Innovation I *LSNB Advantage: Small Business Education Program*

At Lone Star National Bank, innovation is not always about technology. Sometimes, it is about identifying a need within the community and creating opportunities where none previously existed.

The LSNB Advantage Small Business Education Program was developed to address a common challenge faced by entrepreneurs across South Texas. While many small business owners have access to banking services, few have access to structured business education, mentorship, networking opportunities, and practical resources that support long-term growth and success.

After more than a year of planning and development beginning in early 2024, LSNB launched LSNB Advantage in 2025 as a complimentary eight-session, cohort-based program designed exclusively for Rio Grande Valley business owners. Developed and managed entirely by LSNB, the program combines financial expertise, business education, peer-to-peer networking, and guidance from industry professionals to help entrepreneurs strengthen and grow their businesses.

Participants receive instruction from both LSNB professionals and five guest experts specializing in artificial intelligence, marketing, tax planning, accounting, bookkeeping, and leadership development. Topics include banking smarter, cash flow management, lending, leadership, business planning, marketing strategies, emerging technologies, and financial management. At the conclusion of the program, participants are recognized through a formal graduation ceremony and certificate presentation.

What makes LSNB Advantage innovative is its holistic approach. Rather than focusing solely on products and services, LSNB positions itself as a strategic business partner by providing access to knowledge, relationships, and resources that many entrepreneurs would not otherwise have.

Since launch, 82 participants have completed the program, achieving an 80.3% graduation rate and a 100% Net Promoter Score. The program generated more than $608,100 in new lending activity and $54,441 in new deposit activity. Additionally, 91% of participants reported viewing LSNB as a strategic partner following their involvement in the program.

The impact extends beyond banking relationships. During the program, three existing businesses launched new ventures, a construction company and blueprint business formed a partnership that resulted in new projects, a financial services company expanded and hired an employee, and a local insurance agency began a complete rebranding effort based on lessons learned through the program. Connections made between participants also led to collaborations that helped businesses improve their operations and visibility.

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Participant feedback reflects the program's success. One participant shared that “the relationships, from the presenters to our peers, were the most valuable,” while another highlighted the value of “learning more about A.I. and marketing strategies and making connections.”

LSNB Advantage demonstrates how community banks can innovate by investing in the long-term success of local businesses. By combining education, mentorship, networking, and financial expertise into a single platform, LSNB has created a first-of-its-kind program that strengthens entrepreneurs, supports economic development, and helps build a stronger future for South Texas.

Video Submissions: LSNB Advantage, LSNB Advantage Promo Clips