



AUSTIN BANK





A true partnership is earned, trusted,
honest, and has your best interest
at heart. Since 1900, we've been
partnering with local businesses and
supporting the communities we serve.

Whatever goals you hope to achieve, you
can trust Austin Bank to be there for
you. We care about your success, and
we'll work hard to help you achieve it.

TO DO GOOD, WE MUST BE COMMITTED / TO OUR COMMUNITY, OUR
CUSTOMERS, AND EACH OTHER, FOR GOOD / IT'S THE AUSTIN WAY /
YOU CAN COUNT ON US TO BE WITH YOU / FOR HAPPY TIMES TO
CELEBRATE SUCCESS / FOR TOUGH TIMES TO LEND A HAND / AND FOR
ALL THE TIMES IN-BETWEEN / WHEN THERE'S SIMPLY WORK TO BE DONE,
WE'LL BE HERE / WHEN WE STAND BY THE PEOPLE WE SERVE, SHOULDER
TO SHOULDER WITH OUR TEAMMATES, WE CREATE GOOD FORTUNE AND
GOOD IDEAS / WE ASK GOOD QUESTIONS, FIND GOOD ANSWERS,
AND, MOST IMPORTANTLY, BUILD GOOD RELATIONSHIPS THAT LAST /
THAT'S OUR PROMISE / WE WON'T SELL OUT / WE WON'T GIVE UP

We're here. With you. For good.

OUR VALUES

For more than 120 years, we've been guided by our values, serving from a place of strength, stability, and heart. This is how we create good for our customers and communities.

APPRECIATION

There are no small jobs or small relationships. Everyone here is valued and treated with dignity and respect.

UNITY

Many hands make light work. Many hearts make good work.

SERVICE

Helping each other is at the heart of what we do, and we're honored to do it.

TRUSTWORTHINESS

Trust and confidentiality mean everything to us. We earn our customers' trust by being honest, open, and dependable.

INTEGRITY

We do the right thing because it's the right thing to do.

NURTURING

This is a place where everyone should feel important, cared for, supported, and valued.

Austur

Our History

For four generations, the Austin family has been deeply ingrained and involved in the Texas banking industry. It all started in 1909 when John F. Austin, Sr. became a founder of the First State Bank of Frankston and set out to expand and evolve the small town.

John F. Austin, Jr. and Jeff Austin, Sr., continued to honor that legacy. Jeff Austin, Sr. carried and greatly expanded the family legacy of leadership, in banking as well as civic and philanthropic endeavors, during his lifetime. From 1944 to 1985 the Austin family acquired six separate community banks in

Big Sandy, Jacksonville, Longview, Rusk, Timpson, and Whitehouse. Other banks were also acquired in Troup and Grand Saline. In 1996, the separate banks were all renamed Austin Bank. In 1997, Austin Bank purchased seven Bank of America locations throughout the East Texas area.

All of the individual banks were combined in 1999 under the bank charter of Austin Bank Texas N.A., Jacksonville which was originally chartered and opened for business in 1900. Efforts to continue serving the East Texas area brought additional acquisitions in 2004



and 2008. In 2010 the First State Bank of Frankston was merged into Austin Bank, further expanding the bank's service area. Continuing this expansion, the bank opened new locations in Lufkin (2015), Lindale (2017), Cleveland (2019), The Woodlands (2021) and Montgomery (2022).

Our Leadership



Austin Bank's philosophy of hard work, humility, and down-to-earth service stems from family. So does our commitment to the neighbors and communities we serve. Our success is largely due to the dedication and guidance of our present and former boards of directors who have propelled the bank by making decisions in the best long-term interest of our customers, employees, and shareholders. The Austin family has been involved in Texas banking and the communities we support for four generations. Being family-owned makes a difference.

JEFF AUSTIN, JR.
Senior Chairman of the Board

JEFF AUSTIN III
Chairman of the Board

RUSS GIDEON
President/CEO

SISSY AUSTIN
SEVP/Director

JANE AUSTIN CHAPMAN
VP/Director

MICHAEL AUSTIN NEILL
Director

LINDA DOUGLAS
SEVP/Chief Retail Officer

MIKE GUNNELS
SEVP/Chief Credit Officer

LYNN LITTLEJOHN
SEVP/Chief Human Resources
Officer

BILLY MULLINS
SEVP/Chief Risk Officer

JOHN ORY
SEVP/Chief Operations Officer

JASON PETERSEN
SEVP/Chief Lending Officer

SANDY RAYBURN
SEVP/Chief Financial Officer

Business Deposit Accounts

When you bank here, you have choices—because no one solution fits every business. We offer a variety of deposit accounts depending on your needs, size, and goals. That customization is important in serving your business well.

- BUSINESS CHECKING ACCOUNTS
- BUSINESS SAVINGS ACCOUNTS
- BUSINESS DEBIT CARD
- BUSINESS MONEY MARKET



Business Loans



- BUSINESS LOANS AND LINES OF CREDIT
- REAL ESTATE LOANS
- EQUIPMENT AND MACHINERY LOANS
- SBA LOANS
- AGRICULTURAL LOANS

Austin Bank is passionate about helping your business succeed. Our team takes the time to understand your company, listen to your goals, and offer solutions that make sense for your business. We offer competitive pricing, flexible terms, quick turn-around, and the support of local lenders who are with you every step of the way.



Treasury Management Services

The right cash flow process can make a world of difference in keeping your business operating smoothly. Our dedicated Treasury Management team can skillfully match you to the treasury management services that make it easy for you to have the right amount of money, in the right place, at the right time, freeing your time to focus on your business. You'll see that we are committed to getting to know your business and helping you reach your goals.



- COLLECT PAYMENTS
- MAKE PAYMENTS
- MANAGE DEPOSITS AND TRANSACTION INFORMATION
- MAXIMIZE LIQUIDITY
- PROTECT YOUR FUNDS AGAINST FRAUD



AUSTIN BANK

With you for good.

Member FDIC | Equal Housing Lender