

Elevating the **Champions**
of **Free Enterprise**



TEXAS SECURITY
BANK

2015 ANNUAL REPORT



You are the champions of free enterprise:

You who own and build your businesses. You who envision change, innovate and power our economy forward. You are the reason we're here. We are the partner that supports you and facilitates your success. To all of you who keep our free market system thriving, we dedicate this annual report.

Dear Fellow **SHAREHOLDERS**

Award-winning strength and growth: these are the words that summarize the successful year Texas Security Bank had in 2015.

Our net income increased by 36% to \$2.7 million, and loan growth was 23% with loan balances ending at \$249 million. Net interest income grew 14% to \$1.3 million. In spite of six years of “near zero” managed interest rates, our net interest margin was 4.12% for the year. Many banks struggled to achieve a margin over 4%, as interest rate challenges have continued. Credit quality remained strong, allowing us to lower our overall loan loss reserve ratio five basis points to 1.04%. Finally, even with our strong balance sheet and customer growth, non-interest expenses remained stable, growing only \$187 thousand, or 2%.

We are honored to announce that Texas Security Bank was rated the No. 5 healthiest bank in the United States and the No. 1 healthiest bank in

Texas by DepositAccounts.com. The organization analyzed more than 6,900 federally insured banks to create the annual list. Institutions were scored on capitalization, deposit growth and loan loss reserve ratios, among other factors. You’ll find an article from the November edition of *Forbes*, which highlighted our award, in this report. If you visit our website at TexasSecurityBank.com/AboutUs/News, you’ll also see the *Dallas Business Journal* article about the award.

If you or a business colleague are looking for financial solutions, let’s start a conversation. Referrals are our best source of new business. Thank you for your continued encouragement, investment and confidence.

Craig Scheef
Chairman, President and
Chief Executive Officer

Larry Bennett
Executive Vice President
Chief Financial Officer

Chris Jones
Executive Vice President
Chief Credit Officer



Meet our **LEADERSHIP**

Market Presidents

(left to right)

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

Craig Scheef
Chairman, President and CEO, Garland Market President

Ben Parkey
Senior Vice President, Turtle Creek Market President

Board of Directors

| | |
|-----------------------|---|
| Craig Scheef | Chairman, President and CEO, Texas Security Bank |
| Chris Jones | EVP/CCO, Texas Security Bank |
| Larry Bennett | EVP/CFO, Texas Security Bank |
| Kip Kernodle | Retired, CFO and Director, Allflex Holdings, Inc. |
| Drew Keith | VP/CFO, Fritz Duda Company |
| Mike Kutner | Retired Pilot, Delta Airlines |
| Scott Miller | Principal, Miller Global Investments, LLC |
| LeAnn Nabors | CFO, The Wright Group |
| Langhorne Reid | President, Arcady Capital, Inc. |
| Larry Waisanen | Retired, EVP/CFO, Lafarge North America, Inc. |
| Gina Norris | SVP, Partner Relations, Matthews Southwest |

Leadership Team

(left to right)

Bonnie Nichols
SVP, Chief Compliance Officer

Larry Bennett
EVP, Chief Financial Officer

Libby Smith
SVP, Mortgage Lending

Chris Jones
EVP, Chief Credit Officer

Craig Scheef
Chairman, President and CEO

Shon Cass
SVP, Retail Banking and Cash Management

To us, your cash flow management is **PERSONAL**

We know how valuable cash management services can be to your business. But we do more than just offer cash management products. We offer a personal relationship.



Shon Cass
SVP, Retail Banking and Cash Management

Here, your banker is truly focused on you and driven to meet your needs across the board. Rather than send you from one department to another, we bring the solutions to you. It's a level of service you won't find at larger banks.

We'll design a customized package of services for you, with a simplified fee structure and a generous earnings credit to offset fees. This allows you to take advantage of our full suite of cash management services, so you're free to focus on your business. You can streamline your accounts payable process with ePayables; ensure timely disbursements with ACH; streamline accounts receivables with Lockbox; enjoy the convenience of wire transfer; and fight check fraud with Positive Pay, Account Reconciliation and electronic deposits. These are just some of the tools available to help you manage and predict cash flow.

