THE BOTTOM LINE.



Letter from the President and CEO

The arrival of Fall not only brings welcomed cooler weather but highlights the importance of collaboration and teamwork as schools get back in session and football begins. This season, I believe, brings out the best in communities as we celebrate the hard work and effort of our educators, come together for fall festivals, and spend time together rooting for our favorite teams. Conversely, the business of the season and the chaos of life can also be discouraging and overwhelming at times, so it's important that we lean into our



communities, support one another and recognize the best that each of us has to offer. Along those lines, please take the coming months to shop local, attend events in your community and offer your support to local charities. Like any team, the sum of each of our efforts are greater than the whole!

The Bottom Line: TexasBank is proud to be part of the communities we serve and look forward to celebrating, growing and experiencing the season together with you!

TexasBank is Proven. Local. Strong.

-Greg Dodds



Thank you, Katharine Demetruk!

After 46 years in community banking in Stephenville, a well-earned retirement nears for Katharine Demetruk. Katharine is Stephenville born-and-bred, as are her two children. She looks forward to spending more time with them and her two grandchildren.

During her time in banking, Katharine has managed dozens. She believes each team member brings something special and unique to the team, and that it was her job to build off those skills. Her welcoming attitude has served our customers so well and she will be missed! **The Bottom Line:** We are going to miss you, Katharine. Thank you for your selfless service. #grouphug #imnotcryingyourecrying

Cost of College Life at Your Fingertips

Banzai, our free* interactive financial education tool for the entire family, provides engaging, age-appropriate and fun experiences and "coaching sessions" that set you and your kids up for smart financial decision-making. Banzai is just



one of the many free resources in our extensive financial education library.

Our **Cost of College Life** is one of these super-handy tools. It's brief, engaging, and tailored to help students age 15-18 prepare for transitioning to college life. Your teens have options such as budgeting, the real cost of college, applying for FAFSA, and much more that help them gain understanding and confidence in their choices.

The Bottom Line: Utilize this free, easy to use **College Collection** to spark conversations at home with your teens.

Complete College Collection

*One free Banzai account for each TexasBank account holder



Our Comanche team had a great time at Meet the Tribe Night and the Comanche Cheer Fundraiser

In Our Communities

Our branches had fun out in their communities to celebrate Back-to-School! In addition to the pictures, here are just a few more of the many events we participated in:

- **Dublin ISD's teacher breakfast** to welcome staff and give out goodies.
- Weatherford ISD Vendor Fair, hosting a drawing for \$200 cash. A 1st grade teacher won!
- Our El Paso team served breakfast to the staff at Western Hills High School.
- The Fort Worth location participated in a school supply drive for Communities In Schools of Greater Tarrant County.

Catch more photos on our social channels (Facebook, Instagram, and LinkedIn).

The Bottom Line: TexasBank • our communities.



Supporting incoming freshmen at Howard Payne University



Serving breakfast to the staff of Bangs ISD

The all-in-one money (TM) app for families. \Box

With **Greenlight**, kids and teens earn through chores, set savings goals, and spend wisely with their own debit cards. Parents automate allowance, set flexible controls, and get real-time notifications.



The Bottom Line: Our free interactive tools help secure your kids' financial future.Sign up today.

Register for Free





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