

## **COMMUNITY REINVESTMENT ACT POLICY**

### **JANUARY 31, 2023**

**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.**

**DEPOSIT AND CREDIT SERVICES AVAILABLE  
AT MENARD BANK  
CRA STATEMENT  
2023**

**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:**

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

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

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

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

# **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 2023**

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

## **COMMUNITY CONTACTS 2023**

**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 BRANAMAN  
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.

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## 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%
<b>Gross Loans</b>	<b>\$13,568</b>	
<b>Net Loans</b>	<b>\$13,363</b>	

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
<b>TOTAL LOANS</b>	<b>35</b>	<b>85.4</b>	<b>\$1,340</b>	<b>90.9</b>	<b>6</b>	<b>14.6</b>	<b>\$135</b>	<b>9.1</b>

**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.

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

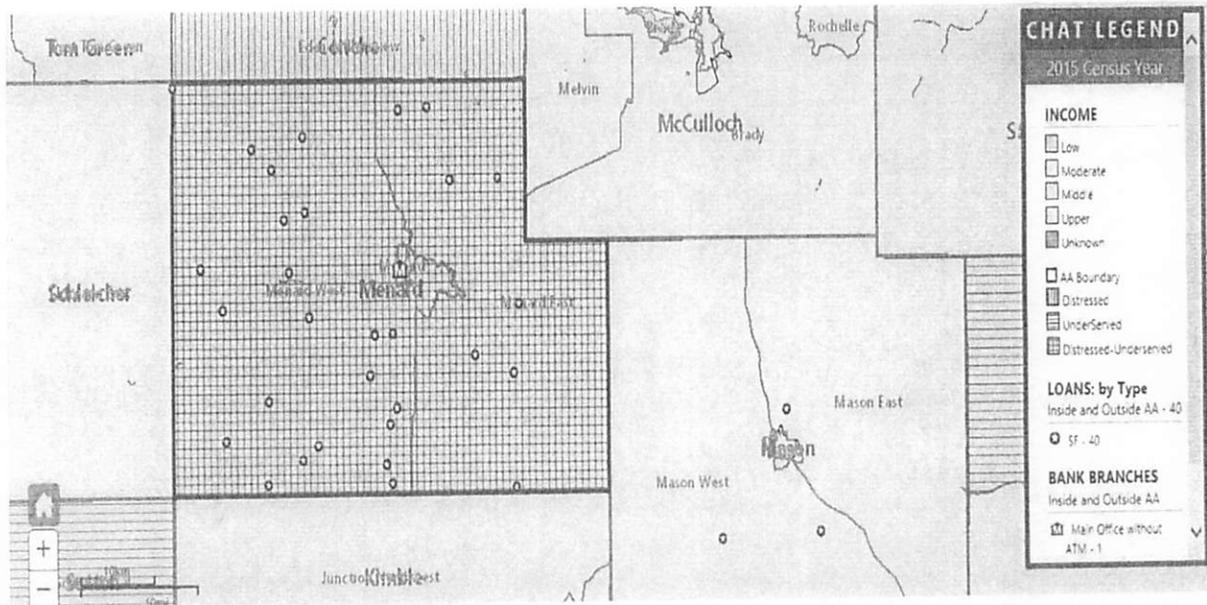
### Response to Complaints

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

<b>Combined Demographics Report</b>									
<b>Assessment Area: Menard County</b>									
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	169	26.9	
Moderate-income	0	0	0	0	0	0	134	21.3	
Middle-income	1	100	628	100	59	9.4	123	19.6	
Upper-income	0	0	0	0	0	0	202	32.2	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>1</b>	<b>100.0</b>	<b>628</b>	<b>100.0</b>	<b>59</b>	<b>9.4</b>	<b>628</b>	<b>100.0</b>	
	Housing Units by Tract	<b>Housing Types by Tract</b>							
		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	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
<b>Total Assessment Area</b>	<b>1,725</b>		<b>677</b>	<b>100.0</b>	<b>39.2</b>	<b>274</b>	<b>15.9</b>	<b>774</b>	<b>44.9</b>
	Total Businesses Tract	<b>Businesses by Tract &amp; Revenue Size</b>							
		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	3	100	
Upper-income	0	0	0	0	0	0	0	0	
Unknown-income	0	0	0	0	0	0	0	0	
<b>Total Assessment Area</b>	<b>70</b>	<b>100.0</b>	<b>62</b>	<b>100.0</b>	<b>5</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>	
<b>Percentage of Total Businesses:</b>				<b>88.6</b>		<b>7.1</b>		<b>4.3</b>	
	Total Farms by Tract	<b>Farms by Tract &amp; Revenue Size</b>							
		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
<b>Total Assessment Area</b>	<b>35</b>	<b>100.0</b>	<b>35</b>	<b>100.0</b>	<b>0</b>	<b>.0</b>	<b>0</b>	<b>.0</b>	<b>.0</b>
<b>Percentage of Total Farms:</b>				<b>100.0</b>		<b>.0</b>		<b>.0</b>	

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, 2023**

**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.**

**DEPOSIT AND CREDIT SERVICES AVAILABLE  
AT MENARD BANK  
CRA STATEMENT  
2023**

**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:**

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

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

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

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

## COMMUNITY CONTACTS 2023

**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 BRANAMAN  
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 2023**

**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/HMDA 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

\$ 68,800<sup>00</sup>

\*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.


