

## **Texas Regional Bank**

### **Nomination for the Best of Community Banking Award – Financial Literacy Independent Bankers Association of Texas**

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At Texas Regional Bank, financial literacy isn't simply an effort to get in front of people, it is an opportunity for us to connect with those of the greatest need – the unbanked and underserved – in an effort to give back to the communities we serve, from our youngest citizens to those young at heart. TRB continues to solidify relationships with current partners (namely school districts) and expanded its audience to include additional institutions of higher education, local medical societies, and senior citizen and career services organizations. TRB is proudly a subject matter expert, not only in topics that fall closely in line with financial literacy, but also those relating to entrepreneurship, identity theft, and cybersecurity. The relationship developed during each of our financial literacy events has led us to a better understanding of how vital it is for financial intuitions to take responsibility for the financial strength of our community and region.

Texas Regional Bank has achieved numerous successes over the past year, including geographical expansion, the addition of new products and services, and employee growth. While we celebrate these achievements, we understand that first and foremost, TRB is member of a community and is only as successful as the regions it serves. For this reason, we believe that knowledge of basic financial concepts is one the most valuable service that we can provide.

**Overall Goal:** inform and educate our most vulnerable citizens, the young and young at heart and/or the unbanked and underserved. When we share fundamental concepts with this group, it allows us all to understand the building blocks toward achieving financial stability.

#### **Goal #1: Expand Reach to All Area School Districts**

Texas Regional Bank has a long-standing partnership with area school districts, as we expand to different areas in the state, we see an opportunity to extend our partnerships with schools across these regions. We currently have officers in some of our communities who are asked back to the school to conduct multiple presentations over 1-2 days, so that the school earns the most “bang for their buck.” Our goal is to have those officers meet with districts who are not yet part of our partnership in order to share our financial literacy program with them.

## **Goal #2: Increase Regional Footprint by Collaborating with Area Colleges**

While we have conducted a handful of presentations to area institutions of higher education, we aspire to establish a partnership with each of these schools, with ongoing scheduled sessions to specific groups. We recently collaborated with South Texas College to present “Healthy Habits of Financial Wellness” to their first time-in-college students. TRB representatives met with college administrators to discuss goals and establish a plan to ensure we attracted as many students as possible for three sessions (each one at a different campus). We are proud to say that between the bank and the college, our teamwork paid off. We met and spoke with over 100 students in three days, and in each of those sessions, many students stayed after the event, to ask more detailed questions. This year, we will once again meet with South Texas College to discuss increasing the number of workshops offered and students served. We are extremely proud of how our “pilot program” for this group materialized.

In addition to our collaboration with South Texas College, we strengthened our partnership with The University of Texas Rio Grande Valley. Historically, we have worked with the school’s TRIO program (Student Support Services), but we extended our involvement to the school’s Center of Innovation & Commercialization, to bring financial literacy information to aspiring entrepreneurs. Our goal is to meet with the school’s administrators to pilot a program that mirrors what we achieved with South Texas College. Lastly, our region’s College of Health Care Professions campus met with us to be included in our program. This July 2022, we’ll begin a financial literacy partnership that includes financial literacy workshops to medical assistants and technical staff.

## **Goal #3: Increase our Financial Literacy Menu Options to Include Different Topics**

Texas Regional Bank offers presentations in many financial literacy topics, such as creating and using a budget, spending vs. saving, credit, banking services, and financial planning. We’ve also been invited to senior citizen’s centers to discuss issues such as identity theft. We found these presentations to be incredibly beneficial; therefore, we want to include additional “menu options.” We will expand our services to include more presentations so that our “young at heart” citizens are safe.

In addition, we had the opportunity to highlight our Information Technology department and place them as subject matter experts to an area optometric

organization. The organization reached out to one of our loan officers to ask if we'd host them at the bank and teach how to keep their assets secure. The event was a tremendous success and gave us all of the confirmation we needed to grow our menu of topics. This year, we will reach out additional organizations, to spread vital information to our community.

### **Why do we do it?**

Our tagline is "The people you know." This notion indicates that we are your neighbor, your friend. We are the people you see in the grocery store, driving up and down the same streets, dining at the same eateries and so on. We have the same interests as our neighbors – we care about our community and its future. Therefore, we understand that we are responsible and have a stake in the financial strength our of community and the next generation of leaders. We cannot call ourselves a success unless our community is a success, and the best way to contribute, is to share knowledge. The spirit of our community is strong, and we are honored to be a part of it all.