

## FIDUCIARY SERVICE PRINCIPLES

Confidence and integrity are the primary basis for fiduciary service providers. Laws regulate fiduciary conduct and may require some acts of fiduciaries be approved by a court. Texas Bank's Fiduciary Powers, granted by the FDIC, gives Texas Bank as a corporate institution and business in the community, certain powers, qualifications and advantages which are not afforded to individuals who serve in a fiduciary capacity.

It is the Trust Department's duty to provide the best service to our clients based on their needs, desires, and directions while maintaining confidentiality and prudent investment standards.

The Trust Department maintains a close personal relationship with its clients and maintains in strict confidentiality its relationship and services provided to its clients.

### RESPONSIBLE.

Texas Bank is willing and able to serve in its responsibility appointed to it by its clients and court appointments.

### SUPERVISION.

Texas Bank operates under the laws of the State of Texas and the regulations of the Federal Reserve System.

### CONTINUOUS SERVICES.

Unlike an individual fiduciary, Texas Bank will not die or not be able to serve due to distractions or other business concerns.

### INVESTMENT MANAGEMENT.

Using the Uniform Prudent Investor Act, Texas Bank manages each client's assets with fiduciary responsibility to investments which a prudent, conservative investor would consider. Regular account investment reviews assist our clients and us in ensuring that investments are prudent and proper.

### SPECIALIZATION AND EXPERTISE.

Our Trust Department maintains current information concerning the fiduciary business and services we provide. We do not engage in other businesses except fiduciary services so that we can provide you the specialization needed in your financial planning.

### CONFIDENTIAL.

All client information is held in the strictest confidence at all times. We do not disclose your information to third parties. (See also our Privacy Notice)

### IMPARTIALITY.

Texas Bank will serve in a fair, friendly, and sympathetic manner to all clients concerned.

### JUDGMENT.

Fiduciary decisions are made with the collective knowledge and judgment of the Trust Administrators and Committee.

### ECONOMIC.

As a bank, Texas Bank does not have to provide a bond to serve in a fiduciary capacity, which saves the Trust client the expense of a bond.

### COST EFFICIENT.

One single, all encompassing, annual fee. The Trust Department annual fee is an all inclusive fee. Investment, distribution, safekeeping, bookkeeping, and fiduciary services are included in the single fee.

## OUR SERVICES

Maintaining local ownership and control, Texas State Bank offers the following fiduciary services:

- Estate Planning and Settlement
- Guardianship of Estates or Wards
- Revocable Trusts
- Irrevocable Trusts
- Charitable Trusts
- Life Insurance Trusts
- Oil, Gas and Real Estate Management
- Employee Benefit & Retirement Accounts
- Individual Retirement Accounts
- Investment Management, Research and Information
- Safekeeping of wills and other legal documents

Our experienced and trained staff is available to discuss your investment, estate, retirement, and trust needs at any time.

## OUR HISTORY

Texas State Bank of San Angelo was established in 1963 by local San Angelo businessmen. With only eight initial employees, Texas Bank offered standard banking services to San Angelo and the Concho Valley.

In 1964, Texas Bank began offering fiduciary services such as trust, investment management, employee benefit and retirement accounts to the area. Today Texas Bank maintains the Trust Department in San Angelo offering fiduciary services to our clients.

The Trust Department is an important part of the business and services provided by Texas Bank. The Trust Department takes care of our clients' property which has been entrusted to us with the highest degree of responsibility and care that no individual can equal.

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

## TEXAS STATE BANK

OF SAN ANGELO

Member F.D.I.C.

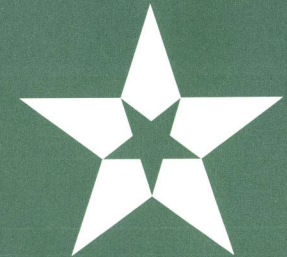
2201 Sherwood Way  
San Angelo, Texas 76901

325-949-3721

325-944-7528 / Trust Department  
325-949-0480 / Trust Department Fax



## Fiduciary Service Principles



# TRUST

TEXAS BANK  
TRUST DEPARTMENT