



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.



Independent Thinking

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.

- **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

Since 2008, Texas Security Bank has consistently earned high marks for its financial health, customer service and employee satisfaction.



Outstanding financial health ranked from over 10,000 Banks and Credit Unions.



Superior, highest rating recommended by Bauer Financial.



Best Workplaces Institute certification of positive workplace culture.



Extremely high level of customer satisfaction and loyalty, banking benchmark average is 32.



LEADERSHIP TEAM



Craig Scheef

Chairman, President, CEO and
Co-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, Executive Vice President, Chief Financial Officer and Co-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 EVP and CFO of the Bank.



Chris Jones, Executive Vice President and Chief Lending Officer

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.



Libby Smith, Senior Vice President of 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.



LEADERSHIP TEAM



Ben Parkey, Senior Vice President and Dallas Market President

With nearly two decades of commercial banking experience, Ben Parkey 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.

C.D. Heinen, Senior Vice President and Metrocrest Market President

As SVP and Metrocrest Market President, C.D. Heinen is responsible for leading the North Dallas region at Texas Security Bank. Prior serving in more senior level roles at Texas Security Bank and Comerica, C.D. held various positions, including teller, loan clerk, collections officer and several lending positions. He is a large producer and manages one of the Bank's strongest portfolios.

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.

Pamela McQuade, Vice President and Executive Director of TSB Business Education

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

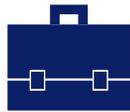


70



North Texas Employees

30



TSB Academy graduates per year,
and the class size continues to
grow

1,629



attendees of the Business & BOLD
Speaker Series in 2020

940

Paycheck Protection
Program (PPP) Loans
Executed



\$245M

PPP Loan Total



360%

of the Bank's Capital or
 $\frac{1}{3}$ of the Bank's 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.



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



“The bank cares more about me than a nationwide bank -- and really values my business.”

Carla Luig, Chief Executive Officer, First Choice Transport

“We cannot thank the Bank enough for working tirelessly to get our PPP loan processed. The team’s ability to step up has been a huge relief - financially and emotionally - and, as a result, we’ve been able to keep our staff employed.”

Jarrod Johnson, Co-Founder, Salon Pompeo

“The PPP process was hassle-free. I feel blessed to have banking partners like Texas Security Bank.”

Paul Strange, Owner, Christian Brothers Automotive





TEXAS SECURITY
BANK



CONTACT US

P: 469-398-4800

<https://www.texassecuritybank.com/contact/>

Dallas Banking Center
1212 Turtle Creek Blvd
Dallas, TX 75207

Metrocrest Banking Center
3212 Belt Line Road
Farmers Branch, TX 75234

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