Most of all, you can be assured that your banker puts you first. So call us with your challenges and opportunities. We'll respond. You can count on that.

As Seen In *Forbes*, October 19, 2015

Championing those who have **SKIN IN THE GAME**

Texas Security Bank understands the challenges and rewards of business owners.

If you have your health, as the adage goes, you have everything. This is true not only for people, but for companies.

Texas Security Bank, then, truly has everything. For the second year in a row, the Dallas-based company was named as one of the Top 200 Healthiest Banks in America by DepositAccounts.com. In fact, the comprehensive analysis of every federally insured bank in the United States – more than 6,900 – ranked Texas Security Bank No. 5 in the nation and No. 1 in Texas, based on a range of factors including capitalization, deposit growth and loan-to-reserve ratios.



Craig Scheef, CEO and President

to fulfill its mission: to elevate the champions of free enterprise.

It's a topic about which Scheef is passionate. So determined was he to support the boot-straps business environment, he left a successful career in traditional banking to launch a bank whose products and services are geared to help entrepreneurs succeed. Scheef and his startup team raised \$26.5 million in capital to get the bank off the ground in 2008.

"We know what it's like to have skin in the game," Scheef says. "We did it, and business owners appreciate that we know what it takes. In fact, all

of our leadership team has invested a significant amount of their own capital."

Today, Texas Security Bank has \$273.9 million in assets, as of June 30, with \$25.8 million in equity. Total deposits increased 18.1% to \$227.5 million over the previous 12-month period.

Part of championing its clients – owners, for example, of manufacturers, value-added distributors and business service companies, who might employ 20, 30 or 100

people – is making sure they have the skills and information they need. That's why they created the Texas Security Bank Business Institute, a continuing education forum of free classes in 10 critical business disciplines. From accounting and legal issues to the Affordable Care Act, they are taught by industry experts. More than 400 business owners went through the institute in 2014.

That focus on solving problems for clients is part of the values-based management style at Texas Security Bank, where 10 guiding values – including diligence and training – are discussed at every team meeting and integrated throughout the culture.

"That helps us be more than good bankers. It helps us be good business people who happen to be bankers," says Scheef. "Anything less would short-change this important client group.

"Entrepreneurs represent over 80% of the job growth in this country and pay over 80% of the taxes," Scheef continues. "They are the engine of this economy."

And a healthy economy, after all, makes everyone feel better.

Superior Rating

For the second year in a row, Texas Security Bank has been designated "Superior" – the highest ranking – by Bauer Financial, an independent bank rating company.

Of course, it's great to be recognized among peers, but CEO and President Craig Scheef says the real value of being recognized for asset quality is that it strengthens Texas Security Bank's ability



FOR INDEPENDENT BUSINESS OWNERS, you already know building a business isn't easy. But it helps to learn best practices.

Elevating the **COMMUNITY**

Every day we strive to reinforce our mission, Elevating the Champions of Free Enterprise. But as we work to educate and support independent business owners, we believe in elevating our community as well.

We understand the challenges all too well. So in addition to providing capital and management resources to help you run your business more effectively, we do more. The Texas Security Bank Business Institute is a continuing education forum designed to enhance knowledge in 10 critical business disciplines. We believe that our responsibility to businesses is to help them become even more successful. It's empowering for our customers, and gratifying to us. Here's an overview of what we offered in 2015. If you like what you see, be sure to join us for our 2016 forums and complimentary lunches. Just visit TexasSecurityBank.com to learn more.

FEBRUARY Plan the Work: Work the Plan

Jeff Whittle, Whittle & Partners

As founder of Whittle & Partners, a Dallas-based consulting firm dedicated to helping entrepreneurs, owners and leadership teams build better businesses, Jeff presented six core areas where businesses must be strong, tools to improve execution and how to build a culture of accountability.

APRIL How to Increase the ROI on Employee Costs

Jason Williford, Applied Behavioral Analytics

In this interactive seminar, Jason helped participants address specific challenges they experienced with their personnel, including employee performance, placement of the right people in the right jobs and job fit analysis.

