

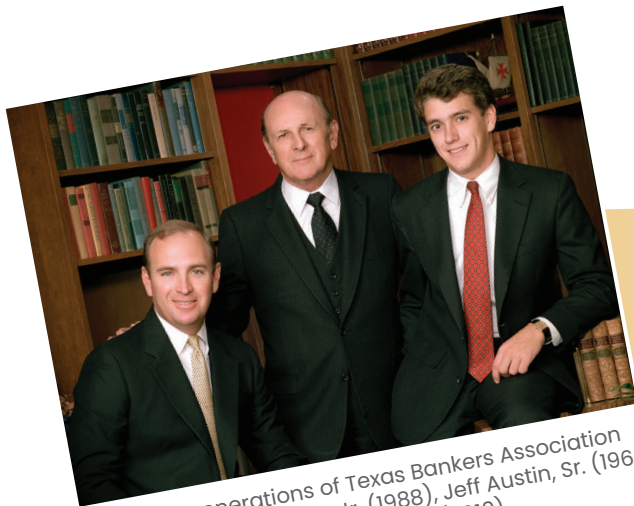
For more than 120 years and four generations, the Austin Family has been deeply ingrained and involved in the Texas banking industry. **They have personified banking in East Texas since 1909 when John F. Austin, Sr. became a founder of the First State Bank of Frankston.** A savvy, ambitious businessman who had his eye on financially expanding and evolving the small town, he dutifully served the community bank until his death in 1931.

Sallie and John F. Austin's children, John F. Austin, Jr.; Jeff Austin, Sr.; and Mary Austin Thacker, continued to honor that legacy. John stepped into the role vacated by his father's death, and Jeff joined the Frankston bank in 1937. He was named president in 1946 and served as President and Chairman of Austin Bank until his death in 1997 when Jeff Austin, Jr. took over his board position. In 1972, Sissy Austin, joined the Bank as Vice President and Assistant Trust Officer. Jeff Austin III, a fourth generation banker, continued the family legacy when he became President/CEO of FSB Frankston in 1999, Vice Chairman of Austin Bank in 2003 and Chairman in 2021.

Jeff Austin, Sr. carried and greatly expanded the family legacy of leadership, in banking as well as civic and philanthropic endeavors, during his lifetime. It was under his leadership that the Bank grew. From 1944 to 1985 the Austin Family acquired six separate community banks in Big Sandy, Jacksonville, Longview, Rusk, Timpson and Whitehouse. Other banks were also acquired in Troup and Grand Saline. **In 1996 the separate banks were all renamed Austin Bank.** In 1997 Austin Bank purchased seven Bank of America locations throughout the East Texas area.



"My mother, Sallie J. Austin, used to tell me, 'Be good to banking and banking will be good to you'."
- Jeff Austin, Sr.



Three generations of Texas Bankers Association Chairmen - Jeff Austin, Jr. (1988), Jeff Austin, Sr. (1966), and Jeff Austin III (2010)

All of the individual banks were combined in 1999 under the bank charter of Austin Bank Texas N.A., Jacksonville which was originally chartered and opened for business in 1900. Efforts to continue serving the East Texas area brought additional acquisitions in 2004 (First National Bank of Bullard) and in 2008 (City National Bank of Kilgore). **In 2010 the First State Bank of Frankston was merged into Austin Bank, further expanding the Bank's service area.** Continuing this expansion, the Bank opened new locations in Lufkin (2015), Lindale (2017), Cleveland (2019), The Woodlands (2021) and Montgomery (2022). In 2025, the bank acquired Chasewood Bank adding locations in Houston and Spring.



Russ Gideon
President/CEO

Jeff Austin, Jr.
Senior Chairman of the Board

Jeff Austin III
Chairman of the Board

1900

First National Bank of Jacksonville receives its Charter on September 1. **1900**



John Frank Austin, Sr. & Sallie John Brown Austin begin the Austin Family legacy of banking when John Austin, Sr. becomes President of First State Bank of Frankston. **1909**



1940

The Austin Family purchases First State Bank in Rusk. (Bank originally chartered in 1907.) **1944**



Jeff Austin, Sr. is named President and Chairman of the Board of First State Bank, Frankston. **1946**

1950

The Austin Family buys First State Bank in Big Sandy (originally chartered in 1947) and First National Bank in Jacksonville. **1950s**



1960

Jeff Austin, Sr. is named President of First National Bank, Jacksonville. **1960**



Jeff Austin, Jr. becomes President of First National Bank, Jacksonville. Jeff Austin, Sr. continues as Chairman of the Board. **1969**



1970

Sissy Phillips returns to Jacksonville from NASA where she was an aerospace engineer. **1971**

Sissy Phillips Austin joins Austin Bank as Vice President and Assistant Trust Officer. **1972**



1980

Operations begin in Longview as Texas National Bank with Joe Sharp, Jr. as President.



Bank enters Tyler with acquisition of FNB, Whitehouse and it's Tyler location. **1984**

Stockholders of First National Bank, Jacksonville approve a merger of the bank into a one-bank holding company, Texas East BanCorp, Inc. **1984**



1990

John P. Williams is named President of FNB, Whitehouse. **1991**



Cherokee BanCorp, Inc., a six bank holding company, is established with approximately \$365 million in assets. **1992**



Jeff Austin, Jr. named Chairman of the Board of Cherokee BanCorp.

Ronny Lee is elected President / CEO of First National Bank, Jacksonville. **1995**



The six original banks acquired by Austin BanCorp change their name to Austin Bank. The six banks include: First National Bank, Jacksonville; First National Bank, Whitehouse; Texas National Bank, Longview; First State Bank, Rusk, Big Sandy and Timpson. **1996**

2000

The six original banks acquired by Austin BanCorp form one Charter with 17 offices.

Jeff Austin III elected President / CEO of First State Bank, Frankston. **1999**



Jeff Austin III is named Vice Chairman of the Board for Austin Bank and Austin Bancorp.

Russ Gideon is elected President of First State Bank, Frankston. **2003**



John P. Williams is elected President / CEO. **2006**



Austin Bank acquires and merges with City National Bank. This adds five locations - Gladewater, Kilgore, and Longview Pine Tree, Oak Forest and Bar-K - while increasing bank assets to over \$1 billion. **2008**



The Austin Family celebrates 100 years of banking. **2009**



2010

First State Bank, Frankston - including the Noonday and Palestine locations - merges with Austin Bank bringing the Bank locations to a total of 31 and assets to \$1.2 billion. **2010**



2020

Office opened in Lufkin to serve existing customers and expand banking area. **2015**

Location opened in Lindale. **2017**

Cleveland office opened further expanding the Bank's service area. **2019**

Russ Gideon elected President / CEO of Austin Bank. **2020**



Second location opened in Palestine with Drive Thru and ATM. **2020**

Austin Bank celebrates 120 years of service to East Texas on October 1. **2020**

Jeff Austin, Jr. named Senior Chairman of the Board and Jeff Austin III elected Chairman of the Board. **2021**

New banking location added in The Woodlands. **2021**

Montgomery office opened. **2022**

Austin Bank acquires Chasewood Bank adding locations in Houston and Spring. **2025**