



TEXAS SECURITY
BANK

PRESS KIT

ELEVATING THE CHAMPIONS
OF FREE ENTERPRISE



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About Us

As a bank that was built by entrepreneurs, for entrepreneurs, Texas Security Bank has redefined what it means to be a community bank and true business partner. The founders of the Bank, and its leadership, understand the unique needs of business owners -- from personalized service and products to online banking capabilities. With a mission to 'Elevate the Champions of Free Enterprise,' Texas Security Bank operates specifically with business owners in mind.

With decades of banking experience, Texas Security Bank bankers understand that for entrepreneurs, banking is not just about the numbers. Being an independently owned and operated bank allows the bankers to provide a different perspective, which makes the team the type of financial partner its clients trust and rely on.

Texas Security Bank works seamlessly with small businesses. The pandemic allowed the Bank to demonstrate its commitment and partnership to business owners throughout the PPP process. Many banks talk about their superior customer service, but the pandemic allowed Texas Security Bank to prove that it is truly a differentiator for their business. The Bank's true partnership with business owners, paired with its forward-thinking innovation and tools, makes it an example for community banks around the world.





Growth

We value people who seek to learn and improve. We encourage people to invest in their development and take ownership of their careers. This is the person we want on our team.

Texas Security Bank's commitment to educating its employees and clients separates it from others. Texas Security Bank invests more resources in Business Education for Owner Managed Businesses than other banks. Our focus on continuing education is truly unique and needed. The Bank also provides ongoing education to its bankers on the aspects of running a business, so that they can speak their clients' language.

“Growth is one of our core values at Texas Security Bank and we foster this through our business education initiatives.” Says Pamela McQuade, VP and executive director of TSB Business Owner Education/Marketing & Branding. “It's important to have a growth mindset, especially as a business owner. Our speaker series and TSB Academy programs are structured to bring foundational, strategic, and functional knowledge in addition to actionable takeaways business owners can use to run better businesses.”

- **Speaker Series:** A monthly continuing education seminar offered to enhance knowledge in critical business disciplines.
- **TSB Academy:** A year-long executive leadership program that provides everything business owners need to take their businesses to the next level.



Award Winning Bank

Texas Security Bank had a year as good as gold in 2021 and consistently earned high marks and awards for its financial health, customer service, business education and employee satisfaction.



The Dallas Morning News People's Choice Award as Gold Winner for Best Bank in DFW.



Selected by the Dallas Morning News as one of the Top 100 Places to Work.



Awarded by the Texas Bankers Association for the commitment made to our community through the TSB Academy & Business Speaker Series.



Recognized as one of top front line customer service teams of the year in the financial services industry.



Recognized by National Customer Service Association as Service Organization of the Year.



Awarded by the Texas Bankers Association as a LiFE award winner for promoting financial education in our community.



Dallas Business Journal awards Best Places to Work 2021 certification medium sized companies.



Best Workplaces Institute certification of positive workplace culture.



LEADERSHIP TEAM



Craig Scheef
Chairman, CEO and Founder

After identifying a grossly underserved market - owner-managed businesses - Craig Scheef put his personal life savings on the line to start Texas Security Bank in 2008. Craig has nearly 30 years of banking experience, including a period of time at Wells Fargo Bank and Bank of Texas. As President and CEO, Craig is driven to lead a different kind of community bank.

Drew Keith, President and Founder

Drew Keith was one of the first people with which Craig shared Texas Security Bank's business plan. Drew later became a member of the Bank's organizing group. Over the past 25 years, Drew has restructured debt obligations totaling \$1 billion, with \$650 million of debtor obligations as CFO and more than \$300 million as a creditor bank officer. He serves as President of the Bank.



Jamie Britton, Executive Vice President, Chief Financial Officer and Chief Operating Officer

Jamie Britton currently serves as EVP, Chief Financial Officer and Chief Operating Officer. With more than 15 years of banking experience, Britton's knowledge, leadership skills and insight are an asset to Texas Security Bank. Britton leads the finance and technology organizations to ensure the bank is ready to support its clients and markets as it accelerates into the coming phase of growth.



Chris Jones, Executive Vice President, Chief Lending Officer and Founder

As CLO, Chris Jones is responsible for managing the Bank's business development plans. Another early recipient of Craig's original Texas Security Bank business plan, Chris joined the Bank's organizing group and is one of the original investors. Chris began his banking career in 1985 with what is now Comerica Bank.



LEADERSHIP TEAM



Shon Cass, Executive Vice President of Integrated Sales and Service and Northeast Market President

Shon Cass currently serves as the Northeast Market President and is the EVP, overseeing the Integrated Sales, Support and Operations teams. He has been in banking and financial services for more than 20 years, working for firms such as Lutheran Brotherhood Financial Services, Wells Fargo Bank and BOKF.

Libby Smith, Executive Vice President and Mortgage Lending

Libby Smith joined Texas Security Bank in 2008 and currently serves as the SVP of Mortgage Lending. Libby leveraged her nearly 30 years of experience to build the Residential Mortgage Lending department for the Bank. Prior to joining Texas Security Bank, Libby was President and Owner of Premium Home Financing, a mortgage brokerage in Dallas.

Ben Parkey, Executive Vice President and Dallas Market President

With nearly two decades of commercial banking experience, Ben Parkley serves as the Bank's Senior Vice President and Dallas Market President. Under his leadership, he and his team are instrumental in providing excellent service to Texas Security Bank customers. As a trusted mentor for junior bankers, Ben helps guide and grow his team into strong leaders. Additionally, Ben is well known and respected for his passion in serving the business community.