MAY Finding Your Own Path to Success

Keenan Williams, Entrepreneur

In this inspirational seminar, Keenan shared how he transformed his life from an anguished and angry youth into a well-respected motivational speaker and entrepreneur to help participants create a future of courage, optimism and promise.

JULY Health Care Reform: What You Don't Know Can Cost You Dearly

Morieann M. Jackson, Director of Voluntary and Group Health Sales, Insurance Team One
Gentrie Pool, Director of Sales, Sterling Health Services Administration

Jackson and Pool discussed how the price of health care reform is costing more than you realize, and how health care reform has changed the landscape of employer-sponsored benefits and employer law compliance.

SEPTEMBER Succession of Exit Strategies: The Do's and Don'ts

Glenn Cato, Owner/Partner, Advisory Services

As an entrepreneur, you develop the vision, you raise the capital and you are profitable. But, what about your exit strategy? Cato helped entrepreneurs plan for their succession strategy.

NOVEMBER Permission vs. Interruption: What Every Executive Must Know About Unifying Sales and Marketing in the Digital World

Vlad Molchadski, CEO and Co-founder, BizTraffic.com

Your business might cease to exist without inbound marketing. But what if you united your sales with marketing efforts using inbound methodology? Vlad shared how digital marketing can help grow your sales.

The vision of **Services of Hope (SOH)** is to transform under-performing schools into high-ranking schools in education excellence. We have supported SOH since 2009 with fundraising activities. Last year, we raised over \$3,000 in donations to buy hams for SOH's holiday food baskets.

The goal of **Garland Lions Clubs International** is to empower volunteers to serve their communities and meet humanitarian needs. **Shon Cass**, Senior Vice President, Retail Banking and Cash Management, has served on the leadership committee as club treasurer since 2012, and supported their fundraising projects.

For the **Salvation Army**, Senior Vice President and Turtle Creek Market President **Ben Parkey** organized a day for our employees to prepare and serve lunch to people in need at the Salvation Army. At Christmas, we raised donations for the Salvation Army Angel Tree project.

Friends of the Trinity Strand Trail focuses on enhancing a 7.8 mile non-motorized hike and bike trail along the original Trinity River watercourse, adjacent to downtown Dallas. Executive Vice President and Chief Credit Officer **Chris Jones** has served on their board since 2010.

The **Stemmons Corridor Business Association (SCBA)** is a 34-year-old advocacy group for the area's 5,000 businesses, focusing on public safety/crime prevention, transportation issues, Trinity River flood prevention and economic development. Executive Vice President and Chief Financial Officer **Larry Bennett** has served on the board for eight years.

Dallas CASA (Court Appointed Special Advocates) is a non-profit organization of volunteers who are appointed by judges to advocate for the best interests of abused and neglected children in protective care. Senior Vice President, Mortgage Lending, **Libby Smith** and Senior Vice President and Chief Compliance Officer **Bonnie Nichols** volunteer in advocacy and making gifts for the children.

Entrepreneurs' Organization is the only global network exclusively for leading entrepreneurs to help them learn and grow through peer-to-peer learning, once-in-a-lifetime experiences and connections to experts.





