



DEPARTMENT OF THE TREASURY  
COMMUNITY DEVELOPMENT FINANCIAL INSTITUTIONS FUND  
1500 PENNSYLVANIA AVENUE, NW  
WASHINGTON, D.C. 20220

May 26, 2017

Joe Quiroga  
Texas National Bank  
P.O. Box 308  
Edinburg, TX 78540  
Email: [jquiroga@texasnational.com](mailto:jquiroga@texasnational.com)

Re: Notice of CDFI Certification  
Certification Number: 171CE014541

Dear Joe Quiroga:

I am pleased to inform you that the U.S. Department of the Treasury's Community Development Financial Institutions Fund (CDFI Fund) has certified Texas National Bank as a Community Development Financial Institution (CDFI). This letter officially documents your organization's certification as a CDFI, and it sets forth the terms under which continued and revised certification is granted. Capitalized terms not defined in this letter have the meaning ascribed to them in the CDFI Program regulations at [12 CFR Part 1805](#).

CDFI certification means that an organization meets the requirements described in the CDFI Program regulations at 12 CFR section 1805.201. These requirements include the following: having a Primary Mission of promoting community development; predominantly serving and maintaining Accountability to eligible Target Markets; being a Financing Entity; providing Development Services; and being neither a government entity nor controlled by a government entity. CDFI certification does not constitute an opinion by the CDFI Fund or the U.S. Department of the Treasury as to the effectiveness or financial viability of an organization, nor does it indicate that the organization will be selected to receive an award from the CDFI Fund.

This CDFI certification is effective as of the date of this letter unless, as a result of a review of the organization by the CDFI Fund, the CDFI Fund, in its sole discretion, provides notification of termination of certification.

CDFI certification does not obligate the CDFI Fund and will not result in an exchange of funds, personnel, property, services, or any kind of financial commitment. Further, the CDFI Fund is not deemed to control the CDFI by reason of CDFI certification, for the purpose of any applicable law, nor does CDFI certification imply that the CDFI is an agent of the Federal government.

***Your organization is certified as a CDFI with the Target Market(s) specified in Attachment A to this letter.***

## Compliance with Certification Requirements

In order for your organization to maintain its CDFI certification, your organization must continuously meet CDFI certification standards. **Thus, pursuant to 12 CFR section 1805.201(c), your organization must submit an Annual Certification Report (AnCer Report) at the time and manner proscribed by the CDFI Fund, along with such additional information as may be required to demonstrate its continued compliance with CDFI certification requirements.**

Your organization's CDFI certification status will be reviewed annually or as deemed appropriate by the CDFI Fund, to ensure that it meets the certification criteria in effect at the time of review. At the CDFI Fund's sole discretion, the CDFI Fund may provide an opportunity to cure deficiencies prior to issuing a notice of termination of certification to your organization. Please note that from time to time, the CDFI Fund may revise its guidance for CDFI certification. Such changes may have the potential to impact your organization's annual reporting and ongoing certification status. The CDFI Fund will provide notice of changes to guidance via its website and/or direct notices. Your organization is strongly encouraged to monitor your e-mail boxes for such notices, to [subscribe for email updates](#) from the CDFI Fund, and to check the CDFI Fund website to monitor any changes to the CDFI Program regulations which may affect certification. Regulatory changes will be published in the Federal Register and on the CDFI Fund website.

If you have questions concerning this letter and your organization's CDFI certification, please contact CCME via the AMIS Service Request Portal or call (202) 653-0421.

The CDFI Fund looks forward to continuing to work with and support your organization.

Sincerely,



Christopher J. Stever  
Associate Program Manager  
Certification, Compliance Monitoring and Evaluation

Attachment A: Target Market for CDFI Certification

## ATTACHMENT A

Target Market for CDFI Certification: Texas National Bank  
Certification Number: 171CE014541

<b>Name of Target Market</b> (per submitted electronic map(s))	<b>Describe Target Market</b>
TX-TRCT-Hidalgo+	A 159 census tract Investment Area in Cameron, Hidalgo, and Willacy counties in Texas.