 2017 FFIEC Geocode Census Report

MSA/NA - NA (Outside of MSA/MD)  
 76859  
 Tract 4509

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 Income Information

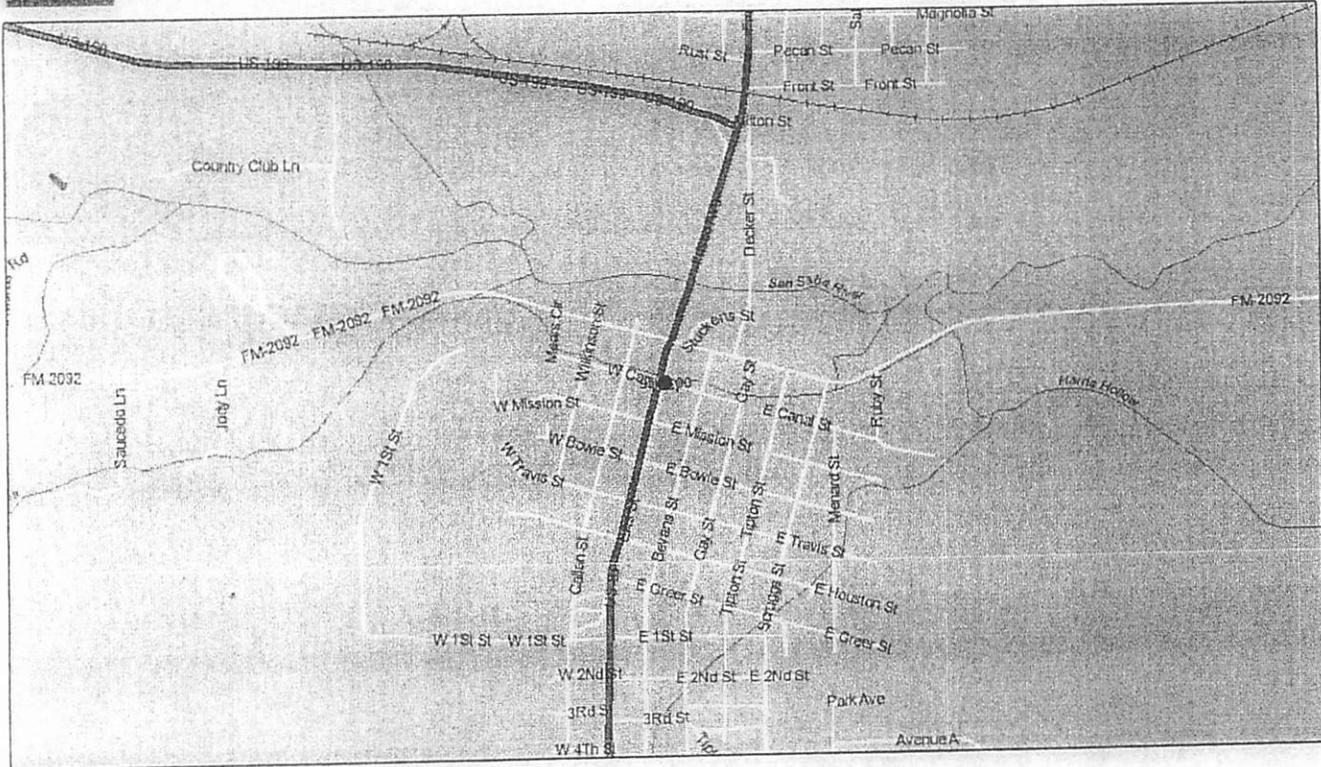
Tract Income Level	Middle
2010 MSA/MD/statewide non-MSA/MD Median Family Income	\$52,076
2017 FFIEC Estimated MSA/MD/non-MSA/MD Median Family Income	\$54,200
% below Poverty Line	14.90
Tract Median Family Income %	83.85
2010 Tract Median Family Income	\$43,667
2017 Estimated Tract Median Family Income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

## Census 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 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



● 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:

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

# Rural + # Counties 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 County 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 Nacogdoch TX  
48357 Ochiltree C 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 Co 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 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 Col UT  
49007 Carbon Col UT  
49009 Daggett Cc UT  
49013 Duchesne TX  
49015 Emery Cou UT  
49017 Garfield Cc UT  
49019 Grand Cou UT  
49025 Kane Coun UT  
49027 Millard Col UT  
49031 Piute Coun UT  
49033 Rich Count UT  
49037 San Juan C UT  
49039 Sanpete Cc UT  
49041 Sevier Cou UT  
49047 Uintah Col UT  
49055 Wayne Col UT  
50001 Addison Cc VT  
50005 Caledonia TX

Rural  
Counties 2022

48083 Coleman C TX  
48087 Collingswo TX  
48089 Colorado C TX  
48093 Comanche TX  
48095 Concho Co TX  
48101 Cottle Cou TX  
48103 Crane Cou TX  
48105 Crockett C 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 Cou 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 Cou TX  
48159 Franklin Cc TX  
48161 Freestone TX  
48163 Frio Count TX  
48165 Gaines Cou TX  
48169 Garza Cou TX  
48171 Gillespie C 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 Cou 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 Cou TX

