirements. For calculating CRA compliance, the Bank will measure its performance against these goals annually using its end of fiscal year statement to calculate.

5.3 Market Expansion Approach

Were Titan Bank to open branches in new assessment areas, this CRA strategic plan would be amended to include those new assessment areas. The plan metric goals would remain similar in approach and be apportioned by market share of the assessment areas. However, each assessment area would have Community Development activities sent by the unique CD needs of the assessment area. If the Bank were

to change its charter location, the Bank would develop a new CRA strategic plan appropriate for that new assessment area.

5.4 Ongoing Review of Performance Goals and Measurement Standards

Titan Bank N.A. recognizes that the lending/investment, grants, and service hours goals outlined in this strategic plan are based on general assumptions about the Bank's business model and industry as well as general economic conditions. These assumptions and conditions may change and as a result the Board of Directors or a sub-committee will monitor the Bank's performance vis-à-vis these goals on a quarterly basis. Any changes to the plan that are deemed necessary as a result of these quarterly reviews will be made in accordance with the OCC's requirements, guidelines and approval process. Such changes are only expected to be made if there are significant changes to the underlying assumptions which render the goals contained in this strategic plan no longer viable or appropriate.

5.5 Election of Alternative Performance Evaluation

If it fails to achieve a "Satisfactory" rating under this strategic plan, Titan Bank intends to be evaluated under standard Small Bank CRA criteria. However, it is the intent and expectation of management that Titan Bank N.A. will meet or exceed all goals established in this plan.

Additionally, the Bank continues to monitor the OCC's proposals for revising CRA regulations. If CRA regulations materially change from those that are currently in place, the Bank may coordinate the OCC to be revert to evaluation under the new standard CRA regulations.

6 Conclusion

Titan Bank N.A. is committed to continuing to meet the intent and "Spirit" of the CRA. By establishing these goals, it believes that it will accomplish this goal.

Appendix A: NOTICE OF PROPOSED COMMUNITY REINVESTMENT ACT STRATEGIC PLAN: Notice Regarding Public Inspection of Proposed CRA Strategic Plan

As required by the notice of proposed Community Reinvestment Act Strategic Plan was published in the following newspapers of general circulation within the Bank's current and proposed assessment area in accordance with the requirements:

Primary daily newspaper of for the area that covers the full assessment area.

- *Mineral Wells Index – (see copy of attached notice)*

CLASSIFIEDS

MINERAL WELLS INDEX / WEDNESDAY, AUGUST 21, 2019 ♦ CALL CLASSIFIEDS AT 940-327-0838

PAGE 9

Mineral Wells Index

Classifieds



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We ACCEPT

147 Legals

TEXAS COMMISSION ON ENVIRONMENTAL QUALITY

NOTICE OF RECEIPT OF APPLICATION AND INTENT TO OBTAIN WATER QUALITY PERMIT

PROPOSED PERMIT NO. WQ0005274000

APPLICATION. Sportsman's World Municipal Utility District, 3138 Hells Gate Loop, Strawn, Texas 76475, which owns a reverse osmosis potable water treatment plant, has applied to the Texas Commission on Environmental Quality (TCEQ) for a proposed Texas Pollutant Discharge Elimination System (TPDES) Permit No. WQ0005274000 (EPA I.D. No. TX0139408) to authorize the discharge of treated wastewater at a volume not to exceed a daily average flow of 800,000 gallons per day. The facility will be located at 3138 Hells Gate Loop, Strawn, in Palo Pinto County, Texas 76475. The discharge route will be from the plant site directly to Possum Kingdom Lake. Authorization to discharge was previously permitted by expired Permit No. WQ0002461000. TCEQ received this application on June 24, 2019. The permit application is available for viewing and copying at Palo Pinto Courthouse, 520 Oak Street, Palo Pinto, Texas. This link to an electronic map of the site or facility's general location is provided as a public courtesy and not part of the application or notice. For exact location, refer to the application.
<http://www.tceq.texas.gov/assets/public/hb610/index.html?lat=32.842222&lng=-98.489166&zoom=13&type=r>

ADDITIONAL NOTICE. TCEQ's Executive Director has determined the application is administratively complete and will conduct a technical review of the application. After technical review of the application is complete, the Executive Director may prepare a draft permit and will issue a preliminary decision on the application. **Notice of the Application and Preliminary Decision will be published and mailed to those who are on the county-wide mailing list and to those who are on the mailing list for this application. That notice will contain the deadline for submitting public comments.**

PUBLIC COMMENT / PUBLIC MEETING. You may submit public comments or request a public meeting on this application. The purpose of a public meeting is to provide the opportunity to submit comments or to ask questions about the application. TCEQ will hold a public meeting if the Executive Director determines that there is a significant degree of public interest in the application or if requested by a local legislator. A public meeting is not a contested case hearing.

OPPORTUNITY FOR A CONTESTED CASE HEARING. After the deadline for submitting public comments, the Executive Director will consider all timely comments and prepare a response to all relevant and material, or significant public comments. **Unless the application is directly referred for a contested case hearing, the response to comments, and the Executive Director's decision on the application, will be mailed to everyone who submitted public comments and to those persons who are on the mailing list for this application. If comments are received, the mailing will also provide instructions for requesting reconsideration of the Executive Director's decision and for requesting a contested case hearing.** A contested case hearing is a legal proceeding similar to a civil trial in state district court.

