

THE BOTTOM LINE.



Our Fort Worth Club Branch Is Open!

We are proud to bring trusted, relationship-focused banking to the heart of downtown Fort Worth. Our new **Fort Worth Club location at 7th & Throckmorton** is now open and ready to serve you.

Save the date! Join us for our Grand Opening celebration on April 30.



The Bottom Line: 3 locations in Fort Worth now open to serve you!

Connie Redwine Named Best of the Best

We're thrilled to announce that Connie Redwine, Lead Teller at our **Decatur** branch, has been named Best Teller in Wise County for the 16th consecutive year! Her dedication and exceptional service embody the spirit of TexasBank. Congratulations to Connie and all of our tellers who were also nominated!

The Bottom Line: We're honored to have Connie on our team!

CONGRATULATIONS, CONNIE!



VOTED
"BEST TELLER"
IN WISE COUNTY!



Connie Redwine, Senior Teller

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What Today's Housing Market Means for Homebuyers

High prices, low inventory, and rising rates have sidelined many would-be homebuyers in recent years, but that appears to be changing. Conditions are shifting in many of our local markets, creating a more favorable environment for buyers.

"After years of tight inventory and rapid price growth, we're seeing a healthier balance in Texas housing markets," says **Brandon White, President/Mortgage**. "Inventories are rising, prices are stabilizing, and rates are near the lowest levels since 2022. Buyers have more options and flexibility, which is a welcome change."

Across several local counties, the number of homes on the market has increased compared with recent years. Erath, Parker, Wise, and Dallas counties have all seen inventory rise year over year, giving buyers more choices than during the tight market of 2021–2022.

Homes are also taking longer to sell in many markets. In Stephenville and Eastland, the number of days a property remains on the market has climbed noticeably, which can create more room for negotiation on price, repairs, or closing costs.

At the same time, price growth has cooled. Several markets including Parker County, Stephenville, and Fort Worth have seen listing prices stabilize or ease slightly from recent highs.

Mortgage rates are also providing some encouragement for buyers. According to Freddie Mac, the 30-year fixed-rate mortgage averaged 6.00% as of March 5, down

from 6.63% a year ago and near the lowest levels since 2022. The 15-year fixed-rate mortgage averaged 5.43%.

Every community is unique, which is why working with a **trusted local partner** matters. From application to closing, **TexasBank's mortgage lenders** combine local expertise with personal service to help you every step of the way.

The Bottom Line: A more balanced market means more opportunities for buyers.

Empty Bowls 2026

Our Brownwood team painted bowls that will be featured at Empty Bowls 2026, the **Good Samaritan Ministries'** largest fundraiser supporting hunger relief in Brown County.

Empty Bowls is a powerful reminder that hunger isn't far away. It impacts our neighbors, our friends, and even children in our own communities. Together, our community can help meet real, everyday needs right here at home. Ninety percent of funds raised stay in Brown County to support seven local hunger programs, while the remaining ten percent helps fund international hunger relief.

Get your tickets early and join us at Empty Bowls 2026!
Thursday, April 9, 2026 | 11:00 am-2:00 pm | Brownwood Coliseum



Our Brownwood team came together to paint bowls, supporting hunger relief in our community.

The Bottom Line: Community banking starts with showing up and giving back.



Ray and Lilia Tullius accept the El Paso, Inc. 2025 Community Spirit Award. Photo credit: Ruben R. Ramirez, 2026, El Paso, Inc.

TexasBank Leader Helps Honor El Paso Community Spirit Award Winner

Ray and Lilia Tullius, founders of the **Opportunity Center for the Homeless**, were recognized as recipients of the *El Paso, Inc. 2025 Community Spirit Award* for their lifelong commitment to serving the city's most marginalized.

TexasBank's El Paso Market President, Ann Herkenhoff, had the honor of introducing the award, which recognizes individuals who go above and beyond to make a lasting impact. In her introduction, Ann reflected on their unwavering compassion: "Through migrant surges, public health crises, and moments when El Paso was tested, they never asked who someone was or where they came from. They asked one question: How can we help?"

She also noted their humility and lasting impact, adding, "This community pauses to say thank you...for reminding us that how we treat the most vulnerable reflects who we are as a city."

Now in its 30th year, the awards program celebrates leaders shaping a stronger, more vibrant community.



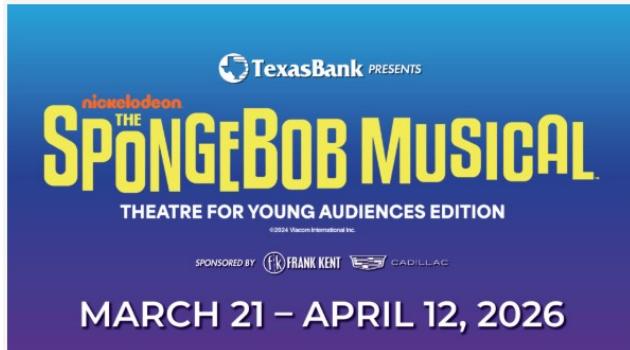
El Paso team members attended the luncheon to support Ann and Mr. Tullius.



The Bottom Line: We are proud to support leaders that uplift and strengthen our community.

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 \$10 off!

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

MoneyMinute: Spring Cleaning Your Finances

In this month's MoneyMinute, Kelsey shares practical tips families can use to cut household expenses—from lowering utility bills to trimming everyday spending without sacrificing what matters most.



The Bottom Line: Small changes at home can add up to meaningful monthly savings.

Academy 4 Benefits from Foodie Philanthropy

TexasBank was proud to support this year's **Foodie Philanthropy** event on February 22, where Fort Worth's finest restaurants and community leaders came together for a one-night dining experience. Funds raised at the event are contributed to a Charity of

Choice and this year, Academy 4 was the beneficiary. The event featured 39 restaurant partners and 42 table hosts, raising awareness and support for the nonprofit's mission.

Academy 4 connects mentors with fourth graders in economically disadvantaged schools across Tarrant County, creating meaningful relationships that encourage and inspire students.

A special thank you to TexasBank team members Melissa and Jeanine for their years of dedication to Academy 4 and their commitment to making a difference in our communities.

To learn more or get involved, visit [Academy 4](#) online.



Fort Worth team members Melissa and Uly enjoyed this year's Foodie Philanthropy event.

The Bottom Line: Supporting the mentors who inspire the next generation.





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