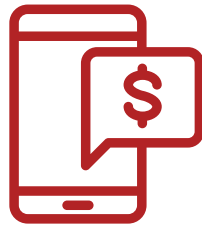


WELCOME TO



**TexasBank**

PROVEN. LOCAL. STRONG.



***TexasBank and Texas Bank Financial have now Become One.  
This is your official Welcome Guide to the new TexasBank.***

# A LETTER FROM

# Mark Riebe and Greg Dodds



**Mark Riebe**  
Chairman and CEO

**Greg Dodds**  
President – Central and  
West Texas Regions  
Chief Lending Officer

Dear Customer Family,

**We are excited to have joined two dynamic banks into one successful and community-oriented institution known as TexasBank.**

With the merger transaction complete, TexasBank now has total assets of over \$1.3 billion with 14 branches and loan production offices throughout West Texas, Central Texas and the Metroplex. Under common ownership, both organizations have proven success based on a relationship-driven approach, an unwavering commitment to the communities in which we serve and a strong focus on corporate responsibility.

TexasBank will continue to have the same great staff and customer service that both institutions are accustomed to. As a larger financial institution, with a more diverse geographic footprint, we will be able to provide even more convenience for our customers and further expand our current product offerings while still providing the service that only a true community bank can provide. This merger simply enables us to become Bigger, Better and Stronger.

Our goal is to make this merger as seamless as possible for you, and our team is here to help you through any transition you might experience. We created this Customer Guide to provide some answers to common questions and general information about TexasBank services. Please take some time to look through the guide and reach out if you have additional questions. Our team is ready to help and will welcome your call or visit.

**On behalf of the employees of TexasBank, we look forward to serving you. Thank you for your continued business and loyalty.**

**TexasBank is Proven. Local. Strong.**



# What You **Need to Know**



## ONLINE BANKING

The transition for previous Texas Bank Financial customers who currently use Online Banking should be a seamless process. However, if you have the site bookmarked and it does not continue to work for you after March 21, 2022, please visit [texasbank.com](https://texasbank.com) and access Online Banking. Please save the new web address to your bookmarks.

For additional help with Online Banking login, contact our Digital Support Team or your local branch.



## BILL PAY

No action is needed for your current Bill Pay to process payments as usual.



## TELEPHONE BANKING

Our telephone banking brings you convenient 24/7 capabilities to access your account information. Simply call (877) 866-9028 anytime!



## ESTATEMENTS

eStatements allow you to receive your account statements electronically. Just sign up for eStatements through Online Banking, and you will receive an email notification when your statement is available to view. No more waiting for delivery in the mail!



## MOBILE BANKING

Bank when and where it's convenient for you!

TexasBank has put the power to bank anytime, anywhere, right in your hands. You can access your account information, transfer money and locate ATMs and branches. All you need is a mobile device. Depending on your mobile device's capabilities and your banking needs, you may be able to use Mobile Banking Apps, Text Alerts and Mobile Deposit.



## MOBILE DEPOSIT

Need to make a deposit but can't get to the bank? TexasBank's Mobile Deposit allows you to deposit a check anytime, anywhere. Depositing checks is now as easy as taking a photo on your smartphone.

Digital Support:  
(325) 649-9263 or  
[support@texasbank.com](mailto:support@texasbank.com)



› Enjoy the **NEW** [texasbank.com](https://texasbank.com)

*your one-stop site for all your banking needs*

Learn more about our products, access Online Banking and even apply for a loan right from home!



