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## TEXAS COMMISSION ON ENVIRONMENTAL QUALITY

*Protecting Texas by Reducing and Preventing Pollution*

April 11, 2006

Mr. John Sconiers  
First National Bank of Monahans (Texas Hills Bank)  
160 Creekside Park, Suite 300  
San Antonio, Texas 78070

Re: Edwards Aquifer, Comal County  
NAME OF PROJECT: First National Bank of Monahans (Texas Hills Bank); Northeast intersection of Highway 46 and Riverway; Bulverde, Texas  
TYPE OF PLAN: Request for Approval of a Contributing Zone Plan (CZP); 30 Texas Administrative Code (TAC) Chapter 213 Subchapter B Edwards Aquifer  
Edwards Aquifer Protection Program File No. 2444.00  
Regulated Entity No. RN104216239  
Investigation No. 452400

Dear Mr. Sconiers:

The Contributing Zone Plan application for the referenced project was submitted to the San Antonio Regional Office by Pape-Dawson Engineers, Inc. on behalf of First National Bank of Monahans (Texas Hills Bank) on December 19, 2005. Final review of the CZP submittal was completed after additional material was received on March 24, 2006. As presented to the TCEQ, the Temporary and Permanent Best Management Practices (BMPs) and construction plans were prepared by a Texas Licensed Professional Engineer to be in general compliance with the requirements of 30 TAC Chapter 213. These planning materials were sealed, signed, and dated by a Texas Licensed Professional Engineer. Therefore, based on the engineer's concurrence of compliance, the planning materials for construction of the proposed project and pollution abatement measures are hereby approved subject to applicable state rules and the conditions in this letter. The applicant or a person affected may file with the chief clerk a motion for reconsideration of the executive director's final action on this Contributing Zone Plan. A motion for reconsideration must be filed no later than 23 days after the date of this approval letter. *This approval expires two (2) years from the date of this letter unless, prior to the expiration date, more than 10% of the construction has commenced on the project or an extension of time has been requested.*

### PROJECT DESCRIPTION

The proposed commercial project will be located on 2.25 acres and will consist of one bank building and associated parking, driveway and an existing road. The proposed impervious cover for the development is approximately 1.16 acres (51.56 % of the total area of the site). Project wastewater will be disposed of by an onsite septic system. According to permit #87478, issued December 5, 2005 by Comal County, the site in the development is acceptable for the use of on-site sewage facilities.

REPLY TO: REGION 13 • 14250 JUDSON RD. • SAN ANTONIO, TEXAS 78233-4480 • 210/490-3096 • FAX 210/545-4329

P.O. Box 13087 • Austin, Texas 78711-3087 • 512/239-1000 • Internet address: [www.tceq.state.tx.us](http://www.tceq.state.tx.us)

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PERMANENT POLLUTION ABATEMENT MEASURES

To prevent pollution of stormwater runoff originating on-site or up-gradient of the site and potentially flowing across and off the site after construction, a partial sedimentation/filtration basin designed in accordance with the TCEQ Technical Guidance Manual (TGM) RG-348 (2005) will be constructed. The basin is designed to provide treatment of 1,090.65 pounds (lbs) of Total Suspended Solids (TSS) per year from 1.91 acres of BMP catchment with a capture volume of 4,248 cubic feet and a sand filter area of 425 square feet. The basin will be oversized to treat the increase in suspended solids for the watershed it captures to compensate for small paved areas onsite that could not be captured and directed to the sedimentation/filtration basin (89.76 lbs of TSS). The approved measures have been presented to meet the required 80 percent removal of the increased load in TSS caused by the project.

SPECIAL CONDITIONS

1. The sedimentation/filtration basin shall be operational prior to occupancy of the bank.
2. All sediment and/or media removed from the sedimentation/filtration basins during maintenance activities shall be properly disposed of according to 30 TAC 330 or 30 TAC 335 as applicable.
3. Intentional discharges of sediment laden stormwater are not allowed. If dewatering becomes necessary, the discharge will be filtered through appropriately selected best management practices. These may include vegetative filter strips, sediment traps, rock berms, silt fence rings, filters, etc.
4. Any use of this property, other than a bank shall require notification to the TCEQ San Antonio Regional Office and may require submittal and approval of a WPAP or modification.
5. The applicant shall provide all contractors with a copy of pages 1-35 through 1-60 of TCEQ TGM RG-348 (2005) as a guide for soil stabilization practices and assure that any soil stabilization is performed in accordance with these practices and the approved plan.

STANDARD CONDITIONS

1. Pursuant to Chapter 7 Subchapter C of the Texas Water Code, any violations of the requirements in 30 TAC Chapter 213 may result in administrative penalties.

Prior to Commencement of Construction:

2. All contractors conducting regulated activities at the referenced project location shall be provided a copy of this notice of approval. At least one complete copy of the approved Contributing Zone Plan and this notice of approval shall be maintained at the project until all regulated activities are completed.
3. Any modification to the activities described in the referenced CZP application following the date of approval may require the submittal of a plan to modify this approval, including the payment of appropriate fees and all information necessary for its review and approval prior to initiating construction of the modifications.