TO REQUEST A CONTESTED CASE HEARING, YOU MUST INCLUDE THE FOLLOWING ITEMS IN YOUR REQUEST: your name, address, phone number; applicant's name and proposed permit number; the location and distance of your property/activities relative to the proposed facility; a specific description of how you would be adversely affected by the facility in a way not common to the general public; a list of all disputed issues of fact that you submit during the comment period and, the statement "[I/we] request a contested case hearing." If the request for contested case hearing is filed on behalf of a group or association, the request must designate the group's representative for receiving future correspondence; identify by name and physical address an individual member of the group who would be adversely affected by the proposed facility or activity; provide the information discussed above regarding the affected member's location and distance from the facility or activity; explain how and why the member would be affected; and explain how the interests the group seeks to protect are relevant to the group's purpose.

Following the close of all applicable comment and request periods, the Executive Director will forward the application and any requests for reconsideration or for a contested case hearing to the TCEQ Commissioners for their consideration at a scheduled Commission meeting.

The Commission may only grant a request for a contested case hearing on issues the requestor submitted in their timely comments that were not subsequently withdrawn. **If a hearing is granted, the subject of a hearing will be limited to disputed issues of fact or mixed questions of fact and law relating to relevant and material water quality concerns submitted during the comment period.**

MAILING LIST. If you submit public comments, a request for a contested case hearing or a reconsideration of the Executive Director's decision, you will be added to the mailing list for this specific application to receive future public notices mailed by the Office of the Chief Clerk. In addition, you may request to be placed on: (1) the permanent mailing list for a specific applicant name and permit number; and/or (2) the mailing list for a specific county. If you wish to be placed on the permanent and/or the county mailing list, clearly specify which list(s) and send your request to TCEQ Office of the Chief Clerk at the address below.

INFORMATION AVAILABLE ONLINE. For details about the status of the application, visit the Commissioners' Integrated Database at www.tceq.texas.gov/goto/cid. Search the database using the permit number for this application, which is provided at the top of this notice.

AGENCY CONTACTS AND INFORMATION. Public comments and requests must be submitted either electronically at <https://www14.tceq.texas.gov/epic/eComment/>, or in writing to the Texas Commission on Environmental Quality, Office of the Chief Clerk, MC-105, P.O. Box 13087, Austin, Texas 78711-3087. Please be aware that any contact information you provide, including your name, phone number, email address, and physical address will become part of the agency's public record. For more information about this permit application or the permitting process, please call the TCEQ Public Education Program, Toll Free, at 1-800-687-4040 or visit their website at www.tceq.texas.gov/goto/pep. Si desea información en Español, puede llamar al 1-800-687-4040.

Further information may also be obtained from Sportsman's World Municipal Utility District at the address stated above or by calling Mr. Roy Davis at 940-779-3608.

Issuance Date: August 15, 2019

147 Legals

Community Reinvestment Act Strategic Plan Public Comments Invited

Titan Bank, NA intends to file a Community Reinvestment Act Strategic Plan with the Office of the Comptroller of the Currency in Dallas, TX no later than thirty (30) days from the date of this notice. The proposed plan is available for public inspection from 9AM to 5PM, Monday - Friday at 1701 E. Hubbard St., Mineral Wells, TX 76067. Upon verbal request, Titan Bank, NA will mail a copy of the proposed plan to any interested party for a reasonable fee. These requests should be directed to Shalyn Clayton at (940) 325-9821. Written comments from the public should be addressed to Shalyn Clayton, Titan Bank, NA, 1701 E. Hubbard St., Mineral Wells, TX 76067 and will be reviewed and considered in preparing the final Community Reinvestment Act Strategic Plan. All written comments will also be submitted with the Strategic Plan to the Office of the Comptroller of the Currency, Dallas, TX.

PUBLIC NOTICE

Perrin-Whitt CISD will be talking sealed bids on the following until Friday Aug. 23rd 4:00pm:

- #11 1993 Bluebird 290,000 miles Non-Running 72 Passenger
- #10 1993 Bluebird 236,000 miles Non-Running 72 Passenger
- #14 2004 Bluebird 166,000 miles Non-Running 71 Passenger
- #16 2008 Bluebird 132,000 miles Non-Running 72 Passenger

Buses can be viewed at the Perrin-Whitt Campus M-F 8:00am -4:00pm
Bids can be filled out in the Perrin-Whitt administration building M-F 8:00am - 4:00pm
Sealed bids will be open at the Aug. 26th board meeting 6:00pm in the Perrin-Whitt CISD board room. Perrin-Whitt reserves the right to except or deny any or all bids.

PUBLIC NOTICE

APPLICATION has been made for a Wine and Beer Retailer's Off-Premise permit for Lakerats, Inc., doing business as The Trading Post, located at 1712 Park Road 36, Graford, Palo Pinto County, Texas. Martin Q. Collins - Secretary. Said application has been made to the Texas Alcoholic Beverage Commission in accordance with the provisions of the Texas Alcoholic Beverage Code.

Application has been made with the Texas Alcoholic Beverage Commission for a Package Store Permit & Beer Retail Dealer's Off-Premise License by Sushil Inc dba Lori's Liquor Store, to be located at 116A S Mingus Blvd, Mingus, Palo Pinto, Texas. Officer of said INC is Sushil J Dhungana (President).

130 Flea Markets	155 Lost & Found
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