

BANKERS DIGEST

The weekly news magazine devoted to Southwest banking

July 25, 2011

www.bankersdigest.com

Volume 140, No. 4

Buck Is President/CEO, Lone Star Capital Bank

Lone Star Capital Bank, N. A., San Antonio, TX, has announced that veteran banker **Danny Buck** has joined the bank to serve as president and chief executive officer.



Buck

Prior to joining Lone Star Capital Bank, Buck was president of The Trust Company in San Antonio, where he was responsible for all commercial and private banking activities. He has served on the boards of numerous civic organizations, including his present service on the board of directors for San Antonio Sports and as a member representative for the San Antonio Economic Development Foundation.

Buck assumed his role with Lone Star Capital Bank on July 1, after **Bill W. McCandless**, who served as president and CEO of the bank since its inception in 2003, decided that he was ready to step away from the day-to-day management responsibility. McCandless will continue to serve on the board of directors for Lone Star Capital Bank as vice chairman.

Lone Star Capital Bank has four locations in San Antonio, including its headquarters office at 150 N. Loop 1604 E.. The bank reports more than \$130 million in assets. It specializes in providing customized banking services for entrepreneurs, executives, professionals, small businesses, and real estate investors. The bank was established in 2003 and is owned by the Benson Family Trust 🏠

Mid-America Lenders' Conference Announced

North Texas Association of Government Guaranteed Lenders (NTAGGL) (www.ntaggl.org) has announced the 2011 Mid-America Lender's Conference will be held Monday, August 8, through Wednesday, August 10, in Fort Worth, TX, at the Worthington Renaissance Hotel.

The event begins with the Fourth Annual Ken Byrd Cancer Survivor Charity Golf Classic followed by training sessions Monday afternoon.

The working portion of the conference will begin Tuesday, August 9, with a full day of break-out sessions, general sessions, panel discussions, and other special events. Topics include: SBA 101 - The Basics of Processing and Eligibility, How to Start an SBA Department, and Handling SBA Loan Closings. The conference will conclude Wednesday afternoon.

NTAGGL is an association of lending professionals and support organizations who utilize the guarantee programs of the Small Business Administration, the Farmers Home Administration, and others to assist small businesses and support and grow local and national economies. The association's work is through networking within the community banking industry, quarterly luncheons, educational programs, and special events.

NTAGGL serves primarily the North TX area (Dallas/Fort Worth and East TX) but works closely with similar organizations in Houston, San Antonio, and other cities and with the SBA district and regional offices to provide services throughout much of the five-state, Region VI of the SBA. Its goals include spreading the word to small businesses that there are lenders and loans available through their local banks to serve their needs 🏠

Holsapple Tapped SVP, BancorpSouth Little Rock

Mark Holsapple has joined the staff of BancorpSouth in Little Rock, AR, as senior vice president and commercial lender, according to Ty Warren, president of BancorpSouth's Little Rock Community Bank.



Holsapple

Holsapple joins BancorpSouth with 28 years of banking experience, 14 of those years in the Little Rock market. He most recently served as senior vice president and manager of the commercial banking division for Westbury Bank in West Bend, WI. He is a graduate of the Southwestern Graduate School of Banking at SMU, the ABA National Commercial Lending School at University of Oklahoma, and Western Illinois University.

Holsapple has been an active volunteer for the United Way, Kiwanis Club, Ducks Unlimited, Junior Achievement, Alzheimer's Community Resources, and the Dodge Health Foundation 🏠

Please route this issue:

<i>In This Issue...</i>	
Launch of Consumer Finance Protections Bureau Marks First Anniversary of Dodd-Frank Act Feature.....	3
Charter Activity.....	9
Classified.....	10



Davis Named FW President For Mutual of Omaha

Mutual of Omaha Bank has appointed **Bruce M. Davis** to lead its expansion

into Fort Worth as market president, according to TX state president Robert Strong.



Davis

Davis will begin assembling a team of experienced local bankers and looking for a location to serve as the bank's Fort Worth headquarters. The bank already operates full-

service community bank locations in Dallas and Houston.

A longtime resident of Tarrant County, Davis has more than 35 years of experience, most recently serving as president/CEO of Solidus Bancshares in Dallas, a holding company formed for the purpose of purchasing failed banks from the FDIC. Prior to that, Davis served as president/CEO for Fort Worth National Bank and has held executive positions at several other TX banks.

Davis is a graduate of The University of Texas in Austin, where he earned a BBA degree. He is past chairman of the Fort Worth South Community Development Organization and a past director of the Fort Worth Cancer Society and the Fort Worth YWCA.

Kalina Named CFO for Colorado Valley Bank

Michael Kalina, of Flatonia, a longtime Central TX area banker has been named chief financial officer for Colorado Valley Bank in La Grange, according to bank president and CEO Jimmy Carmichael.

Kalina has served in banking since 1983. He began working for Flatonia State Bank and has remained in the financial business with Central Texas Bank, State Bank, and Prosperity Bank. He graduated from The University of Texas at Austin with a BBA degree in accounting.

He is active with the Flatonia Knights of Columbus and is beginning his 25th year of service as treasurer.

