

THE BOTTOM LINE.



A Message from Our Chief of Information Security, Stephen Gutleber

This October, we're proud to celebrate **Cybersecurity Awareness Month** — a great reminder that protecting your information starts with everyday habits. We've all heard about the importance of recognizing social engineering red flags, using strong and unique passwords, and enabling multi-factor authentication. But there are also smaller, easy-to-overlook steps that go a long way in keeping your personal data safe.



Stephen Gutleber,
TexasBank
Chief of Information Security

Here are a few privacy tips to keep in mind:

- **Read before you agree.** Take a moment to review terms and conditions or privacy policies so you understand how your information is collected, used, and shared.
- **Be mindful of who you share with.** Only share personal information with people or organizations you trust and check your app permissions to limit what's visible to others.
- **Stay smart on social media.** Set your profiles to "private", connect only with people you know, and think twice before posting details like birthdays, locations, or family names.
- **Skip location sharing and online "fun" quizzes.** Those quick games that ask for your favorite pet or first car might seem harmless, but those are often the same questions used for password recovery.
- **Use secure communication tools.** Choose trusted, encrypted messaging apps when sharing private or sensitive information.

Each year, the **Cybersecurity and Infrastructure Security Agency (CISA)** leads this nationwide initiative to help individuals and businesses stay alert to evolving cyber threats. TexasBank stays vigilant to share insights, tools, and tips to help you stay safe online.

Please follow TexasBank social media pages and visit TexasBank.com for more cybersecurity resources.

The Bottom Line: Smart online choices start with taking a moment to think before you



Fraud Stoppers: The \$1.3 Million Lesson

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.

When an email looks real...but isn't.

It started like any other Tuesday morning.

Linda*, a loyal customer, received an email from a familiar vendor saying they were changing how they accepted payments—no more checks, just ACH transfers to a new account.

The message looked completely legitimate, same tone, same signature, same email address. Without a second thought, Linda sent the payment.

But the email was a fraud. The vendor's account had been hacked, and a criminal had been silently reading every message, waiting for the perfect moment to strike. Once the first transfer went through, the fraudster sent more "invoices," siphoning off over \$1.3 million before anyone realized something was wrong.

This type of crime, known as Business Email Compromise (BEC), is one of the most dangerous and expensive forms of fraud today. Scammers use real, hacked accounts and mimic genuine correspondence so convincingly that even cautious professionals can be fooled.

Stop. Call. Verify.

The best defense is also the simplest: pick up the phone before you act. If you receive an unexpected email requesting a change in payment method, pause and call your local banker.

Quick Tips:

- Be cautious with last-minute changes to payment details.
- Use dual approvals for large transfers.
- Educate your team to verify first, pay later.

**Names have been changed.*

The Bottom Line: One minute on the phone could prevent a million-dollar loss.

TexasBank Shows Support for Breast Cancer Awareness Month

On Wednesday, October 22, TexasBank employees across all branches joined together to recognize **Breast Cancer Awareness Month** by wearing pink. This annual tradition is a powerful reminder of our commitment to raising awareness, honoring survivors, and supporting those currently battling breast cancer.

The sea of pink throughout our offices reflected the compassion and unity of the TexasBank family. Together, we stand strong in promoting early detection, research, and hope for a cure.



Brownwood



Comanche



Decatur



Service Center



Stephenville – Wolf Nursery



Mortgage Department

The Bottom Line: TexasBank is proud to support Breast Cancer Awareness.

Be Merry Without Breaking the Bank

Watch our latest **MoneyMinute** for 5 simple tips to spend wisely, save smarter, and still enjoy the festivities.



The Bottom Line: Smart planning makes it easy to enjoy the holidays with less stress.



Customers Saved over \$167K with **RoundUp**!

Since January, over 1,500 TexasBank customers have collectively saved \$167,990.59, 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!

Spotlight on Community: Casa Mañana

TexasBank is proud to partner with **Casa Mañana**, to sponsor their children's theater to enrich our community through live theatre and art 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 Mañana!

Building Stronger Communities in El Paso

TexasBank's commitment to community shines through three local initiatives focused on safety, stability, and growth.



Supporting Safety and Justice

TexasBank contributed \$5,000 to the **Center Against Sexual and Family Violence (CASFV)**, helping advance its mission to prevent abuse and support survivors through advocacy, education, and community collaboration.

Investing in Hope and Home

Another \$5,000 donation to the **Opportunity Center for the Homeless** supports the "Adopt a Room" program, furnishing safe, dignified spaces for women working toward stability and independence.



