




**IBAT**

**BEST IN COMMUNITY  
BANKING**  
*2022*



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# **IBAT BEST IN COMMUNITY BANKING**

## **Financial Literacy**

In 2021, as the COVID-19 pandemic continued to impact communities across the country, its effects were felt more significantly by communities which were underserved. Low-resource communities faced additional challenges, such as food insecurity, job instability, and housing. First National Bank Texas (FNBT) continued their efforts to deliver financial literacy classes, leveraging its two-prong approach; in-person financial literacy classes and virtual financial literacy classes. The bank equipped its employees with the necessary tools, training, and resources to deliver financial literacy, whether it was in-person or virtually, to address the financial health needs of the community.

**The goals of in-person and virtual financial literacy are:**

### **GOAL 1: Prepare employees**

The Community Engagement Department provided financial literacy topics through the FDIC Money Smart Modules and created an employee guide on hosting an online presentation to ensure FNBT could continue to support our surrounding communities while practicing social distancing.

The webinar guide included the following topics:

- How to Request a Presentation
- Learning the Webinar Platform
- Preparing and Planning for your Presentation
- Helpful Tips to Hosting an Online Presentation

### **GOAL 2: Reach out to partnered organizations**

Financial literacy is crucial as it equips our community with the knowledge and tools needed to make informed decisions to maintain financial security. FNBT employees emphasized the bank's corporate commitment to its communities through their dedication to hosting financial literacy classes through the preferred method of its community partners to ensure they had the support they needed.

In Dallas, our employees had the opportunity to conduct twenty hours of virtual financial literacy presentations in partnership with the Austin Street Center, one of the largest low barrier shelters in Dallas that serve men ages 45 and older, and women, ages 18 and older, since 1983. The topics ranged through our “Banking Basics,” which discusses financial products, services and providers, focusing on the learning about how to open and manage an account.

Another outreach opportunity for Dallas employees was a partnership with the Habitat for Humanity Dallas office to deliver financial education in support of first-time home buying, working together to close the knowledge and experience gap for their client base. The attendees received information on home buying strategies like how to save for the down payment and how to find the right mortgage. Through FNBT’s partnership with the Mexican Consulate of Dallas, bank staff routinely conducts financial literacy courses for its clients on the importance of bank accounts, assisting over 800 consulate clients in 2021.

In Houston, FNBT has continued their support and partnership with Goodwill to assist their clients in obtaining access to financial services as they onboard with the organization. FNBT employees delivered financial literacy sessions covering a variety of topics: “You Can Bank On It”, “Ways to Borrow Money and What are the Costs”, “Understanding Credit Reports and Credit Scores”, “Building and Repairing your Credit History”, “Managing an Account”, “Understanding Financial Products” and “Opening a Savings Account”, “Your Income and Expenses”, “Building Wealth” and more. The fifth grade students of Whidby Elementary School in the Woodlands completed sixteen hours of financial literacy education from FNBT, focused on basic money management skills and how to manage a bank account successfully. At the Mission of Yahweh, a faith-based shelter that has been empowering, enriching and restoring the lives of homeless women and children by providing outreach services to low-income communities, FNBT employees provided over fifteen hours of financial literacy education. The topics included the FDIC modules “Borrowing Basics” and “You Can Bank On It.” The “Borrowing Basics” module provides options for borrowing money and the costs by discussing ways to borrow money and what is the cost associated with borrowing money, preparing to apply for a loan, and borrowing when someone helps you manage your money. The “You Can Bank On It” module discusses financial products, services and providers, focusing on the learning about how to open and manage an account.

In El Paso, FNBT helped the Texas Department of Criminal Justice Parole Division to provide over forty hours of financial literacy education courses for residents of transitional housing for recent parolees. FNBT delivered, “Banking Basics”, “Understanding Credit”, and “Pathways to Savings,” all modules centered

around helping the residents to re-establish banking relationships in support of their path to financial stability. Through a program at the Judge Edward Marques Library, El Paso employees taught over 150 elementary students basic financial literacy concepts through a series of story books. Titles such as *Bunny Money*, *The Bernstein Bears Dollars and \$en\$e*, and *Arthur's Funny Money* are a few of the engaging storybooks read to the participants.

In Fort Worth, employees collaborated with the Intercultural Student Engagement Coordinator at Tarrant County Community College to host virtual financial literacy classes. College students experienced challenges as they adapted to distance learning, closed campuses, test responsibility and more. Community colleges experienced a drop in enrollment as students were trying to save money and stay close to home during the pandemic. FNBT employees delivered virtual sessions which discussed a variety of topics such as Identity Theft, Managing Debt, Using Credit Cards, Credit Reports and Credit Scores, and Spending and Saving Plan.

