

Executive Summary

Texas Bank's mission states that *"We are dedicated to delivering personalized financial services and exceptional customer satisfaction by meeting the needs of individuals, businesses, and organizations of the hometowns we serve."* Two of those hometowns Texas Bank serves lies just about 45 miles North of Dallas in the towns of Anna and Van Alstyne, Texas. Anna was a new build for Texas Bank, and Van Alstyne was a remodel project, however; both towns are new to the Texas Bank Family.

Both locations utilize the same interior features and utilization of technological concepts. In July 2020, Texas Bank opened in a temporary facility in Anna, Texas. We had our Ribbon Cutting at our Van Alstyne location on November 17, 2021, then our Ribbon Cutting at our Anna location on May 18, 2022. The attached documentation underscores our desire to meet the needs of individuals, businesses, and organizations in Anna and Van Alstyne, Texas.

Anna Branch:



Van Alstyne Branch:

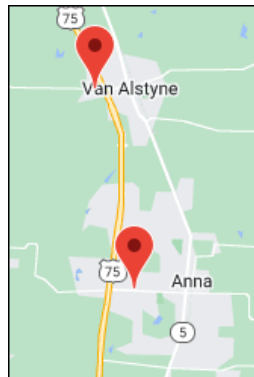


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Program Narrative

Texas Bank is a family-owned, community bank headquartered in Henderson, Texas with eleven locations serving the East Texas and Dallas areas. We have approximately 160 employees and maintain an active, fresh website, a Facebook page, and an intuitive Online Account Opening Virtual Branch.

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History of the Branch Locations

There is only 6 miles of Hwy 75 that separates our Anna and Van Alstyne Branches. The towns are similar in makeup, and the staff at both locations have a lot in common (more on this later).

Anna Location

Texas Bank Anna Branch is located at 2014 W White St; Anna TX and had our grand opening – ribbon cutting on 5/18/2022 in a brand new 4,806 square foot facility in a signature building for the Anna area. The contemporary architectural design is branded with a two story, thirty-one feet glass façade that emits natural light into the building's interior. The building is a mix of stone, glass, and rich wood materials with a standing seam metal roof and a convenient three lane drive thru. The stunning interior revolves around a two story glass atrium which floods natural light into the lobby and offices. When the sun is not out, the building itself lights up the skyline for miles as it has a LED-featured 'Texas Bank Blue Band' lighting up the top fascia of the high roof and drive thru canopy. On the inside, the painted 'Texas Bank Blue Line' finishes out the space with a clean, crisp look.

Van Alstyne Location

Texas Bank Van Alstyne Branch is located at 1189 W Van Alstyne Pkwy; Van Alstyne TX and had our grand opening – ribbon cutting on 11/17/2021 in a remodeled 3,241 square foot facility. The building was initially built as a Landmark Bank, then Simmons Bank acquired Landmark right before the COVID shutdowns. Simmons Bank made the business decision to vacate the community of Van Alstyne. Texas Bank bought the building from Simmons Bank on 3/03/2021. The vaulted lobby ceiling is capped off with high windows that allows natural light throughout the space. The interior finishings are a combination of wood-look tile, exposed stone, glass, and rich wood materials. Our painted 'Texas Bank Blue Line' tops off the lobby with our crisp, clean look.

Staff Commonalities

We made mention earlier about the common thread between our Anna and Van Alstyne staff. In actuality, the four guys between the two locations are not only part of our family, but they are also part of the same family and have a combined 150 years of banking service all throughout the same area!



From L to R:

Anna, Darin Hayes – 34 years

Anna, Buddy Hayes – 69 years

Van Alstyne, Duane Hayes – 39 years

Van Alstyne, Ryan Hayes – 8 years

Some may say that Texas Bank picked up the most dynamic Banking Family in the greater Anna / Van Alstyne area...we share the same sentiment. Darin Hayes serves as our Anna Branch Manager, and brother Duane Hays serves as our Van Alstyne Branch Manager.

Strategic Partnerships

No one can be successful with a simultaneous, 2-facility project that has relatively the same interior look/feel without some key strategic partnerships, and this project was no exception. In January 2020, literally months before COVID Shutdowns, Texas Bank partnered with PhaseOne Design Builders and TGS Architects out of Allen, Texas; along with our ongoing relationship with NuSource Financial to bring the dreams of our shareholders into a reality. For the better part of two years, Texas Bank shareholders, our partnerships, along with the Towns of Anna and Van Alstyne formed an alliance to bring to fruition these architectural projects.