# Rural + Underserved Counties 2022

48049 Brown Cou TX  
48053 Burnet Cou TX  
48063 Camp Cou TX  
48067 Cass Count TX  
48069 Castro Cou TX  
48075 Childress C TX  
48079 Cochran C 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 Cou TX  
48105 Crockett C TX  
48107 Crosby Cou TX  
48109 Culberson TX  
48111 Dallam Cou TX  
48115 Dawson C TX  
48119 Delta Cour TX  
48123 DeWitt Cou TX  
48125 Dickens Co TX  
48127 Dimmit Co TX  
48129 Donley Cou TX  
48131 Duval Cou 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 Cou TX  
48159 Franklin C TX  
48161 Freestone TX  
48163 Frio Count TX  
48165 Gaines Cou TX  
48169 Garza Cou 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 Couni TX  
48237 Jack Count TX  
48239 Jackson Co TX  
48241 Jasper Cou TX  
48243 Jeff Davis ( TX  
48247 Jim Hogg C TX  
48255 Karnes Coi TX  
48261 Kenedy Co TX  
48263 Kent Couni TX  
~~48267 Kimble Coi TX~~  
48269 King Count TX  
48271 Kinney Coi TX  
48275 Knox Coun TX  
48277 Lamar Cou TX  
48279 Lamb Cour TX  
48283 La Salle Co TX  
48285 Lavaca Coi TX  
48287 Lee County TX  
48289 Leon Coun TX  
48293 Limestone TX  
48295 Lipscomb ( TX  
48297 Live Oak C TX  
~~48299 Llano Coun TX~~  
48301 Loving Cou TX  
48307 McCulloch TX  
48311 McMullen TX  
48313 Madison C TX  
48315 Marion Co TX  
~~48319 Mason Coi 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 Coi TX  
48343 Morris Coi TX  
48345 Motley Coi TX  
48347 Nacogdoct TX  
48357 Ochiltree C TX  
48359 Oldham Cc TX  
48365 Panola Coi 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  
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48393 Roberts Cc TX  
48399 Runnels Cc TX  
48403 Sabine Cou TX  
48405 San August TX  
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48411 San Saba C TX  
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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 Co 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 Count 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 Cc 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 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 2022**

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

## me Cook

nor offers competitive wages  
s, including retirement with  
atch. Apply in person at 100  
or Email: Tonya.blesing@  
ortx.com for an application.  
Opportunity Employer.

(214) 208-7447

[vagaro.com/salon1081](http://vagaro.com/salon1081)

**108 E. San Saba Avenue  
Menard**

# Menard Bank donates to the Hope House



Darla and John Pollard accept a laptop computer and printer from Menard Bank representative Chad Phillips.

*Menard Bank will be closed Monday, January 16 in observance of MLK Day. Normal banking hours will resume on Tuesday, January 17.*

# MB

**MENARD BANK**  
PO Box 8  
Menard, TX 76859  
(325)-396-4524  
Member FDIC.



1-12-2023

Full time & PRN CNA's  
 Full time & PRN LVN's and RN's  
 \* RN Coverage  
 Full time House Keeping

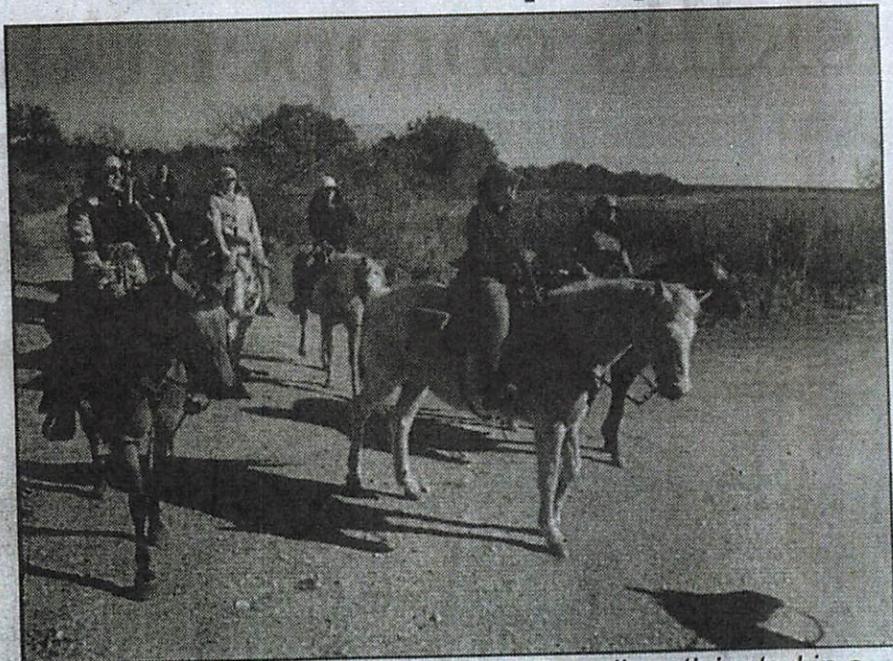
Menard Manor offers competitive wages and benefits, including retirement with company match. Apply in person at 100 Gay Street or Email: Tonya.blesing@menardmanortx.com for an application. Equal Opportunity Employer.

