



## FINANCIAL LITERACY

At PrimeBank of Texas, financial literacy is a year-round initiative that shapes how we serve our communities every day.

As an independently owned community bank with locations in Austin/Westlake, Carrizo Springs, and Crystal City, we believe that lasting financial empowerment begins with education, and that community banks are uniquely positioned to deliver it. Over the past year, PrimeBank has pursued that mission through a deliberate, multi-layered strategy, reaching students, families, young professionals, and neighbors through in-person events and digital platforms at every stage of their financial journey.

The strongest case for financial literacy is the real change it creates in someone's life when they understand how money works. What makes PrimeBank's approach distinctive is the commitment to meeting people where they are, in formats that match their lives, with resources that are free, accessible, and genuinely useful.

## JUNIOR ACHIEVEMENT FINANCE PARK

# Learning by Living It

There is no better financial literacy lesson than a lived one. That is why PrimeBank team members volunteered at **Junior Achievement Finance Park**, an immersive simulation where students spend a full day stepping into adulthood. Participants built personal budgets from scratch, made real-world spending decisions about housing, transportation, food, and savings, and confronted the trade-offs that define financial life — all in a guided, low-stakes environment designed specifically to build lasting understanding.

PrimeBank volunteers worked directly alongside students throughout the day, answering questions, providing encouragement, and helping young people connect the dots between the choices they were making in the simulation and the choices they will face in real life. For many participants, it was the first time they had ever seen a monthly budget, negotiated competing financial priorities, or had a community banker explain why those decisions matter. Watching students gain confidence in real time — asking increasingly sharp questions, helping teammates work through their budgets — reinforced exactly why this kind of hands-on engagement is irreplaceable.



## WESTLAKE SENIOR CAREER DAY

# Banking as a Career and a Calling

For the second consecutive year, PrimeBank was invited to participate in **Westlake High School's Senior Career Day**, one of the most significant pre-graduation experiences offered to Westlake seniors. With nearly **700 students** rotating through sessions with local professionals, the event gives young people a rare opportunity to have candid conversations with working adults about career paths, industries, and the skills that matter most.

PrimeBank's presence at this event served two purposes. First, it opened doors for students curious about careers in community banking, lending, finance, and business — conversations that often do not happen in a traditional classroom setting. Second, it gave our team a platform to talk directly with young adults about personal finance: how to start building credit, why budgeting matters before the first paycheck, what to look for in a bank, and how to set financial goals that actually stick. Being invited back for a second year is meaningful. It reflects the kind of relationship PrimeBank has built with the Westlake community — one that is genuinely invested in the futures of the students who will shape it.



## KYLE PD PARTNERSHIP

# Protecting Those Who Protect Us

The men and women who serve in law enforcement dedicate their careers to protecting others. At PrimeBank, we want to look out for them and their financial futures. **Krista Gooding, SVP of Loan Operations**, led a financial wellness education session for officers of the **Kyle Police Department**. The session brought PrimeBank's financial expertise directly to the people on the front lines of our community, providing tools and knowledge to help officers plan ahead, make informed decisions, and build lasting financial confidence.

This partnership reflects a core belief at PrimeBank: financial education lands differently when it reaches people in environments they already trust, through voices that speak to their specific circumstances. Officers face unique financial planning considerations: shift structures, retirement systems, benefits navigation, and the kind of long-term planning that a demanding career can make easy to defer. PrimeBank showed up to help them address it all. The Kyle PD enthusiastically welcomed the session, and PrimeBank looks forward to continuing these conversations as part of its ongoing commitment to community financial wellness. As Gooding put it: we are proud to protect the financial well-being of those who protect our community every day.



## THE CHAP CARD

# Where School Spirit Meets Financial Skill-Building

One of PrimeBank's most distinctive financial literacy contributions in the past year has not been a workshop or a guide — it has been a product. The **PrimeBank Chap Card**, developed in partnership with the Westlake High School Chap Club, is an exclusive Visa® Debit Card that gives back to Westlake Athletics and student programs with every purchase. Beyond the school-spirit angle, the Chap Card is a hands-on financial education tool built for the next generation of Prime customers.

Students who use the Chap Card through PrimeBank's free **PrimeTime Account**, which is available with no fees or minimum balance requirements for account holders ages 13–25, gain access to real-time spending alerts, in-app spending controls, travel settings, and mobile wallet integration. These features offer practical lessons on managing money responsibly and safely in a digital world. Parents can engage alongside their students, creating a natural opportunity for household conversations about budgeting, spending limits, and accountability. The Chap Card turns every purchase into a learning moment — and every learning moment into a deposit in Westlake's community future. Learn more at [mychapcard.com](https://mychapcard.com).

