

THE BOTTOM LINE.



*Greg Dodds, TexasBank President
and CEO*

TexasBank Customers and Friends,

As we step into summer, I'm proud to share some exciting updates that reflect both our momentum and our mission. This quarter, we opened two new branch locations in Fort Worth and Decatur, further expanding our footprint in the Metroplex area. We expect to continue to capitalize on our community bank approach at both of these new locations by fostering strong relationships, making local decisions, and investing in the communities where our customers live and work. To accomplish this, we've welcomed some exceptional new leadership to the TexasBank team. These are seasoned professionals who share our commitment to service, integrity, and the kind of banking where people still matter most.

We're also investing in tools that make your banking experience even better. Our upgraded Treasury Management System is rolling out this summer. The new platform will give our business customers smarter tools and greater control. It's another step forward, designed to keep your finances moving at the speed of business.

Even as we grow, our foundation doesn't shift. We're still rooted in the communities we serve, listening, engaging, and responding to local needs. We're backing community projects, supporting local businesses, and showing up where it matters most, and not just as your bank, but as your neighbors and partners. That's who we are and will continue to be.

In spite of our growth, we continue to be recognized as one of the strongest banks in the country with an A+ rating from **Bauer Financial**. That kind of strength doesn't happen overnight, and it doesn't happen without loyal customers and a dedicated team behind the scenes.

As always, thank you for allowing us to serve you. We're your honored community partner.

The Bottom Line: Expanding, innovating, and staying strong—TexasBank delivers for

you and your business.

TexasBank Welcomes Andrew Rottner as Wise County Market President

TexasBank is proud to welcome **Andrew Rottner** as our new Wise County Market President. A longtime Decatur resident and respected community leader, Andrew brings more than 30 years of banking experience—along with a deep understanding of what makes Decatur special.

Andrew began his banking career in Decatur in 1990 and has since served in key leadership roles across Wise County. He's been a trusted partner to families, small businesses, and nonprofits alike. His values align with ours: personal service, local insight, and a strong commitment to relationships that last.



*Andrew Rottner, Wise County
Market President*

"We are thrilled to welcome Andrew to the TexasBank family," said Greg Dodds, CEO and President. "His proven leadership, broad experience, and exceptional track record in growing both teams and portfolios make him a natural fit. He understands community banking because he's lived it, and that matters to us, and to our customers."

With strong roots and a service-first mindset, Andrew is ready to lead the Decatur branch into its next chapter—offering customized solutions and trusted guidance for every stage of life and business.

The Bottom Line: Welcome to the team, Andrew!

Now Open in Decatur: A Branch Built on Community Commitment

There's a reason the new TexasBank branch in **Decatur** doesn't feel new—it feels like home. With more than 150 years of combined experience, the leadership team of Andrew Rottner, Nate Bayless, Debra Meador, Terry Berube, and Connie Redwine brings more than deep banking knowledge. They bring heart.

Rooted in Wise County, this team has built lifelong relationships through years of service, showing up for their customers in big moments and everyday ones. "We've walked through milestones with our customers, from opening first savings accounts to helping their kids buy homes of their own," said **Debra Meador**, Market Manager. "It's not just business. It's personal."

*Back Row, L to R:
Connie Redwine, Debra
Meador, Terry Berube,
Hannah Christensen,
Brenda Appel, Tracy
Byrom, Emily Black,
Meghanne Redwine,
Sandra Hensley
Front Row, L to R: Nate
Bayless, Andrew
Rottner, Tag Sparks*



For this team, joining TexasBank was a natural fit. “We knew this bank shared our values: people first, community always,” said **Nate Bayless**, Decatur Market President. TexasBank’s **Decatur branch**, now open at 1415 South FM 51, reflects the bank’s long-standing commitment to relationship-driven service, local decision-making, and lasting partnerships.

Meet Your TexasBank Decatur team!!

The Bottom Line: The Decatur branch opened to build on strong, established relationships.

