

# THE BOTTOM LINE.



## With Gratitude & Warm Wishes A Holiday Message from TexasBank

As we approach the holiday season, I want to take a moment to express my heartfelt gratitude on behalf of everyone at **TexasBank**. This year has been one of remarkable transition, growth, and new beginnings. We couldn't have achieved any of it without your continued trust and support.

This past year, TexasBank experienced significant growth—not only in the services and products we offer, but also in the communities we serve. As we expanded our reach, we stayed focused on what truly matters: strengthening our relationships with you and our local communities. Whether you've been with us for years or joined us recently, your support has been instrumental in helping us navigate this period of change and progress.

Your commitment to TexasBank has allowed us to keep growing, to better serve your financial needs, and to build a brighter future together. We are excited about the opportunities the new year will bring and look forward to continuing to serve you with the same dedication and care you've come to expect.

On behalf of our entire TexasBank team, I wish you a joyful holiday season filled with happiness, health, and the company of loved ones. May the new year bring prosperity and success to you and your families.

With Heartfelt Appreciation,

Greg Dodds  
President and CEO, **TexasBank**

**The Bottom Line:** We prosper together when we focus on what's important – relationships.



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## Banking on Community: Join Us in Giving Back

The holidays are a time of giving back, and TexasBank is proud to support local

organizations making a difference.

Here's how we're getting involved this holiday season, and how you can join us:

### Angel Trees at our Stephenville and Comanche Branches

Adopting an angel ensures our littlest neighbors in need will have a gift to open this season.



#### Get involved:

- Visit a Stephenville or Comanche location, select a tag from the Angel Tree, purchase the requested gift, and return it to the branch. **Contact us** for more details.
- **Adopt an Angel in your area.**
- Encourage families of children or seniors in need to **apply to become an angel.**

### Bell Ringing in Brownwood

We are ringing the bell at the **Salvation Army Red Kettle** outside Hobby Lobby in Brownwood on December 12, collecting donations to support local families in need.



#### Get involved:

- Stop by, say hello and drop what you can in the Red Kettle.
- **Register to Ring** the bell.
- Find more ways to **support** the Salvation Army.
- If you or someone you know is struggling, **request help from the Salvation Army**—they can help with food, rent, and keeping the lights on.

### Toy Drive in Dallas, Fort Worth and Weatherford

Our Dallas, Fort Worth and Weatherford locations are hosting a **Toys for Tots** drop off to ensure that more children will be able to experience the joy of receiving a gift this season.



#### Get involved:

- Bring a new, unwrapped toy to a Dallas, Ft. Worth or Weatherford **TexasBank branch** by December 18.
- Encourage families in need to **contact a local outreach agency.**

### Serving Lunch at the Brownwood Senior Center

We're serving lunch at the **Brownwood Senior Center** on December 23 to help brighten the holiday season for our senior community.

#### Get involved:

- Include senior neighbors in the joy of the season and share a meal, invite them out, or help them decorate.
- To volunteer serving meals, contact the senior center at 325.646.0550.
- If you know homebound seniors over 60 in Brownwood, encourage them to call 325.646.0550 to see if they qualify for home-delivered meals.

## Delivering Meals in Erath County

We're thrilled to deliver meals to local seniors with **Erath County Meals on Wheels**.



### Get involved:

- **Deliver meals in Erath County** or find your **local Meals on Wheels**.

These are just a few ways we're supporting our communities, and we invite you to join us by volunteering, donating, or spreading the word. Together, we can make a difference.

**The Bottom Line:** It takes all of us to make a meaningful impact. We love serving beside you and yours.

## Lone Star Local: Texas-Made Gifts for Texans

Discover Texas-made gifts and add a unique touch to your holiday gift-giving.



1) Premium treats from **Wiseman House Chocolate**. 2) Gift box from **Texas Hill Country Olive Co**. 3) **Caboots** has made custom boots in El Paso since 1928. 4) "Holy Cow" is the original spice



### 1. For the Foodies

- **Texas Treats:** Local chocolate makers, like **Wiseman House**, offer premium, Texas-made confections.
- **Lone Star Eats:** Artisan cheese from local creameries like **Veldhuizen Cheese** and pralines from **Durham Pecan** are tasty additions to any celebration.

