



PROGRAM SUMMARY

Bank Culture

Every employee at CNB&T feels that they are one piece of a larger expedition towards excellence. Employees appreciate that they're not just a number, and are always welcome in the CEO's office to chat. With 15 branches across Texas, the distance doesn't seem to make a difference for this banking family. We all work together for the greater good, and are rewarded for it with generous benefits and rich company culture. An emphasis on the importance of volunteering makes employees feel like their company values each of our communities. Working for CNB&T is a privilege, evidenced by multiple employees with well over 20 years of tenure.





PROGRAM REVIEW

Bank Culture

At Community National Bank & Trust of Texas, our culture means more than just parties and benefits. Bank culture is sewn into how we operate, how we serve, who we employ, and what we value.

VALUES

It all starts with our values. P.I.E.C.E.S. was developed to define our service expectations for both customers and coworkers. At CNB&T, we don't strive for "good" service – we <u>expect</u> exceptional service. To achieve this, we knew our expectations needed to be specifically defined.

We've developed a list of values that we thread into every piece of our business. Our culture is successful because we emphasize the importance of Professionalism, Initiative, Enthusiasm, Care, Exactitude, and Service. These pillars are a part of our hiring process, our ongoing training, our daily operations, and reviews. The P.I.E.C.E.S. values can be seen on every employee's desk – serving as a daily reminder that we expect to provide exceptional service to our customers and employees.

GENEROUS BENEFITS

We know that pay and benefits can be provided by any organization – but at CNB&T, these important items are woven into our beliefs of treating our employees well and working together to achieve great things. The bank provides basic health insurance at no cost to all full-time employees. We also promote a healthy work-life balance with a very generous PTO plan that encourages employees to take time for themselves.

For some, a year-end bonus is just an expectation of something you'll see from your company in December. At CNB&T, it is something we talk about year-round. Our generous bonus structure is based on company performance, and each employee is reminded of this when we review numbers during our monthly All-Star Meetings. We celebrate our projected profits each month and discuss ways to make it greater, which directly affects each employee at year-end. This encourages a teamwork mentality by tying the bank's success to our own successes as an individual.





HEALTH INCENTIVES

The bank provides a monthly Fitness Reimbursement for all employees to promote healthy exercise habits and employee health. CNB&T also hosts an annual Biggest Loser Contest for employees to compete for the chance to win \$200 cash and a weekend's stay at the JW Marriott Hill Country Resort. This annual program encourages friendly competition between branches, and recognizes all participants for their dedication and health achievements. CNB&T averages about 210 total pounds lost each year with this program!

TRAINING & CONTINUING EDUCATION

From day one, we pride ourselves in excellent, in-depth training that will set new employees up for success. We focus on our values and service levels first, focusing on WHY we work before we get into HOW we work. Each new employee spends multiple days in training, followed by scheduled meetings with the bank's various departments so they can learn how we operate as a whole. We believe it's just as important to learn how others do their jobs so we can all support each other and reach the same goals.

We know that continuing education is important as an organization, and valued by our employees. In addition to ongoing training with testing elements throughout the year, our team is encouraged to attend industry webinars and conferences when possible. We also offer tuition reimbursement for those pursuing financial degrees while working at the bank.

EMPLOYEE ENGAGEMENT

Our Human Resources team does an incredible job of providing activities that relieve workday stress and promote a fun company culture. Past activities have included workday "surprises," such as National Donut Day, food trucks for company lunch, ice cream sundae parties, Spirit Shirt Fridays, and much more.

When it comes time to celebrate, our employees and customers both enjoy getting the opportunity to enjoy each other's company. With days such as Customer Appreciation Day, Easter bunny family photos, Banksgiving Lunch. and Open House with Santa – we value this one-on-one time with customers and employees to get to know each other in a fun environment.

COMMUNICATION

It's hard to row the same boat if we don't provide paddles for everyone. That's why we believe it's important to share performance goals and achievements with all employees throughout the year. Monthly All-Star Meetings function as a time for all branches to come together and hear about how the bank has performed that month, what our goals are, how





we can achieve them, and who is doing a great job to help make that happen. Recap emails are also provided to those unable to attend these meetings in person.

We also recognize that it's difficult to connect with employees that are scattered across the state. To create a closer sense of community within our organization, we are constantly thinking of ways to enhance our culture's sense of family. For example, we are in the process of creating an employee intranet to enhance employee recognition, maintain transparent communication, and encourage social connections between branches.

EMPLOYEE RECOGNITION

We are proud of our all-star team, and we never want a team member's hard work to go unnoticed. To give our employees the recognition they deserve, we've implemented multiple programs that take place throughout the year.

Years of Service Awards are presented to those who have anniversaries over 20 years, complete with cake and celebration. Employee-nominated All-Star Awards are presented each quarter during a company-wide meeting, honoring those who go above-and-beyond with a gift card. Teller Appreciation Week is celebrated at each branch with special treats, games, and prizes for our stellar front-line team.

Along with these formal programs, we dedicate time to surprise employees with bank trivia contests with gift card rewards as well. As part of our employee intranet project, we are creating an Employee Recognition "Wall," where peers can virtually post their gratitude and recognition for other employees on a public platform that will be seen by the entire organization.

GIVING BACK

We take our name seriously, and community is always at the forefront of our minds. Volunteerism is not only encouraged, but expected from CNB&T employees. From day 1 of onboarding, new employees are taught the importance of Service during our P.I.E.C.E.S. values training.

Volunteerism is not only something we believe in, but is very much a part of our company culture. Employees are welcomed to volunteer during work hours with full pay. Officer positions are expected to hold leadership positions with the organizations they volunteer with. Volunteering time slots are set up for programs that the bank frequently participates in. Each branch has an allotted amount to donate to local organizations, as well as a Casual for Charity Program. This program allows employees to pay \$2 to wear jeans on Fridays, and then choose a local charity to donate the money to each quarter.





The importance of giving back has become so engrained in our culture, that it transcends the traditional route. Whenever a fellow employee has come upon hard times, coworkers are always quick to raise resources to help them out as well. From house fires to cancer bills, we've seen our employees really pull together to help a friend in need. It's something we believe in for our local community and our bank community.

OUTCOME

In a recent company-wide survey, employee responses revealed exactly what we hoped to hear from our people – that Community National Bank & Trust of Texas is more than an employer. It is a family.

An overwhelming majority of survey responses included the word "family" in their comments about what they valued most in their employer. Our culture is one of inclusion, respect, encouragement, and loyalty. With almost 43% of our team having over 10 years of tenure, the proof is in the numbers.

Some organizations only focus on the benefits. Some only focus on the day-to-day events. Some only focus on PTO. The problem with this is that all employees are motivated differently. At CNB&T, we offer the best for our employees in each of these categories because we want every employee to feel valued. When our employees feel valued, they feel motivated to excel with our customers – which is why we are consistently voted as both an incredible employer and an incredible bank partner.