BB&T Promotes Dime To Senior Vice President

BB&T in Dallas has announced the promotion of **Cameron Dime** to senior vice president. Dime, who joined the bank in 2010, is a corporate banking sales consultant in BB&T's Payment Solutions Sales Division at 8214 Westchester Drive.

Dime earned a BA degree in communication from Washington State University.

**Now Available
PRINT and ONLINE**

2011 Spring Edition

A Registry of Texas Banks and Bankers and a Digest of Texas Banking Information

**Texas Banking
Red Book**

An affiliate of the

**For the online version, go to
www.texasredbookonline.com.**

Sign up for a 3-day trial subscription.

Online subscriptions less than
\$15 per month!

**To order your print version, call
800-336-1120, Ext. 7053, or visit
www.texasredbook.com.**

BANKERS DIGEST®

Established 1942
A Weekly Bank News Magazine
(USPS 041180)

Published every Monday at Dallas, Texas
Copyright 2011 Bankers Digest®

BONNIE JAMISON BLACKMAN, *Publisher/Editor*
R. GILBERT BLACKMAN JR., *Managing Editor*

P. O. Box 743006
Dallas, Texas 75374-3006
Phone 214/221-4544
Fax 214/221-4546

E-mail: bankersdigest@bankersdigest.com
website: www.bankersdigest.com

One year subscription rate:
Print \$37.00, Online \$26.00; Both \$50.00. Single copy \$1.00

Opinions expressed by writers of bylined articles are not necessarily those of Bankers Digest. We make no representations or warranties for information, products, or services contained in any advertisement in this magazine or on our website. Editorial guidelines may be obtained upon request. Articles and photos may be submitted to above address.

Periodical postage paid at Dallas, Texas
POSTMASTER: Send address changes to Bankers Digest®, P.O. Box 743006, Dallas, Texas 75374-3006

Your Texas Correspondent Team is At Your Service



JIM CHAPMAN
405-820-3200



BRENDA ADAMS
214-668-2732



FRANK WAGNON
817-925-8181



JIM MCCAMMON
817-366-8880

Let our correspondent bankers handle all of your community bank's operations and lending needs. We have the products you need and the service you deserve. Call today!



Member FDIC • Member Federal Reserve System



www.thebankersbank.com • 611 South Main, Grapevine, TX 76051

REGULATIONS

**One-Year Anniversary of
Dodd-Frank Act to Mark
Launch of Consumer Finance
Protection Bureau**

BD

FEATURE

As this issue goes to press, the one-year anniversary of enactment by President Obama of the

financial regulatory reform bill, aka *Dodd-Frank Wall Street Reform and Consumer Protection Act*, will occur on July 21 without too much fanfare in the mainstream media. All eyes are focused on the current crisis, the need to raise the federal government's debt ceiling by August 2 to avert a government default on its obligations.

However, many in the nation's banking industry have not taken their eyes off the launch of one of the reform bill's most controversial components, the Consumer Financial Protection Bureau (CFPB), which is set to launch on July 21, with or without a permanent director.

President Obama said on July 17 he would nominate **Richard Cordray**, the top enforcement officer at the CRPB and a former OH Attorney General, to head the bureau. His confirmation is required by the Senate. Obama chose Cordray over **Elizabeth Warren**, the Harvard law professor who has been setting up the bureau as a special advisor.

Cordray, a Warren ally, has been working with Warren to set up the bureau's enforcement division. Republican Senator Richard Shelby of AL, the top Republican on the Senate Banking, Housing, and Urban Affairs Committee, said Republicans will block Cordray unless President Obama addresses Republican concerns and seeks changes in the bureau. Stay tuned!

The CFPB will begin supervision of the nation's largest banks (with assets over \$10 billion) beginning on July 21. The *Dodd-Frank Act* gave the CFPB the authority to supervise banks with more than \$10 billion in assets and nonbank financial firms. However, the bureau is prohibited from begin-

ning supervision of nonbank financial firms, such as those that provide student, payday, and mortgage loans, until it has a confirmed director in place.

The CFPB will inherit authority over consumer finance laws currently being enforced by the Federal Reserve System, Federal Trade Commission, and other agencies on July 21.

The bureau will have the authority to write new consumer protection laws and supervise financial firms to ensure they are not offering products that harm consumers.

The bureau will have the authority to write new consumer protection laws and supervise financial firms to ensure they are not offering products that harm consumers.

Warren said, in an article in *The Wall Street Journal* by Maya Jackson Randall, the bureau is not seeking to ban certain financial products, but banning "is a tool in the toolbox and that's

where it should stay."

In an earlier article coauthored by Randall and Deborah Solomon in *The Wall Street Journal*, Warren outlined six areas for possible oversight. These include: 1) debt collection, 2) consumer reporting, 3) consumer credit and related activities, 4) money transmitting, check cashing, and related activities, 5) prepaid cards, and 6) debt-relief services. The bureau also identified automobile loans and personal loans as large sectors that could fall under its supervision.

Warren said the bureau has only "limited" power over business credit cards and under the *Dodd-Frank Act*, the bureau cannot cap interest rates.

Business organizations, which have been critical of the bureau and its powers, say it is too soon to determine how the oversight system will shake out, according to the Randall/Solomon article.