Challenges come with Projects

Building projects throughout the nation, and worldwide, during the COVID19 timeframe were riddled with challenges. These two projects dealt with aspects such as supply chain issues, material delays, shortages in workforce with some of the subcontractors, and how to work the various aspects while adhering to the ever fluid COVID19 protocols. And as if that were not enough, the area went through a Snomageddon for a week during February 2021 that shut the worksites down even more.

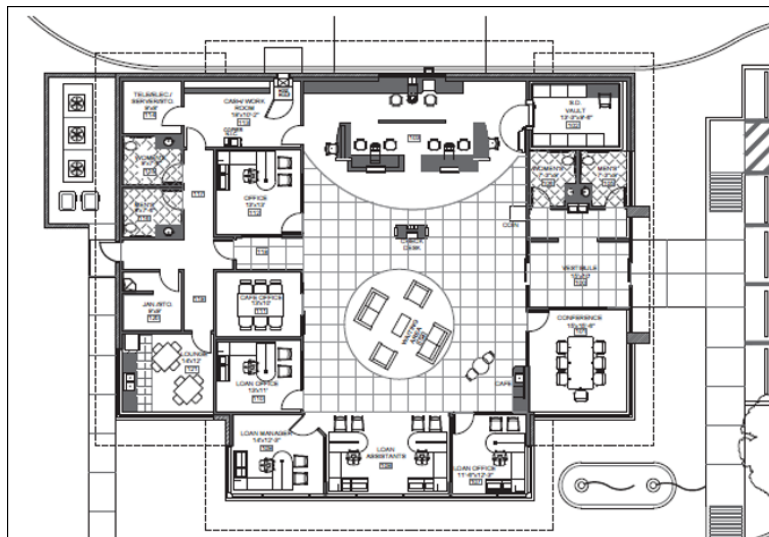
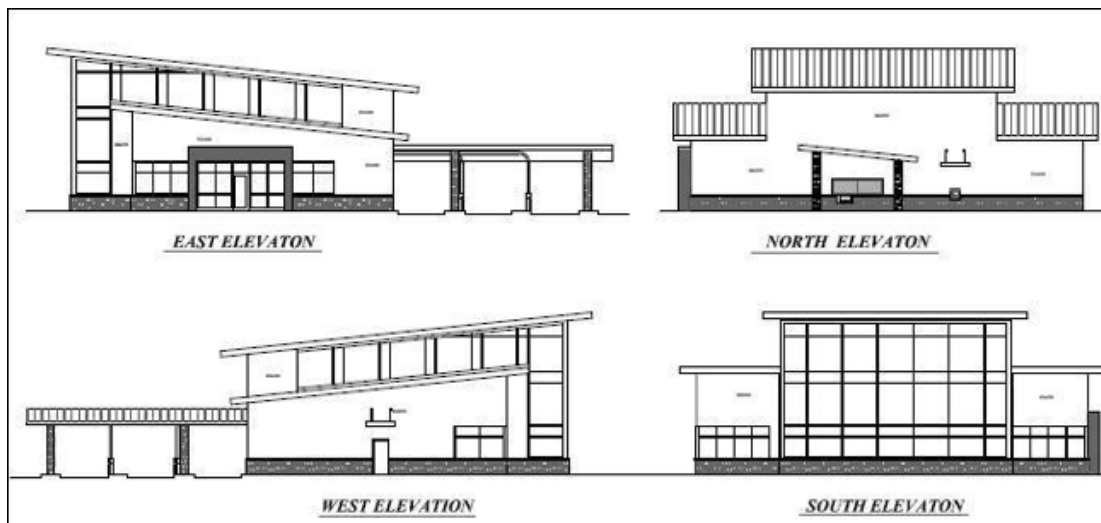
Despite the setbacks to these projects, our partnerships pressed onward towards full project completion. Throughout this time, the communities of Anna and Van Alstyne were very understanding of the delays and were very supportive of Texas Bank coming to their towns.

Technology Advancements

Throughout both branches, our partnership with NuSource helped us with the heavy lifting and securitization of our customer's funds. On the Teller Lines, both locations are outfitted with Hyosung Teller Cash Recyclers (TCRs) that are in walk-around Teller Pod stations. These TCRs allow for staff to securely distribute and take-in cash in a more efficient method than traditional cash drawers. American Vault tubular systems in both drive areas, alongside the commercial deal drawers. Combination money-mule / night depositories keep the cash money safely locked up. A self-serve coin sorter stands prominently in the Anna lobby. Hyosung Depository ATMs are lit up brightly in both locations drive lanes.

Photos from the Projects

Anna Photos





Above photo is from Central Expressway HWY 75 in Anna, just under 1 mile away nestled atop a rise, you can see our Anna permanent construction project soaring to new heights.







Van Alstyne Photos