**PARTS 4 PLUS**  
 210 Frisco  
 Menard, TX 76859  
 HOMETOWN AUTO PARTS (325) 216-9010

Are you looking for a hand? Two sisters available to help clean up ranch homes, Airbnb's, private residences, yards, etc.,. Years of experience. Call either: Amie (325)369-2263, Deja (325)262-2811.

S FOR  
 s ap-  
 ely 4  
 uth of  
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 3 ac-  
 water  
 lectric,  
 build-  
 e po-  
 Call  
 Broker  
 )-1301.

## Menard Bank supports all Menard 4-H projects



Menard 4-H Horse Club led by Kim Powell participated in a trail ride at Brady Lake.

Today's youth are tomorrow's leaders. 4-H plays a major role in providing the training and experience necessary for our young people to meet the challengers of tomorrow. 4-H is learning, working, and growing. We're proud to help celebrate National 4-H week. Join us in recognizing our local 4-H Members and leaders.

**MB**  
**MENARD BANK**  
 PO Box 8  
 Menard, TX 76859  
 (325) 266-1524



2-9-23

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 6-5489

damage to an exterior door caused by an attempted break-in there. The crime spree was discovered the next morning, Saturday Feb. 11, when a citizen noticed and reported the busted bank door at approximately 11:00 a.m.

The suspects were able to gain full entry to First State Bank, 101. E. San Saba Street, by throwing a heavy object through the glass portion of a side door. Another window—not the drive-through window—was also destroyed as an entry point. While there was evidence of the intruders' disturbing menial bank property (rifling through kitchen drawers, for example), bank CEO Stan Pinkham told The Menard News in a phone call that there was nothing significant removed from the premises. Pinkham notes that at no time was there any risk of compromise to bank or customer cash, sensitive personal or banking information, or negotiables. "The sophisticated security alarms related to money and information remain fully armed," stated Pinkham. The damage to the building was estimated at just over \$700 for window and door replacement. Current bank employees do not recall any previous instance of the building being a victim of burglary.

On Wednesday, February 15 a tip from a MCSO Facebook post resulted in the identification of 23-year-old Nathaniel Vickers of Christoval. Vickers and another suspect were captured on surveillance video obtained from surrounding businesses.

Once a suspect identity was obtained, Menard S.O. contacted Tom Green County Sheriff's Office Criminal Investigation Division, who recognized Vickers's name as having numerous outstanding warrants within their jurisdiction. After a short period of surveillance of a known address for

## Hext VFD takes delivery of brand new brush truck

### Equipment provided by generous local donor

2-23-23



**GOOD THINGS COME TO THOSE WHO WAIT-** After waiting over a year for outfit and delivery, on February 16 the Hext Volunteer Fire Department finally took ownership of their brand new 2022 model F-550 brush truck. Due to supply chain issues, builder Wildfire Truck & Equipment Sales of Alvarado was delayed over a year until the appropriate chassis was available. Pictured above on delivery day are (L to R): Hext VFD representatives Tom Vaughan, Polly Vaughan, Bo Strickland, Bruce Toepfich, Pat Fortenberry, Joe Fortenberry, Darin Boyd (with Wildfire Truck & Equip.). This significant addition to the Hext VFD fleet was made possible by Leo and Ella Williams of Hext. *TMN photo.*

## Over-the-counter livestock antibiotics will require prescription after June 11

From Texas A&M AgriLife Extension Office

COLLEGE STATION, Feb. 13- Don't wait. Get to know your local veterinarian now and establish a veterinarian-client-patient relationship if you expect to treat livestock in the future, as over-the-counter livestock antibiotics will soon require a prescription.

That is the advice of a team of Texas A&M AgriLife Extension Service experts trying to help livestock owners who are used to going to the local feed store to buy some of their antibiotics

11, when these medically important antimicrobial drugs will require veterinary oversight.

The following experts answer some frequently asked questions to let livestock owners know what to expect:

Tom Hairgrove, DVM, Ph.D., AgriLife Extension cattle veterinary specialist in the Texas A&M College of Agriculture and Life Sciences Department of Animal Science, Bryan-College Station.

Joe Paschal, Ph.D., former AgriLife Extension livestock specialist, now representing the executive vice

pus Christi.

Billy Zanolini, Ph.D., assistant professor and 4-H and youth development specialist, Bryan-College Station.

What is the new rule?

The Food and Drug Administration recommends manufacturers of medically important antimicrobial drugs that continue to be available over the counter and are approved for use in animals, both companion and food-producing, regardless of delivery mechanism, to voluntarily bring these products under veterinary oversight or prescrip-

## No contested elections after filing deadlines pass

Three local agencies will avoid the strain of May elections costs this year, as no publicly elected positions are being contested this term. The City of Menard, Menard County Hospital District, and Menard ISD Board of Trustees each have more than one expiring term this year. The filing deadline to be on the ballot for those entity positions has passed.

Incumbent City Council members Bob Brown, Collyn Wright, and Genevieve (Gennie) Hough all filed to run for their current precinct representatives. No additional candidates filed to contest.

Menard County Hospital District's Sheridan Duncan, JoNell Wilkinson, and Dr. Janis Cordes each filed for their incumbent positions on the board and will be uncontested.

Regarding the school's Board of Trustees, Single Member District (SMD) 1. Ar-

Board President. Saucedo's daughter, Laressa Brown, was the lone filer to fill the vacated SMD1 Trustee seat. Brown will be opposed alongside SMD7 incumbent Tami Russell, who filed to keep her current seat.

