

THE BOTTOM LINE.



Growing Stronger, Serving Smarter

Dear Customers, Friends and Neighbors,

As we close out the third quarter, I'm proud to share the incredible momentum we're experiencing at TexasBank.

This quarter, we celebrated the opening of our **Fort Worth Midtown branch** and are in the midst of planning to add new locations at the Fort Worth Club, in Hudson Oaks, and the Walsh Ranch/Aledo areas. Each of these new branches reflects our commitment to keeping banking close to home while staying modern, accessible, and rooted in the communities we serve.



Greg Dodds,
TexasBank
President and CEO



Members of our Midtown team (L to R): Kenia Torres, Chris Roman, and JoAnn Harlow welcomed neighbors and friends at the Fort Worth Midtown Open House.



Our Midtown team welcomed neighbors and friends at the Fort Worth Midtown Open House! L to R: Jeanine Werberig, Cee Yager, JoAnn Harlow, Kenia Torres, Ashley Langione, Chris Roman.

Beyond physical growth, we've made important strides in improving how we serve you. Our new Treasury Management department is expanding to help businesses streamline their cash flow and manage funds more effectively. We've also invested in advanced technology designed to make banking more convenient while strengthening our fight against fraud. Protecting our customers will always remain one of our highest priorities.

At TexasBank, being a true community bank means more than just having branches **nearby**. Privately owned by the same family for **four generations**, we are guided by values of dignity, respect, and people-first service. You are more than an account number—you're our neighbor, and our success is measured by the trust you place in us.

As we look ahead to further growth through new opportunities and new locations, we pledge to remain steadfastly committed to providing exceptional service through combining innovation with the timeless care and relationships that defines TexasBank...because that's what we do best!

Big news, Stephenville!

The lobby at our Downtown Stephenville branch at 281 N. Graham Street is now open to serve you! If you need more than just a drive-thru transaction, now you can come inside to do your banking at our second full-service location in Stephenville. Our lobby is open weekdays from 9:00 AM - 3:00 PM, with drive-thru service 7:30 AM - 6:00 PM.



Watch for details about our grand opening celebration coming later this fall!

The Bottom Line: Another location to serve you, your way!

New Comanche ATM: Convenience Close to Home

Our new Comanche ATM is now open at **1515 N. Austin Street**, conveniently located across from the Comanche High School softball fields. Plus, it accepts your deposits!



We proudly welcomed our first customers David Twiford, Director of Heartland Funeral Home, and Leann Ingram, Comanche ISD Superintendent.

The Bottom Line: Banking just became more convenient in Comanche.



Friday Night Lights Nachos

With **16 mascot cards** available and more on the way, you can support your hometown team every time you use your TexasBank debit card at the concession stand or wherever you spend your cheese!



The Bottom Line: Show your team pride and pay like a true fan!

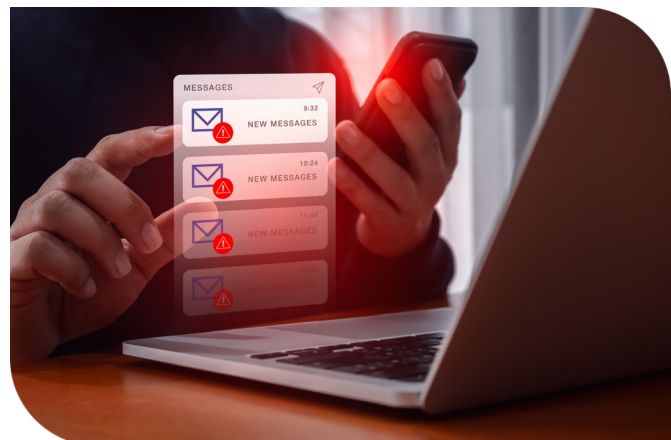


Fraud Stoppers: Protecting What Matters Most

Fraud attempts are becoming more sophisticated. At TexasBank, your protection is our priority. We have strong systems in place, but prevention is strongest when we work together. To help, we're sharing real stories of how scammers have tried to trick our customers.

It started with an email. A TexasBank executive received a request that looked like it came from a customer: "Please update my address." On the surface, it seemed routine.

Instead of acting on it, the executive passed the email to the customer's personal banker. The banker spotted red flags immediately. The tone didn't sound like that customer, the grammar was unusual, and the details felt wrong.



