



BEST IN COMMUNITY BANKING

COMMUNITY SERVICE *2025*



2025 Best in Community Banking - Community Service

Through our partnership between BankOn Houston and First National Bank Texas (FNBT), BankOn Houston Coordinator, Sabrina Lewis, invited FNBT to play an important role in BankOn's Better Banking Pilot at Houston's Wheatley High School in the fall of 2023 and spring 2024. The program was established in 2021 to help remove barriers and difficulties graduating seniors face in obtaining needed state identification and safe and affordable banking services. As part of the program's pilot, FNBT provided a total of 25 mentors for each of the two sessions during the 2023-2024 school year. In total, 65 students successfully completed and graduated from the program.

For two eight-week sessions, mentors met the students to help gather necessary documents needed for a Texas state identification card and provide guidance and advice from the mentor's financial expertise and many years' experience. At the end of the eight-week session, the students took a field trip to a local DPS office to get their ID and then to a local bank with the opportunity to open their first bank account. As these students graduate high school and take the next steps in their lives, a safe and affordable bank account helps them avoid costly alternatives as people without adequate banking services can pay an unnecessary \$40,000 in fees over the course of their lives.

In addition to more than 250 hours spent mentoring students, FNBT bankers also provided financial literacy education classes, covering subjects such as budgeting money, borrowing money, and how to use banking services. Helping the students become knowledgeable and comfortable with financial and banking matters allows the students a better opportunity to save and protect their money.

The impact on the students was undeniable, but they were not the only ones impacted by the program. According to mentor Karen Olmos (FNBT District Manager):

"This program has a strong message behind it that drives me to continue to participate in it. Helping high school students with obtaining their ID to prevent them from becoming a statistic and repeat a vicious cycle of poverty while receiving mentoring from a positive role model is critical during their change from student to young adult. The students we mentor really appreciate the effort we put into being there with them. Seeing them weekly and helping them in their growth when it's most important leaves a lasting impression. My favorite memory is their graduation ceremony; seeing the students in the spotlight and being recognized for their efforts, their eyes filled with confidence as they walked across a stage and received a diploma. I believe this program really resonates with me since I have a sister about to graduate high school. Understanding the amount of effort and encouragement we provide really helped me prepare to be my best for them."

Mentors and participants experienced a number of successes throughout the course of the program. FNBT Branch Manager, Erykah Anderson, served as a mentor and had this to say about the program:

"The spring class had the highest number of graduates, one of them being the valedictorian of her high school class. Another mentee was accepted into Sam Houston University and was invited into the marching band and one mentee was hired by FNBT."





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Erykah worked with student and newly hired employee, Anthony, once during the program and noticed he was a very bright individual. He made an impression on Erykah because, "He always had a smile on his face, was eager to learn, and was not afraid to ask questions." Anthony was referred to Erykah by another mentor, Regional Manager, Mike Sparks. Mike saw he was a promising young man and asked if Erykah would consider interviewing him. Since Erykah had already worked with Anthony during the program, she knew he would be a good fit in the FNBT family. Erykah assisted him with filling out an application and interviewed him at the branch. Anthony is learning quickly and working well with the team.

In addition to the success of Anthony, Sabrina Lewis shared the stories of two participants in the program.

Participant #1 (17 year old male)

At 17 years old, this student found himself living with his grandmother after being removed from his Aunt's care a year earlier. The weight of responsibility fell on his shoulders as he struggled to gather the necessary documents for obtaining a state identification card. When he first approached the program for assistance, he questioned whether anyone could truly help him, frustrated by countless failed attempts to secure his identification. He and his grandmother had attempted to navigate this bureaucratic maze before, but due to a family member withholding needed documentation, they were unsuccessful in their attempt. His frustration was compounded as he missed an opportunity for a paid internship and the chance to open his first bank account.

Thankfully, the Better Banking program offered him a solution. With their guidance and support, he completed his four days of financial literacy, one on one mentoring, and finally obtained all the necessary documentation and his ID. He graduated in June 2024 with his ID, a safe and affordable checking account, a healthy relationship with a financial institution and the knowledge of how to manage his personal finances, a financial professional mentor who he can ask questions of at any time, and most importantly, a renewed sense of confidence and hope for the future. In addition to these achievements, he will also start the paid internship opportunity he thought was lost. The internship will provide a source of income, valuable job training, and general workplace experience, allowing him a great first step in his journey

Participants #2 (18 year old female)