Then and Now: A LOOK AT OUR PERFORMANCE

| (in whole dollars, except per share data) | 2012 | 2013 | 2014 | 2015 |
|---|---------------|----------------|---------------|---------------|
| OPERATING RESULTS | | | | |
| Net interest income | \$ 6,851,178 | \$ 8,352,973 | \$ 9,191,221 | \$ 10,471,089 |
| Provision for loans | 580,293 | 294,783 | 241,598 | 423,571 |
| Non-interest income | 1,690,461 | 1,273,458 | 1,127,122 | 1,436,636 |
| Net realized (loss)/gain on securities | 105,581 | – | 360,478 | 249,879 |
| Non-interest expense | 6,219,395 | 6,751,724 | 7,535,763 | 7,722,303 |
| Earnings before provision for income taxes | \$ 1,847,532 | \$ 2,579,924 | \$ 2,901,460 | \$ 4,011,730 |
| Federal income tax | – | 714,315 | 935,171 | 1,328,774 |
| Net income (loss) | \$ 1,847,532 | \$ 1,865,609 | \$ 1,966,289 | \$ 2,682,956 |
| AT YEAR END | | | | |
| Total assets | \$195,423,030 | \$ 228,972,216 | \$245,463,182 | \$304,278,966 |
| Loans, net of allowance | 151,162,862 | 169,420,475 | 201,206,326 | 248,566,072 |
| Investments in securities & deposits | 36,026,702 | 34,894,567 | 28,303,729 | 33,702,693 |
| Deposits | 169,694,449 | 201,096,517 | 211,457,197 | 270,604,844 |
| Stockholders' equity | 24,927,921 | 23,310,056 | 24,871,244 | 28,321,666 |
| Common shares outstanding (net of treasury) | 2,613,158 | 2,389,543 | 2,343,546 | 2,412,168 |
| OTHER FINANCIAL DATA | | | | |
| Return on total assets | 1.03% | .90% | .84% | .96% |
| Return on stockholders' equity | 7.50% | 7.90% | 8.20% | 10.20% |
| Loans to deposits | 88% | 85% | 96% | 93% |
| Loan loss reserves to loans | 1.13% | 1.16% | 1.09% | 1.04% |
| Charge-offs net of recoveries | – | 0.15% | – | 0.02% |
| PER SHARE DATA | | | | |
| Net income | \$ 0.71 | \$ 0.79 | \$ 0.84 | \$ 1.14 |
| Book value | \$ 9.54 | \$ 9.76 | \$ 10.61 | \$ 11.74 |

Above is a summary of Texas Security Bankshares, Inc. performance since 2012. Pages 8 to 13 present the Texas Security Bank comparative financial statements for the years ended December 31, 2014 and 2015. These reports are presented in our annual audited financial statements. You may request complete audited financial statements, including the independent auditors' opinion and the required notes to the financial statements, at any time from me.

Our auditors have expressed an unmodified opinion on our financial statements for both 2014 and 2015. This means that the financial statements present fairly, in all material respects, the financial position of Texas Security Bank and all subsidiaries and the results of the Company's operations and cash flows for these years.

Larry Bennett
Executive Vice President, Chief Financial Officer, Chief Operating Officer
Texas Security Bank

Consolidated Balance Sheets December 31, 2015 and 2014

Texas Security Bankshares, Inc. and Subsidiary

| | 2015 | 2014 |
|---|---------------|----------------|
| ASSETS | | |
| Cash and cash equivalents | \$ 1,724,811 | \$ 831,052 |
| Interest bearing deposits in other banks | 11,885,379 | 6,726,117 |
| Total cash and cash equivalents | 13,610,190 | 7,557,169 |
| Securities purchased under agreements to resell | 4,333,878 | – |
| Time deposits in other banks | 1,497,000 | – |
| Securities available for sale | 27,871,815 | 28,303,729 |
| Loans held for sale | 582,200 | 1,215,150 |
| Loans | 247,983,872 | 199,991,176 |
| Bank premises and equipment | 5,765,044 | 6,081,502 |
| Accrued interest receivable | 765,487 | 750,566 |
| Other assets | 1,869,480 | 1,563,890 |
| Total assets | \$304,278,966 | \$ 245,463,182 |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | |
| Deposits | | |
| Non-interest bearing | \$ 79,164,122 | \$ 61,930,574 |
| Interest bearing | 191,440,722 | 149,526,623 |
| Total deposits | 270,604,844 | 211,457,197 |
| Other borrowings | 3,669,472 | 8,003,946 |
| Accrued interest payable | 254,181 | 211,670 |
| Other liabilities | 1,428,803 | 919,125 |
| Commitments and contingencies | – | – |
| Stockholders' equity: | | |
| Common stock, \$5 par value; 5,000,000 shares authorized, 2,754,118 and 2,685,496 shares issued and outstanding at December 31, 2015 and 2014, respectively | 13,770,590 | 13,427,480 |
| Additional paid-in capital | 13,045,380 | 12,629,171 |
| Retained earnings | 5,921,086 | 3,238,130 |
| Accumulated other comprehensive (loss) income | 199,817 | 191,670 |
| Less: Treasury stock, at cost, 341,950 shares at December 31, 2015 and 2014 | (4,615,207) | (4,615,207) |
| Total stockholders' equity | 28,321,666 | 24,871,244 |
| Total liabilities and stockholders' equity | \$304,278,966 | \$ 245,463,182 |