Trusting his instincts, he picked up the phone. That call uncovered the truth: the customer's business email had been hacked, and criminals were trying to seize control of their online banking. If the request had gone through, the fraudsters could have

accessed the customer's entire account.

Because of the banker's quick action, the scheme was stopped cold. No money was lost.

What We Can Learn

Fraud often hides in plain sight. Here's how you can help protect yourself:

- **Trust your instincts.** If you receive a request from someone you know, but it doesn't sound like them, it probably isn't.
- **Watch for red flags.** Unusual wording, grammar, or urgency can signal fraud.
- **Verify requests.** Don't rely on digital-only communication. When in doubt, call or visit in person.

Fraud Prevention Tips

Protect yourself with these everyday habits:

- Review your accounts daily and report suspicious activity immediately. If you suspect you're a victim, contact us at **833.987.2265** or send a secure message through **digital banking**.
- Use strong, unique passwords for all accounts.
- Enable multifactor authentication (MFA) for an extra layer of security when the option is available.
- Keep devices, apps, and software updated. Those updates often include critical security fixes.
- Never click on suspicious links or attachments.

Fraudsters are relentless, but awareness and vigilance can stop them. At TexasBank, your security is our priority. Together, we can protect what matters most.

The Bottom Line: Scammers are clever. Together, we're smarter.

MoneyMinute: Stay Cyber Safe

October is Cybersecurity Awareness Month and right now is the perfect time for a refresher on smart ways to protect yourself online. In this **MoneyMinute**, VP/Market Manager Kelsey Goates shares practical tips to help keep your accounts secure.



The Bottom Line: One minute. Four cyber-smart moves. Real peace of mind.

TexasBank Teams Up to Close the Digital Divide

The TexasBank IT department teamed up with **Compudopt** to donate a haul of technology to underserved communities across Texas! Together we contributed 90 laptops, 28 desktops, 8 monitors, 2 printers, 18 hard drives, plus keyboards, mice, and other accessories. This equipment gets a second life helping Compudopt's mission to close the digital divide by providing technology and educational resources to families, schools, and communities in need. We're proud to support their mission and empower communities.



TexasBank IT department volunteers give computers and tech a second life supporting Compudopt's mission to bring



Pictured L to R: Gregory Aaron, Brice Tate, Andrew Lee, Skylor Jackson (Compudopt Tech Manager), Chris Quintanilla (Compudopt Operations Director), Tyler Tinstman, Raul Diaz, Alfredo Robledo, Travis Evans, and

The Bottom Line: Investing in Texans, everywhere.

Update: Changes to Our Customer Support Email

At TexasBank, keeping your information secure is our top priority. To better protect your privacy and connect you more quickly with the right team, we are updating the way you reach us.

As of October 31, 2025, the email address support@TexasBank.com **will no longer be active**. Instead, please contact us through one of these secure methods:

- Send us a secure message through [Online Banking](#)
- Call us directly at [833.987.2265](tel:833.987.2265), Monday–Friday, 8:00 AM–6:00 PM

These channels ensure your personal information is handled safely while allowing us to provide faster, more efficient service. We appreciate your understanding as we make this change, and we look forward to continuing to serve you.

Download the TexasBank Mobile app:



The Bottom Line: Stronger security with faster service.

Supporting Kids, Strengthening Communities

TexasBank was a proud sponsor of the 35th Annual CPTC Cops4Kids Golf Fundraiser held in Fort Worth on September 19. The event brought together law enforcement officers and community members for a day of golf, raising funds for **Community Partners of Tarrant County (CPTC)**.

CPTC provides help and hope to abused and neglected children across Tarrant County, as well as the caseworkers who serve them. Proceeds from the fundraiser help cover vital needs that aren't always met elsewhere—everything from clothing, diapers, and safe sleep items to tutoring, summer camps, prom expenses, and sibling visitations.

(L to R): Travis Evans, Myrtle Bowles-Scott, Philip Allen, and JD Lopez proudly represented TexasBank at the 35th Annual CPTC Cops4Kids Golf Fundraiser.



The Bottom Line: Together we can make a difference!

Spotlight on Community: Casa Manana

TexasBank is proud to partner with **Casa Mañana**, to sponsor their children's theater to enrich our community through live professional theatre and arts education. As part of our partnership, TexasBank customers enjoy a special \$5 discount on show tickets—use code TXBANK5 at checkout.



The Bottom Line: Grab your discount & join us at Casa Manana!



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