The CFPB has said it is preparing to dispatch examiners to more than 100 banks that together control 80% of the U.S. banking industry's assets in the weeks following the July 21 launch, after the bureau has reached out to banks and their affiliates to introduce them to the bureau's examination procedures. Stay tuned and visit the bureau's website, www.consumerfinance.gov, for more details 🏠

Join us for the largest regional lender's conference in the US
Mid-America Lender's Conference - 2011



The Worthington Renaissance Fort Worth Hotel - August 8, 9, 10
www.malc-conference.com MALC2011@ntaggl.org

mention this ad to qualify for the Early Bird Registration pricing



Rector Joins Green Bank as Vice President, Private Bank

J. Richard Rector has joined Houston-based Green Bank, N.A., as vice president of private banking. He serves at the bank's new The Woodlands banking office located at 1455 Research Forest Dr. in Shenandoah.

Green Bank reported the The Woodlands banking office opened in May

Denison Is President, Amegy Mortgage Co.

Amegy Bank, N. A., Houston, has promoted **Christopher M. Denison** to president of Amegy Mortgage Company, L.L.C. He will oversee all mortgage activities, including single family and commercial. He previously served as senior vice president and manager of residential construction lending division at Amegy Bank

Frase & Beaman SVPs, Martin VP, Southwest Bank

David E. Frase has joined Southwest Bank in Fort Worth as senior vice president and manager, mortgage warehouse lending.

Frase, who has more than 25 years in the mortgage banking industry, will help launch the bank's new mortgage warehousing program. He previously served with Texas Capital Bank, N.A., Dallas, and Southwest Securities FSB, Dallas. He is a master mortgage banker and is president of the Texas Mortgage Bankers Association.

Southwest Bank has also announced the hiring of **Jim Beaman** as senior vice president and mortgage loan originator. With a background of more than 24 years in mortgage origination and servicing, he joins the Dallas mortgage lending office of Southwest Bank.

Most recently, Beaman was president and CEO for Barkwood Mortgage Solutions Inc. He has also served as senior vice president at Lomas Mortgage USA. He is a graduate of the University of Missouri, where he earned a BBA degree.

Southwest has also hired **Amanda Martin** as vice president and commercial lender at the Camp Bowie Banking Center. She most recently served as vice president and REO asset manager at BBVA Compass in Fort Worth. Active in her community, she serves on the 2011-2012 board of directors of Fort Worth Commercial Real Estate Women (CREW). She earned a BBA degree from Texas Tech University and completed an MBA degree in 2004

Lundgren promoted to AVP, Commercial Lending, Lubbock

Brant Lundgren has been promoted to assistant vice president of commercial lending for First United Bank's Southwest Banking Center at 66th and Frankford in Lubbock. He has served with First United Bank since early 2009 and has over three years of banking experience.

Lundgren graduated from Texas Tech University in 2007 with a BBA degree in management

Model 522 | Remote Drive-Thru System

OPEN ACCESS
For Faster and Easier Drive-Thru Design




ComCo's New 522 provides Open-Chute Operator Access and Innovative Customer Access for Faster and Easier Transactions.

The New 522 uses ComCo's patented "open chute" design provides improved productivity and less view obstruction - utilizing clear 4 1/2" tubing for better communication between the Operator and their customer.

- Faster transaction time
- Quieter operation
- Higher reliability
- Weatherproof switches
- Ease of maintenance



ComCo's 4 1/2" Chute and Audio/Video station for up to 16 lanes for clear audio and video communication.

Discover ComCo's entire product line - faster and more efficient pneumatic tube systems, state-of-the-art audio-video communication systems, and Integrated Operations Centers.

comco INNOVATION AT WORK

800-533-3794
www.comcosystems.com



Powell Is EVP/General Counsel in Houston

Community Bancorp LLC, the financial holding company for Superior Bank, N.A., and Cadence Bank, N.A., announced that **Jerry Powell** has joined the the Houston-based holding company as the new general counsel and executive vice president.

Powell has served as a special counsel in the banking and financial services practice group at Jones Walker. He also has direct banking experience, serving as senior executive vice president, general counsel, and secretary of Compass Bancshares Inc. and Compass Bank for 29 years.

A native of Montgomery, AL, Powell received a BA degree in political science from Birmingham-Southern College. He received a juris doctor degree from The University of Alabama School of Law.

A member of the Leadership Alabama Class of 2010 and the Leadership Birmingham Class of 2001, Powell is president of the board of directors of AIDS Alabama, a non-profit corporation providing housing and support services to the HIV/AIDS-infected community. He currently serves as chairman of the board of directors of the Housing Fund of Central Alabama, a nonprofit community development corporation, and he was founding director of Magic Moments, an organization dedicated to fulfilling the wishes of terminally ill children ☪

Retired El Paso Banker Henry B. Fleming Dies at 85

Henry B. Fleming, a retired 40-year banker who served in Houston and El Paso, died on June 6 at the age of 85.

Fleming began his banking career in the 1950s with a Texas Commerce Bank, N.A., predecessor in Houston, where he served for nearly 30 years. After a brief stint with First National Bank of Fort Worth, he rejoined TCB to oversee loan administration in El Paso. He ended his career as vice president/loan administration with Sunwest Bank in El Paso in 1996.