In Killeen, FNBT employees in partnership with the Killeen Independent School District delivered financial literacy education routinely in schools at all levels; elementary, middle school and high school. These courses help the district to meet its financial literacy course requirements by leveraging curriculum provided by FNBT offered through Banzai. The staff of Fort Hood National Bank, a division of FNBT (FHNB) volunteered and supported Killeen ISD, and Fort Hood Child Youth Services to provide financial education classes. Classes included financial tips when transitioning to college, such as how to establish a spending plan, understanding credit and avoiding drains, and credit card awareness. FHNB conducted 25 classes to 547 Students. FHNB conducted 11 financial literacy briefings to 434 Company Command Teams at the Commander-First Sergeant Pre-Command Course as part of a resident "troop school." The Fort Hood RDO/FRG Leader Course is designed to provide guidance, resources, and training to assist newly appointed RDOs and FRG leaders during unit deployments. FHNB briefed 360 leaders in dealing with soldiers and family members who may be experiencing financial problems. Employees also conducted 269 briefings and classes to 11,016 newly arrived soldiers through "Lunch and Learns" to assist with financial tips to help with their transition. FHNB offered a one-hour financial awareness/consumer affairs class to all Fort Hood organizations, both military and civilian, upon request, serving over 1,550 soldiers, veterans and their families. The course focused on consumer related issues such as how to pay down credit card debt, understanding credit scores, auto buying, avoiding overdraft fees, and saving for the future. FHNB continued to support the Fort Hood Deployment Program by briefing 12,739 soldiers and families. During those briefings, soldiers and their families were educated on crucial financial topics including the

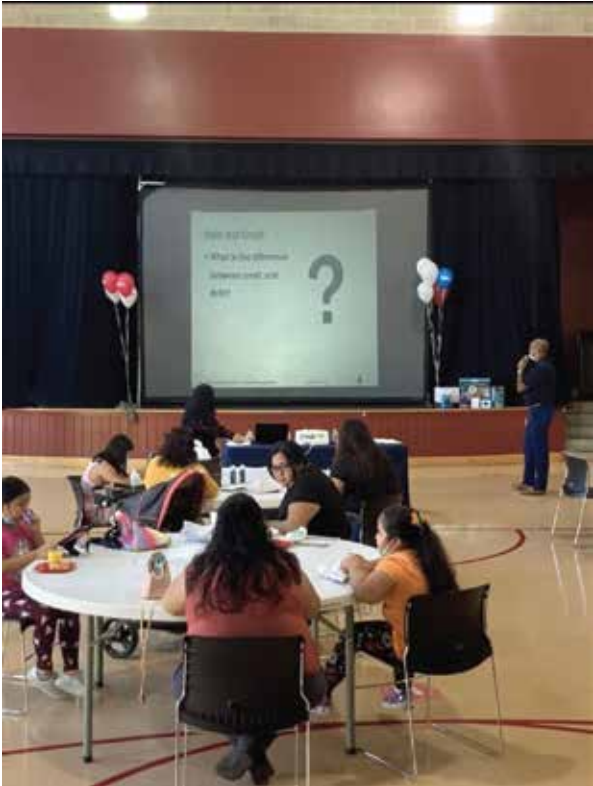
benefits of separate accounts and Internet banking to help overcome communication obstacles. Military dependents were provided resources to help them budget and cope with unforeseen financial situations. FHNB provided virtual financial education classes. Classes included financial tips when transitioning to college such as how to establish a spending plan, understanding credit, avoiding money drains, and credit card awareness.

**GOAL 3: Provide additional online resources**

First National Bank Texas partnered with Banzai, an interactive program that provides real-world experience through articles, coaches, calculators and courses, as an additional resource for the community to leverage. Banzai's financial literacy tools cater to the individual's financial literacy needs. Article topics include managing a financial crisis, planning for an emergency, losing a job, budgeting and over 80 more relevant topics. The material is free and available for the community to utilize on our website's Financial Fitness Center page which received over one million visits in 2021.

FNBT's determination to ensure that the continuation of in-person and virtual financial literacy classes was unwavering. FNBT employees take great pride in being part of its customers and communities' financial literacy journey which remains the key to financial stability. FNBT remains committed to its communities and continued to find ways to serve in these challenging times.













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