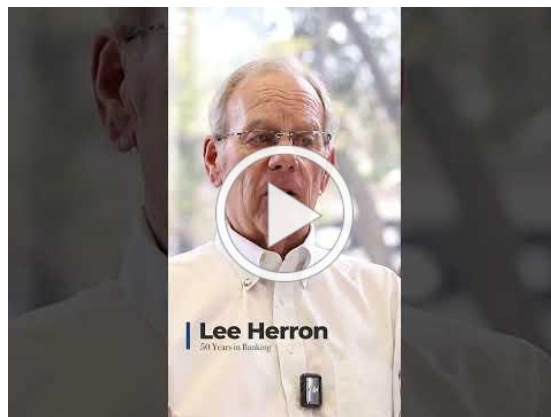


THE BOTTOM LINE.



TexasBank's Own, Lee Herron, honored with TBA 50-Year Banker Award

We're thrilled to share that **Lee Herron**, Senior Vice President at TexasBank, has been named a 2025 recipient of the 50-Year Banker Award by the Texas Bankers Association. This prestigious award, recognizing an incredible five decades of service to the banking industry, will be presented at the Texas Bankers Association Annual Convention on April 25 in San Antonio.



Lee shares his story in a video shown during the TBA 50-Year Banker Award ceremony, where he will be honored on Friday, April 25, 2025.

Lee's career spans an impressive 56 years, starting as President of American National Mortgage and continuing through leadership roles at banks across the Metroplex. Beyond the boardroom, Lee has been a passionate advocate for housing and community development, contributing to organizations like the Fort Worth Mortgage Association, Greater Fort Worth Builders Association, and Mid-Cities Supporters of SafeHaven. In 2021, he was also inducted into the Fort Worth Housing Hall of Honor.

"We are delighted to recognize this year's class of 50-Year Bankers and celebrate their unwavering commitment to our profession," said Chris Furlow, president and CEO of the Texas Bankers Association. "It is with great pride and admiration that we congratulate each of them on reaching this extraordinary milestone."

At **TexasBank**, we're all about relationships that stand the test of time, and Lee Herron is the perfect example of that commitment in action. His legacy of leadership and heart for the community is a reminder of what we stand for: local, dependable, and people-first.

The Bottom Line: Five decades of impact. One well-deserved honor. We are proud of you, Lee!

Thinking About a New Home? Top 3 Things Buyers Need to Know



Brandon White
TexasBank Mortgage President

Is now a good time to buy a home? The market might feel uncertain, but waiting could mean missing out on real opportunity.

According to Brandon White, President of **TexasBank Mortgage**, “If rates drop later this year, demand will surge, bringing more competition and likely higher home prices. Right now, there’s less competition, more inventory, and buyers have more options.”

In other words: while it’s tempting to wait, buying now could give you a better shot at the home you want—without the bidding wars. Whether you’re a first-time buyer or looking for your forever home, preparation is key. Consider these three steps when preparing to purchase a home:

1. Know Your Budget

Before you start browsing homes, take a realistic look at your finances. Know what you can afford for a down payment *and* your comfort zone for monthly expenses. Factor in your mortgage, taxes, insurance, and maintenance. **TexasBank’s local mortgage experts** can help with **pre-approval**, so you know exactly where you stand.

2. Understand the Local Market

Every market is different. Whether you’re looking in El Paso, Central Texas, DFW or anywhere in between, it’s important to understand local conditions. Our **mortgage lenders** live in the communities we serve, so we know the pricing, inventory, and development trends that can help guide your decision.

3. Have a Long-Term Plan

Buying a home is a commitment. Think about where you want to be in 5, 10, or 20 years. Will this home grow with your needs? Whether it’s for a growing family or a long-term investment, make sure it aligns with your goals.

With TexasBank by your side, you can navigate the process with confidence. Ready to start your journey? Let’s talk. We’re here to help every step of the way. Visit us **online** or call **888.556.2676**



The Bottom Line: Buy smart! We've got your back.

Enroll in eStatements for a
Chance to WIN \$200!

Sign up for **eStatements** before May 31 and you'll automatically be entered to win a \$200 cash prize! It's that easy. Once enrolled, you're automatically entered.



Quickly learn how to enroll in eStatements with this video.

Enjoy the convenience of accessing your statements anytime, anywhere—no matter where life takes you. To enroll, log in to digital banking, follow the simple steps, and you'll be notified when your statements are ready each month. Watch this **short video** for more info on how to enroll.

Besides the chance to win \$200, signing up for **eStatements** offers several benefits:

- **Enhanced Security:** eStatements are encrypted and password-protected, reducing the risk of identity theft.
- **Instant Access:** Receive notifications and access your statements securely anytime.
- **Simplified Organization:** Store and organize statements digitally, no more paper clutter.

Enroll today and enjoy the convenience of **eStatements** (and the chance to win \$200!)

