

THE BOTTOM LINE.



The TexasBank Mission is "To enrich every area in which we serve by exemplifying the highest degree of integrity and to participate financially, as well as personally, in the well-being of each community."

Spreading Holiday Cheer TexasBank Style

This holiday season, TexasBank teams embraced the spirit of giving, making a difference across our communities.

Thanks to the generosity of our employees and customers, we collected food and toys to support local causes. A special shoutout to the Comanche branch, whose toy drive ensured over 80 foster children received gifts, and to the Brownwood team, who volunteered at the Good Samaritan Ministries' food pantry to help neighbors in need.



80 Gifts under the Comanche tree!



Missy, Sandy, Liz, and Janna from our Brownwood branch pause for a quick snapshot while volunteering at the Good Samaritan Ministries' food pantry.

Our teams in Decatur, Weatherford, and Brownwood rang the bell for the Salvation Army, spreading holiday cheer and hope with every donation.



Pictured left to right: Andrew, Emily and Hannah in Decatur; Tim, David and Jarrod in Weatherford; and Janna and Delia in Brownwood rang the bell for the Salvation Army to help give back to our communities.



We also had fun spreading joy at community events! TexasBank elves brought smiles at Casa Mañana, presenting Rudolph the Red-Nosed Reindeer, sharing goodies, and helping kids become money-smart. And at the Weatherford Tree Lighting, we sponsored a festive photo backdrop for families to capture holiday memories.

Buddy the Elf, What's Your Favorite Color? Thank you, Tim for bringing holiday cheer.

We are so thankful for our amazing teams and community partners!

The Bottom Line: TexasBank is proud to strengthen the communities we call home.

A Day of Service, A Lasting Impact

TexasBank team members honored Martin Luther King Jr. Day through service by volunteering at Midwest Food Bank, reinforcing the bank's commitment to strengthening communities and addressing food insecurity. During the event, employees helped sort and repackage food that will be distributed to more than 100 nonprofit partners serving children, seniors, families, and veterans across the region. Midwest Food Bank distributes over \$430 million in food annually to 2,050 nonprofit organizations nationwide and plays a critical role in disaster relief efforts. This hands-on volunteer experience reflects TexasBank's dedication to community engagement, meaningful partnerships, and honoring Dr. King's legacy through service and compassion.



Team members from our DFW region gathered on their day off to make a difference for our neighbors.



The Bottom Line: TexasBank volunteers came together on MLK Day to help address hunger and support communities in need.

MoneyMinute: One Minute to Guard Against the Unexpected

Join our VP/Market Manager, Kelsey Goates, for this month's **MoneyMinute**. Kelsey covers **emergency funds**: why they're crucial, how much to save, and how they protect you when life surprises you.



The Bottom Line: One minute today, peace of mind for tomorrow.

Small Steps, Big Impact: Make Saving Your 2026 Win

The new year brings fresh motivation and with it, plenty of advice on how to improve your life. If one of your goals is to “save more,” you may already be feeling the challenge. Saving money isn’t exciting or fun. It doesn’t come with instant gratification, and it rarely makes headlines (except around here 😊).

With a few simple, intentional habits, saving can become attainable and empowering.

Strong financial futures aren’t built through big, dramatic moves. They’re built through steady, realistic steps taken over time.

And the best time to start?
Today!

“I Rarely Have Extra. How Could I Ever Save?”

If that thought crossed your mind, you’re not alone. It makes sense that saving money is only possible when there’s money left over at the end of the month. Saving while living paycheck to paycheck isn’t about finding hundreds of extra dollars. It’s



about finding consistency, even if that means saving just a few dollars at a time. The habit matters more than the amount.

At TexasBank, we've seen successful savers that didn't start with surplus, but they did start with *intention*.

Make Saving as Easy as Spending

If saving feels like “missing out” or too much work, try these strategies that work quietly in the background while still providing quick, satisfying payoffs.

Name your savings. Give your savings a purpose and a meaningful or motivating name like *Adventure Fund* for vacations or *Next Chapter* for longer-term goals.

Save before you see it. When saving happens automatically, you're less likely to miss the money, or spend it. Enroll in **RoundUp** where spare change from everyday debit card purchases transfers into savings automatically. Then set up recurring transfers. Even \$5 transferred to savings regularly can build momentum.

Pause and save. When considering a non-essential purchase, move that amount into savings and wait 48 hours. Often, the temptation fades, while your savings balance grows.

Reward smart spending decisions. When you intentionally skip a purchase, put that amount into savings. Watching your balance grow in real time turns a would-be sacrifice into a reward.

Save money when you buy on sale. Next time you justify a purchase because it was “on sale”, move the amount you saved on the purchase into your savings account.

Bank Your Windfalls. When extra money comes your way, like tax refunds, rebates, and bonuses, set aside a portion before spending. You still enjoy some of the extra cash while giving your savings balance a boost.

Progress Beats Perfection

Saving doesn't mean giving up everything you enjoy. It just means finding balance. There will be months when you add less, or use what you've set aside (which is exactly what savings are for). What matters is returning to the habit as soon as you can.

