



AUSTINBANK

Corporate Overview

WELCOME

Welcome to a partnership that can lead to opportunity, growth, and prosperity. There are some things in life you rely on, like friends being there when you need them and family standing by your side. As a family-owned bank, we are committed to being there for our friends and neighbors through happy times and tough times. It's how we've always served and always will. At more than 120 years strong, when we say we're with you for good, **we mean it.**

OUR VALUES

This is how we create good for our customers and communities.



APPRECIATION

There are no small jobs or small relationships. Everyone here is valued and treated with dignity and respect.

UNITY

Many hands make light work. Many hearts make good work.

SERVICE

Helping each other is at the heart of what we do, and we're honored to do it.

TRUSTWORTHINESS

Trust and confidentiality mean everything to us. We earn our customers' trust by being honest, open, and dependable.

INTEGRITY

We do the right thing because it's the right thing to do.

NURTURING

This is a place where everyone should feel important, cared for, supported, and valued.

OUR LEADERSHIP

Austin Bank’s philosophy of hard work, humility, and down-to-earth service stems from family. So does our commitment to the neighbors and communities we serve. Our success is largely due to the dedication and guidance of our present and former boards of directors who have propelled the bank by making decisions in the best long-term interest of our customers, employees, and shareholders. The Austin family has been involved in Texas banking and the communities we support for four generations. Being family-owned makes a difference.

OUR LEADERSHIP TEAM:

JEFF AUSTIN, JR. Senior Chairman of the Board	MICHAEL AUSTIN NEILL Director	BILLY MULLINS SEVP/Chief Risk Officer
JEFF AUSTIN III Chairman of the Board	LINDA DOUGLAS SEVP/Chief Retail Officer	JOHN ORY SEVP/Chief Operations Officer
RUSS GIDEON President/CEO	MIKE GUNNELS SEVP/Chief Credit Officer	JASON PETERSEN SEVP/Chief Lending Officer
SISSY AUSTIN SEVP/Director	LYNN LITTLEJOHN SEVP/Chief Human Resources Officer	SANDY RAYBURN SEVP/Chief Financial Officer
JANE AUSTIN CHAPMAN VP/Director		

OUR COMMUNITY COMMITMENT

As a true local leader and servant, we invest our time and money in local organizations, provide outreach to those in need, help fund businesses, and advocate for our neighbors. Texas is our home, and our legacy of service extends into each of our communities. Helping people is at the heart of what we do, and we’re honored to do it. It’s the Austin way.

PERSONAL BANKING

You have plans for your future, goals on the horizon, and people who count on you for support. Where do you turn when you need a hand? Right here. At more than 120 years strong, this bank is with you for good—no matter the challenge or opportunity ahead. You'll always find us serving from a place of strength, stability, and heart. We care about your success, and we'll work hard to help you achieve it.

- CHECKING & SAVINGS
- RETIREMENT ACCOUNTS
- MONEY MARKET & CDS
- HOME LOANS
- AUTO & PERSONAL LOANS
- ONLINE & MOBILE BANKING

BUSINESS BANKING

A true partnership is earned, trusted, honest, and has your best interest at heart. Since 1900, we've been partnering with the local businesses because it's important you have all the support you need to grow. Your success is good for our community, which is why we're committed to your business for good.

- BUSINESS LOANS
 - EQUIPMENT & MACHINERY FINANCING
 - BUSINESS ACQUISITION
 - COMMERCIAL REAL ESTATE FINANCING
 - SMALL BUSINESS ADMINISTRATION LOANS
 - BUSINESS CAPITAL LINES OF CREDIT
- AGRICULTURAL LOANS
- AIRCRAFT FINANCING
- TREASURY MANAGEMENT



TO DO GOOD, WE MUST BE COMMITTED / TO OUR COMMUNITY, OUR
CUSTOMERS, AND EACH OTHER, FOR GOOD / IT'S THE AUSTIN WAY /
YOU CAN COUNT ON US TO BE WITH YOU / FOR HAPPY TIMES TO
CELEBRATE SUCCESS / FOR TOUGH TIMES TO LEND A HAND / AND FOR
ALL THE TIMES IN-BETWEEN / WHEN THERE'S SIMPLY WORK TO BE DONE,
WE'LL BE HERE / WHEN WE STAND BY THE PEOPLE WE SERVE, SHOULDER
TO SHOULDER WITH OUR TEAMMATES, WE CREATE GOOD FORTUNE AND
GOOD IDEAS / WE ASK GOOD QUESTIONS, FIND GOOD ANSWERS,
AND, MOST IMPORTANTLY, BUILD GOOD RELATIONSHIPS THAT LAST /
THAT'S OUR PROMISE / WE WON'T SELL OUT / WE WON'T GIVE UP

We're here. With you. For good.



[AustinBank.com](https://austinbank.com)

Member FDIC | Equal Housing Lender