



Bonham Branch Construction

IBAT BEST OF COMMUNITY BANKING AWARDS
ARCHITECTURE DESIGN CATEGORY

Program Overview

The Bonham Branch rebuild is a story of legacy, patience, and commitment. After more than 60 years of banking in the same building on the downtown square, Legend Bank made the decision to rebuild on its historic site, honoring the past while investing in the future of the community. Following years of planning, a community-wide groundbreaking on August 8, 2024 marked the beginning of a carefully executed project that culminated in the branch reopening on November 17, 2025. Designed to complement the restored courthouse and surrounding square, the new facility blends historic character with modern functionality. Throughout construction, customer service remained a top priority, ensuring continuity and trust with our bankers in the temporary branch facility.

Today, the new branch stands as both a tribute to Bonham's history and a promise to serve generations to come.

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Overview

The Bonham Branch rebuild represents the very essence of community banking. Rather than relocating or building elsewhere, Legend Bank chose to remain rooted in its historic location reinvesting in the downtown square and reaffirming its long-standing presence in the community.

This project reflects a deep understanding that a bank is more than a place of business. It is part of the fabric of the community it serves. From early planning discussions to the groundbreaking event on August 8, 2024, and through the complexity of construction and transition, every step reflected a shared commitment to honoring the past while preparing for the future of banking.

Today, the new Bonham Branch stands as both a continuation of a 60+ year legacy of banking on the square, and a modern, welcoming space designed to serve the next generation of customers.

It is a symbol of resilience, patience, and intentional investment and a reflection of Legend Bank's belief in the long-term strength of Bonham and Fannin County.

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Statement of Goal

The goal of Legend Bank's Bonham Branch rebuild was to thoughtfully replace an aging 1960 facility with a modern, full-service community bank while preserving the history, character, and significance of its location on the downtown Bonham square.

Banking has taken place on this site for more than six decades, dating back to its opening as Bonham State Bank in 1960. After entering the Bonham market in 2007 through the acquisition of Bonham State Bank, Legend Bank made a long-term commitment to serving the families and businesses of Fannin County.

This project was not simply about constructing a new building. It was a carefully considered reinvestment in the community with clearly defined objectives:

- ✓ **Preserve and honor local history** by rebuilding on the original site while maintaining architectural continuity with the downtown square.
- ✓ **Enhance the customer experience** through a modern, full-service facility designed for accessibility, convenience, and long-term use.
- ✓ **Support community revitalization efforts**, aligning with the restoration of the historic Fannin County Courthouse and contributing to the vibrancy of downtown Bonham.

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What Was Achieved

Legend Bank successfully completed a full demolition and rebuild of the Bonham branch, reopening on November 17, 2025, and returning full-service banking to the downtown square.

The new facility includes:

- Full-service banking in one centralized location for personal, business, commercial, and mortgage services as well as the drive-thru and ATM. Our previous location in Bonham was divided into the downtown square location for banking services and then our Convenience Center for drive-thru and teller transactions. The Convenience Center was located two miles down the road from the downtown location.
- Drive-thru banking, ATM access, and enhanced digital banking capabilities.
- Improved parking and customer accessibility, including head-in parking consistent with downtown design standards.

Beyond functional improvements, the project achieved its most important goal, delivering a building that reflects the identity of the community:

- ✓ The design incorporates brick, stonework, and architectural details that reinforce Bonham's history and complement the courthouse square.
- ✓ The branch stands as a visual and functional extension of the revitalized downtown district.
- ✓ Customers returned to a space that feels both familiar and forward-looking.

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Program Effectiveness

The new branch construction project demonstrated a clear, well-defined focus rooted in balancing preservation and progress. What began as a long-discussed initiative ultimately became a defining moment for the bank's presence in Bonham.

Its effectiveness is evident through:

- The successful completion of a multi-year redevelopment project on a historic site.
- The ability to continue serving customers seamlessly throughout construction, minimizing disruption. We served customers in our Convenience Center as well as a temporary branch location located nearby.
- A highly engaged community response, beginning with a well-attended groundbreaking event and continuing support through reopening.
- Strong alignment between original project vision and final execution.



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Steps in the Process Toward the Goal

Step 1

Strategic Planning and Delayed Timing

The concept of rebuilding the Bonham branch had been under consideration for more than six years. Plans were temporarily paused due to the COVID-19 pandemic and its aftermath.

However, leadership later reflected that the delay was beneficial allowing the project to align more closely with the restoration of the Fannin County Courthouse and the broader momentum of downtown revitalization.

Step 2

Intentional Design, Architectural Alignment and Preserving the Past

Legend Bank partnered with an architect to design a building that would feel like a natural extension of the downtown square. While the original courthouse architect was not available, the project team intentionally pursued a design that would complement its scale, materials, and presence.

Key priorities included the use of brick and stonework, architectural detailing, and a color palette that aligns with the restored courthouse and surrounding structures, blending modern banking functionality with timeless design.