Summer Smarts: Keep Your Finances Safe

Summer is the season for travel, fun, and unfortunately, increased scam and fraud attempts. Whether you’re getting away or just getting out and about, take a few simple steps to protect your identity and your accounts.

The best place to start? **Card Controls** in the TexasBank mobile app.

With **Card Controls**, you can monitor your debit card in real time. Traveling or temporarily away from home? With alerts in place, you can spot suspicious activity and stop fraud fast—no matter where summer takes you.

- Get alerts for unusual activity (in-app, text, or email)
- Turn your card off instantly if it’s lost or stolen.
- Set alerts by merchant type, location, and transaction type

Another smart move: **switch to eStatements**.

Unlike paper statements, **eStatements** are encrypted and password-protected, giving you an extra layer of protection against identity theft. You’ll get notified when your statement is ready and can access it anytime, from anywhere.

To enroll, simply log in to digital banking and follow the easy steps. (Need help? Check out our **how-to video**.)



At TexasBank, we're here to help you enjoy your summer with confidence knowing your money is protected, your information is secure, and your bank is always just a tap or a click away.

The Bottom Line: Travel far, worry less with TexasBank alerts.



Watch Your Savings Add Up with **RoundUp!**

Since launching RoundUp in January, TexasBank customers have collectively saved \$92,181.20—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 Enroll in 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: Turn everyday purchases into effortless savings with **RoundUp**!

Click [here](#) for full details.

Go Green, Get Rewarded: eStatement Winners Announced!

Enrolling in **eStatements** is smart, secure—and for 10 lucky TexasBank customers, rewarding too.

As part of our **Go Green, Get Rewarded** contest, customers who signed up for **eStatements** in April and May were automatically entered to win \$200. Congratulations to our winners:

Herbert C. – Royse City
Paige F. – Brownwood
Maria L. – Richland Hills
Ricardo M. – Brownwood
Carmen P. – Lake Dallas

Frances B. – Stephenville
Warren C. – Proctor
Angela C. – Brownwood
Danielle N. – Fort Worth
Jon O. – Brownwood



Herbert C., pictured here with his children in Royse City



Paige F. (left) receives her winnings from VP Jenna Brown in Brownwood



Warren C. of Proctor



Frances B. of Stephenville

The contest may be over, but the benefits of **eStatements** are here to stay:

- ✓ Faster access to your statements
- ✓ Enhanced security
- ✓ Less paper clutter

Ready to go paperless? Log in and **enroll** today!

The Bottom Line: It pays to go green!

TexasBank Mortgage Officers Rank Among Nation's Best

TexasBank is proud to celebrate five of our outstanding mortgage lending officers who have been named to the 2025 **NAHREP** (National Association of Hispanic Real Estate Professionals) Top 250 Latino Mortgage Originators list! These standout professionals rank among the best in Texas and the nation—proof of their dedication to serving our communities with care and integrity.



Diego Giraldo
#34 in the Nation
#20 in Texas



Gabe Reyes
#49 in the Nation
#23 in Texas



Carmen Lupercio
#99 in the Nation
#36 in Texas



Carolina Moreno
#139 in the Nation
#42 in Texas



Iveth Guzman
#189 in the Nation
#57 in Texas

The Bottom Line: TexasBank Mortgage Lenders are the best around!

TexasBank Leader Inspires a New Era of Financial Education

Kelsey Goates, VP and Stephenville Market

Manager, served as the 2025 keynote speaker at the Texas Association of Collegiate Financial Education Professionals Annual Symposium.

In her keynote, *Marketing Money: Making Financial Literacy Irresistible*, Kelsey shared creative strategies to make financial education more engaging and impactful. By weaving in storytelling, visuals, cultural relevance, and emotionally intelligent language, she empowered educators with tools to help students connect with money in lasting, meaningful ways.



Kelsey Goates, VP Market Manager

The Bottom Line: We are proud of you Kelsey, for leading the way in financial literacy



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