Connecting with Future Leaders

At the UTEP Banking Academy Mixer, TexasBank team members met with aspiring professionals—sharing insights, encouragement, and opportunities to shape the future of community banking.

The Bottom Line: TexasBank rolls up their sleeves to be part of the solution.

TexasBank Donates \$1 Million to Trinity Habitat for Humanity

TexasBank is proud to partner with **Trinity Habitat for Humanity** through a **\$1 million investment** supporting affordable housing across Tarrant County. This partnership will help families achieve homeownership, revitalize neighborhoods, and strengthen the foundation of local communities.

"We believe every family deserves a safe and affordable place to call home," said **Greg Dodds**, President and CEO of TexasBank. "Our partnership with Trinity Habitat for Humanity is not just about building homes, it's about investing in people, stability, and opportunity. Affordable housing is the foundation of economic vitality, and this investment will help families thrive for generations to come."

Read the full press release [here](#).



Pictured: *Micah Hogue, Director of Habitat U, Travis Evans CRA/Community Development Officer, Philip Allen, Paralegal, Myrtle Bowles-Scott, Chief Legal and Compliance Officer, Amber Hughes, Chief Experience Officer, Brandon White, President/Mortgage, Gage Yager, CEO Trinity Habitat, JD Lopez, Compliance Specialist, Nakia Smith, Mortgage Portfolio Manager, and Jessica Tetirick, CFO.*

The Bottom Line: TexasBank joins others to make a meaningful impact in Tarrant County!



TexasBank Brownwood leadership Tim Espinoza, Liz Brown, Janna Brown and Ray Garza take a moment for a photo while enjoying the festival with their spouses.

Feels Like Home

TexasBank was proud to sponsor the *Feels Like Home Festival* on October 4th in Brownwood! Thousands of neighbors from near and far gathered for live Texas music, delicious barbecue, and hometown fun—headlined by Randy Rogers Band and featuring Pat Green, Josh Abbott Band, Stoney LaRue, and more. Also performing were local favorites Mason and the Mercenaries, Brian Pounds, Ripken, and The Cadillac Thieves.

From local talent to world class BBQ, the day was all about celebrating community—because that's what makes Brownwood feel like home.

The Bottom Line: Brownwood feels like home.

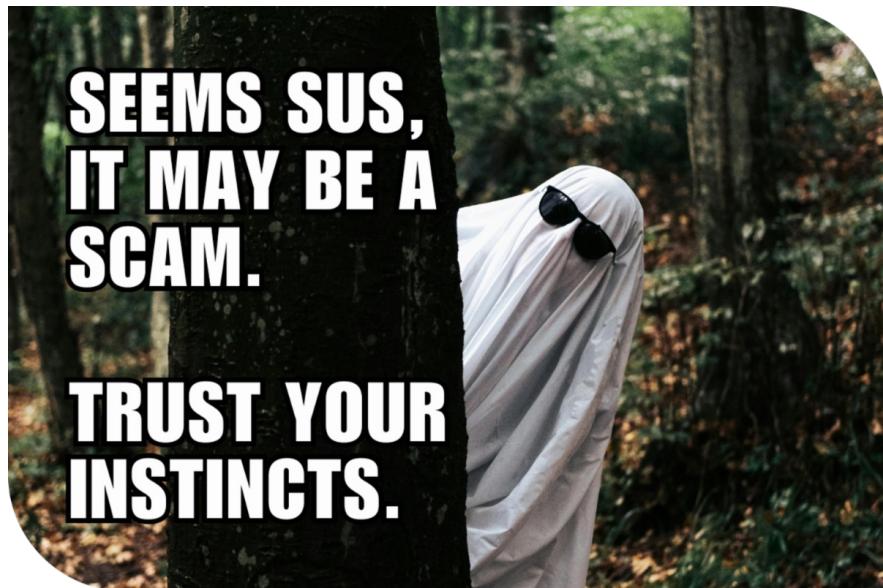
TexasBank Scores Big for Community Spirit

TexasBank is honored to receive the Independent Bankers Association of Texas (IBAT) Best of Community Banking Gold Eagle Award for **TexasBank Touchdown**. Since 2017, the program has donated over \$51,000 to local student groups, turning Friday night lights into support for the schools and neighbors we proudly serve.



*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.



TexasBank.com | 833.987.2265 | Member FDIC

Catch more photos on our social channels.



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