Consolidated Statements of Income for the Years Ended December 31, 2015 and 2014

Texas Security Bankshares, Inc. and Subsidiary

| | 2015 | 2014 |
|---|---------------|--------------|
| INTEREST INCOME | | |
| Interest and fees on loans | \$ 11,158,129 | \$ 9,499,452 |
| Interest on investment securities | 571,068 | 801,252 |
| Interest on securities purchased under agreements to resell | 11,262 | – |
| Interest on other accounts | 53,889 | 24,352 |
| Total interest income | 11,794,348 | 10,325,056 |
| INTEREST EXPENSE | | |
| Interest and fees on deposit accounts | 1,166,220 | 965,211 |
| Interest on other borrowings | 157,039 | 168,624 |
| Total interest expense | 1,323,259 | 1,133,835 |
| Net interest income | 10,471,089 | 9,191,221 |
| Provision for loan losses | 423,571 | 241,598 |
| Net interest income after provision | 10,047,518 | 8,949,623 |
| NON-INTEREST INCOME | | |
| Service charges on deposit accounts | 365,938 | 425,190 |
| Premiums and fees on sales of loans held for sale | 634,676 | 517,735 |
| Gain on sales of SBA loans | 151,325 | 45,582 |
| Gain on sales of investment securities | 249,879 | 360,478 |
| Other | 284,697 | 138,615 |
| Total non-interest income | 1,686,515 | 1,487,600 |
| NON-INTEREST EXPENSE | | |
| Salaries and employee benefits | 4,520,270 | 4,528,526 |
| Occupancy of bank premises | 770,933 | 771,313 |
| Professional fees | 381,618 | 356,147 |
| Data processing and IT management | 669,611 | 617,094 |
| Regulatory assessments | 160,274 | 155,502 |
| Software costs | 83,712 | 60,169 |
| Other | 1,135,885 | 1,047,012 |
| Total non-interest expense | 7,722,303 | 7,535,763 |
| Net income before income tax expense | 4,011,730 | 2,901,460 |
| Income tax expense | 1,328,774 | 935,171 |
| Net income | \$ 2,682,956 | \$ 1,966,289 |

Consolidated Statements of Comprehensive Income for the Years Ended December 31, 2015 and 2014

Texas Security Bankshares, Inc. and Subsidiary

| | 2015 | 2014 |
|--|--------------|--------------|
| Net income | \$ 2,682,956 | \$ 1,966,289 |
| Other comprehensive (loss) income: | | |
| Changes in unrealized (loss) gain on investment securities available for sale, net of income taxes of \$89,156 in 2015 and \$190,119 in 2014 | 173,067 | 369,054 |
| Reclassification adjustment for holding gains resulting from the transfer of securities held to maturity to securities available for sale, net of income taxes of \$46,441 in 2014 | – | 90,151 |
| Reclassification adjustment for realized gains on investment securities available for sale included in net income, net of income taxes of \$84,959 in 2015 and \$122,563 in 2014 | (164,920) | (237,915) |
| Total other comprehensive income (loss) | 8,147 | 221,290 |
| Total comprehensive income | \$ 2,691,103 | \$ 2,187,579 |

Consolidated Statements of Changes in Stockholders' Equity for the Years Ended December 31, 2015 and 2014

