

2023 IBAT Best of Community Banking Awards

**Organization:** Texas Bank and Trust

**Address:** P.O. Box 3188 | Longview, Texas | 75606

**Contact:** Karen Partee | EVP and Chief Marketing Officer | Phone: 903.237.1872

**Category:** Financial Literacy



## EXHIBIT A: 2022-2023 45th Anniversary Curriculum Brochure

**2022 STUDENT BOARD PLANNING TEAM**

Karen Partee, CFMP  
EVP | Chief Marketing Officer

Sherry Gibbon  
VP | Community Relations Manager

Sarah Rector  
Community Relations Specialist, Longview

Abigail Duty  
VP | Business Development, Tyler

Courtney McAdoo  
Admin Officer | Operations Manager, Midway Lake

Lori Osborne  
SVP | Advertising Manager

Becky Berry  
VP | Digital Marketing Strategy Manager

Aaron May, CFMP  
Multimedia Communications Administrator, Longview

Alyssa Weaver  
Content Design Specialist, Longview

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www.texasbankandtrust.com

MEMBER FDIC  
237610302

EQUAL HOUSING LENDER

The Stock Game was THE first program used in its early years when Student Board was established. It had been more than a decade since the popular investment challenge had served as SBOD's central curriculum when it was brought back for the 45th anniversary.

Quarterly meeting topics covered critical money management principles on investing, borrowing, budgeting, and saving, as well cybersecurity awareness and planning for the future.

TBT officers served as stock game advisors, subject matter presenters, and panel discussion participants throughout the SBOD year.

**TEXAS BANK AND TRUST STUDENT 45TH BOARD**

**ASK OUR EXPERTS!**  
BULLS VS. BEARS STOCK GAME  
2022-2023

**SEPTEMBER 2022 "Bulls and Bears, Oh My!"**  
SEPTEMBER 8 LONGVIEW | SEPTEMBER 15 TYLER | SEPTEMBER 22 LINDALE

Members of our TBT Wealth Management Division will introduce our Student Board members to financial markets in an effort to demystify the investing landscape. In this kick-off session, our student members will learn how to steer through the complex maze of stocks, bonds, and mutual funds; how to make sound investments in today's market; and how to build their financial confidence and their portfolios for the long-term.

Senior Vice President and Wealth and Trust Manager Justin McFaul in Longview, Senior Vice President and Chief Investment Officer Kimberly Spinks in Tyler, and TBT Investment Analyst Chris Ward in Lindale will lead discussions and serve as trusted advisors as the student board teams launch their year-long stock game competition, "Bulls vs. Bears!"

**NOVEMBER 2022 "The Strategy of Budgeting and Borrowing"**  
NOVEMBER 3 LONGVIEW | NOVEMBER 10 TYLER | NOVEMBER 17 LINDALE

Members of Texas Bank and Trust's accounting team join us for a session on the importance of sound money management. Senior Vice President and Controller Yanika Valentine and Vice President and Assistant Controller Jana Cates will tag team for the night with an insightful look at the lifetime benefits of budgeting. Their discussion will be followed by another important talk with our lending experts on how the use of credit plays into financial literacy. From understanding loans and credit cards to credit risks and credit scores, Senior Vice President Breneda Mathis in Longview, Vice President Zach Gilbert in Tyler, and Mortgage Loan Originator Laura Duncan in Lindale will help our students navigate the world of borrowing money to achieve personal and business financial goals.

**FEBRUARY 2023 "Playing it Safe!"**  
FEBRUARY 9 LONGVIEW | FEBRUARY 16 TYLER | FEBRUARY 23 LINDALE

Whether they are on campus or online, our student members must be vigilant about implementing their own safety and security practices – for themselves and their personal information. In this important session, Bank Operations Senior Vice President Chris Graham and Bank Cards Team Lead Rebecca Jack will discuss the realities of financial fraud and scams and their consequences for individuals, while members of our local police departments will provide valuable tips on improving physical safety and keeping personal belongings protected at all times. Students will have the opportunity to talk through possible scenarios with our experts to better anticipate how they might act, react, and help their friends. Being informed, our students can help themselves mitigate the risks of becoming a victim of a crime.

**APRIL 2023 "Where the Road Leads"**  
APRIL 13 LONGVIEW | APRIL 20 TYLER | APRIL 27 LINDALE

Welcome to the Real World! In this session, our students will experience an intimate one-on-one conversation with a panel of thought-leaders throughout the Texas Bank and Trust Company. Officers representing executive leadership, lending, operations, retail, and marketing will share their unique stories and professional journeys on how they came to their respective roles at TBT. You will hear how education, past work history, personal challenges, and triumphs have shaped their perspectives and outlook on their careers in the financial services industry, and how they personally define success. Students are guaranteed to leave with a greater understanding that where you begin may not necessarily determine where you end.