In other local elections news, County Elections Officer Tim Powell has put out the request for voting equipment opinions from citizens. Menard County is reviewing new election equipment and needs to choose from one of the two sets of equipment that have been narrowed down.

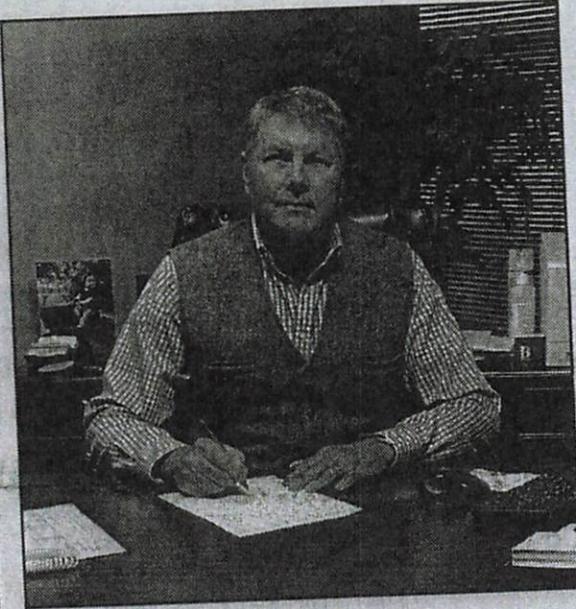
Powell states this equipment will be what Menard County voters will be voting on for the 15+ years. He invites the public to come see the equipment options in person, Tuesday, March 7, 10:00a.m. until 2:00p.m., when the equipment will be on display in the County Courthouse's main lobby. Powell urges everyone in Menard County to come by and give

3-16-23

... Hill Country Chapter

R VEHICLE

Y RE-  
D THE 1200  
SCRUGGS  
REPORT OF  
S TRESPASS-  
PERTY.  
12, 2023  
RT RE-  
F BEACON  
ON TOWER  
MENARD.



# A note from our President:

Menard Bank is here to serve the community and our customer base. The management and

Board of Directors of Menard Bank want to let our customers and community know that we are here to serve your needs. We are a strong, stable, well-capitalized bank. We are locally owned and operated and *not* publicly traded. With all the news regarding bank failures and loss of stock values with the publicly traded banks, we feel the need to alleviate any concerns our customers and community might have. We appreciate continued support and confidence in Menard Bank.

*-Monty Lyckman, Menard Bank President*

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(325)-396-4524  
Member FDIC.



ear

2023. Additional  
will be provided as  
event of the year  
celebration of Club  
th Birthday! This  
held on Saturday,  
2023. The found-  
Club Victoria will  
red along with the  
w & why the club  
Information will  
as the event gets

oria is thankful for  
nity support given  
the past years and  
rd to this year!  
want Club Victo-  
place for your next

tory

Calvary Episcopal Church  
Rev. Christopher Roque  
March services:  
3/12 and 3/26 at 10: a.m.  
The Arch Deacon Mike Besson will  
conduct services on 3/26 with Rev.  
Chris Roque.

## Sponsored by

Ranch House Meat, Co.  
Max & Marsha Stabel 396-4536

3/30/23

*Disinfect  
Donation*

\*\*\*\*\*CAR-RT WSH\*\*B 001  
485 02-25-24 3W 1B 1N  
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PO BOX 8 371.1  
MENARD TX 76859-0008



# e Menard News

www.menardnews.com

## and Messenger

**\$1**  
per copy

MENARD COUNTY  
TEXAS  
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338-980

2023 ♣ *The world's only paper primarily featuring pictures and news about Menard, Texas* ♣

### hat wasn't a bailout a group of missionaries, either

frantic calls asking for information. A staff member reached out personally to a county official and received the casual response that was also being provided to callers at the Sheriff's Office. Paraphrased: "Yes, there was a report of a suspicious person and/or vehicle. Turns out it was a group of missionaries who had arrived for outreach (selling handmade items and baked goods) to fund their rehabilitation programs."

These groups are not an unfamiliar scene about town. Armed with this comforting information, the Menard News posted to their Facebook page at 8:25 that morning: "This morning, a suspicious person report has led to a bit of undue stress for Menardians- there was no bailout this morning, and there is no known roving group of undocumented adult males in town. Although not confirmed, it seems as though the caller may have mistaken a Christian drug/alcohol recovery group selling handmade items, as is often seen at the grocery store. There is no cause for alarm or concern at this time. Have a great Monday!"

