

THE BOTTOM LINE.



Dear Customers, Friends, and Neighbors,

As we approach the end of 2025, I've been reflecting on what shaped this year for TexasBank. Much of our focus has been on reconnecting with who we are at our core: a community bank committed to integrity, personal service, and strengthening every place we call home. That clarity has guided our work and reminded us what truly matters—people and the relationships we have with them.



*Greg Dodds,
TexasBank
President and CEO*

Your trust helped make this a year of meaningful progress. We opened new branches in Decatur and Fort Worth Midtown, and next year we'll continue that momentum with openings at the Fort Worth Club and in Hudson Oaks. Each new location expands our reach while keeping our approach the same: local decision-making, personal attention, and a genuine investment in the success of our customers and communities.

To that end, we're proud to have given a record-setting \$2.7 million in scholarships, and more than \$1.7 million in local support and partnerships. We know that when we strengthen the schools, families, and neighborhoods we're proud to call home, everybody wins. Other accomplishments over the past year include expanding our Treasury Management capabilities and investing in technology that makes banking simpler and more secure.

Looking ahead to 2026, our commitment remains constant. We will keep putting people first, building trust, and helping individuals, families, and businesses thrive for generations to come.

On behalf of the entire TexasBank team, thank you, we wouldn't be here if it wasn't for you and we will never take that for granted. We wish you a joyful holiday season and a prosperous new year.

With deep gratitude,

Greg Dodds
President & CEO, TexasBank

The Bottom Line: We celebrate with gratitude and look forward to helping you thrive in the year ahead.

Growing With our Communities

TexasBank is growing, and we're proud to share two important milestones that reflect our continued commitment to serving our communities and investing in places where people, heritage, and opportunity come together.



A First Look at Our Fort Worth Club Branch
Coming in Spring 2026 TexasBank at the Fort Worth Club on 7th & Throckmorton. This convenient downtown location will bring trusted, relationship-focused banking right into the heart of the city.

Breaking Ground in Hudson Oaks

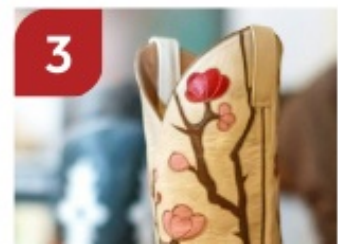
On November 17, we celebrated the official groundbreaking for our future Hudson Oaks branch at Cinema Dr. and I-20, just off Exit 411. Construction is now underway, and we look forward to watching this new home take shape. We anticipate opening in late 2026 and will share updates as we get closer to opening the doors and welcoming our newest neighbors.

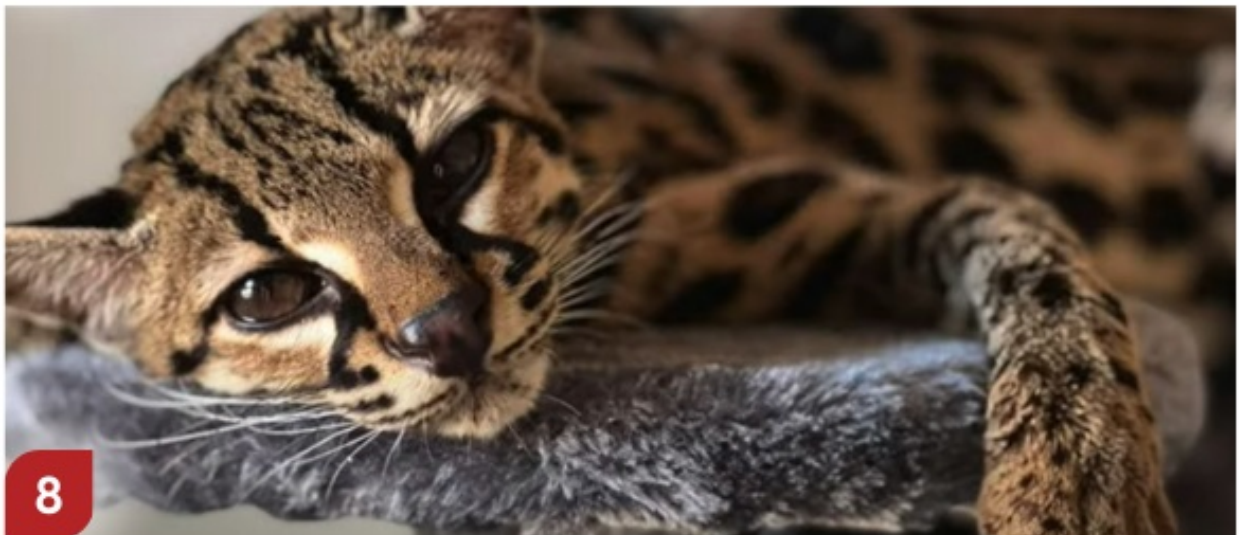


The Bottom Line: TexasBank is digging into a bright future in Parker County.

Lone Star Local: The Great Texas Giving Guide

Add Lone Star spirit to your holiday season with Texas-made gifts and memorable, only-in-Texas experiences for everyone on your list.





