

# THE BOTTOM LINE.



## Celebrating Leadership During Black History Month

At TexasBank, we believe people are our superpower. Our strength comes from leaders who build trust, invest in real relationships, and serve our communities with integrity.

In recognition of Black History Month, we are proud to highlight three such leaders whose dedication and character reflect the very best of TexasBank. While we spotlight these individuals, we also celebrate and appreciate the many Black leaders across our organization whose contributions strengthen our culture and the communities we serve every day.

From guiding our bank with trusted legal counsel to decades of **steady leadership** and service to **championing community development initiatives**, these leaders help turn plans into progress.

### Myrtle Bowles-Scott

*“Leadership is something you’re born with and spend your life developing.”*



Myrtle Bowles-Scott  
EVP – Chief Compliance Officer

Myrtle joined TexasBank in October 2018 as Chief Compliance Officer and assumed legal responsibilities in 2021. She’s held senior compliance roles at Texas Capital Bank, Citi, and JPMorgan Chase. Prior to a career in compliance, she practiced corporate law and complex commercial litigation representing major financial institutions. Myrtle is a New York-licensed attorney and holds the Certified Regulatory Compliance Manager (CRCM) certification.

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### Leslie Jackson

*“We are committed to lead with integrity, clarity, and accountability while supporting*

*employees with the tools, guidance, and respect needed to succeed.”*

Leslie Jackson is an accomplished leader in loan servicing, beginning his 12-year TexasBank career as a Servicing Manager before earning successive promotions to AVP of Servicing and ultimately VP of Servicing. Leslie is known for driving operational excellence, strengthening customer experience, and leading high-performing teams through periods of growth and transformation. Leslie’s strategic approach and commitment to service quality continue to elevate organizational performance and customer satisfaction.



*Leslie Jackson  
VP/Customer Service and  
Collections*

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## Travis Evans

*“I believe true progress begins when we uplift one another and build a community where every voice is seen, valued, and empowered.”*



*Travis Evans  
VP/CRA & Community  
Development Officer*

As CRA/Community Development Officer for TexasBank, Travis has spent the past three years building relationships that help communities thrive. He works closely with local partners to expand financial access, support small businesses, and create opportunities for families to grow and succeed. Each day, Travis is driven by the belief that strong communities are built through trust, collaboration, and genuine care for the people TexasBank serves.

Together with many others across TexasBank, their work strengthens our customers, supports our teams, and reinforces our **commitment** to being faithful stewards of the communities we are honored to serve.

**The Bottom Line:** During Black History Month and beyond, we honor leaders whose service strengthens our communities and reflects the very best of TexasBank.

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## Fraud Stoppers: Caller ID Deception

It started with a phone call on a busy Tuesday afternoon.

*“Hi, this is the TexasBank fraud team. We’ve detected suspicious activity on your account.”*

The caller knew the customer’s name. They referenced recent debit card transactions. They even spoofed TexasBank’s phone number so it appeared legitimate on caller ID.

Naturally, the customer was concerned and grateful someone was watching out for their money.

The caller explained that hackers were attempting to access the account and instructed the customer to quickly transfer funds into a “secure holding account” to prevent loss. To make the situation feel urgent, the caller warned that delays could result in **permanent loss of funds**.

Within minutes, the customer moved a substantial portion of their savings to the account number provided.

Only later did they discover the truth:

**There was no suspicious activity. There was no secure account. The call did not come from TexasBank.**

*It was an account takeover scam.*

Fraudsters are increasingly impersonating financial institutions, using **caller ID spoofing**, convincing scripts, and even follow-up text messages to build trust. In many cases, customers aren’t “hacked”; they are carefully manipulated into moving **their own money**.

By the time the scam is uncovered, the funds are often gone.

### **How to Protect Yourself:**

- **TexasBank will never ask you** to move money to a “safe” or “holding” account.
- **We will never pressure you** to act immediately over the phone.
- If you receive a suspicious call, **hang up and contact TexasBank directly**.
- **Never share** online banking credentials or secure codes with anyone.

When something feels urgent and alarming, that’s exactly when it’s time to slow down.

