



Building on a Legacy: How ANBTX's Heath Banking Center Honors the Past While Shaping the Future

In 2025, as American National Bank of Texas (ANBTX), one of the oldest, largest and last remaining independently owned community banks in Texas, celebrated its 150th anniversary, the bank opened a new banking center in Heath that embodied the same principles that have guided the institution since 1875: community stewardship, relationship banking and a long-term commitment to the people and places it serves. More than a new branch, the Heath Banking Center represents a physical expression of ANBTX's enduring legacy and its continued investment in the future of North Texas.

Those values guided every aspect of the design and construction of the bank's new Heath Banking Center, a project that transformed a challenging site into a community-focused landmark designed to reflect both the heritage and future of Heath.

Located at the intersection of FM 549 and FM 550, the Heath Banking Center represents a significant investment in one of the region's fastest-growing communities. At nearly 8,000 square feet and a total project cost of approximately \$9.5 million, the facility was envisioned as much more than a traditional banking center. From the beginning, ANBTX sought to create a building that would honor the bank's long-standing history in Rockwall County while respecting the unique character and architectural vision of the City of Heath.

A Collaborative Vision Rooted in Community Heritage

Planning discussions began in late 2022 and continued throughout 2023 as ANBTX worked closely with city leaders, architects and project partners to develop a facility that aligned with Heath's expectations for future development. Because the site would be the first building in a prominent new area of the community, city officials viewed the project as an opportunity to establish the architectural character and development standards for future growth.

As a result, the project required significantly more collaboration and refinement than a typical branch construction project. What would ordinarily be a roughly one-year process ultimately evolved into a two-year effort marked by extensive design review, revisions and community-focused planning discussions. Throughout those conversations, a consistent theme emerged: the building should feel timeless. Rather than constructing a modern commercial building that could exist anywhere, ANBTX embraced the City's vision of creating a facility that reflected Heath's heritage and appeared rooted in the community's history.



This commitment influenced numerous architectural decisions, including the use of significantly more brick than a traditional ANBTX banking center, helping the facility achieve the appearance of an established building rather than a newly constructed branch. Even the building's exterior signage was reimagined. The Heath Banking Center is the only ANBTX location that does not utilize the bank's traditional red, white and blue color palette, a deliberate design choice made to better complement the character and aesthetic expectations of the surrounding community.

Turning Challenges Into Opportunities

The project site presented unique design challenges from the outset. Situated on a triangular parcel at the intersection of two highly traveled farm-to-market roads, the property required a creative approach that balanced functionality, visibility and community expectations.

City leaders requested that the building face the prominent corner of the property rather than orient toward parking areas and pedestrian access points, as is common in traditional banking center design. While this approach created additional design and operational complexities, it ultimately transformed the building into a gateway feature visible from multiple directions and strengthened its presence as a defining architectural element within the community.

The project team further enhanced the site's visual appeal with innovative screening elements, including a custom drive-through screening wall that resembles a historic storefront. Incorporating live plant material into the structure, the feature obscures the drive-through's operational components while reinforcing the building's timeless aesthetic and pedestrian-friendly appearance.

Construction presented additional challenges. As previously mentioned, more than 240 days of adverse weather conditions impacted the construction schedule, contributing to a timeline that extended well beyond a typical project of this size. Despite these obstacles, ANBTX remained committed to delivering a final product that fulfilled both its operational goals and the City's vision.

Designing for Today's Customer While Respecting the Past

While the building's exterior reflects Heath's history and character, the interior was designed to support the relationship-focused banking experience that has defined ANBTX for generations.

The banking center incorporates modern customer service spaces, enhanced employee work environments and operational efficiencies that allow team members to focus on building meaningful relationships with customers. Historical elements integrated throughout the facility further connect



visitors to the bank's legacy and long-standing commitment to Rockwall County and the surrounding region.

By combining contemporary banking functionality with architectural features inspired by local history, ANBTX created an environment that feels both welcoming and authentic to the community it serves.

Investing in Sustainability and Long-Term Stewardship

In addition to its architectural character, the Heath Banking Center incorporates numerous energy-efficient building systems designed to support long-term operational sustainability.

The facility features a Variable Refrigerant Flow (VRF) HVAC system, LED lighting throughout the building and energy-efficient glazing systems that improve building performance while reducing energy consumption. These investments reflect ANBTX's commitment to responsible stewardship and demonstrate how thoughtful design can balance environmental considerations with customer comfort and operational effectiveness.

Community Impact and Early Success

The community's response to the Heath Banking Center has validated the project's vision and purpose.

From its opening, customers embraced the facility as both a banking center and a reflection of the community itself. One particularly memorable example occurred on the facility's first day of operation, when a customer entered the banking center and opened an account with a \$1 million deposit. While only one measure of success, the moment served as an early indication of the trust and enthusiasm the community had already placed in the new facility.

The community's enthusiastic response has confirmed that the project's vision was successful. By balancing historical character, innovative design, sustainability and customer experience, ANBTX created more than a banking center – it created a place that reflects the identity and aspirations of the community it serves, and demonstrates how thoughtful architecture can strengthen relationships, foster community pride and create a lasting legacy.

When American National Bank of Texas (ANBTX) set out to build its new Heath Banking Center, its goal was to do more than simply construct another branch. Instead, the bank sought to create a community landmark that reflected both ANBTX's 150-year history and the unique heritage of Heath, one of North Texas' fastest-growing communities.



Developed through nearly two years of collaboration with the City of Heath, the nearly 8,000-square-foot, \$9.5 million banking center was intentionally designed to feel as though it had always belonged. From its brick-forward architecture and customized signage to its prominent orientation at the intersection of FM 549 and FM 550, every design decision was made with the community's character and future growth in mind.

Despite significant site constraints, extensive design review and more than 240 “bad weather days” across the project’s two-year timeline, ANBTX delivered a facility that seamlessly blends timeless architectural character with modern banking functionality, sustainability features and enhanced customer experiences. The result is a banking center that honors the past, serves the present and helps define the future of Heath for generations to come.