Fleming, a resident of Alvarado, was a WWII veteran who served in the U.S. Army and U.S. Army Air Corps ☪

Proctor Named Vice President, Worthington National Bank

Tarrant County-based Worthington National Bank has announced the addition of **Don Proctor** to serve as vice president at the Arlington location at 200 W. Main.

Proctor, who attended The University of Texas at Arlington, began his banking career in 1991. Over more than 20 years in banking, he has served in several positions, including collection manager, vice president of

mortgage, and commercial lending. He has served with Colonial Savings, Bank of America, Wells Fargo Bank, and most recently with Southwest Securities FSB.

Proctor has served on the board of directors of Big Brothers Big Sisters, Leadership Arlington, Cowtown Executives, and the Rotary Club of Arlington, among his other community service ☪

**TEXAS STRONG.
TEXAS PROUD.**

Insuring banks for over 20 years.
Go with the experience & expertise.

TEXAS
Bankers
INSURANCE AGENCY

Financial Bond • Directors & Officers • Property & Casualty
800-318-4142 • www.texasbankers.com/insurance

LOUISIANA

MidSouth CEO Cloutier Honored by NAACP in LA

MidSouth Bank, N. A., President/CEO **C.R. "Rusty" Cloutier** received the 2011 Outstanding Community Service Leader award at the Acadiana area's first NAACP Freedom Fund Banquet, held at the Heymann Performing Arts Center in June.



Cloutier and Chargois

"MidSouth Bank stepped up to help our community, not only the NAACP but all local organizations, when no other bank would," JeNelle Chargois, NAACP state vice president of District D, said in presenting the award. Chargois also cited Cloutier's long history of community involvement.

The award recognizes an individual who understands that honest communication and a willingness to serve others is the cornerstone of a true civic leader.

REGULATORS

Quick Appointed FDIC's First Chief Risk Officer

Stephen A. Quick has been appointed the FDIC's first chief risk officer, announced FDIC Chairman Sheila C. Bair before her recent retirement.

Since 2000, Quick has served as director-Office of Evaluation and Oversight at the Inter-American Development Bank. He served from 1993 to 2000 as manager-strategic planning and budget at the development bank.

His background includes serving the Joint Economic Committee of Congress as its executive director and as chief economist to the House Committee on Banking, Finance, and Urban Affairs.

Quick holds a doctorate degree from Stanford University and a BA degree in political science from Antioch College.

This year's award was particularly gratifying for Cloutier, as Acadia, Iberia, Lafayette, St. Landry, St. Martin, and Vermilion parishes teamed up for the joint Freedom Fund Banquet.

TOO BIG TO FAIL

Bank of America to Hire Small Business Bankers

As part of its plan to hire over 1,000 new small business bankers across the nation, Bank of America, N.A., Charlotte, NC, has announced that it will hire nearly 100 small business bankers in TX - including Austin, Dallas, Fort Worth, Houston, and San Antonio - by the end of first quarter 2012.

The Dallas/Fort Worth region was among the first three markets in the country to begin hiring Bank of America small business bankers. The bank reports more than 75 bankers have already been hired throughout the state. Thirty-three of those hires are based in the Dallas/Fort Worth area, with 21 bankers serving in Dallas County.

"Bank of America is changing the way we do business with small business owners so we can more acutely address the complex financial issues they face each day," said **Anna Colton**, small business banker national sales executive for Bank of America. "Our small business customers want a banking relationship that meets them where they are, providing solutions that are tailored for their business. This hiring effort addresses their needs head on by bringing the banking experience to our small business customers' place of business and by providing them with solutions to manage their money more efficiently and effectively."

Across TX, 96% of all businesses are small businesses with less than 100 employees, employing approximately one third of the state's workforce, according to the U.S. Census Bureau. In Dallas alone, nearly 80% of the city's businesses are small businesses, employing close to 40% of the city's workforce, according to the City of Dallas Office of Economic Development. The Houston area is home to more than 228,000 businesses with less than 100 employees according to Greater Houston Partnership.

"Texas has a longstanding history of entrepreneurial excellence, serving as the backbone of our state's economy for over a century," said **Kim Ruth**, Houston and TX market president for Bank of America.

PGIS
because it's no longer collateral if it's not insured.

\$595 single premium collateral protection program

Full service tracking for flood, real estate and auto insurance

INSURANCE SERVICES
pgisfx.com • 469.396.0184

Serving independent banks in Texas since 1989

ARKANSAS

Bank of the Ozarks Plans More TX Market Expansion

"Texas is a very important part of our company's future," said **George G. Gleason**, who is chairman/CEO of Bank of the Ozarks, based in Little Rock.

The bank plans to open more offices in the Dallas/Fort Worth region in the next 10 years, Gleason said in an article in the *Dallas Business Journal* by Jeff Bounds. Gleason said the TX market accounts for 38% of the bank's loan portfolio and a little over 17% of its deposits. As of March 31, 2011, the bank had about \$691 million in loans made from its 10 TX offices, which include eight in the Dallas/Fort Worth region and two in Texarkana.

