



STATE OF MISSISSIPPI

PHIL BRYANT
GOVERNOR

MISSISSIPPI DEPARTMENT OF ENVIRONMENTAL QUALITY

GARY C. RIKARD, EXECUTIVE DIRECTOR

November 15, 2019

Certified Mail No. 7019 1120 0000 4788 5964

Mr. Brad Branscome
Guaranty Bank & Trust Company
210 North Hayden Street
Belzoni, Mississippi 39038

Dear Mr. Branscome:

Re: Guaranty Bank and Trust Site
Grenada County
WQC No. WQC2019049

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 Guaranty Bank and Trust Company, an applicant for a Federal License or permit to conduct the following activity:

Guaranty Bank and Trust Site: The applicant, Guaranty Bank and Trust Company, is proposing to discharge fill into jurisdictional waters for the purpose of constructing a new company site. This project will reroute an existing intermittent stream, which is 613 linear feet, and construct a new 6-foot flat bottom stream, which will be 520 linear feet. In order to bring the site to grade, approximately 18,796 cubic yards of borrow excavation will be discharged. The site is located at 1433 Sunset Drive, Grenada, MS 38901. [MVK-2019-633, WQC2019049].

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:

1. A site-specific post-construction Storm Water Management Plan shall be developed. Pertinent plans and specifications detailing the implementation and design of the controls (i.e. onsite bio-retention

treatment system) and maintenance shall be submitted to this office for review **at least 60 days from the issuance of this certificate.**

2. For construction projects from one to less than five acres of total ground disturbances including clearing, grading, excavating or other construction activities shall follow the conditions and limitations of the Storm Water Small Construction General NPDES Permit.
3. The development shall connect to an Office of Pollution Control approved wastewater collection and treatment system. **No construction shall begin until all wastewater approvals are obtained.**
4. 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.
5. Appropriate best management practices (BMPs) shall be properly installed and maintained to prevent the movement of sediment off-site and into adjacent drainage areas. In the event of any BMP failure, corrective actions shall be taken immediately.
6. Turbidity outside the limits of a 750-foot mixing zone shall not exceed the ambient turbidity by more than 50 Nephelometric Turbidity Units.
7. No sewage, oil, refuse, or other pollutants shall be discharged into the watercourse.

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 Florance Bass.

Sincerely,



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

KR: bgw

Mr. Brad Branscome

Page 3 of 3

November 20, 2019

cc: Ms. Jennifer Brown, U.S. Army Corps of Engineers,
Ms. Kelly Morris, U.S. Fish and Wildlife Service
Mrs. Molly Martin, Environmental Protection Agency
Mr. Karl Grubb, Willis Engineering, Inc.