If you ever feel unsure, **call us. We’re here to help protect what matters most.**

**The Bottom Line:** When urgency is the trap, verification is the defense.

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## **Tax Season Smarts: Protect Your Return and Your Identity**

Tax season is prime time for fraud. Scammers rely on deadlines and intimidating IRS language to push people into quick decisions. A few informed steps can help protect your money and personal information.

**Know the red flags.** The IRS will never contact you by text, social media, or unsolicited phone calls demanding immediate payment. Messages threatening arrest,





license suspension, or gift-card payments are always scams. Familiarizing yourself with **common tax scams** can help you spot trouble early.

**Create an IRS Identity Protection PIN (IP PIN).** If someone gets your Social Security number (SSN), they could file a fake return in your name. One of the strongest and least-used fraud protections available, an **IP PIN** is a free six-digit code from the IRS that prevents unauthorized filings. **Get**

**your IP PIN** following the steps on the IRS website.

**File early, even if you can't pay.** Filing early reduces the risk of a thief filing in your name. If you owe taxes, filing on time helps avoid failure-to-file penalties, even if payment comes later.

**Watch for "refund helpers."** Some scammers pose as helpful preparers, promising larger refunds or requiring you to send refunds to their accounts. Use a trusted tax professional and review your return before signing. Errors are your responsibility.

**Protect your digital trail.** Avoid using public Wi-Fi when filing taxes or accessing financial accounts. Use strong, unique passwords and enable multi-factor authentication whenever possible.

**Act fast if something feels off.** Unexpected IRS letters, rejected e-filings, or missing refunds should be addressed immediately. **Report suspected fraud** to the IRS, place a fraud alert with the credit bureaus (**TransUnion**, **Experian**, and **Equifax**), and **contact TexasBank** so we can help secure your accounts.

A little caution now can prevent lots of stress later. Slow down, verify, and protect what you've earned.

**The Bottom Line:** Protect yourself this tax season so scammers don't stand a chance.

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## **MoneyMinute: File Smart, Stress Less**

Tax season doesn't have to feel overwhelming. This month's **MoneyMinute** focuses on completing your tax return, from gathering the right documents to avoiding common mistakes that can delay your refund. Watch our quick video to see how a little preparation can help you file with confidence and stay on track.



**The Bottom Line:** A little preparation goes a long way toward keeping your tax season on track.



### Over \$17K Saved with **RoundUp** in January!

In January, TexasBank customers collectively saved \$17,093.62, proof that small changes can lead to big results. With every debit card purchase rounding up to the nearest dollar, savings happen effortlessly.

**RoundUp** is an easy way to make daily purchases part of your savings plan, and it's free!

#### 1. ENROLL

Enroll in **RoundUp** online or at your local **TexasBank** branch.

#### 2. SPEND

Use your TexasBank debit card for daily purchases at the grocery store, restaurants, online shopping, etc. In other words, tap, swipe or click just like normal!

#### 3. SAVE

Watch your savings add up! With **RoundUp**, each debit card transaction rounds up to the nearest dollar, and the difference is transferred automatically to your savings account.



**The Bottom Line:** Enroll in **RoundUp** to make saving easy!

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## TexasBank Touchdown: Local Support, Lasting Impact

At TexasBank, we believe the moments that matter on Friday nights extend well beyond the scoreboard. This past football season, **TexasBank Touchdown** generated more than \$10,000 for non-athletic student organizations across eight school districts, supporting bands, FFA chapters, cheer squads, theater, art, debate, drill team, and more. Every touchdown scored meant a \$25 donation, proudly announced at each game as “another TexasBank Touchdown.”