4. The applicant must provide written notification of intent to commence construction of the referenced project. Notification must be submitted to the San Antonio Regional Office no later than 48 hours prior to commencement of the regulated activity. Written notification must include the name of the approved plan and file number for the regulated activity, the date on which the regulated activity will commence, and the name of the prime contractor with the name and telephone number of the contact person.
5. Temporary erosion and sedimentation (E&S) controls, i.e., silt fences, rock berms, stabilized construction entrances, or other controls described in the approved Storm Water Pollution Prevention Plan (SWPPP) must be installed prior to construction and maintained during construction. Temporary E&S controls may be removed when vegetation is established and the construction area is stabilized. If a water quality pond is proposed, it shall be used as a sedimentation basin during construction. The TCEQ may monitor stormwater discharges from the site to evaluate the adequacy of temporary E&S control measures. Additional controls may be necessary if excessive solids are being discharged from the site.

During Construction:

6. During the course of regulated activities related to this project, the applicant or his agent shall comply with all applicable provisions of 30 TAC Chapter 213, Edwards Aquifer. The applicant shall remain responsible for the provisions and conditions of this approval until such responsibility is legally transferred to another person or entity.
7. If sediment escapes the construction site, the sediment must be removed at a frequency sufficient to ~~minimize offsite impacts to water quality (e.g., fugitive sediment in street being washed into surface~~ streams or sensitive features by the next rain). Sediment must be removed from sediment traps or sedimentation ponds not later than when design capacity has been significantly reduced. Litter, construction debris, and construction chemicals exposed to stormwater shall be prevented from becoming a pollutant source for stormwater discharges (e.g., screening outfalls, picked up daily).
8. The following records shall be maintained and made available to the executive director upon request: the dates when major grading activities occur, the dates when construction activities temporarily or permanently cease on a portion of the site, and the dates when stabilization measures are initiated.
9. Stabilization measures shall be initiated as soon as practicable in portions of the site where construction activities have temporarily or permanently ceased, and construction activities will not resume within 21 days. When the initiation of stabilization measures by the 14th day is precluded by weather conditions, stabilization measures shall be initiated as soon as practicable.

After Completion of Construction:

10. Owners of permanent BMPs and measures must insure that the BMPs and measures are constructed and function as designed. A Texas Licensed Professional Engineer must certify in writing that the permanent BMPs or measures were constructed as designed. The certification letter must be submitted to the San Antonio Regional Office within 30 days of site completion.

Mr. John Sconiers

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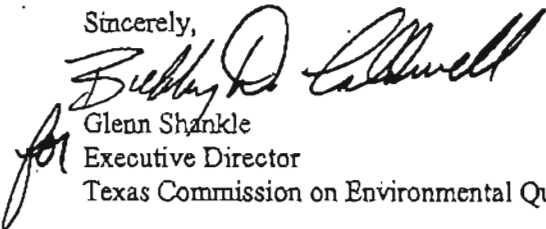
April 11, 2006

11. The applicant shall be responsible for maintaining the permanent BMPs after construction until such time as the maintenance obligation is either assumed in writing by another entity having ownership or control of the property (such as without limitation, an owner's association, a new property owner or lessee, a district, or municipality) or the ownership of the property is transferred to the entity. Such entity shall then be responsible for maintenance until another entity assumes such obligations in writing or ownership is transferred. A copy of the transfer of responsibility must be filed with the executive director through the San Antonio Regional Office within 30 days of the transfer. A copy of the transfer form (TCEQ-10263) is enclosed.
12. Upon legal transfer of this property, the new owner(s) is required to comply with all terms of the approved Contributing Zone Plan. If the new owner intends to commence any new regulated activity on the site, a new Contributing Zone Plan that specifically addresses the new activity must be submitted to the executive director. Approval of the plan for the new regulated activity by the executive director is required prior to commencement of the new regulated activity.
13. A Contributing Zone Plan approval or extension will expire and no extension will be granted if more than 50% of the total construction has not been completed within ten years from the initial approval of a plan. A new Contributing Zone Plan must be submitted to the San Antonio Regional Office with the appropriate fees for review and approval by the executive director prior to commencing any additional regulated activities.
14. At project locations where construction is initiated and abandoned, or not completed, the site shall be returned to a condition such that the aquifer is protected from potential contamination.

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If you have any questions or require additional information, please contact Agnieszka Hobson of the Edwards Aquifer Protection Program of the San Antonio Regional Office at (210) 403-4075.

Sincerely,

  
Glenn Shankle  
Executive Director  
Texas Commission on Environmental Quality

GS/AMH/eg

Enclosure: Change in Responsibility for Maintenance on Permanent BMPs-Form TCEQ-10263

fc: Ms. Cara C. Tackett, P.E., Pape-Dawson Engineers, Inc.  
Mr. Tom Hornseth, Comal County  
Ms. Sarah Stevick, City of Bulverde  
cc: Mr. Robert J. Potts, Edwards Aquifer Authority  
TCEQ Central Records, Building F, MC 212