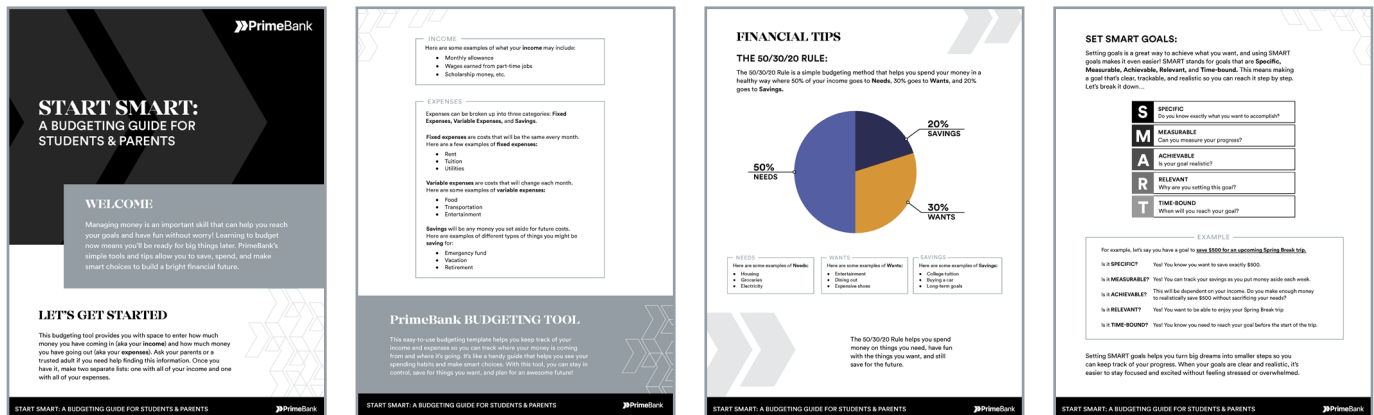


## FREE DIGITAL RESOURCES

# Financial Education Without Barriers

PrimeBank recognizes that the most impactful financial literacy work reaches people who may never walk through our doors. That is why we invested in developing and distributing a suite of **free financial literacy guides** available to anyone in our communities — or anywhere.

**START SMART: A BUDGETING GUIDE FOR STUDENTS & PARENTS** was built specifically for students beginning their financial lives. It walks readers through the building blocks of a personal budget — income categories, fixed and variable expenses, savings goals — and introduces SMART goal-setting as a framework for turning financial intentions into achievable plans. It also includes a practical budgeting template students can use immediately. PrimeBank distributes this guide at school events, career days, and community programs, ensuring that every student interaction leaves something tangible in hand.

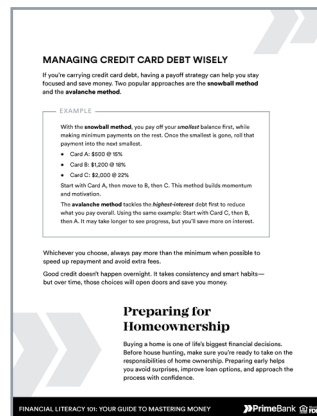
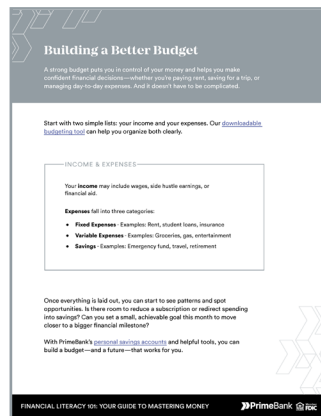
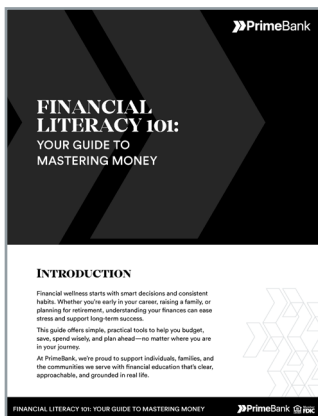


**FINANCIAL LITERACY 101: YOUR GUIDE TO MASTERING MONEY** is PrimeBank's most comprehensive consumer education resource. Covering budgeting, saving, debt management, credit building, personal loans, mortgages, and digital financial safety, it is written in plain language for adults at any stage of their financial journey. PrimeBank promoted this guide consistently throughout the year across social media and in community workshop settings — including a partnership with the **Crystal City Coalition** and a workshop at the **Dimmit County Wellness Coalition**, where 27 participants engaged in hands-on financial conversations and walked away with this guide as a lasting reference.

## FREE DIGITAL RESOURCES

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**FINANCIAL LITERACY 101: A PARENT'S HANDBOOK FOR RAISING MONEY-SMART KIDS** addresses the family dimension of financial education. Organized by age and developmental stage, it gives parents practical language and strategies for introducing money concepts — from the “Save, Spend, Give” method for young children to digital safety conversations for teenagers. It also highlights PrimeBank’s PrimeTime Account as a first banking step for young people, connecting the resource directly to an actionable financial tool families can use together.



Taken together, these three guides represent a content strategy designed to ensure that no stage of life is left without a PrimeBank resource to reach for. They have been shared in community centers, distributed at health fairs, promoted through multiple social channels, and downloaded by community members across Texas who found them through organic search, creating educational value that extends far beyond our branch footprints.