In 2011, Bank of the Ozarks has opened branches in Plano, Carrollton, and Keller. Gleason said the bank expects to open a new location in Austin in the first quarter of 2012. The bank first entered the TX market in 2004.

The article stated the bank does not have definitive dates for additional branch openings, but it already owns property in the Dallas/Fort Worth region that it can use to expand.

The \$3 billion-plus-asset bank was ranked number one in performance among publicly-traded banks with assets over \$3 billion by the *ABA Banking Journal* in its April 2011 issue

OKLAHOMA

BancFirst Completes 1st Bank Oklahoma Purchase

BancFirst Corp., Oklahoma City, has announced the completion of its purchase of FBC Financial Corp. and its subsidiary bank, 1st Bank Oklahoma, which was established in 1976 and operates under a federal savings association charter.

The Claremore-based bank has \$256 million in total assets, \$117 million in loans, \$187 million in deposits, and \$24 million in equity capital. The bank operates six banking locations in Claremore, Verdigris, Tulsa, and Inola.

BancFirst reported 1st Bank Oklahoma will operate under its present name until its merger into BancFirst, Oklahoma City, which is expected to complete in the first quarter of 2012

LOUISIANA

Home Bancorp Completes GS Financial Corp. Purchase

Home Bancorp Inc., Lafayette, the holding company of 103-year-old Home Bank, has announced the completion of its cash acquisition of GS Financial Corp., the holding company of Guaranty Savings Bank of Metairie.

Home Bancorp plans to convert Guaranty Savings Bank's branches and technology to those of Home Bank in September.

The combined company has total assets of \$950 million, loans of \$625 million, and deposits of \$725 million. Its risk-based capital after the acquisition is near 19%.

Stephen E. Wessel, CEO of Guaranty Savings Bank, has been named Home Bank's New Orleans market leader

TEXAS

Comerica Receives Fed Okay to Acquire Sterling Bancshares

Comerica Inc., Dallas, announced on July 13 that its application to acquire Sterling Bancshares Inc., Houston, has been approved by the Board of Governors of the Federal Reserve System. The Texas Department of Banking has also approved Comerica's acquisition of Sterling. Subject to the terms and conditions of the merger agreement, and following the expiration of the required 15-day Department of Justice waiting period associated with the Fed's approval, Comerica expects to close the acquisition effective July 28.

Under the terms of the acquisition agreement, shareholders of Sterling will receive Comerica stock, subject to cash for fractional shares

THE INDEPENDENT BANKER'S CHOICE FOR COMPETING IN TODAY'S REGULATED BANKING ENVIRONMENT

Find Out How We Can Be Your Solution For...

- LOAN REVIEW
- INTERNAL AUDIT
- TRUST REVIEW
- COMPLIANCE REVIEW
- COMPLIANCE TRAINING



Independent Bank Services, L.C.

1201 W. Loop 281, Suite 612, Longview, TX 75604
 indbanksvcs@sbcglobal.net
 903.291.9400~fax 903.291.9401~toll free 888.291.9408

- Construction Management Services
- Contractor Replacement
- Construction Consulting
- Funds Management
- Cost Estimating
- Scheduling

5316 Woodway Drive
 Fort Worth, Texas 76133

866-387-6983

817-377-4779

Fax: 817-377-8069



McCune Construction Services Group, LLC

Risk & Funds Management /Construction Consulting /Construction Management
www.mccunecompanies.com

Please join us at Mid-America Lender's Conference
 The Worthington Renaissance Fort Worth ♦ August 8, 9, & 10
 In the Premier Vendor Area, we will be conducting breakout-training sessions in
 Construction Risk Management discussing Lien Laws and the impact and benefits of using AIA documents.
www.malc-conference.com



United Bank of El Paso del Norte Launches Revitalization Of Downtown El Paso Building for New Headquarters

United Bank of El Paso del Norte has begun construction to renovate an existing building in downtown El Paso that will include space for the future headquarters of the bank.

The vacant three-story structure located at 401 E. Main will be transformed into a four-story Spanish Colonial-inspired multi-use building. The renovation to the unoccupied building is the latest project to help the revitalization of downtown El Paso, said President/CEO of United Bank **Lester L. (Les) Parker**.

As United Bank increases its footprint in El Paso, the bank's expansion into the downtown area was a natural choice. "We are a community bank and need to be in convenient locations for our customers. Our downtown location will be within easy walking distance to businesses in the area, as well as having easy ingress and egress via I-10," said **Jim McVay**, the bank's executive vice president for operations.

The building on 401 E. Main is bounded by N. Campbell, N. Kansas

and E. Main streets, and was originally built in 1976 and used as a commercial walk-in and motor bank for the former First City National Bank of El Paso.



Artist Rendering

The renovated building will also include a motor bank on its ground floor. The second and third floor will remain parking, and the fourth floor will be used for tenant office space. The

bank anticipates an opening date in mid-summer 2012.