Pamela McQuade, Vice President and Executive Director of TSB Business Education - Marketing & Branding

As Vice President and Executive Director of TSB Business Education at Texas Security Bank, Pamela McQuade oversees all aspects of the Bank's marketing and Business Owner Education. She is responsible for the strategic planning and implementation of TSB Academy, Business Speaker Series, employee education, marketing and branding for the Bank. Pamela is also the award-winning author of "Spiritually Rich and Sexy: A Woman's Guide to Becoming Infinitely Attractive."



TEXAS SECURITY BANK

by the Numbers

3 Locations

Turtle Creek, Farmers Branch and Garland
Southlake coming soon



82



North Texas Employees

87



TSB Academy graduates

65



Business Speaker Series average
monthly attendance

1,488

Paycheck Protection
Program (PPP) Loans
Executed



\$373M

PPP Loan Total



\$1B

Total Assets





ANALYZING BUSINESS PERFORMANCE WHITE PAPER

Many business owners determine whether or not they've had a successful year only when they close the books and look at net income. Sometimes they determine success simply by checking the account balance. This type of management significantly limits a company's potential at best and at worst sounds the alarm when it's too late to adapt and change.

There is a better way to measure company performance on an ongoing basis. Ratio analysis and benchmarking are two disciplines that help monitor a company's daily performance and compare the company to the best-in-class. Knowing which aspects of the business to prioritize at any given time and which aspects generate the greatest return will help control the company's destiny.

BUILDING A HEALTHY BALANCE SHEET WHITE PAPER

A balance sheet shows a company's financial position at a specific moment in time, listing the company's assets, liabilities and owner equity. It is used to provide a picture of the financial status of the business. There are numerous benefits to a healthy balance sheet, but few business owners get to enjoy those benefits. Far too often, business owners struggle to achieve a healthy balance sheet or even understand what one looks like. But, by understanding what makes for a strong balance sheet, business owners can then implement the strategies required to enjoy their many benefits.

CAPITALIZATION AND FUNDING WHITE PAPER

The capitalism system creates the environment where almost anyone with a great idea can create a business that will serve the needs of customers. This requires: a product or service that customers want or that fills a need (Product), the ability to produce and deliver the product or service at a cost that will allow for a profit margin (Economic Feasibility), the ability to communicate the benefits of the product or service to potential customers (Marketing) and the financial means to get the product or service developed and into the market, communicated to clients and for the ongoing sustainability of operations (Capitalization and Funding).

Ensuring a company is properly funded helps insure the viability and scalability of the business. A company that is starved for funding may not be able to take advantage of opportunities that are readily present, while a properly funded company will have many more opportunities for growth and success.

CREATING A WOW CUSTOMER EXPERIENCE WHITE PAPER

Adding value to another person's life through exceptional customer service, improves the self image of the team member providing the exceptional customer service. Great customer service creates a special corporate culture and the highest levels of job satisfaction. It becomes a circular dynamic. Happy team members then make happy customers. Visit any organization known for great customer service (Ritz Carlton, Chick-fil-A, Trader Joe's, etc.) and you will enjoy this wonderful dynamic.

When an organization truly differentiates itself in the area of customer service, it enables the company to rise above the blood in the water created by price competition in an increasingly commoditized industry. With exceptional customer service, we earn the right to fair and even exceptional pricing.



IN THE NEWS

D MAGAZINE FACES OF WOMEN IN BANKING - TEXAS SECURITY BANK

The Texas Security Bank culture and its team are what make the difference, and noting the women in leadership gap within the industry, wanted to recognize the contribution of the women in leadership of Texas Security Bank.

D CEO OUTSTANDING FINANCE TEAM

We were honored to represent Texas Security Bank at DCEO Financial Executive's Awards – Texas Security Bank won Outstanding Finance Team!

TEXAS BANKERS ASSOCIATION 2022 EMERGING LEADER AND CORNERSTONE AWARD WINNERS

We were proud to attend a luncheon held by the Texas Bankers Association recognizing Heather Rodriguez, VP of Operations and Payments who was a recipient of the Emerging Leader Award. Pamela McQuade, Executive Director of Business Education & Marketing accepted the Cornerstone Award for TSB's business education programs.

D CEO COFFEE WITH CRAIG SCHEEF

Craig Scheef shares how he got into banking and how it led him to Texas Security Bank and bringing in the bank's mission of elevating the champions of free enterprise. He also shares the bank's launch of its fourth location in Southlake.

AUTHORITY MAGAZINE: THE GREAT RESIGNATION & THE FUTURE OF WORK

Lynne Minter of Texas Security Bank is interviewed by Authority Magazine on how employers and employees are reworking work together.

CHIEF EXECUTIVE MAGAZINE: FEELING THE BURNOUT

Craig Scheef understands this. He's President and CEO of Texas Security Bank, where employees spent COVID helping business owners "when many of them literally were gasping for air." Internal surveys at TSB showed employee satisfaction was higher in 2020 than pre-COVID 2019. "Burnout for me is less likely because I feel we've got this noble cause and a purpose," Scheef says.



TESTIMONIALS



“It means so much to me to have a personal banking relationship with educated answers and support.”

Carlyn Ray, President, Carlyn Ray Designs



“Texas Security Bank gets it. It’s an entrepreneur’s bank.”

Cary Albert, President, Albert Enterprises



“Texas Security Bank is true to their mission of developing Champions of Free Enterprise!”

Donald Addington, Owner, Air Performance Service of Central Texas

Texas Security Bank invests more resources in Business Education for Owner Managed Businesses than other banks. Our focus on continuing education is truly unique and needed. We Elevate the, Champions of Free Enterprise in an era when little differentiation among banks exists.





CONTACT US

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Farmers Branch, TX 75234

Garland Banking Center
101 N. Garland Ave
Garland, TX 75040

Southlake Banking Center
Coming Soon