Throughout the process, the team also sought ways to preserve meaningful elements from the original 1960 building, recognizing the importance of maintaining a visible connection to the past. While the original vault door could not be salvaged, the vault's "day gate" was carefully removed and re-purposed as the entry door to the safe deposit area in the new branch. In addition, a dedicated space in the foyer was designed to showcase the historic cannonball safe, preserving a piece that had long been part of the original bank.



Carolyn, mom & son with cannon ball safe



Vault day gate



Original Bonham Branch building

The result is a building that not only fits naturally within the square, but thoughtfully carries forward the history and character of the community it serves.

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Steps in the Process Toward the Goal (cont.)

Step 3

Demolition

Before the groundbreaking, the existing 1960 building was demolished so construction began on the same site—preserving the continuity of banking on the square.



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Steps in the Process Toward the Goal (cont.)

Step 4

Groundbreaking & Community Celebration August 8, 2024

The groundbreaking ceremony marked a major milestone in bringing the project to life. The event drew strong attendance from:

- Customers and local residents
- Bonham Chamber members and community leaders
- City officials, including the Mayor
- Project partners and contractors

Leadership emphasized both gratitude and long-term commitment during the event, framing the rebuild as an investment not just in infrastructure but in community relationships.

The event served as a visible and meaningful demonstration of the bank's dedication to Bonham and Fannin County.



Bonham Chamber Team



Bonham team



Groundbreaking celebration



Groundbreaking celebration

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Steps in the Process Toward the Goal (cont.)

Step 5

Construction and Customer Transition

Throughout construction, Legend Bank remained focused on what mattered most: its customers.

The bank communicated regularly with customers, acknowledging that change can be difficult and reinforcing its commitment to making the transition as smooth as possible. Customers continued to be served through temporary facilities and alternative channels, ensuring uninterrupted access to banking services.

At the same time, the project required careful coordination across:

- Architects and engineers
- General contractor
- Internal departments including IT, operations, compliance, marketing, and facilities
- Bonham branch leadership and staff

This highly collaborative effort ensured that both the construction process and customer experience were managed with care and consistency.



New building framing



New building construction



Customer communications



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Steps in the Process Toward the Goal (cont.)

Step 6

Completion and Opening - November 17, 2025

After extensive planning, coordination, and construction, Legend Bank opened its new Bonham Branch on November 17, 2025.

The completed facility brought all services back together under one roof, offering a premier banking experience while maintaining a strong connection to the past.



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Was the Project Created and Managed by the Bank?

Yes. The Bonham Branch rebuild was fully led and managed by Legend Bank. The bank maintained ownership of the project vision from initial planning through final execution, coordinating both internal teams and external partners.

This included:

- Executive leadership guiding long-term strategy
- Internal project management ensuring alignment across disciplines
- Cross-functional collaboration involving operations, IT, compliance, marketing, and facilities
- Close coordination with the architect and construction company.

Internally, success depended on bringing together the right expertise across the organization and maintaining a shared commitment to delivering a building that fully reflected the bank's values and the community it serves.

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SPECIAL FEATURE

Carolyn Stroud: A Legacy That Spans Generations



Carolyn Stroud

Some stories cannot be built with brick and stone. They are built over time, through relationships, service, and generations of commitment. Carolyn Stroud's story is one of those.

Carolyn has served customers in Bonham for more than 40 years but her connection to this bank, and to this building, reaches back much further.

Her grandfather worked at the bank for over 50 years. Her mother began working there in the 1950s. Today, Carolyn continues that legacy and even her son has shared in that history over the years.

For Carolyn, this building was never just a workplace. It was where she grew up, where she built relationships, and where generations of customers became part of her life.

She began working at the bank at just 17 years old. She celebrated her high school graduation at the bank. Over time, she built lifelong connections with customers and coworkers many of whom she still serves today.



Howard Smith - Carolyn's Grandfather



Janet Clayton - Carolyn's Mother

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SPECIAL FEATURE

Carolyn Stroud: *A Legacy That Spans Generations* (cont.)



Carolyn and banker



Carolyn and ladies at bank



Carolyn's graduation party

"This project has meant so much to me personally and professionally. Our customers are at the heart of everything we do, and this rebuild was truly years in the making as we worked to give them a bank they could be proud of."

Carolyn Stroud

As she reflects on the rebuild, she remembers the many moments that took place within those walls from everyday customer interactions to milestones and memories shared over decades.

Throughout the construction process, Carolyn remained focused on ensuring customers felt supported and cared for, even as their familiar space changed.

And when the doors opened on November 17, 2025, she was there welcoming customers back, just as she had done for decades, now in a space that reflects both where the bank has been and where it is going.

The new Bonham Branch is a testament to architectural vision, community investment, and organizational commitment but at its heart, it is also a tribute to the people who have made it meaningful. People like Carolyn.



Book keeping ladies



Carolyn's birthday



Motor Bank