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2026

Bank Culture - CRA Academy



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First National Bank Texas created the CRA Academy in 2023 to strengthen its culture of volunteerism, financial literacy, and community service throughout the organization. The academy equips employees at all levels with the knowledge and tools needed to understand the Community Reinvestment Act (CRA) and make a meaningful impact within the communities the Bank serves. Through hands-on learning, employees gain a deeper understanding of CRA history, community development, financial literacy initiatives, outreach to entities that serve low-to-moderate income communities, and the Bank's role in creating long-term economic opportunities.

In its first two years, the CRA Academy has been widely embraced within the Banks' culture, with 195 employees—ranging from branch managers to corporate support, successfully completing the program. These graduates have since translated their training into action by initiating and leading numerous community development projects across First National Bank Texas' service areas. This widespread participation empowers staff at all levels to make a direct, tangible impact on the local communities they serve.

The CRA Academy has been recognized by community leaders for the program's effectiveness and achievements of its graduates. Alumni of the CRA Academy have led and contributed to community initiatives that have received notable recognition, including:

- Erika Duran Delago, Senior Branch Manager – Named the IRS Partner of the Year, 2024, Balch Springs Library
- Kenneth Bush, AVP, District Manager and Team – City of Little Rock, Arkansas Partner of the Year

A CRA Academy graduate, Jessica Lovell, SVP, Director of Customer Experience and Former President for Financial Women in Texas, praised the CRA Academy, saying "The CRA Academy did a great job of breaking down the purpose and importance of CRA in a way that felt practical and easy to understand, not just regulatory. What stood out most to me was how the program connected CRA to meaningful community impact, especially showing how financial literacy efforts and volunteer opportunities we're already involved in can be strategically aligned to support both our communities and the Bank. It reinforced that CRA isn't just a requirement, but an opportunity to make a real difference."



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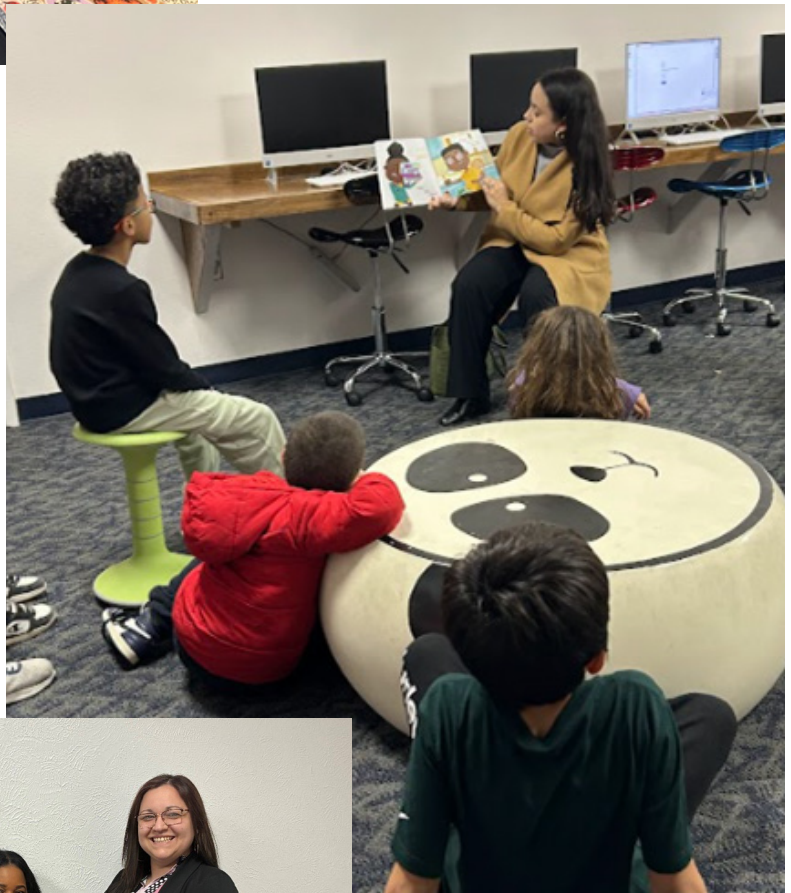
First National Bank Texas President & CEO, Bobby Hoxworth, says, "The CRA Academy is more than a training initiative; it is an investment in our greatest asset—our people—to drive unprecedented value for our communities. We are fundamentally re-engineering how our team engages with community development, moving beyond compliance to high-impact, responsive leadership. By equipping our employees with this knowledge base, we aren't just meeting standards; we are setting a new standard for how a modern bank fuels local economic mobility and creates lasting, measurable change."

By embedding service and financial empowerment into everyday operations, the CRA Academy has strengthened employee engagement, expanded community impact, and reinforced First National Bank Texas' commitment to building stronger communities through education, leadership, and empowering employees to make a difference in their communities.



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