

Marble Falls ISD
027904

ETHICS
CONFLICT OF INTEREST DISCLOSURES

BBFA
(EXHIBIT)

Signed SEPTEMBER 23, 2014 (date)

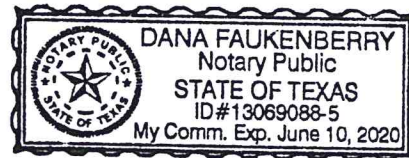
Signature of official [Signature]

Title PLACE 7 BOARD of TRUSTEES, MFISD

STATE OF TEXAS
COUNTY OF BURNET

Sworn to and subscribed before me on this 23rd day of September (month),
2014 (year).

[Signature], Notary Public, State of Texas



September 23, 2016

Marble Falls ISD Board of Trustees
1800 Colt Circle
Marble Falls, TX 78654

Re: Conflict of Interest Disclosure

Dear Secretary of the Board of Trustees:

Please except this letter as a further explanation to the Affidavit Disclosing Substantial Interest in a Business Entity or Real Property. I, Kevin K. Virdell, am currently employed with First State Bank Central Texas (hereinafter called FSBCT) as the Branch President for their branch located in Burnet, TX. Marble Falls Independent School District (hereinafter called MFISD) currently has a depository contract with FSBCT for their banking relationship. That relationship is held through FSBCT's Marble Falls branch location which is in Marble Falls, TX. Please let it be known that the Branch Manager for the Marble Falls Branch is the servicing officer for all MFISD's deposit accounts and all decisions are made through that branch and officer.

My only relationship in this interest is that I am employed with the same banking institution that MFISD has their depository banking relationship with. I will not be making any decisions regarding their accounts in the normal course of business and will defer any and all of those to the servicing officer and branch that these deposits were originated.

If there are any further questions regarding this matter, please do not hesitate to contact me anytime.

Sincerely,



Kevin K. Virdell

Place 7 Board of Trustees, MFISD