THE BOTTOM LINE.



Introducing Our New Dynamic Duo!

TexasBank is delighted to welcome two talented senior leaders to its team as its business continues to grow. Tony Vargas, Chief Digital Officer, and Stephanie Martin, SVP of Retail and Deposit Operations, each bring a





strong background in banking leadership and innovation to their roles.

"I believe", says President and CEO Greg Dodds, "that they are both a tremendous complement to the type of culture found only in a true community bank that we are dedicated to maintaining as we grow."

Recently married Stephanie is a mom and new grandmother; and she spends a lot of time speaking and leading workshops to empower women. Tony keeps an active lifestyle, playing a variety of sports and enjoying his family. Learn more about Stephanie and Tony **here**.

The Bottom Line: Growing + remaining rooted in our values as a community bank = Best of Both Worlds.



Banks Never Ask That

Hackers, scammers and fraudsters, oh my! The bad news is that these wicked folks are more clever than ever. Every day, thousands of people fall victim to fraudulent emails, texts and calls from

scammers pretending to be their bank. And with the expanded use of online and mobile banking, the problem is only growing.

But we have good news – you have access to our fraud prevention tips and tools! Let TexasBank help you secure your family's technology, spot potential identity theft, preventing phishing and overall stay ahead of the bad guys.

What's more, we've joined with the **American Bankers Association** and banks across the country in a nationwide effort to fight these scammers. Here are some red flags – i.e., "**Banks Never Ask That**" – to remember and share with your family and friends:

Phone call asking to verify your full account number

Text asking you to sign in

Text asking you for personal information that they already say they have

Text saying your account has been hacked

Text asking to send money to a new account that has been created

We will text you if you have signed up for alerts with alerts on the specific account or card triggers. We will email, call or text you if we suspect fraud. If you're ever in doubt that the contact is legitimate, hang up and call us directly at 833.987.2265.

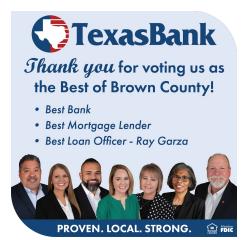
The Bottom Line: Scammers are everywhere. Together we must be diligent to keep

your money safe. If in doubt, call us directly at 833.987.2265.

In Our Communities



TexasBank was a premier sponsor of the inaugural Feels Like Home Music Festival in Brownwood. Over 4,000 people gathered for an unforgettable experience of rural Texas culture, award winning BBQ and stellar performances by country music stars including Midland, Casey Donahew and Micky and the Motorcars. Congratulations to one of our ticket winners, Brylee! She won our social media contest and received 4 free tickets to the event! She is a volleyball player at HPU – Sting 'em Jackets!! Here she is picking up her tickets with Brown County President Tim Espinoza and Branch Manager, Janna Brown.



Thank you Brown County customers! You did it again! Thank you for voting us the **Best of Brown County** Pictured (L-R): Tim Espinoza, Mattie Byler, Ray Garza, Janna Brown, Liz Brown, Rita Hairston, John Belcher.



Our College Park Weatherford location celebrated it's 1st Anniversary on October 9. Pictured (L-R): Jana Snow, Joann Harlow, Kim Laws, Rebecca Finagan, Madison Linch



Congressman Roger Willams (TX-25) flew an American flag over the US Capitol in honor of TexasBank owners/founders Mr. and Mrs. James and Dorthy Doss. The Congressman then presented the flag to Bill Knight and family, on Friday, October 16 at our Fort Worth location.

Pictured Back Row (L-R): Mark Riebe, Jason Brown, Lin Bearden

Front Row (L-R): Amy Brown, Nancy Knight, Bill Knight, Congressman Roger Williams, David Knight, April Knight



Over 70 DFW builders attended the RSI Market Review luncheon sponsored by TexasBank at the Ridglea Country Club on Wednesday, October 16th. Ted Wilson, RSI Principal, shared the newly released third quarter information about the housing market specific to the Dallas-Forth Worth metroplex. Pictured Back Row (L-R): Lin Bearden, Mark Reibe, Greg Dodds, Ned Wilson, Mark Pillard. Front Row (L-R): Mike Monroe, Ted Wilson, Lee Herron. Scott Lancaster.

The Bottom Line: October is a busy month! Community is everything! We hope to see you!

Ways to Keep Your Money Safe with TexasBank

Get alerted when activities occur with your account or your debit card.

You Have Complete Control

Your TexasBank account settings – online or **mobile** – give you complete control over notification types:

- Types of merchants
- The way you get notified
- And more!

Choose from text, email, in-app, or all three. Just go to "Card Management" then click on "Alerts and Protections," follow a few steps and you're all set.

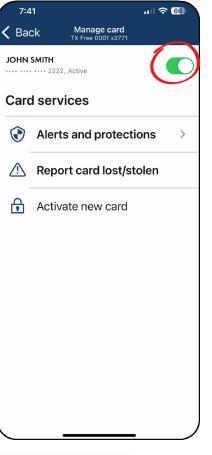
If We Suspect Fraud

TexasBank will attempt to contact you immediately to verify a transaction. We will text, email and even call you

to notify you of possible fraud. We will only ask you to verify YES OR NO if it was a legitimate transaction. TexasBank will NEVER ask for your online banking credentials.

If you lose it, LOCK it!

If you lose your debit card, be sure to login to your TexasBank mobile app to lock your card until you find it or report it lost or stolen. Once logged in, go to your checking account and click 'Card Management'. You will see your name and your card's last 4 digits at the top of the screen and the word 'Active' when it is unlocked. To lock it, just touch the screen until green changes to white and state it is 'Locked'. When you find your card, you can change it back to green or 'Active' with a click of the button or if you don't find it call 800.281.3889 (24 hours a day/7 days a week) to report it lost or stolen.



Scammers today are getting smarter. eAlerts and the On/ Off switch in mobile banking really empowers TexasBank customers to fight off those fraudsters in real time. eAlerts in card management give you real time information about your card activity. Plus, when you misplace your debit card, you can quickly lock your debit card until you find it. Together, we can fight these criminals and win."

> Jocelyn Nino, Fraud Operations Analyst

The Bottom Line: Use the free tools in mobile banking to protect your hard-earned money. TexasBank has your back!



TexasBank.com | 888.401.2599 | Member FDIC

Catch more photos on our social channels.







TexasBank | 400 Fisk Avenue | Brownwood, TX 76801 US

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