No purchase or payment is necessary to enter or win; however, enrollment in eStatements is required for eligibility. The contest is open to TexasBank primary account holders who enroll all accounts that receive monthly statements in eStatements during the contest period, which runs from April 10, 2025, to May 31, 2025. To participate, you must be a TexasBank customer and complete eStatement enrollment within this timeframe. TexasBank employees are not eligible to win. A total of ten (10) winners will be randomly selected, with five (5) winners chosen on April 30, 2025, and five (5) additional winners selected on May 31, 2025. TexasBank eligible accounts are all TexasBank accounts that receive a monthly statement. Additional terms and conditions can be seen here. For further information, please see our FAQs at TexasBank.com/eStatements.

The Bottom Line: Enroll today so you have a chance to win \$200!

Financial Education on the Move

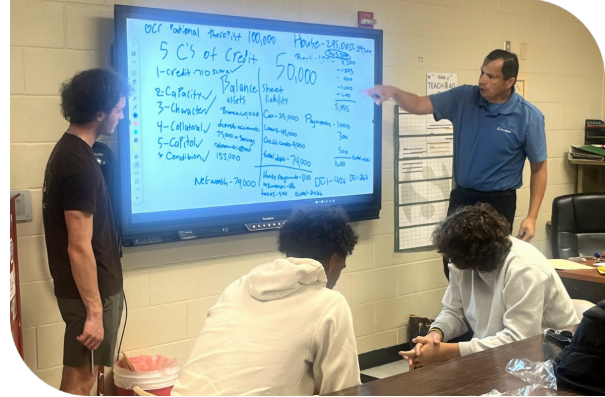
April is Financial Education Month. Every day at TexasBank we strive to empower our customers, our families, our children, and our communities. to make financial decisions that position them into a brighter tomorrow. Here are some of those stories.

Comanche FFA Receives Financial Education Grant

In March, our Comanche County Market President, **Juvenal Sierra**, had the privilege of connecting with high school FFA students, sharing valuable lessons

on credit and budgeting. Through real-life scenarios, he emphasized the important financial choices they'll face after graduation.

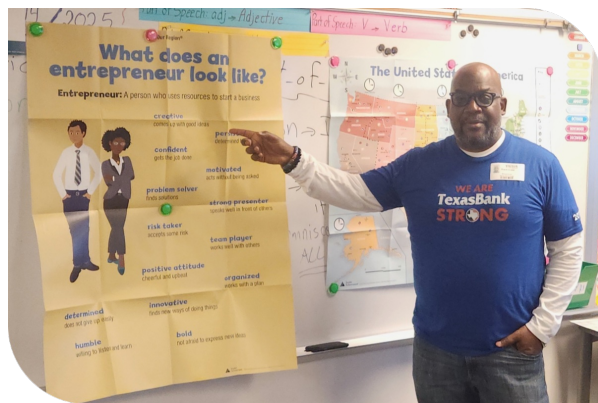
"We're proud to be a part of their learning journey," said Juvenal. "Helping students understand these basics now will set them up for success in the future."



Comanche County Market President, Juvenal Sierra, shares valuable financial lessons with FFA students.

Following the presentation, TexasBank applied for the Texas Bankers Association Financial Education Grant on behalf of the Comanche FFA, and the chapter was awarded \$250. To further support their efforts, TexasBank will match the grant, bringing the total contribution to \$500.

Building Young Entrepreneurs



*Travis D. Evans, TexasBank VP Community Development Officer, brings financial education to life as he teaches third graders the basics of entrepreneurship at W.T. Hanes Elementary. The February event reached 334 students with real-world lessons and hands-on learning. TexasBank volunteers joined forces with **Junior Achievement Dallas** to teach 334 third graders the basics of entrepreneurship and money management.*

"Partnering with Junior Achievement allows us to empower young minds with real-world skills. Seeing our volunteers in was a powerful reminder of the impact education and community can have together." said Bruce Leib, TexasBank Dallas Market President and Junior Achievement Dallas Board Member.



Real World Wake-Up Call

On April 12, TexasBank partnered with **Faith Formula Human Services** to host a Financial Education Workshop – Reality Fair in Dallas. The interactive event gave junior and senior high school students a hands-on



experience in managing bank accounts, budgeting, loans and debt.

"The event empowers youth with essential financial knowledge and skills in a fun and impactful way," said Travis Evans, TexasBank VP Community Development Officer.

Kelsey Goates and **Kelli Raymond** from TexasBank's Stephenville branch joined the Texas AgriLife Extension Office for a "Real World Simulation" at Stephenville High School in March. Students took on careers and monthly budgets, making real-life financial decisions about housing, transportation, and more. For many, it was an eye-opening lesson in money management!



Instilling Financial Confidence for Choices Clinic Clients



Kelsey Goates of TexasBank led an engaging session on family financial planning for clients of **Choices Clinic** & Life Resource Center on April 16. As part of the clinic's "Foundations" class series, the workshop focused on real-life money management strategies and helped participants take their first steps toward successful banking.

Money Skills Made Fun

Janna Brown of TexasBank helps enthusiastic Pre-K students at Coggin Elementary understand the difference between needs and wants. She and Liz Brown brought financial literacy to life during their interactive lesson on April 23.



The Bottom Line: TexasBank is helping Texas communities get financially fit!



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