### 2. For the Chef

- **Locally Made Cutting Boards:** Make food prep more enjoyable with a cutting board crafted by **C&A Woods** and available at **1836 Custom Designs** in Weatherford.
- **Southwest Flavor:** Bring on the flavor with olive oil and vinegars from **Texas Hill Country Olive Co.**

### 3. For Looking the Part

- **Western Flair:** If they kick it up on the ranch or dance floor, they will look the part in a pair of custom boots from **Kimmel Boot Co.** or **Caboos**.
- **Lone Star Self-Care:** Up his shaving game with locally crafted beard and shave products from **The Immaculate Beard**.

### 4. For the Pitmaster

- **Texas-Made BBQ:** They will salivate when Santa leaves seasonings from **Texas Flame and Smoke** or **Meat Church** in their stocking.
- **Lone Star Heirloom:** Heirloom quality grilling knives from **Ruddock Bros.** will be the backyard cookout star.

### 5. For the Kids

- **Texas-Size Stories:** Reading **Willy the Texas Longhorn** with your little one will become a sweet Christmas tradition.
- **Texas-Theme Puzzles:** **Wimberly Puzzle Company's** Texas-themed puzzles feature beautiful photos of Hill Country, wildflowers, state parks, and Texas waterfalls.

**The Bottom Line:** Shop Lone Star local - be the star of gift-giving and boost local Texas economies.

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## A Year of Building Stronger Texas Communities

We're humbled to look back on a few of the ways we were able to give back and strengthen our communities this year.

### Expanding Scholarship Opportunities

This year, we expanded our **scholarship program** with the James and Dorothy Doss Foundation, to include Communities In Schools (Fort Worth), Parker County Schools, and 11 additional schools across Texas.

### Supporting Homelessness Solutions in El Paso

In El Paso, we **sponsored a grant** to help finance a new facility for the **Opportunity Center for the Homeless**. This addition will help continue providing support to those experiencing homelessness.



celebrated the groundbreaking ceremony for Casa de los Abuelitos on May 22, 2024.

### Championing Local Youth in Parker County

TexasBank sponsored 25 young participants in the Parker County Livestock Show and Auction. Investing in these future leaders nurtures values of hard work and dedication that will serve them and our communities well.

**The Bottom Line:** We invest in our communities to create lasting impact.

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### Giving Thanks Together



Brownwood team members Kristi Walker, Brenda Martinez, Zachary Russell, Jocelyn Nino, Teresa Cadenhead, Sylvia Constancio, and Staci Ward enjoy the annual TexasBank Thanksgiving lunch.



Our Fort Worth team lines up for the annual Thanksgiving lunch.





*Friends and employees, Zanetta Hicks and Christina Crosswhite, enjoy their Thanksgiving lunch in Stephenville.*

**The Bottom Line:** We are grateful for our dedicated team members who worked tirelessly in 2024.

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## Build Steady, Grow Fast

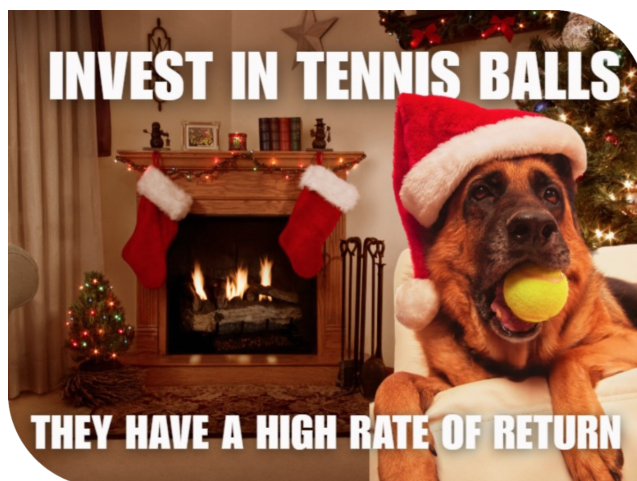
At TexasBank, we're committed to helping you make the most of your money. We offer a range of interest-bearing accounts designed to grow your savings safely and steadily. Our **Money Market Accounts** offer an ideal blend of flexibility and higher interest rates, giving you the benefit of earning more while keeping funds accessible. With tiered rates, the more you save, the more you earn—making it easy to maximize your returns.

Stephanie Martin, Senior Vice President of Retail Services, explains, "Our money market accounts and **investment funds** give our customers the competitive rates, security, and peace of mind they deserve."

Whether you're building an emergency fund or planning for the long-term, our team is here to help you. Visit your local **TexasBank location** or **contact us** to explore how our interest-bearing accounts can help you reach your savings goals.

**The Bottom Line:** Steadily build savings with flexible, secure options that grow with you.

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From all of us at TexasBank, we wish you and your family a joyful holiday season filled with kindness, connection, and hope for a prosperous new year.

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