



Keystone Bank's Grassroots Financial Education Initiative

At Keystone Bank, financial education is a central part of the bank's mission to bring humanity back to banking. Too many individuals, families, and small business owners in the Central Texas community feel overwhelmed or underserved when it comes to understanding how money works. As a locally led community bank, Keystone sees it as a responsibility to help change that.

In 2024, Keystone Bank deepened its commitment to financial literacy by expanding grassroots education efforts throughout Central Texas. By partnering with trusted community organizations and investing employee time and expertise, the bank reached individuals of various ages and experience levels, from elementary school students to working adults. These efforts built practical financial skills and boosted confidence in making real-world money decisions, whether saving for the future, starting a business, or navigating credit for the first time.

EXPANDING ACCESS TO FINANCIAL CONFIDENCE

Keystone Bank's goal is to help close the financial knowledge gap that often prevents people from building savings, accessing capital, or engaging confidently with their finances. To do this effectively, the bank focuses on delivering financial literacy that is:

- **Personalized:** Tailored to the needs of each audience, from schoolchildren to small business owners
- **Accessible:** Offered in partnership with trusted community organizations
- **Empowering:** Designed to build confidence and practical decision-making skills

Keystone's approach is grounded in trust, transparency, and helping people feel prepared to take their next financial step.

DELIVERING COMMUNITY-CENTERED EDUCATION

Throughout the year, Keystone prioritized in-person financial literacy sessions at schools, nonprofit events, and civic forums. All sessions were delivered by bank employees volunteering to serve as educators and mentors.



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HUSTON-TILLOTSON INTERNSHIP PROGRAM

Keystone's commitment to financial empowerment also extended into talent development. In partnership with Huston-Tillotson University, Austin's historically Black university, the bank hosted a recurring internship program that offered students firsthand experience in banking, credit, and community finance. Interns were immersed in client service and back-office operations, gaining insights into the banking industry while receiving mentorship from senior leaders. For many participants, it was their first exposure to financial services as a career path and a powerful introduction to the role community banks can play in building economic equity.



JUNIOR ACHIEVEMENT "JA IN A DAY"

Keystone partnered with Junior Achievement of Central Texas to deliver a full-day "JA in a Day" event at Guerrero Thompson Elementary, a Title I school in North Austin. Seven Keystone employees volunteered in classrooms throughout the school, teaching students from kindergarten through fifth grade about saving, spending, and entrepreneurship.

For many of these students, it was their first exposure to financial concepts — and to banking professionals in person. Employees described enthusiastic engagement and thoughtful questions from students, reinforcing the belief that financial literacy education is most impactful when it starts early.



NABA FINANCIAL FITNESS SEMINAR

Keystone partnered with the National Association of Black Accountants (NABA) for its annual Financial Fitness Seminar. Five Keystone employees contributed a total of 32 volunteer hours to lead two instructional sessions: "Banking Basics" and "Financing Your Business." The event targeted minority and low- to moderate-income (LMI) families in Austin.

Presenters focused on helping attendees understand essential banking services, improve credit awareness, and prepare for small

business funding opportunities. Audience feedback was positive, and attendees engaged in extended Q&A sessions, demonstrating a clear interest in continued financial education and support.

LAKE TRAVIS CHAMBER OF COMMERCE

Keystone also partnered with the Lake Travis Chamber of Commerce to host a Business Builders Breakfast. Bank representatives led a session on SBA lending and small business financial planning. The workshop included guidance on business credit, loan preparation, and basic cash flow forecasting.

In addition to delivering the presentation, Keystone team members remained available after the session to connect with entrepreneurs and answer specific questions. These informal conversations helped establish trust with business owners and reinforced Keystone's role as a community partner.

DIGITAL EDUCATION THROUGH PODCASTING

To complement its in-person work, Keystone continued to expand access to financial literacy through its in-house podcast, **"Banking on Community."** Several episodes focused on expanding financial literacy for listeners in major Texas markets and beyond. The podcast has become a convenient resource for community members seeking financial insight on demand.



A PRACTICAL, FOCUSED APPROACH

Keystone Bank's financial literacy efforts are intentionally hands-on and rooted in real relationships. The bank emphasizes the following principles:

- Partner with trusted organizations to reach community members where they already are
- Keep education approachable, using clear, jargon-free language
- Empower employees from all departments to serve as instructors, bringing a variety of perspectives to the table

Rather than creating a formal curriculum from scratch, Keystone collaborates with partners like NABA and Junior Achievement to deliver proven educational content in a way that reflects the bank's core values and deep community ties.



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MEASURABLE RESULTS

In 2024, Keystone Bank:		
Reached hundreds of individuals through in-person and digital education	Volunteered 156 hours to in the community across 3 nonprofits and 3 organization	Received positive feedback from attendees and built lasting relationships through continued dialogue

Each event was documented through CRA Service Documentation Forms, allowing Keystone to track reach and volunteer engagement. The bank continues to evaluate new opportunities to serve.

THE BROADER IMPACT

Keystone Bank views financial literacy as an essential part of community banking. By meeting people where they are — in schools, community centers, or chamber breakfasts — the bank reinforces its mission to be accessible, transparent, and values-driven.

These efforts have helped community members take real next steps: asking better questions, setting financial goals, and reaching out to a local bank they can trust. For some, it is the start of a banking relationship. For others, it is the beginning of greater financial independence.

Keystone's grassroots approach has also deepened internal culture. Employees who volunteer often describe the work as among the most meaningful of their year, and the program has strengthened cross-department collaboration throughout the organization.

As Keystone continues to grow, so does its commitment to financial literacy. The bank plans to increase its presence in public education and expand its partnerships with organizations that serve underrepresented communities. By continuing to invest in people, not just accounts, Keystone is modeling what modern community banking can look like: personal, proactive, and deeply rooted in service.