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BEST IN COMMUNITY BANKING

2026

Innovation - Flex Account



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First National Bank Texas | NMLS# 402924 | Member FDIC |  Equal Housing Lender

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First National Bank Texas



First National Bank Texas
Flex Account

Bank on

Certified 2025 - 2026
since February 2021

 **Cities for
FINANCIAL
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adulthood, a sole ownership account provides them with control, responsibility, and a direct path to financial independence. Rather than relying solely on exclusionary screening systems, the account emphasizes relationship-based banking, financial education, and responsible product safeguards that encourage participation in the financial system. Through partnerships with BankOn coalitions in Texas and New Mexico, including BankOn Houston, BankOn Burque, and the City of Little Rock, the Bank expanded the program to support youth participating in Summer Jobs Connect and similar workforce development initiatives across its footprint.

The Flex Account's impact extends beyond account access. By providing affordable banking options and connecting customers with financial education resources, First National Bank Texas is helping young adults establish healthy financial habits and avoid costly alternatives such as payday lenders and check cashing services. In 2025, the Bank officially launched Flex as a formal product offering and achieved certification under the BankOn National Account Standards, becoming one of only a limited number of financial institutions nationwide to maintain multiple distinct BankOn-certified accounts.

First National Bank Texas President & CEO, Bobby Hoxworth, states, "The Flex Account reflects the Bank's commitment to innovation, community development, and expanding access to financial opportunities for underserved communities."



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[Watch video in-branch video display](#)

[Visit 1stnb.com/flex-account](https://1stnb.com/flex-account)

**IT'S NOT JUST AN ACCOUNT,
IT'S A FLEX**
For customers 15-21 years old

FLEX ACCOUNT

- ✦ No monthly maintenance fee¹
- ✦ Debit Mastercard® with tap to pay²
- ✦ Send money with Zelle®^{3,4}
- ✦ Use Add Cash to load funds to your account at the register of select retailers⁵

Open your account today!



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OPEN SCAN APP

¹Waived if minor is between ages 15-21 and is the sole owner of the account. Not eligible to be waived once the minor reaches the age of 22 or if a joint owner is added to the account.
²Tap to Pay available at select merchants. The Contactless Symbol is a trademark owned by and used with permission of EMVCo, LLC.
³These features are only available within our Digital Banking mobile app.
⁴\$1 Zelle Debit Fee (per debit) applies. Must have a bank account in the U.S. to use Zelle. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle. Zelle and Zelle-related marks are wholly owned by Early Warning Services, LLC and are used herein under license.
⁵Subject to a \$2.00 fee per transaction. Terms and Conditions apply. Service provided by Green Dot®. ©2024 Green Dot Corporation. All rights reserved. Green Dot Corporation NMLS #914924; Green Dot Bank NMLS #908739.
All accounts subject to Non-Sufficient Funds (NSF) Fee of \$17 per Item and Overdraft Fee of \$34 per Item, except for the eAccount, Flex Account, and Power Stash.
First National Bank Texas | Member FDIC | 4/25



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1 FIRST
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