Established in 2001, United Bank of El Paso del Norte is the only bank in El Paso that is owned by a wide cross section of the community that includes nearly 500 local shareholders. Since its inception, United Bank has geared its focus towards local small business and has successfully been the region's top Small Business Administration (SBA) lender for seven consecutive years. The upcoming downtown location at 401 E. Main will be in addition to its three existing branches around the city: 125 Mesa Hills Dr., 9801 Gateway West Dr. (McRae) and 1726 N. Zaragoza 🏠

Fort Worth's Carlile Bancshares Plans Colorado Bank Network

Carlile Bancshares Inc., Fort Worth, has taken the first step to grow its footprint outside of TX by agreeing to acquire Colorado Springs, CO-based The Bank at Broadmoor, according to an article in the *Dallas Business Journal* by Jeff Bounds.

The Bank at Broadmoor, a 31-year-old profitable bank, has approximately \$172 million in assets, four locations, and was available because its chairman, **Gordon Price**, is retiring, according to The Bank at Broadmoor president/CEO **D. Edward Sauer**.

Carlile, which has filed an application with the Fed to acquire 100% of the CO bank, will leave almost everything in place, including its name, management/staff, and its board of directors, according to Sauer, who will remain as president. The transaction is expected to close in the third quarter.

The CO deal comes on the heels of Carlile's two acquisitions in the Austin market, Treaty Oak Bank and Community State Bank, which have been merged under the Treaty Oak Bank brand.

In the near term, Carlile will seek to become a regional banking company with asset totals of \$2 billion to \$3 billion, according to **Don Crosby**, president and COO 🏠

Texas Security Bank in Dallas Expands Footprint to Garland

Three-year-old Texas Security Bank, based in the Stemmons/Design District in Dallas, has reported it opened a 3,500-square-foot Garland location at 101 N. Garland Ave. on July 5. A grand opening is set for the first week of August, according to an article in the *Dallas Business Journal* by Jeff Bounds.

CEO **Craig Scheef**, who will manage the Garland office, said the bank deliberately chose to open a branch in a commercial area of Garland rather than focus on the high-growth residential markets of McKinney or Frisco for its first expansion. He said the bank instead likes areas such as Irving, East Plano, and I-35/Valley View area of Carrollton as sites for possible future growth, but there is no timetable for going into any of these markets 🏠

We've been building banking experience for a long, long time.

"I personally appreciate Davis Kinard working with our bank - not just telling us what is wrong or needs improvement, but rather helping us do things correctly with safe and sound processes."

CAREY STEWART
Executive Vice President and CFO
TexasBank, Brownwood, Texas

DK Davis Kinard & Co. PC
CERTIFIED PUBLIC ACCOUNTANTS
Quality. Integrity. Knowledge.

ABILENE • HASKELL
PLAINVIEW • SEYMOUR

CHARTER

ACTIVITY

Arkansas**BRANCHES**

The **ARKANSAS STATE BANKING DEPARTMENT** has approved applications by First Community Bank, Batesville, to relocate branches: from 1536 Hwy 62 412, Hardy, to 1479 Hwy. 62 412, Cherokee Village; and from 127 E. Main St. to 110 E. Main St., Goodman, MO.

MEMBERSHIP

The **FEDERAL RESERVE BANK OF ST. LOUIS** has received an application by Union Bank, Mena, to become a member of the Federal Reserve System.

New Mexico**MERGERS AND ACQUISITIONS**

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has reported an affiliate merger of The First National Bank of Ruidoso with and into First National Bank, Alamogordo, was effective July 7.

Texas**BRANCHES**

The **OCC** has received an application by First National Bank, Wichita Falls, to relocate a branch from 1253 Main St. to 1560 E. Southlake Blvd., Ste. 100, Southlake.

The **OCC** has received an application by Bank of America, N. A., Charlotte, NC, for a branch at 6166 Retail Rd. (NW Hwy. and Skillman), Dallas.

The **OCC** has received an application by Cadence Bank, N. A., Starkville, MS, for a branch at 2800 Post Oak Blvd., Ste. 100, Houston.

The **OCC** has received an application by Wells Fargo Bank, N. A., Sioux Falls, SD, for a branch at 11212 N. IH 35, Austin.

The **OCC** has approved an application by JPMorgan Chase Bank, N. A., Columbus, OH, for a branch at 10319 North Fwy., Houston.

The **OCC** has approved an application by Capital One, N. A., McLean, VA, for a branch at 106 E. 6th St., FL 1, Austin.

The **TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LEND-**

ING has received an application by NexBank, SSB, Dallas, to relocate its home office from 13455 Noel Rd., Galleria Tower Two, Ste. 2200, to 2515 McKinney Ave., Dallas.

MERGERS AND ACQUISITIONS

The **OCC** has received an application by Green Bank, N.A., Houston, to P&A branches of Main Street Bank, Kingwood, located at: 1102 Kingwood Dr., Ste. 101, Kingwood; 908 Houston St., Cleveland; and 5444 Atascocita Rd., Ste. 100, Humble.

The **FRB of DALLAS** has received an application by Strategic Growth Banking, LLC, El Paso, and Strategic Growth Banking Partners, LLC, El Paso, to become a bank holding company through the acquisition of Las Cruces B.R.G., Incorporated, Las Cruces, NM, and thus indirectly acquire control of Bank of the Rio Grande, N.S., Las Cruces, and to retain control of Capital Bank, SSB, El Paso.

