

At Texas Bank, we understand the importance of retirement planning. That's why we provide a wide assortment of Employee Benefit and Retirement Planning services through our locally owned and operated Trust Department.

EMPLOYEE BENEFIT AND RETIREMENT PLAN ACCOUNTS

If you need a complete retirement package for your business, our Trust Department has a number of resources available to assist you. We have local and qualified retirement planning experts who are available to meet with you one-on-one to ensure that your plan meets your business's unique goals and objectives. We also work diligently to ensure that your plan remains compliant with all current retirement and tax laws and labor regulations. We will also help educate your employees on the details of your business's retirement plan and explain the benefits and investment options so that they can successfully save and invest for their retirement.

INDIVIDUAL RETIREMENT ACCOUNTS

If you are interested in developing a retirement plan for yourself, Individual Retirement Accounts (IRA's) are available through our Trust Department. We offer Traditional, Roth, and SEP (Self-Employed) IRA's and ensure that you have the right IRA so that you can maximize your returns and take advantage of tax savings today and in the future.

GENERAL SERVICES

INVESTMENT MANAGEMENT, RESEARCH AND INFORMATION

Our Trust Officers can provide you with reliable investment research and information from nationally recognized research firms that will assist you in making investment decisions that meet your financial goals and objectives. We can also provide opportunities for cost savings when making investments in stocks, bonds and mutual funds. Our Trust Department can minimize commission costs and transaction fees on stock and bond purchases and eliminate load and fee expenses associated with mutual funds.

CASH MANAGEMENT

The Trust Department maintains the desired or required amount of liquidity or cash in your account. All liquid balances are maintained in a money market fund that ensures that your funds are invested at all times and available for any immediate need.

RECORD KEEPING AND ASSET CUSTODIAN/SAFEKEEPING

Our Trust Department provides record keeping services that allow our customers to avoid the tedious and time-consuming job of collecting, managing and filing paperwork. We collect the income, interest, and dividends on your investments, calculate gains and losses, monitor income and expenses, and record all purchases, sales, calls, maturities and stock splits. We also provide tax information to you or your accountant for your annual tax return, maintain custody of your assets, and provide you with regular detailed reports.

INFORMATION AND COMMUNICATION

All account holders are provided with quarterly statements and a full annual report for the calendar or fiscal year which lists all transactions in your account. We work closely with your accountant by providing an annual statement and additional information to assist in the preparation of your tax return. We also provide you with fast and convenient Internet access to your accounts for up-to-date information.

WE ARE HERE TO SERVE YOU

The Texas Bank Trust Department is committed to providing our customers with the highest degree of responsibility and care possible. We consider it our duty to provide the best service to our clients based on their unique needs, desires and directions, while maintaining confidentiality and prudent investment standards. Our qualified staff has years of experience in a wide variety of financial services and our local administrators are available to meet with you and discuss your needs at any time. We are available to work with you personally in your office or ours to discuss your accounts and maintain a productive and personal relationship with you.



TEAM APPROACH

As a corporate trustee and investment manager, we use our team of Trust Professionals and local Trust Committee to assist in the decision making process and aid in the management of our Trust Department to ensure your assets are as safe and profitable as possible.

Please contact any of our Trust Officers for assistance:

Joe Payne, CTFA

Sr. Vice President and Trust Manager

David Vann

Vice President & Trust Officer

Mark Woods

Trust Officer

Non Deposit Investments offered are

- Not FDIC Insured
- Not guaranteed by the Bank
- Subject to loss in value

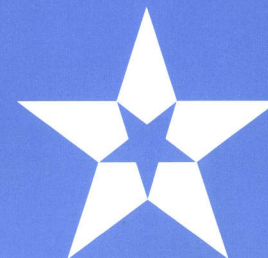
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Employee Benefit
and
Retirement Services



TRUST

TEXAS BANK
TRUST DEPARTMENT