*Brownwood ISD with Market President Tim Espinoza and Branch Manager Janna Brown*



*Comanche ISD with Market President Juvenal Sierra, Branch Manager Tessa Nance and CSR Michelle Morales*



*Early ISD with SVP John Belcher*



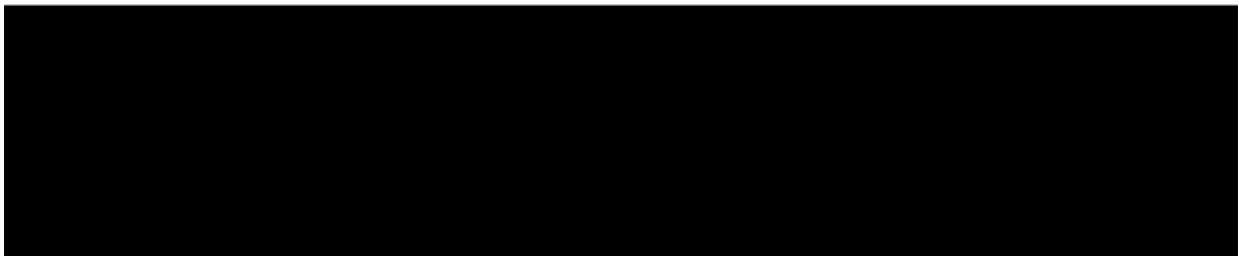
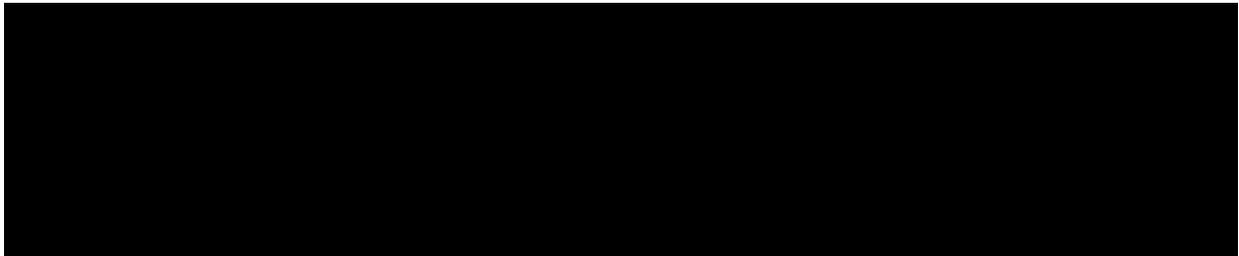
*Stephenville ISD with Market President L.V. Coffee, VP Market Manager Kelsey Goates, SVP Doyle Cooper and VP Kelli Raymond*

Since launching in 2017, the **program** has contributed more than \$67,000 to the student groups that bring energy, creativity, and spirit to their schools every day.

This commitment was recently honored by the Independent Bankers Association of Texas with a **Community Spirit Gold Eagle Award**—recognizing the impact of investing locally, on and off the field.



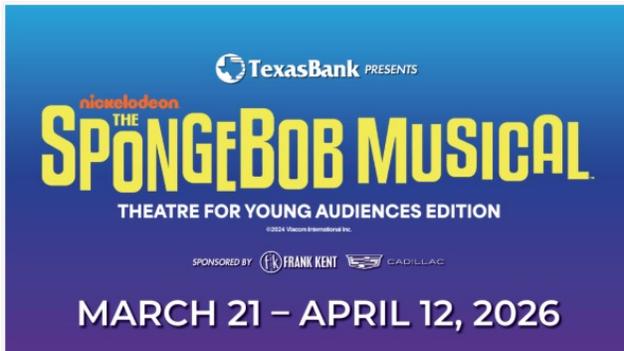
*Celebrating wins on and off the field, TexasBank team members accept the **IBAT Gold Eagle Award** for **TexasBank Touchdown**. Pictured L to R: Amy Brown, Director; David Knight, Director; Jason Brown, Director; Amy Gill, AVP Marketing Director; Juvenal Sierra, Comanche County President; Tim Espinoza, Brown County President; Greg Dodds, President and CEO; Kelsey Goates, VP Market Manager; and Tracy Harris, 2024-2025 IBAT Board Chairman.*



**The Bottom Line:** TexasBank turns touchdowns into support for local students.

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## Dive Into Fun with The SpongeBob Musical!



Join SpongeBob on a hilarious and heartwarming underwater adventure at **Casa Mañana** March 21-April 12, 2026. The SpongeBob Musical is packed with laughs, music, and fun for all ages. **Grab your tickets now** and use code **TXBNK10** for a \$10 discount!

**The Bottom Line:** Experience The SpongeBob Musical and save \$10 with code **TXBNK10!**

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