



STATE OF MISSISSIPPI
PHIL BRYANT
GOVERNOR
MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY
GARY C. RIKARD, EXECUTIVE DIRECTOR

October 21, 2019

Certified Mail No. 7010 3090 0001 4286 6809
Mr. Rodney DePriest
Trustmark National Bank
248 East Capitol Street
Jackson, Mississippi 39201

Dear Mr. DePriest:

Re: Trustmark National Bank,
Mixed Use Commercial
Development
Rankin County
COE No. MVK2018760
WQC No. WQC2018048

Pursuant to Section 401 of the Federal Water Pollution Control Act (33 U. S. C. 1251, 1341), the Office of Pollution Control (OPC) issues this Certification, after public notice and opportunity for public hearing, to Trustmark National Bank, an applicant for a Federal License or permit to conduct the following activity:

Trustmark National Bank, Mixed Use Commercial Development: Construct two buildings, including a Trustmark Bank branch office, parking, access drives, and associated appurtenances. The total project site is approximately 3.52 acres in size containing approximately 1.48 acres of jurisdictional wetlands. The project will consist of filling 1.21 acres of herbaceous wetlands and .27- acre of forested wetlands. Mitigation has been proposed for the unavoidable loss of jurisdictional impacts through the purchase of credits from a USACE approved mitigation bank that services the project area. The project is located in Brandon, Rankin County, Mississippi. [MVK2018760, WQC2018048].

The Office of Pollution Control certifies that the above-described activity will be in compliance with the applicable provisions of Sections 301, 302, 303, 306, and 307 of the Federal Water Pollution Control Act and Section 49-17-29 of the Mississippi Code of 1972, if the applicant complies with the following conditions:

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1. All fill material and excavation areas shall have side slopes of at least 3:1 (horizontal:vertical) and shall be immediately seeded, stabilized and maintained.
2. Appropriate best management practices (BMPs) shall be properly installed and maintained to prevent the movement of sediment off-site and into adjacent drainage areas and/or waters. Special care shall be taken to prevent the movement of sediment into adjacent wetland areas. **In the event of any BMP failure, corrective actions shall be taken immediately.**
3. For projects with ground disturbances that total 1 to less than 5 acres including clearing, grading, excavating or other construction activities, the applicant shall obtain the necessary coverage under the State of Mississippi's Small Construction Storm Water General NPDES Permit. **No construction activities shall begin until the necessary approvals and /or permits have been obtained.**
4. A conceptual Post-Construction Stormwater Quality Management Plan developed by Neel-Schaffer, Inc. on behalf of Trustmark National Bank dated August 26, 2019 and subsequent submittals dated September 16, 2019 shall be implemented and maintained as proposed. Pertinent plans and specifications detailing the implementation and design of the final plan for each phase shall be submitted to this office for review at least 60 days prior to the start of any construction activities with each phase for approval. This plan shall include the proposed design and if incorporating manufacturing best management practices shall include regional case studies, treatment efficiency for total suspended solids and maintenance plan. All submittals shall include justification for not including a vegetative treatment train approach. **No construction shall begin until written approval of the plan is received from the Department.**
5. Mitigation for the loss of 1.48 acre of wetlands shall be provided by the purchase of mitigation credits from an approved mitigation bank. The purchasing credits must be in accordance with the banking prospectus and should be based upon that required for impacting 1.48 acre of wetlands. **A copy of the credit purchase agreement shall be forwarded to this office within 60 days of this certification.**
6. No sewage, oil, refuse, or other pollutants shall be discharged into the watercourse.

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The Office of Pollution Control also certifies that there are no limitations under Section 302 nor standards under Sections 306 and 307 of the Federal Water Pollution Control Act which are applicable to the applicant's above-described activity.

This certification is valid for the project as proposed. Any deviations without proper modifications and/or approvals may result in a violation of the 401 Water Quality Certification. If you have any questions, please contact Joseph Paige.

Sincerely,

A handwritten signature in blue ink that reads "Krystal Rudolph". The signature is written in a cursive style.

Krystal Rudolph, P.E., BCEE
Chief, Environmental Permits Division

KR: jp

cc: Andy Sanderson, U.S. Army Corps of Engineers, Vicksburg District
David Felder, U.S. Fish and Wildlife Service
Molly Martin, Environmental Protection Agency
Clay Cromwell, Headwaters, Inc.