# FREQUENTLY ASKED Questions

**KEY:**



› Affects **BOTH** Texas Bank Financial and TexasBank customers



› Affects **ONLY** existing TexasBank customers



› Affects **ONLY** previous Texas Bank Financial customers

<p><b>Now that Texas Bank Financial and TexasBank have merged, what does this mean for me?</b></p>	<p>All customers will continue to benefit from working with the same people in the same locations, with the same commitment to banking and customer service. The biggest difference is you now have access to more locations, more ATMs and more resources. You'll also enjoy a wider range of products and services for consumers and businesses alike.</p>
<p><b>Will my account numbers change?</b></p>	<p>Account numbers will remain the same unless you have been contacted by one of our account representatives. If you have not been personally contacted, your account number will not change.</p>
<p><b>Will the routing number change?</b></p>	<p>If you have been a TexasBank customer, your routing number will remain the same.</p>
	<p>The TexasBank routing number of 111902424 will be the bank-wide routing number going forward. However, checks and ACH transactions with the routing number 111907979 will continue to be accepted. Incoming wire transfers will still be received with 111907979 through December 31, 2022.</p>
<p><b>Can I use the checks I currently have?</b></p>	<p>Yes.</p>
	<p>There is no need to order new checks until your supply runs out. Your current checks will continue to work after the merger is complete. However, when you do order new checks through us, they will have a new routing number assigned. This does not affect your account number.</p>
<p><b>What will happen to my automatic transactions?</b></p>	<p>Unless you were one of the very few customers that had an account number change, your automatic transactions (debits and credits) will be unaffected. Again, if your account number did change, you have already been personally contacted.</p>

<p><b>What are TexasBank's cut-off times?</b></p>	<p>In-branch or drive-thru transactions accepted before 6:00 PM CST will be processed on that business day. Transactions accepted through the Night Depository or on Saturdays will be posted the next business day.</p> <p>Mobile Deposits conducted via our Mobile App have a cut-off time of 5:30 PM CST. If a deposit is sent after 5:30 PM CST or on a non-business day, the deposit will be processed on the next business day. All Bill Pay payments made through Online Banking must be posted before 3:00 PM CST to be processed the same business day. If a payment is scheduled after 3:00 PM CST or on a non-business day, the payment will be processed on the next business day.</p> <p>Transactions conducted via a TexasBank ATM will have a cut-off time of 6:00 PM CST Monday through Friday. Online Banking and ATM transactions are not processed on Saturdays, Sundays or federal holidays. Transactions made on these days will be processed on the following business day.</p>
<p><b>When will I receive my statements?</b></p>	<p>TexasBank customers will not experience a change.</p> <p>Previous Texas Bank Financial customers will have a slight schedule change beginning in March 2022. Please do not be alarmed; all your transactions will be accounted for on your next statement even if you receive one unexpectedly. Your monthly maintenance fees will be waived through April 30, 2022.</p>
<p><b>Will my Online Banking information change?</b></p>	<p>Unless you have been personally contacted by our Digital Support Team, your username and password for Online Banking will remain the same. You will continue to go to texasbank.com to log in.</p> <p>Mobile App users with Texas Bank Financial will need to download the TexasBank app from your mobile provider's app store by March 21, 2022. Unless previously contacted by our Digital Support Team, your username and password will remain the same.</p>
<p><b>Will my debit card still work?</b></p>	<p>Yes! Your debit card will continue to work as normal, and your number will not change until your card expires.</p> <p><i>Note: Upon expiration, all previous Texas Bank Financial customers will receive a new card with an updated design and new card number in the mail.</i></p>
<p><b>Will the way I complete wire transfers change?</b></p>	<p>No. You can continue to initiate wire transfers through your local branch. Our wire department can be reached at (833) 987-2265 for additional information. Wire transfer cut-off is 2:00 PM CST.</p>

## FAQs – Loan Information

<p><b>Are the terms of my loan changing?</b></p>	<p>No. The terms and conditions of all TexasBank and Texas Bank Financial loans will remain the same.</p>
<p><b>How do I make loan payments now?</b></p>	<p>Commercial and consumer loan customers can continue making payments the same way you are used to. You can also make loan payments at any of our 14 locations or pay by mail.</p> <p>Mortgage customers can utilize the website texasbank.com and "Manage My Mortgage" link to pay and see details of your home loan. You can also set up an automatic payment in your Bill Pay from Online Banking or pay by mail.</p>

# Business Banking

WE ARE INVESTED IN TEXAS FAMILIES, BUSINESSES AND ENTERPRISES.