The original witness saw the post, which had grossly down-

### Decker wins Party at the Presidio's top prize

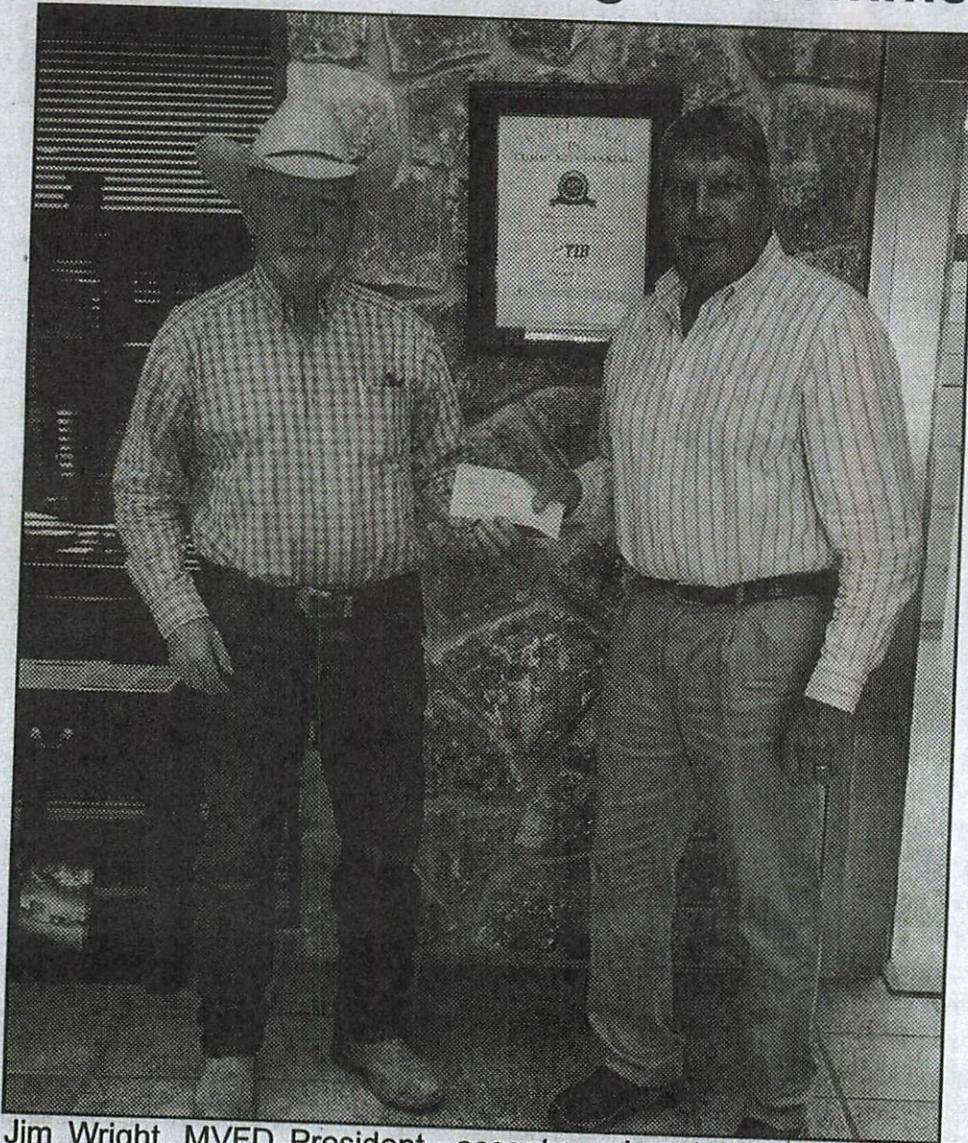


**WINNER, WINNER, CATFISH AND PORK LOIN DINNER!** Although the menu was a delight, the highlight of Larry Decker's (pictured left) Friday night was surviving all six rounds of the progressive raffle at Menard Public Library's annual Party at the Presidio fundraiser. The evening's emcee, Tyler Wright, announced his name and presented him the keys to his brand new Polaris Ranger, complete with custom trailer made by Menard High School Ag Mechanics students. The event is the library's largest fundraiser of the year, and has taken place annually since 2017 excluding 2020 (Covid). We will have more information and additional pictures.

City Cleanup Day:

5-1823

# Menard Bank supports the Menard Volunteer Fire Department. Thank you for protecting our community!



Jim Wright, MVFD President accepts a donation from Menard Bank President Monte Lyckman. *Courtesy Photo.*

# MB

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**EQUAL HOUSING  
LENDER**  
Member FDIC.

Gena Hill  
Menard Youth Baseball/Softball  
PO BOX 253  
Menard, Texas 76859

May 25, 2023

Menard Bank  
201 Ellis Street  
Menard, Tx 76859

Dear Menard Bank,

Thank you so much for your very generous donation of \$250.00 to Menard Youth Baseball/Softball. In Menard Texas, there's nothing more important than fostering our local youth sports teams.

Teams like Menard Youth Baseball/Softball provide students between the ages of 3 and 14 a safe place to get physically active and make connections with their peers.

However, we wouldn't be able to keep serving our youth without important sponsors like you.

In return, Menard Youth Baseball/Softball would feature your company as our sponsor on a team t-shirt for advertisement and appreciation for our continued growth and support for the Menard youth.

Respectfully,

Gena Hill  
MYB Secretary/Treasurer

---

**DONATION RECEIPT – Keep for your records**

Organization: Menard Bank  
Date Received: April 1, 2023  
Cash Contribution: \$250  
Item Contribution: Team T-shirt Sponsorship

No goods or services were provided in exchange for your contribution.



*Presidio de San Sabá Restoration Corporation*  
*Post Office Box 1592*  
*Menard, Texas 76859*

October 20, 2023

Dear Menard Bank,

*Monte*

*Very much appreciated, sir!*

This is your receipt for your donation of \$500.00. This represents a wonderfully generous donation on your part to our non-profit community corporation. We also confirm that there were no goods or services exchanged by the corporation.