Beal Bank, SSB, Plano, has announced it has made application to the **FEDERAL DEPOSIT INSURANCE CORPORATION** for its written consent to merge with Charter Bank, Albuquerque, NM, with Beal Bank, SSB, surviving the merger. Beal Bank, SSB, will continue to have its home office at 6000 Legacy Dr., Plano, and continue to operate branches at all of the existing locations of Beal Bank, SSB 🏠

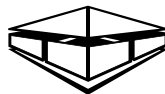
Four Banks Fail in AZ, FL & GA; Total YTD Total 56

The Arizona Department of Financial Institutions closed Summit Bank, Prescott, on July 15, and appointed the FDIC as receiver. The FDIC entered into a P&A agreement with The Foot-hills Bank, Yuma, to assume all of the deposits (.25% premium) and to purchase essentially all of the assets. The failure is the second in AZ in 2011.

The Florida Office of Financial Regulation closed First Peoples Bank, Port Saint Lucie, on July 15, and appointed the FDIC as receiver. The FDIC entered into a P&A agreement with Premier American Bank, N. A., Miami, to assume all of the deposits and to purchase essentially all of the assets. The failure is the 7th failure in FL in 2011.

The Georgia Department of Banking and Finance closed High Trust Bank, Stockbridge, and One Georgia Bank, Atlanta, on July 15, and appointed the FDIC as receiver. The FDIC entered into a P&A agreement with Ameris Bank, Moultrie, GA, to assume all of the deposits of the two failed banks and to purchase essentially all of their assets under loss-share transactions. The failures total 16 in GA in 2011.

The YTD failures, as of July 15, totalled 56. Bank failures have slowed YTD in 2011, but will continue to be steady as regulators work through the backlog of problem banks 🏠



Heflin Building Systems, LP

"Providing your every construction need"



- * Innovative
- * Experienced
- * Professional

Call us today!
817-460-0100

We offer Permanent or Temporary Buildings of any style construction with competitive pricing and complimentary marketing packages that include Site Plan, Floor Plan, Elevations and 3D Computer Renderings to ensure your complete satisfaction.

2305 Roosevelt Drive, Suite D Arlington, Texas 76016
fax (817)460-0111 www.heflinbuildings.com

BANKERS DIGEST

HOW TO CONTACT US

Fax to 214/221-4546. Mail responses to Box Number c/o Bankers Digest, P.O. Box 743006, Dallas, TX 75374-3006. Phone: 214/221-4544.

email: bankersdigest@bankersdigest.com

Advertising rates are \$45.00 for the first 30 words; \$10.00 for each additional 10 words per insertion. Ads which use a Bankers Digest box number for forwarding responses will be charged \$5.00 additional per insertion for postage and handling. Ads run on Bankers Digest website for the duration of the advertising agreement at no additional charge. Only Principals will be assigned box numbers. Responses to Bankers Digest boxes are forwarded twice weekly. Advertising deadline is Friday, 10 days prior to each Monday's publication.

SERVICES

NEED AN IT AUDIT?? Many banks have recently brought their informa-

tion technology functions in-house. When this is done, new and different kinds of risks arise from both an operational and regulatory standpoint. We can provide you with exactly what you need to assure your IT operations are controlled adequately and in a manner prescribed by your regulator. Need FDICIA or SOX assistance? Call Bryan Kendrick to discuss at 210/413-4134 or e-mail bryan@kendrickservices.com.

POSITIONS AVAILABLE

ASSISTANT CONTROLLER FOR COMMUNITY BANK. Must be open to relocation for this opportunity. Very stable bank. Sharon Emiliano, Babich & Associates, Sharon@babich.com, 214/823-9999, #306.

COMPLIANCE OFFICER NEEDED. Well established, friendly work environment. Charles Gallamore, Babich & Associates, charlie@babich.com, 214/823-9999, #304.

LENDER, CENTRAL TEXAS: Bank (Austin region) needs 2-3 year commercial lender to inherit portfolio and help grow market. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

CHIEF COMPLIANCE OFFICER: CRCM preferred, former regulatory experience a plus, employee and family health care fully paid, car allowance. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

RED RAIDER CONTROLLER: Strong, Independent Bank in the Lubbock, TX, area seeks Controller. Please see website for de-

Your classified ad could appear here!

\$45 for 30 words. \$10 for each additional 10 words.

bankersdigest@bankersdigest.com



Your Source For Banking Human Resources Assistance

WhitneySmith provides a variety of management consulting services, including:

- RECRUITMENT
- WAGE & SALARY ADMINISTRATION
- INCENTIVE COMPENSATION BONUS PLANS
- REGULATORY COMPLIANCE
- POLICIES AND PROCEDURES
- EMPLOYEE HANDBOOKS
- AFFIRMATIVE ACTION PLANS
- EMPLOYEE RELATIONS ADVICE & COUNSEL
- BENEFITS ANALYSIS
- UNEMPLOYMENT CLAIMS ASSISTANCE
- WORKERS' COMPENSATION ASSISTANCE
- PRODUCTS & POSTERS
- LITIGATION SUPPORT
- TRAINING

For more information on all our services, please call our office or visit our website at: www.whitneysmithco.com

