



TEXAS BANKS
INVESTING IN THEIR
COMMUNITIES



TexasBankers
Association
One Industry. One Vision. One Voice.



Texas banks have been cornerstones of their communities since 1822, when the Banco Nacional de Texas in San Antonio became the first chartered bank west of the Mississippi. Today, there are 516 banks and thrifts in Texas that employ more than 150,000 Texans. Community involvement continues to be a primary objective of these banks and bankers.

Bankers understand the importance of investing in their communities. Texas banks succeed only when the communities they serve also grow and thrive.

MAKING AN IMPACT



The story of banking in Texas includes much more than taking deposits, making loans and providing financial advice. Bankers serve their communities in a variety of ways. Following is just a glimpse of how these banks give back to their communities:

TrustTexas Bank in Cuero focused its 2014 holiday campaign on “Giving Back to the Community.” In each community the bank serves, a food drive was held for the local food banks; customers and employees were encouraged to donate non-perishable food items during the bank’s Holiday Open House celebrations. TrustTexas Bank made a cash donation of \$2,000 to local food banks as well as donated 1,200 cups of hot chocolate. In 2014, TrustTexas employees volunteered more than 4,500 hours of their time to local organizations. Together with its employees, the bank donated \$96,000 to nonprofit groups.



Shelby Savings Bank in East Texas serves its communities in a multitude of ways. From actively participating in the Poultry Festival’s Doo Dah parade and chicken cooking contest, to forming teams and collecting canned goods for the local food bank through “Walk Across Texas,” the bank is front and center in the community. The bank hosts field trips, where bankers teach students about deposits, withdrawals and loans. The bank also participated in Halloween in the Hole, a children’s trick-or-treating event, and Festival on the Hill.



They make donations of time and money to a variety of charities and community programs. They give time and business expertise by serving on local school, city, chamber of commerce, community center and hospital boards. Banks are typically the first businesses called upon to purchase animals in county livestock shows, sponsor youth sporting teams, provide scholarships and share their financial wisdom with students, senior citizens and low-income individuals.

For more information, visit www.texasbankers.com/cornerstone.

For the past 30 years, **First National Bank, Spearman** has been a major contributor to projects in the community, both monetarily and in the form of individual involvement by officers, directors and employees. In 2014, the bank partnered with the Spearman Economic Development Corp. to help purchase a new marquee for the Lyric Theater, which has been in existence since 1949 and was the first major establishment on Main Street. In addition, the bank is a key sponsor for the yearly Heritage Days Celebration, which includes a rodeo barbecue luncheon and street dance.



San Antonio-based Broadway Bank established Care Corps in 2004. As the bank's community service arm, Care Corps is made up of 60 percent of the bank's employees and benefits more than 100 charitable projects every year. In 2014, Care Corps volunteers spent 12,856 hours on community projects that included non-profits such as the Multiple Sclerosis Society, Communities in School, the Austin and San Antonio Food Banks, Habitat for Humanity, Big Brothers Big Sisters and many more.



Vision Bank Texas teamed up with Network of Community Ministries to help the 17,000 students in the Richardson Independent School District who are on the free or reduced lunch program during the school year. Through "Big Meals for Little Kids," the bank helped assemble and deliver food to the children during the summer months. Employees of the small community bank assembled into 22 teams to prepackage the lunch sacks and deliver them multiple times per week throughout the summer. At one location, the bank employees designed and made little bank coloring books that contained financial fun facts. Some employees "adopted" families and purchased school supplies, groceries, backpacks and car seats.



SERVICE TO OUR COMMUNITIES



Here are some of the ways in which Texas banks have made each of their communities a better place to learn, work and live.

Providing assistance to African Leadership and Reconciliation Ministries (ALARM) in Uganda • presenting ongoing **FINANCIAL EDUCATION** programs to students, including lessons on the importance of saving, budgeting and the smart use of credit • sponsoring after-school financial education programs, in-school **SAVINGS PROGRAMS** and learning laboratory and micro-community programs • gathering supplies and shipping care packages to **SUPPORT DEPLOYED TROOPS** • contributing to Living Water International, which drills water wells in the world's poorest communities to increase the health of such communities • participating in the Senior Housing Crime Prevention Foundation program, which provides **SAFE LIVING ENVIRONMENTS** for senior housing residents • providing financial literacy programs to adults, including victims of domestic violence, individuals going through job training courses, the unbanked and **REFUGEES** • teaching senior citizens how to protect themselves from fraud scams and identity theft • spearheading **AFFORDABLE HOUSING** projects for low- to moderate-income families and seniors • participating in a Prison Entrepreneurship Program that provides education and mentoring programs in prisons • allowing high school students to serve on a bank's Junior Board of Directors to learn about civic responsibility, **VOLUNTEERISM** and the banking system • supporting local after-school and youth sports programs • offering **FREE TAX PREPARATION** for low-income individuals, **SENIOR CITIZENS** and immigrants • coordinating fund drive events such as bake sales, barbecues and brisket lunches for local families experiencing financial difficulties because of illness or personal disasters • gathering **DONATIONS** for national and world **EMERGENCY RELIEF** funds for survivors of tsunamis, hurricanes, earthquakes and other natural disasters • supporting Little Free Library — a book exchange program for residents to borrow or trade books free of charge • supporting and creating projects that **SUSTAIN LOCAL CULTURE** and rural lifestyles • providing small businesses and agriculture loans in small rural communities • granting **SCHOLARSHIPS** to graduating high school students to help them pursue college educations • playing instrumental roles in bringing new businesses to town by partnering with the local chamber of commerce • conducting **FOOD DRIVES** for local food banks • collecting **WINTER CLOTHING** for area non-profit organizations and shelters • collecting school supplies and backpacks for local low-income children • providing **CHRISTMAS GIFTS**, Easter baskets and toys to Child Protective Services and children's shelters • conducting **BLOOD DRIVES** • mentoring and tutoring in **BILINGUAL EDUCATION** and college preparation programs • youth **MENTORING** organizations that provide support and guidance to at-risk children by matching them with adult role models • consumer **CREDIT COUNSELING SERVICES** that give consumers tools to improve their financial management • **HOUSING COUNSELING** to help at-risk homeowners avoid foreclosure • participating in bike rides and walks to raise funding for Multiple Sclerosis research • **PARTNERSHIPS** with Communities in Schools • donating shoes and socks to children in protective services and children's shelters