Your donation is very much appreciated and will significantly contribute to our living history education programs at the Presidio Historical Site. The Presidio de San Sabá Restoration Corporation exists solely to restore, preserve and promote Menard County's incredible historical heritage. This would not be possible without the continuing generosity of supporters such as you. The Presidio de San Sabá Restoration Corporation is especially appreciative of this and looks forward to your continued support as we work together to develop a strong, viable Heritage Tourism industry and, most importantly, to complete the restoration of the Presidio and the construction of our Visitors Learning Center and Museum.

Thank you!

Sincerely yours,

*Terry*  
Terrell T. Kelley  
Colonel, (U.S) Marine Corps (Retired)  
President, Presidio de San Sabá Restoration Corporation

Jan P. Wilkinson, Treasurer, Post Office Box 1592 Menard, Texas  
76859\_jan@presidiodesansaba.org <http://presidiodesansaba.org>

Presidio de San Saba Restoration Corporation is a public charity under the 501(c)(3) Section 170 of the IRS Code to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Our Federal ID number 75-2958648 is registered under the Historical Societies, Related Historical Activities, and the Arts, Culture and Humanities.



THE UNIVERSITY OF TEXAS AT AUSTIN  
LIBRARY

1968

1968

The University of Texas at Austin is a public institution of higher learning. It is a part of the State of Texas and is subject to the laws and regulations of the State. The University is committed to the highest standards of academic excellence and to the advancement of knowledge and the betterment of society.

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1968

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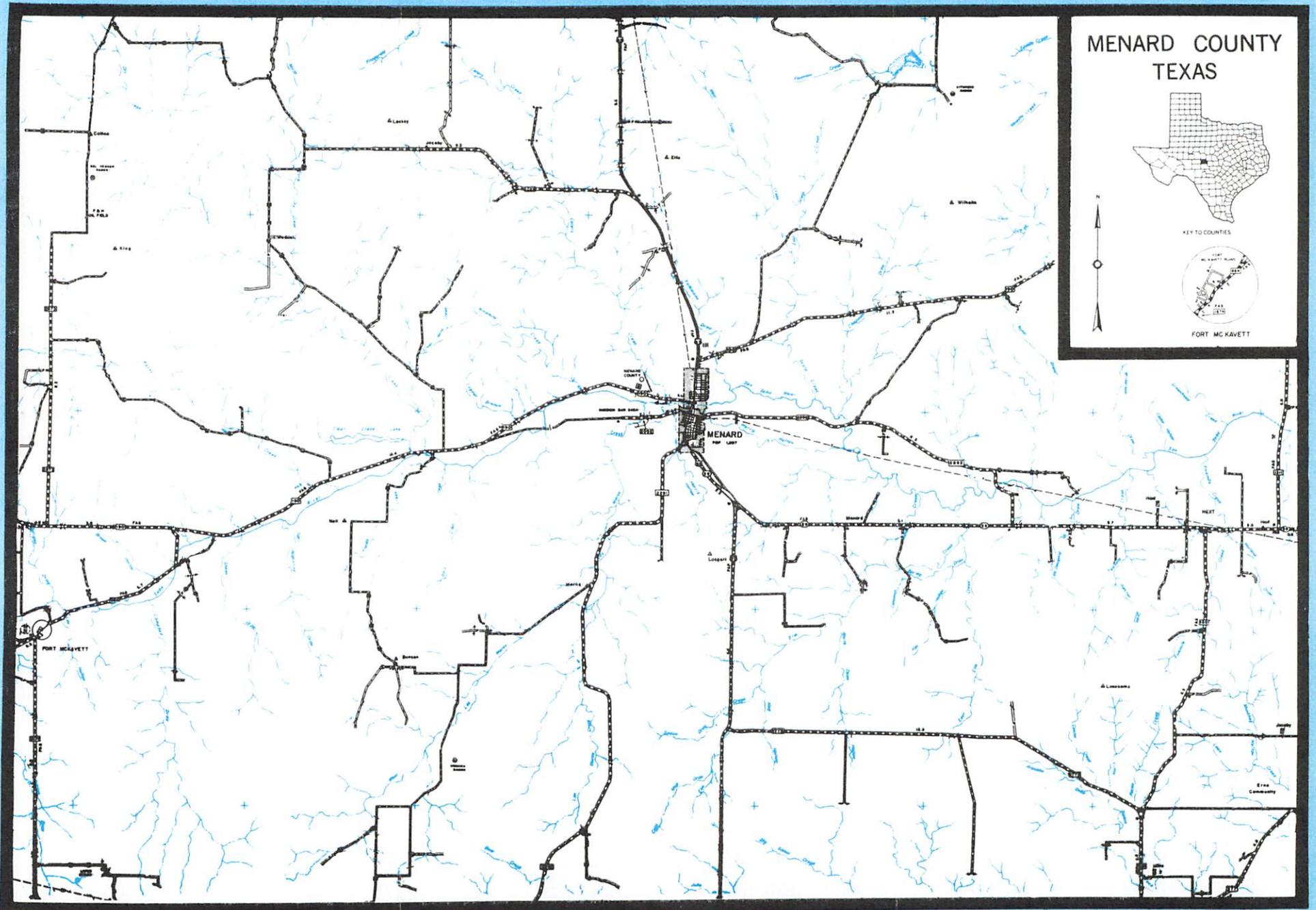
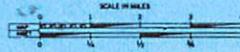
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1968

The University of Texas at Austin is a public institution of higher learning. It is a part of the State of Texas and is subject to the laws and regulations of the State. The University is committed to the highest standards of academic excellence and to the advancement of knowledge and the betterment of society.

