

*Maintaining local ownership and control, Texas State Bank offers the following trust and investment management services:*

### **REVOCABLE LIVING TRUSTS**

A Revocable Living Trust works as an estate, financial planning, and investment management vehicle. It allows you to reduce the cost of passing your assets on to your heirs and to prepare for the ongoing financial security of you, your family, friends, or other beneficiaries.

### **IRREVOCABLE TRUSTS**

As an estate planning tool, an Irrevocable Trust can assist in reducing income taxes and transfer or estate taxes when you transfer the assets for your beneficiaries either while you are alive or after your death.

### **LIFE INSURANCE TRUSTS**

Generally, estate planning would not be complete without life insurance. Placing ownership of life insurance in an Insurance Trust can help reduce estate taxes, provide wealth replacement, and benefit your family and estate today as well as in the event of your death.

### **CHARITABLE TRUSTS**

As another estate planning tool, a Charitable Trust can assist in reducing income taxes and transfer or estate taxes when you transfer the assets to a trust for the benefit of your favorite charity. Texas Bank will manage the trust for indefinite benefit to your benefactor charity, not only do you benefit, but your favorite charity wins too!

### **GUARDIANSHIPS OF ESTATES FOR INDIVIDUALS**

For individuals who are unable to manage their own personal affairs due to an illness, age, or other incapacity, Texas Bank can act as guardian of their financial affairs to ensure income is collected, expenses get paid, and assets are protected and properly invested. We also ensure proper reporting and approval is maintained for the financial estate.

### **ESTATE PLANNING AND SETTLEMENT**

As Executor of your Estate, Texas Bank can handle all your estate settlement issues for your estate and beneficiaries. We organize assets and liabilities, ensure all proper tax reports are filed and all proper reports to the probate court are filed and in proper order, and ensure that your assets are appropriately transferred according to your wishes, desires and direction under your will.

We provide impartial, objective, and professional service for all your beneficiaries.

### **INVESTMENT AGENCIES**

In an investment management agency account your assets remain in your control and we act as your agent to invest the assets or assist you to invest the assets. You can direct Texas Bank to make certain investments, restrict us to certain types of investments, or allow us to manage your account for you.

### **CASH MANAGEMENT ACCOUNTS**

Texas Bank maintains liquidity in your account to your desired amount. All liquidity is maintained in a money market fund to obtain daily income and availability. Whether your account is fully liquid or only partially liquid, all cash is earning income at all times.

### **INVESTMENT MANAGEMENT, RESEARCH, AND INFORMATION**

An account with the Texas Bank Trust Department will allow you access to the wide range of investments and investment styles available.

We generally offer investments in bonds, stocks, and mutual funds at lower or no cost for investing. We generally purchase investments as an institutional investor rather than a retail customer saving our clients commissions on stocks and bonds as well as loads and fees associated with mutual funds.

We can provide investment consultation, research, and information concerning your assets to assist you in making the investment decision which is right for you, your needs, and your tolerance.

### **OIL, GAS AND REAL ESTATE MANAGEMENT**

Texas Bank provides management of Real Property assets such as Oil, Gas, and Minerals as well as Residential, Commercial and Agricultural Real Estate. These assets can be a major part of a person's and family's assets and must always be considered in planning, management, conservation and preservation of assets.

### **SAFEKEEPING OF WILLS AND OTHER LEGAL DOCUMENTS**

As an additional service to our clients at no additional charge, Texas Bank provides safekeeping of wills, powers of attorney, and other legal documents in which the Bank is named in some capacity. Texas Bank maintains the legal documents in our secure vault for future reference and availability.



## GENERAL SERVICES

### • Record Keeping

Included with all accounts in our Trust Department, Texas Bank keeps the tedious and time-consuming paperwork of your assets and their related transactions. We collect the income, interest, and dividends, calculate gains and losses, monitor income and expenses, and record all purchases, sales, calls, maturities, and stock splits. We also provide tax information on these items to your accountant for your annual tax return preparation.

### • Asset Custodian/Safekeeping

Also included with all accounts in our Trust Department, Texas Bank maintains custody of your assets and provides you with regular reports of the assets.

### • Information & Communication

Generally we provide a quarterly statement to you of your account and transactions, and a full annual report of all transactions and assets held. We can provide additional reports as needed and are available to meet with you about your account.

At no additional charge, we can provide internet access to your account for up-to-date information on your accounts at your fingertips.

## WE ARE HERE TO ASSIST

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.

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.

Our local staff has years of experience and training in bank, trust, estate, investment, and retirement services. We are available to discuss your needs and questions at any time.

## LOCAL SERVICE

No 800 number to the out of town banker. We provide the personal service to our customers with our Bank and Trust Department personnel in San Angelo to assist you in your needs and questions. We can work with you personally, in our office or yours, to maintain your accounts and relationship.

## TEAM APPROACH

As a corporate trustee and investment manager, we use our team of trust professionals and local Trust Committee to assist in our decision making and management of our Trust Department.

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.

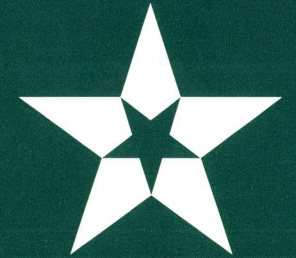
2201 Sherwood Way  
San Angelo, Texas 76901

325-949-3721

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



Trust and  
Investment  
Services



# TRUST

TEXAS BANK  
TRUST DEPARTMENT