TexasBank has over 50 years of experience helping Texas' family-owned businesses reach their potential. Our loans have helped build and revitalize our communities. Today, we have nearly **half a billion dollars** invested through loans to Texas businesses, and we don't intend to stop there!



**We specialize in providing loans and lines of credit to small businesses, commercial and industrial companies and real estate projects.**

## WITH TEXASBANK, YOU GAIN:



**Responsiveness:** Local decision-making and knowledge speed up and simplify the loan process.



**More flexibility in terms and conditions.** Our seasoned relationship managers structure custom solutions to fit your business.



**Familiarity:** We are true Texans. We know the streets, neighborhoods and communities in which we serve.



**Niche expertise:** Our regional board members provide us with in-depth knowledge about industries and the Texas regions we serve.



**A comprehensive line of products and services:** We offer a full array of lending and deposit products that can help increase cash flow and make your business more efficient.



**Firsthand knowledge about family-owned businesses:** Many of TexasBank's lending solutions are particularly suited to family-owned enterprises, perhaps due to our own family-owned, privately held heritage.



**A team of seasoned professionals:** Our team boasts more than 200 years of combined business banking experience and expertise.

**TexasBank realizes businesses are as unique as their owners. That's why we offer a comprehensive list of products and services and can help you identify which ones best meet your business' individual needs.**



REMOTE DEPOSIT



ONLINE BANKING AND MOBILE APP WITH MOBILE DEPOSIT



ONLINE BILL PAYMENT



MERCHANT SERVICES



ACH ORIGINATION



WIRE TRANSFER SERVICES

*Some products may be offered through service partners of TexasBank.*

**> Contact your relationship manager for more information on these services!**



**Lin Bearden Jr**  
President  
Parker County Market



**LV Coffee**  
President  
Eastland and  
Erath County Markets



**Kevin Downing**  
Executive Vice President  
Tarrant County Market



**Tim Espinoza**  
President  
Brownwood Banking Center



**Liz Brown**  
Executive Vice President  
TexasBank Mortgage Co.



**Bob Havran**  
President  
TexasBank Mortgage Co.



**Bruce Leib**  
President  
Dallas County Market



**Juvenal Sierra**  
President  
Comanche County Market

**Not Pictured: Ann Herkenoff, President, El Paso County Market**

# LOCATIONS



## **Bangs**

501 East Hall  
Bangs, TX 76823  
(325) 752-6331

## **Camp Bowie – Brownwood**

3802 Highway 377 South  
Brownwood, TX 76801  
(325) 649-9270

## **Downtown Brownwood**

400 Fisk Avenue  
Brownwood, TX 76801  
(325) 649-9200

## **Marketplace – Brownwood (Teller Services Only)**

1111 Clements Street  
Brownwood, TX 76801  
(325) 649-9200

## **Brownwood Motorbank (Teller Services Only)**

500 Carnegie Avenue  
Brownwood, TX 76801  
(325) 649-9200

## **Comanche**

200 West Central  
Comanche, TX 76442  
(325) 356-3781

## **Dallas**

5429 LBJ Freeway, Suite 100  
Dallas, TX 75240  
(214) 251-8001

## **Dublin**

301 North Patrick  
Dublin, TX 76446  
(254) 445-3356

## **Eastland**

510 West Main Street  
Eastland, TX 76448  
(254) 629-8250

## **El Paso**

7400 Viscount Boulevard  
El Paso, TX 79925  
(915) 229-8483

## **Fort Worth**

4521 South Hulen Street, Suite 200  
Fort Worth, TX 76109  
(817) 386-8085

## **Stephenville**

998 Wolfe Nursery Road  
Stephenville, TX 76401  
(254) 965-3166

## **Stephenville Downtown (Teller Services Only)**

281 North Graham Street  
Stephenville, TX 76401  
(254) 965-3166

## **Weatherford**

901 Santa Fe Drive  
Weatherford, TX 76086  
(817) 596-9998



## CONTACT US

**Toll-Free:**  
(800) 281-3889

**Automated Telephone Banking:**  
(877) 866-9028

## FOLLOW US



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