Over time, small savings become a buffer, then a safety net, and eventually a source of confidence. That confidence changes how you make decisions, handle surprises, and plan for what's next.

At TexasBank, we see financial strength as something you build in your own way: practical, personal, and close to home. Our team is here to help you find saving strategies that are made to last because they fit real life.

As the new year begins, we encourage you to take one small step.

- Turn on **RoundUp**.
- Set up a small automatic transfer.
- Open a savings account with a specific purpose in mind.

Saving may not be thrilling, but with the right tools and support, it can be attainable and rewarding. And over time, it can be life-changing.

The Bottom Line: Start small, save with intention, and watch your savings grow.



There's No Place Like Home: TexasBank Presents the Wizard of Oz

Join Dorothy and Toto on the Yellow Brick Road! TexasBank proudly presents *The Wizard of Oz* at **Casa Mañana** through February 15, 2026. Celebrate friendship, bravery, and the journey home. Tickets are available now at **CasaManana.com**. Use code **TXBNK10** for a \$10 discount!

The Bottom Line: Experience the magic of *The Wizard of Oz* and save \$10 with code **TXBNK10**!

Fraud Stoppers: Stopped Just in Time

Early in the fall, our team flagged a \$5,200 check that didn't quite add up. The check looked different from what we normally see on this business account, and it was made payable to someone out of state, an unusual move for this customer.

Before the check could clear, the team took action. After reaching the customer, the concern was confirmed: the check was fraudulent. It had never been written or authorized by the business and had been created by fraudsters attempting to access the account.

With confirmation in hand, the account was immediately secured, and a full balance hold was placed to prevent further activity. Thanks to early detection, the counterfeit check was stopped before funds were lost.

The customer was relieved, and grateful, that what could have quickly turned into a much larger issue was caught in time.

This is where community banking makes a difference. When your bank knows your business, unusual activity stands out. And when something doesn't feel right, having bankers who act quickly, and know you personally, can stop fraud before it becomes financial damage.

The Bottom Line: Knowing your banker helps stop fraud fast!





We will be **CLOSED**

Monday, February 16th

in observance of Presidents Day.

TexasBank ATMs, **Allpoint** ATMs and digital banking are available 24/7, including holidays.

Ft. Worth Club Branch Opens in March

Our newest branch opens on March 16, 2026 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.



The Bottom Line: TexasBank looks forward to serving you in downtown Ft. Worth very soon.

TexasBank Holiday Classic Brings High School Hoops to Brownwood

The **TexasBank Holiday Classic** returned to Brownwood December 29–31, showcasing the talent and determination of high school athletes from 53 teams (including two teams from out-of-state) competing in 106 high-energy games. We're proud to support this event, which has celebrated competition, teamwork, and community pride since 2018.

Follow along on Facebook or check the **event page** for updates about next year's event.

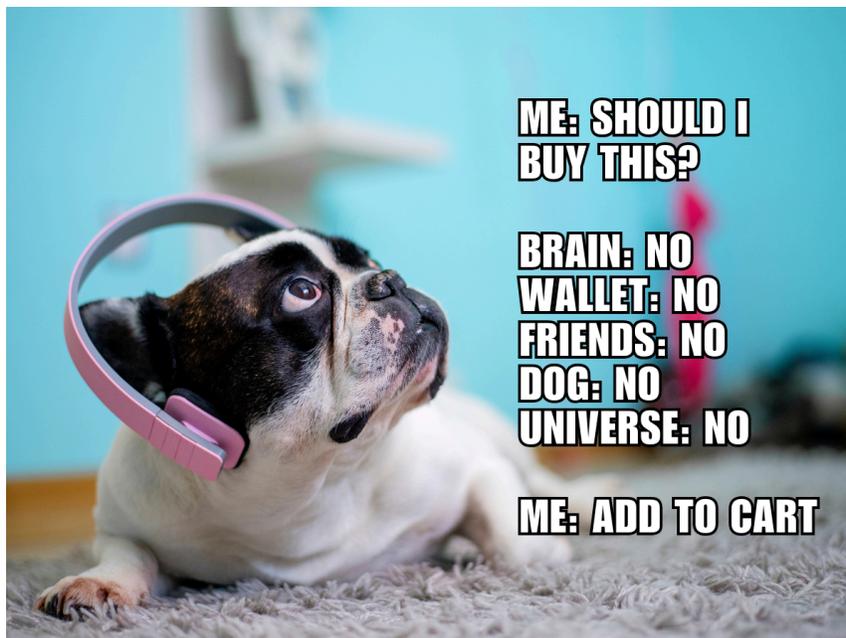


Congrats to Brownwood Lady Lions and MVP Nylah Hall, repeat Big School Division champions



Congrats to the Cisco Lobos & MVP Pearson Hearne, Small School Division - Visit Early Bracket Champions

The Bottom Line: We're proud to support events that unite communities and inspire the next generation to achieve their goals through teamwork and sportsmanship.



Catch more photos on our social channels.



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