Texas Security Bankshares, Inc. and Subsidiary

| | Common Stock | Additional Paid-In Capital | Accumulated Deficit | Accumulated Other Comprehensive Income | Treasury Stock | Total |
|--|---------------|----------------------------|---------------------|--|----------------|---------------|
| Balance, Jan. 1, 2014 | \$ 13,407,480 | \$ 12,550,605 | \$ 1,271,841 | \$ (29,620) | \$(3,890,250) | \$ 23,310,056 |
| Stock-based compensation | – | 58,566 | – | – | – | 58,566 |
| Sale of common stock, 4,000 shares | 20,000 | 20,000 | – | – | – | 40,000 |
| Purchase of treasury stock | – | – | – | – | (724,957) | (724,957) |
| Comprehensive income (loss) and net income | – | – | 1,966,289 | 221,290 | – | 2,187,579 |
| Balance, Dec. 31, 2014 | 13,427,480 | 12,629,171 | 3,238,130 | 191,670 | (4,615,207) | 24,871,244 |
| Stock-based compensation | – | 73,099 | – | – | – | 73,099 |
| Sale of common stock, 68,622 shares | 343,110 | 343,110 | – | – | – | 686,220 |
| Comprehensive income (loss) and net income | – | – | 2,682,956 | 8,147 | – | 2,691,103 |
| Balance, Dec. 31, 2015 | \$ 13,770,590 | \$ 13,045,380 | \$ 5,921,086 | \$ 199,817 | \$(4,615,207) | \$ 28,321,666 |

Consolidated Statements of Cash Flows for the Years Ended December 31, 2015 and 2014

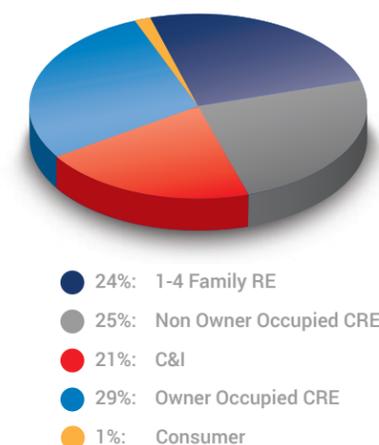
Texas Security Bankshares, Inc. and Subsidiary

| | 2015 | 2014 |
|---|---------------|-----------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Net income | \$ 2,682,956 | \$ 1,966,289 |
| Adjustments to reconcile net income to net cash provided by operating activities: | | |
| Depreciation and amortization, net | 624,457 | 659,786 |
| Provision for loan losses | 423,571 | 241,598 |
| Proceeds from sale of loans held for sale | 22,897,200 | 19,083,144 |
| Net originations of loans held for sale | (21,629,574) | (18,069,588) |
| Gain on sales of securities | (249,879) | (360,478) |
| Gain on sales of SBA loans | (151,325) | (45,582) |
| Stock-based compensation | 73,099 | 58,566 |
| Premiums and fees on sales of loans held for sale | (634,676) | (517,735) |
| Writedowns of real estate owned | - | - |
| (Increase) decrease in accrued interest and other assets | (363,625) | 416,877 |
| Increase (decrease) in accrued expenses and other liabilities | 547,992 | 175,100 |
| Net cash provided by operating activities | 4,220,196 | 3,607,977 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Activity in available for sale securities: | | |
| Maturities, calls, sales and principal paydowns received | 174,891,532 | 127,971,871 |
| Purchases | (174,420,543) | (121,265,113) |
| Activity in held to maturity securities: | | |
| Purchases | - | (2,420,770) |
| Net originations of loans | (48,264,942) | (32,402,688) |
| Additions to bank premises and equipment | (41,737) | (128,798) |
| Net increase in securities purchased under agreements to resell | (4,333,878) | - |
| Net (increase) decrease in time bearing deposits in other banks | (1,497,000) | 2,747,000 |
| Net cash used in investing activities | (53,666,568) | (25,498,498) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Net changes in deposits | 59,147,647 | 10,360,680 |
| Advances of other borrowings, net of payments | (4,334,474) | 4,280,000 |
| Proceeds from sale of common stock | 686,220 | 40,000 |
| Purchase of treasury stock | - | (724,957) |
| Net cash provided by financing activities | 55,499,393 | 13,955,723 |
| Net (decrease) increase in cash and cash equivalents | 6,053,021 | (7,934,798) |
| Cash and cash equivalents at beginning of year | 7,557,169 | 15,491,967 |
| Cash and cash equivalents at end of year | \$ 13,610,190 | \$ 7,557,169 |
| Supplemental Disclosures of Cash Flow Information: | | |
| Cash paid for interest | \$ 1,280,748 | \$ 1,085,046 |
| Cash paid for income taxes | \$ 1,540,000 | \$ 500,000 |
| Supplemental Disclosures of Non-cash Transactions: | | |
| Transfer of securities held to maturity to available for sale | \$ - | \$ (11,973,262) |

