

# THE BOTTOM LINE.



## From Your First Home to Your Forever Home

Buying or building a home is one of life's biggest milestones and making it your own is one of its greatest joys. At **TexasBank Mortgage**, we're more than just a lender—we're your neighbors, your partners, and your go-to team for making the financing process as smooth as possible.

With deep roots in communities across Texas, we're not just familiar with the local market—we're part of it. We take the time to understand *you* and your goals, offering personalized service from a **mortgage team** that's invested in your success. Whether you prefer face-to-face conversations or the ease of **digital tools**, we're here to help every step of the way.



**First Homes to Forever Homes:** Make home ownership a reality with **mortgage options** tailored for you.

- Conventional
- FHA
- VA
- USDA
- ITIN
- First Time Home Buyer Programs
- Down Payment Assistance Programs
- Portfolio loans (for buyers with non-traditional financial profiles)

**Blueprint to Build:** Break ground with loans that are both custom and conventional.

- **Construction Loans**
- Lot/Land Loans

**Renovations, Repairs, and More:** Financing solutions to get the job done.

- **Home Improvement Loans**
- **Home Equity Loans**

When you're ready to get started, call TexasBank Mortgage at **888.556.2676** or **visit us online**.

*Terms of credit are subject to credit approval and other qualifying factors may apply.*

**The Bottom Line:** First to Forever – we are here for you!

## Community Roots: Local Leaders, Local Impact

*Local businesses are vital to Texas communities, driving growth and building connections. To celebrate them, we're launching a series showcasing their stories and successes.*



*Derek and Jennifer Osborn founded Doc Homes to bring a personal touch to home construction.*

Our first feature is **DOC Homes**, a Parker County homebuilder founded by Derek and Jennifer Osburn. With Derek's design passion and Jennifer's business acumen, they've established a reputation for quality homes and strong customer relationships.

### What inspired you to start your business?

"I've always loved building and saw an opportunity for a personal touch in home construction. The relationships I build—with homeowners, suppliers, and supportive local bankers—keep me motivated."

**How has your business grown, and what milestones stand out?**  
"DOC Homes began as a one-person operation and has evolved into a skilled team. We've expanded from semi-custom homes into land developments and commercial spaces. A key milestone was securing financing from TexasBank for our RV, boat storage, and office complex, which opened doors to larger opportunities."

**What has been key to your success?**  
"Strong community relationships. Word-of-mouth has been crucial, and we've forged excellent partnerships with local suppliers. TexasBank has been instrumental, providing the financing and guidance that facilitated our growth."

**What makes this community a great place for business?**  
"Parker County values quality work and long-term relationships. There's a strong loyalty to support local businesses, with TexasBank offering tailored financial solutions for entrepreneurs."

**What advice would you give to new business owners?**  
"Build strong relationships—with your community, suppliers, and a local bank that understands your goals. Surround yourself with reliable partners, remain patient, and stay committed. Success takes time, but with hard work, support will come."

**The Bottom Line:** **DOC Homes** & TexasBank believe in relationships, trust, and community.

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### TexasBank Welcomes Cee Yager as Tarrant County President

We are excited to welcome Cee Yager as the TexasBank Tarrant County President where he will lead the new Ft. Worth Midtown Branch opening this year. With 36 years of banking experience, Cee brings deep expertise in commercial and consumer lending, real estate financing, and branch management. Most of his career has been spent serving Fort Worth, with a brief four-year period in the Boston area.

"Cee's dependable, knowledgeable, and customer-first philosophy makes him an outstanding leader for TexasBank's expansion in Fort Worth," said **Greg Dodds**, TexasBank President and CEO. "Under his leadership in Tarrant County, he will continue the TexasBank tradition of putting people first by providing personalized, flexible financial solutions."



Cee Yager, TexasBank Tarrant County President

Beyond banking, Cee is a dedicated community leader, serving in numerous nonprofit and faith-based organizations, including Search Ministries, Christ Chapel Bible Church, and the Tarrant County Bankers Association. His commitment to helping people and businesses succeed aligns perfectly with TexasBank's relationship-driven approach.

A graduate of UT Austin ('84) and TCU ('86), Cee is also an avid golfer and passionate Texas Longhorn fan. He and his wife, Lisa, reside in Fort Worth, and their grown children, JaneAnne and Charlie, are building careers in Birmingham and DFW, respectively.

Please join us in welcoming Cee to the TexasBank family!

**The Bottom Line:** Glad to have Cee part of the TexasBank team!

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### Send (and Receive) Money with Zelle® – Now at TexasBank



Sending money just got easier! **Zelle®** is now available in the TexasBank Mobile app, giving you a fast, secure, and convenient way to send and receive money\* with friends, family, and others you trust. Whether you're splitting a dinner check, paying a babysitter, or sending a gift, **Zelle®** lets you transfer funds in minutes\* from your TexasBank account—no extra apps needed. With over 100 million users enrolled, you can send money even if the recipient banks somewhere else.

**Watch this quick video** to see how easy it is to set up and send money with **Zelle®**.

Get started today – You already have access to **Zelle®** in the TexasBank Mobile app!



\*To send or receive money with **Zelle®**, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes. **Zelle®** is designed for personal payments between friends, family, and trusted contacts. We advise against using **Zelle®** to send money to strangers. **Zelle®** and the **Zelle®** related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

**The Bottom Line:** **Zelle®** now available in the TexasBank app!



Since launching **RoundUp** in January, TexasBank customers have collectively saved \$27,432.43—proof that small changes can lead to big results. With every debit card purchase rounding up to the nearest dollar, savings happen effortlessly.

Enroll in **RoundUp** today.



**The Bottom Line:** **RoundUp** makes savings easy!

TexasBank Named Business of the Year

We were honored to be named Business of the Year at the 6th Annual **Comanche Chamber** Banquet!



Serving our communities is at the heart of everything we do, and this recognition is a testament to the relationships we’ve built and the trust we’ve earned. Thank you to our customers, employees, and the Comanche community for your support—we’re proud to be your banking partner!

*The TexasBank Comanche team proudly celebrates their Business of the Year Award from the Comanche Chamber of Commerce. Pictured (left to right): Tommy Diaz, Karen Davis, Tessa Nance, Allison Morales, and Sean Bridges.*

**The Bottom Line:** Comanche is our HOME!

TexasBank Warmly Welcomes Weatherford’s Class of 2038

TexasBank was proud to support **Weatherford ISD’s Kindergarten Roundup** by providing every future kindergartner with a **Class of 2038** t-shirt, a tradition that began 11 years ago!

Held across all Weatherford ISD elementary campuses, this special event gave families the opportunity to meet teachers, tour schools, and begin their education journey. Seeing the excitement on these young students' faces was a powerful reminder of why we invest in our communities—because strong futures start with strong foundations. Here’s to the Class of 2038!

*Luke Glidewell, future Kindergartener and proud grandson of Leo Neely, picks up his "Class of 2038" shirt from TexasBank Parker County President Lin Bearden at Weatherford ISD’s Kindergarten Roundup.*



**The Bottom Line:** Traditions begin with small, consistent steps.



ICYMI: TexasBank customers saved \$27,432.43 with **RoundUp** since it launched in January. Plus **Zelle®** is now available in the TexasBank app.



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