1) Premium treats from **Wiseman House Chocolate**. 2) Terrarium crafting at **Ephemera**. 3)

Caboots has made custom boots in El Paso since 1928. 4) Curated style with true Texas sparkle at **Woven Roots Boutique**. 5) Santa reads the children's book **Willy the Texas Longhorn**. 6) Swing time at **Tee Time Decatur**. 7) The stars at night shine big and bright on stage at **Theatre Off the Square** in Weatherford. 8) Compassion, Texas-style at **Center for Animal Research and Education**.

1. For the Foodies

- **Texas Treats:** Local chocolate makers, like **Wiseman House**, offer premium, Texas-made confections.
- **Lone Star Eats:** Artisan cheese from local creameries like **Veldhuizen Cheese** and pralines from **Durham Pecan** are tasty additions to any celebration.

2. For the Do-it-Yourselfer

- **Texas Made Artist:** For the friend who'd rather *make* the magic, gift a hands-on experience like glassblowing at **SiNaCa Studios** or terrarium crafting at **Ephemera**.
- **Heirloom Maker:** Help a quilting legend or aspiring yarn artist level up their skills with a class at **Stitching Sisters**, **Quilters Hideout**, or **JuJu Knits**. This gift may result in a new family heirloom.

3. For Looking the Part

- **Get Your Kicks:** If they kick it up on the ranch or dance floor, boots from **Kimmel Boot Co.**, **Caboots**, or **Tumbleweed Vintage** paired with a hat from **Biggar Hat** or **Capital Hatters** will have them strutting like the Texan they are.
- **Trailblazer:** If they spend their time riding, roping, or racing, a handmade gift from **Tesky's** or gear from **NRS World** will ensure happy trails.

4. For the High-Key Fabulous

- **Lone Star Luxe:** Uncover treasures you won't find anywhere else for gifts as unforgettable as they are. **Comanche** favorites **Woven Roots**, **Westward**, and **Bucking Heifer** offer curated style with true Texas sparkle. And throughout **Brownwood**, **Decatur**, **Eastland**, **Stephenville**, and **Weatherford**, neighborhood boutiques make it easy to shop local and gift something truly special.

5. For Those at Home on the Range

- **Sharp Shooter:** Hit the target with a membership or range time at **Fossil Pointe** or **Brownwood Claybird Club**.
- **Long-Driver:** Got a golfer who "doesn't need anything"? Gift them some swing time at a course or driving range like **Tee Time Decatur**.

6. For the Kids (and Kids at Heart)

- **Longhorn Tale:** Start a sweet Christmas tradition by reading **Willy the Texas Longhorn** with your little one.
- **If You're Gonna Play in Texas:** Go full-on family fun with time at **Free Play Arcade** or **Grand Adventure**, or hands-on discovery at **La Nube** in El Paso or **Frontiers of Flight** in Dallas.
- **Sun-soaked Summer:** Gift a season pass to **Splash Kingdom** or an **El Paso water park** for a summer they'll never forget.

7. For the Cultured

- **The Stars at Night** Treat them to a season of shows—**Theatre Off the Square** in Weatherford, **Broadway in El Paso**, or iconic **Casa Mañana** in Fort Worth. Bonus for TexasBank customers: enjoy \$10 off Casa Mañana tickets with code TXBANK10.

8. For the Big-Hearted

- **Texas-size Giving:** Sponsor an animal at the **Center for Animal Research and Education**, and give a gift that makes a difference. It's compassion, Texas-style.

The Bottom Line: Shop Lone Star local - be the star of gift-giving and boost local Texas economies.

Celebrating Service: TexasBank Employees Give Back

On December 5th, we celebrated **International Volunteer Day**, a global celebration of the people and organizations strengthening communities through service. At TexasBank, giving back isn't just something we talk about—it's something we proudly live out.

This year, TexasBank employees dedicated **311 hours** of paid volunteer time to local causes across our communities. From supporting youth programs and food banks to serving local nonprofits and neighborhood initiatives, our teams showed what it means to put people first.



El Paso team members Lisa Cuevas and Ann Herkenhoff pose with Animal Shelter staff and a newly adopted dog and his forever family at the August Clear the Shelters Event at our El Paso Viscount location.



*TexasBank IT department volunteers give computers and tech a second life supporting **Compudopt's** mission to bring technology and resources to families and communities in need.*



We partnered with Center Against Sexual Family Violence (CASFV) to send local students back to class with confidence. Pictured Left to Right: Ashley Mellado, Kaitlyn Chandler, CAFV Executive Director Sandra Nevarez Garcia, and Marcia Armendariz.

Our commitment to community is part of our legacy. *Proven. Local. Strong.* isn't just a tagline; it's how we show up, invest in others, and work together to build places we're proud to call home.

As we celebrate International Volunteer Day, we encourage everyone to find a way to make a difference—whether it's an afternoon, an hour, or a moment of kindness.

The Bottom Line: When neighbors help neighbors, our communities grow stronger.

Over \$205K Saved with **RoundUp!**

Since January, TexasBank customers have collectively saved \$205,847.65, 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.



Check out our **interactive calculator** to see how much you can save with **RoundUp**!

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



**THEY'LL LIGHT
UP WHEN THEY
FIND OUT YOU
SHOPPED LOCAL**

Just like the annual Weatherford tree lighting, you can light up someone's holiday by shopping local. Support the businesses that make our communities strong, this season and every season.



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