**SEPTEMBER 2022**  
AUSTIN MCFAY, KIMBERLY SPINKS, CHRIS WARD, YANIKA VALENTINE, JANA CATES, BRENEIDA MATHIS, ZACH GILBERT, LAURA DUNCAN, CHRIS GRAHAM

**FEBRUARY 2023**  
REBECCA JACK, SHERY PARISH, DORRIS DELANO, BECKY BERRY, KAREN PARTEE, DANIELLE HERD WEBB, ABIGAIL DUTY, SHERRY GIBBON, JEANNIE TOMLINSON, SHANNON BEADLE

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**EXHIBIT B: 2022-2023 45th Anniversary Marketing/Design Assets**

Anniversary SBOD Logo



Bulls vs. Bears Icons



45th Anniversary Design Theme



Quarterly Meeting E-vites





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**EXHIBIT B: 2022-2023 45th Anniversary Marketing/Design Assets**



**Private SBOD2023 Group Instagram Posts**



**Digital E-Blast Notification**  
Emailed to Student Directors  
quarterly between in-person meetings



**SBOD Meeting Recap**

At the September meeting, we learned about **FOUR** major asset classes: **cash, stocks, bonds, and mutual funds**. Each asset class is a collection of different financial instruments that are used to diversify investments.

Certain assets have a higher or lower amount of risk. For example, having a bank account is considered low risk.

**!CHALLENGE! Email us! Name THREE high risk asset classes.**



**!CHALLENGE!**

Complete a **Person-to-Person Payment** (even if it's just \$1).

Email us your **"likes"** and **"dislikes"** about the P2P process!



**Leaderboard**

**31 STUDENTS** present at the last meeting!

**Hannah Evans** leads with **26,500 points**

**2nd Crew Goodson: 23,000 points**

**3rd Camden Chilek: 20,000 points**



**WAYS TO EARN POINTS**



Wear your SBOD shirt to meetings  
2,000 points



Take photos at the meetings  
2,500 points



Take a photo of an Allpoint ATM,  
in your SBOD shirt  
10,000 points for first photo  
500 for each additional photo



**QUESTION FROM A BOARD MEMBER:**

**WHAT IS A MUTUAL FUND?**

**MUTUAL FUNDS** are professionally managed investment funds that allow you to pool your money with other investors to "mutually" buy stocks, bonds, and other investments. This allows you to diversify your investment portfolio in an affordable way, and may lower your risk.

Don't forget to discuss **"buying"** and **"selling"** stocks with your team!  
Email Chris at SBODChallenge@texasbankandtrust.com

**WHAT'S NEXT?**

**Next Meeting Date: Thursday, November 17**

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### EXHIBIT C: 2022-2023 45th Anniversary Historical Banners



These traveling pop-up banners detail the 45-year history and evolution of the **Student Board of Directors** program. The banners were displayed at each of the three Orientation Receptions in August 2022 to kickoff the 45th anniversary year, as well as throughout the year at the each of the quarterly student meetings and even the bank's Officers' Meetings.

### LATE 1970s



**STUDENT BOARD OF DIRECTORS**  
established as Texas Bank and Trust's  
**FIRST** financial literacy program in 1978

**TWELVE** charter members of the  
Student Board program


**TWO** charter Longview high schools:  
Longview High School and Pine Tree High School

Student Board meetings held in the  
Main Bank, Downtown Longview



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### 1980s



Texas Bank and Trust begins its features  
of Student Board members in its weekly  
**"People Who Make A Difference"**  
columns in the *Longview News-Journal*


**Spring Hill High School** joins the  
Student Board of Directors  
program in 1987-1988 school year

Students enjoy monthly meetings,  
lock-ins at the bank, and field trips  
to the Federal Reserve Bank in Dallas



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### 1990s




**Trinity School of Texas** joins the Student Board  
of Directors program in 1990-1991 school year

The **STOCK GAME** established as the first  
signature curricula for Student Board

Student **"Welcome Receptions"**  
become THE event to kick-off a  
new school year in Longview

Student Board year is reduced to four  
**QUARTERLY** meetings for participating students



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### 2000s



The Student Board program boasts its  
largest single Student Board in  
Longview with **82 students** in 2004

The Student Board of Directors is  
expanded to the City of Tyler in 2009


Texas Bank and Trust establishes  
official branding for the  
Student Board program in 2009

Charter schools for the Tyler SBOD program:  
Robert E. Lee High School, John Tyler High School,  
All Saints Episcopal School, Grace Community School



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### 2010s




**Bishop T K Gorman Catholic High School**  
joins the Student Board of Directors program  
in Tyler for the 2010-2011 school year

Student Board establishes two-year rotating  
curriculum for participating members in 2011

**The Brook Hill School** joins the SBOD  
program in Tyler for the 2013-2014 school year

The Student Board program is established in  
the City of Lindale. **Lindale High School** joins  
with the other **TEN** participating schools  
in Longview and Tyler in 2014-2015

**St. Mary's Catholic School** (2014) and  
**Christian Heritage Classical School** (2018)  
join the SBOD program in Longview



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### 2020s & TODAY!



**3,100**  
East Texas High School Seniors  
have graduated from the  
Student Board of Directors program



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