1968

CRA ASSESSMENT AREA



### MENARD COUNTY TEXAS

KEY TO COUNTIES

FORT MC VETT

This inset block contains a title 'MENARD COUNTY TEXAS' at the top. Below the title is a map of Texas with a grid, where Menard County is highlighted in black. Underneath is a north-south arrow and the text 'KEY TO COUNTIES'. At the bottom is a circular inset map showing a detailed view of the Fort McVett area, with the text 'FORT MC VETT' below it.

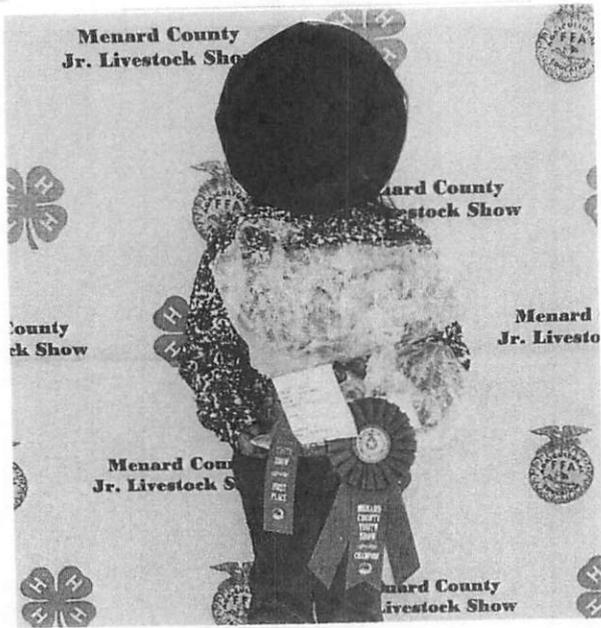
To Menard Bank,  
Thank you for  
furnishing all the paper  
goods for Mother's  
funeral luncheon.  
Our family certainly  
appreciated the  
thoughtfulness.

The family of  
Ann Jacoby  
Jane, Nancy, Letha  
Janice Roy

During a time  
like this  
we realize how much  
our friends and relatives  
really mean  
to us....

Your expression  
of sympathy will always  
be remembered

2023



Dear Ms. Kothmann and Mendra Bank Staff

A huge thank you for coming  
to the 2022 county stock show  
and buying my Pumpkin  
Bread.

I hope you enjoyed the bread  
I had fun making it and plan  
to keep baking.

Thank you for your support  
and generosity.

Many Thanks,  
Hunter Mireles

2023



Dear Menard Bank,  
Thank you for buying my  
pumpkin pie. it was my first  
time in the Menard County  
Livestock Show. I appreciate  
your generosity. I plan to put  
my money in my savings account.  
Thank you again for your support.

Sincerely,  
Jax Brown

2023



Dear Menard Bank,

Thank you so much for purchasing my blueberry muffins at the Menard County Jr. Livestock Show. I plan to put the money into my savings account for college.

Again, thank you for your generosity. Your continued support is much appreciated.

Sincerely,

Wyatt Terrell

2023

Nancy + Jerry

Thank you both. As soon as I  
get a court date I will let you know.

Barry

2023

6-5-03

Dear Monte Lyckman,  
Thank you so much for selecting  
me as a recipient of the Menard  
Bank Scholarship. It is  
an honor to receive this  
scholarship. My family has  
been banking with you my  
whole life. This scholarship  
will allow me to further my  
education at Texas A&M  
Thank you again for everything.

Thanks,  
Addis Bannerman

6-23

Dear Monte & Merold Banky  
Wilkman

Thank you so much for  
your consideration of me  
for this incredible scholarship.  
I am super excited for  
this next chapter in my  
life, and it wouldn't be  
possible without businesses  
like you. Once again, your  
generosity is very much appreciated.

Sincerely,

Roy Wilkman

Menard Bank Family,

3.23

I wanted to let you know how proud I am of each of you for not only taking the challenge of learning the new Teller Capture software, but absolutely mastering it!

More importantly, I wanted to say thank you for welcoming me into your bank and your town. I sincerely enjoyed my time with you all, and I hope I have the opportunity to visit again soon!

Sally Merit

P.S.

Reagan, McKinley + Monroe  
very much appreciate their  
MB piggy banks!

3-23

Dear Monte,

We at the San Angelo Area Foundation appreciate all that you do to make a positive impact on Menard and surrounding area! Thanks for being a friend of the Foundation, and I look forward to visiting about your scholarship program whenever the time is right. The Foundation would be honored to partner with you.

Your Friend,  
Mason  
Brooks

2023

Menard Bank.

Thank you for your support of  
Menard County SWCD's CEU event.  
We are happy to offer this opportunity  
to our local and out-of-town producers.  
Your sponsorship allows us to provide  
a great meal and tuck some monies  
aside for education. Thanks again. It  
is appreciated. MSWCD