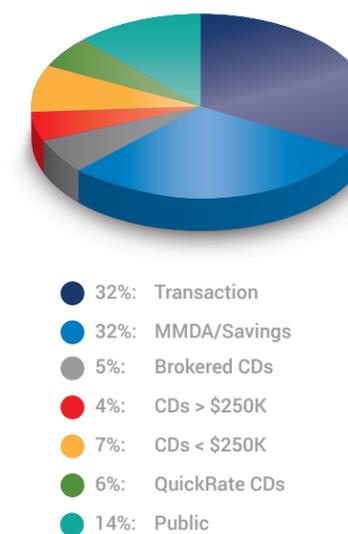
Financial Analysis

Texas Security Bankshares, Inc. and Subsidiary

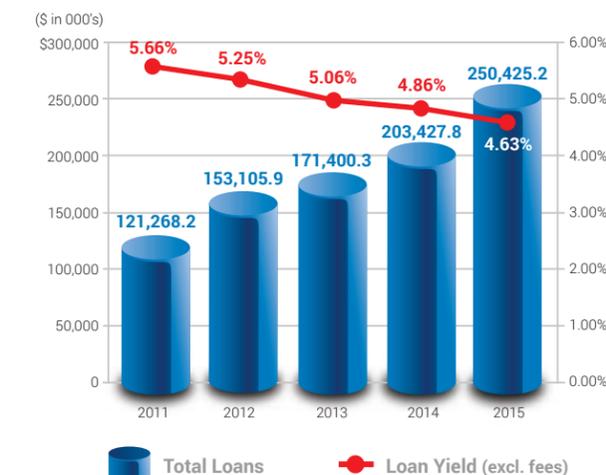
December 31, 2015 Loan Portfolio



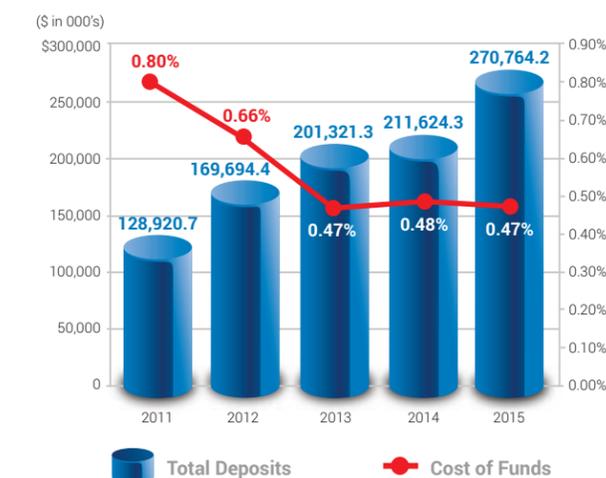
December 31, 2015 Deposit Portfolio



Loan Balances and Yield



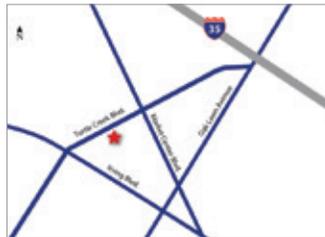
Deposit Balances and Cost of Funds



*I believe in an America where the free enterprise system flourishes for all other systems to see and admire – where no businessman lacks either competition or credit – and where no monopoly, no racketeer, no government bureaucracy can put him out of the business **THAT HE BUILT UP WITH HIS OWN INITIATIVE.** – John F. Kennedy*

Our **LOCATIONS**

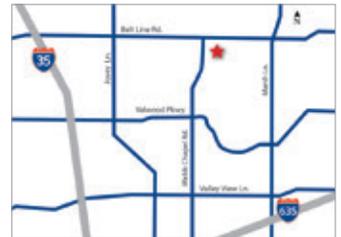
1212 Turtle Creek Boulevard
Dallas, Texas 75207



101 N. Garland Avenue
Garland, Texas 75040



3212 Belt Line Road
Farmers Branch, Texas 75234



TEXAS SECURITY
BANK

TexasSecurityBank.com
469.398.4800 · Fax 469.398.4888

