

## **NOTICE**

**Texas Bank is not participating in the FDIC's Account  
Guarantee Program that provides FDIC Insurance in excess  
of \$250,000 on certain transaction accounts.**

Institutions that are participating in the Transaction Account Guarantee Program will incur additional expenses in order to do so. These expenses will eventually be passed on to their customers as a cost of doing business. The fee may be justified for those institutions needing liquidity but Texas Bank is very liquid and has one of the highest Tier One Capital Ratios in West Texas. Texas Bank has never made sub-prime loans and has been profitably operated for more than forty-five years. Texas Bank continues to provide a wide variety of banking products, including prudently underwritten loans, to families and businesses in San Angelo and the Concho Valley. We look forward to serving your banking needs.