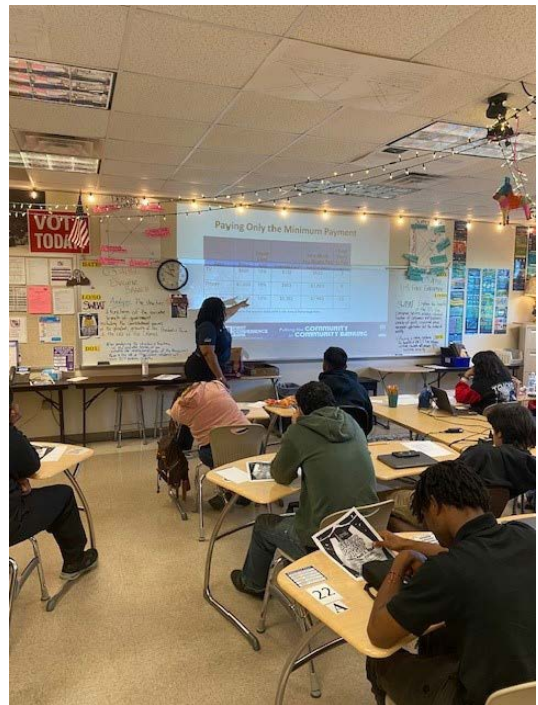
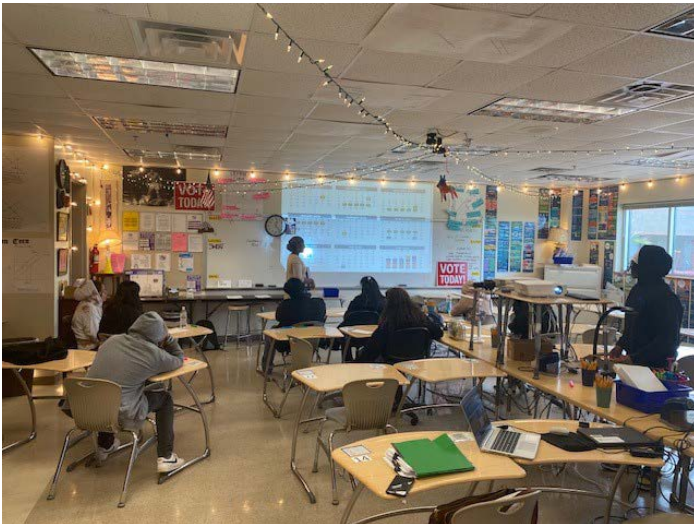
Another graduate of the Better Banking Program joined the United States Air Force after graduation. During the course of the Better Banking Pilot, she was able to obtain her identification card and open her first bank account. She benefited greatly by obtaining an understanding of financial matters such as the importance of credit and budgeting. She will also enjoy the financial safety of her first bank account. Most of all, she valued the partnership with her mentor, which was her favorite part of the program.



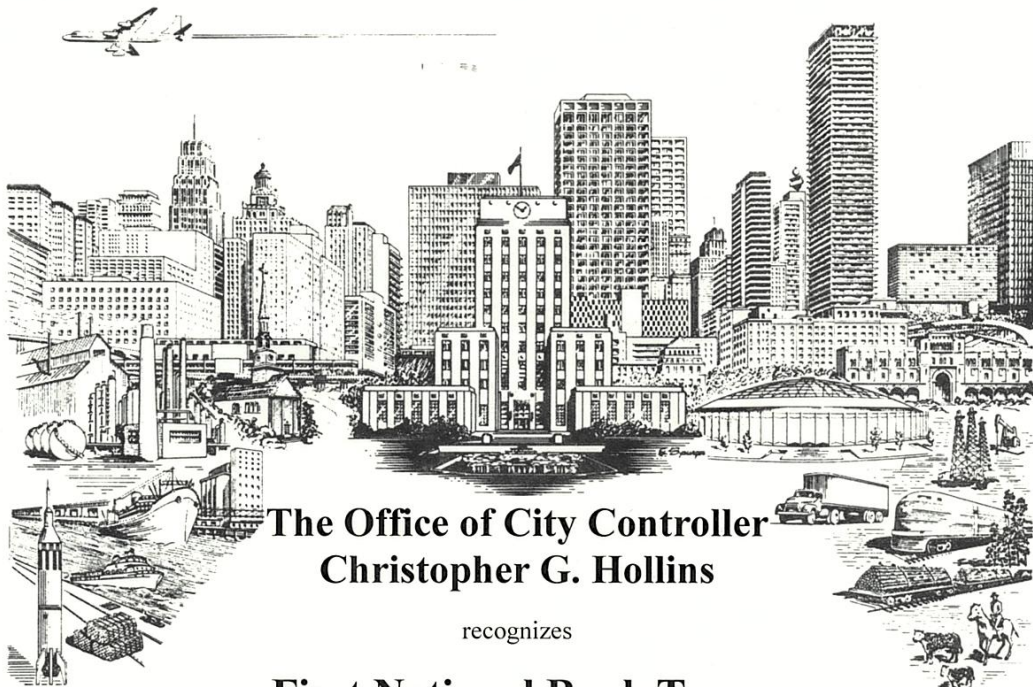
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**The Office of City Controller
Christopher G. Hollins**

recognizes

First National Bank Texas

as a

BankOn Houston Partner and Sponsor

for your commitment to the success of the Better Banking Program and
your valued relationship with BankOn Houston.

IN WITNESS WHEREOF, I have
hereunto set my hand and have caused
the Official Seal of the office of the City
Controller, City of Houston to be
affixed this 18th day of April, 2024.




Christopher G. Hollins
City Controller



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