301 Commerce Street, Suite 1950
Fort Worth, Texas 76102
817.877.0014 817.877.3846 Fax

TEXAS FIRST BANK

Helping Texans Build Texas

Texas First Bank, Galveston County

Senior Lending Officer: Texas First Bank seeks experienced Senior Lending Officer to help grow our Galveston market area. The primary responsibilities of the Senior Lending Officer position are to generate, negotiate, underwrite, and coordinate the closing of routine loans in compliance with the bank's lending policies and procedures. Within the portfolio managed, the Senior Lending Officer will be responsible for credit decisions (within authority guidelines), overall credit quality, and fee income. The incumbent will also be responsible for monitoring and providing guidance to junior lenders. Requirements include a four-year degree in business administration or related field, 7+ years of experience lending in a community bank, knowledge of lending laws and compliance regulations, and a well-grounded expertise in financial tools and credit analysis.

Training Officer: Texas First Bank seeks experienced Training Officer to develop, implement, and conduct bank training programs. The successful candidate must demonstrate knowledge of adult learning principles/techniques. Requirements include certified BSA training, minimum 3 years as a training officer or coordinator at a community bank, and a four year degree in Business Administration or related experience.

Texas First Bank is Galveston County's largest locally-owned community bank. In 2010 we were rated as one of the Top 100 workplaces in the Houston area by the Houston Chronicle.

To inquire please contact Scott Owen
409-978-2282 or sowen@texasfirstbank.com.

tails. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

INTERNAL AUDITOR AND/OR COMPLIANCE OFFICER: Positions available in Amarillo, Dallas, Wichita Falls, Oklahoma, and Colorado. Must possess strong audit and/or compliance experience. Call or send resume to Campbell Burgess, Herring Bank, CBurgess@Herring-Bank.com, 806/242-3704.

FINANCE AND OPERATIONS OFFICER: Herring Bank is seeking seasoned individual to drive results for key operational areas. Position will influence areas such as asset/liability management, product level P&L, budgeting, regulatory relations, and HR. Qualified candidates should demonstrate sufficient experience with concrete examples of past success. Call or send resume to Campbell Burgess, Herring Bank, CBurgess@Herring-Bank.com, 806-242-3704.

CASHIER needed for community bank in Bandera, Texas. Responsibilities include overseeing operations, regulatory reporting, payroll, and benefits for a staff of 10. Prepare quarterly call reports, along with board reports. Silverlake software experience a plus. Competitive salary and benefits. For confidential consideration, please forward resume to asing@banderafirst.com.

SAN ANTONIO - area community bank seeks **SEASONED LENDING AND RELATIONSHIP MANAGING EXECUTIVE** with generalist lending skills and ability to manage one or more branches. Knowledge of agricultural credits helpful, but not essential. Business development and administrative skills and the desire to be part of the community and senior management team will be important. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box J-7.

Conservative independent community bank in Decatur, TX, seeks now to hire **SUCCESSOR TO CFO** retiring in first quarter of 2012. Looking for individual with minimum 5 years experience in comparable position. Excellent computer, ana-

lytical and communication skills are required. Compliance experience a plus. Send resume to arottner@northtxbank.com.

LOAN OPERATIONS MANAGER: A strong, stable, and well-capitalized \$400 million community bank is seeking an experienced person to manage loan operations. The candidate should have a minimum of 5 years relevant experience, demonstrated ability to manage people effectively, and a passion for quality and service. Send resume to bankersdigest@bankersdigest.com, subject line Y-2.

Community bank located in the Texas Panhandle immediately seeks a well rounded **LENDER** with experience in agriculture, commercial, real estate, and consumer lending. The position includes the opportunity to advance to senior management. The successful candidate should possess knowledge of regulatory underwriting requirements, as well as interpersonal and analytical skills. Please send qualifications to bankersdigest@bankersdigest.com, subject line Box Y-3.

COMMERCIAL LOAN OFFICER - Independent Bank, a fast growing community bank, has an immediate opening for a **Commercial Lender** to help grow our Denton market. Requirements include 5+ years lending experience and a four-year degree in business or related field. Excellent opportunity to develop new relationships in a growing market. Competitive salary and benefits including 401(k) and incentive bonus. Please visit our website at www.Independent-Bank.com/careers for more information. EOE.

COMMERCIAL LENDERS: Prosperity Bank is looking for seasoned commercial lenders for its Pasadena and Cleveland, TX locations. Management experience and/or knowledge of the respective markets would be a plus. These are excellent opportunities with upward potential for the right candidates. Apply online at www.prosperitybanktx.com to join our team of experienced bankers. Prosperity Bank is an Equal Opportunity Employer.

EQUIPMENT/BUILDINGS

For Sale: MODULAR FINANCIAL FACILITY. Used 24' by 60' Modular Facility available August 2011 includes: 4 steel undercounters with locking cash trays; 1 3'x5' vision window with bullet resistant glass; 1 deal drawer; 1 after-hour depository receiving chest; 1 after-hour depository head. Furniture package negotiable. For more information contact Terri Parker 575-258-2265 or tparker@citybanknewmexico.com

Let Us Build You a Custom Designed Bank Facility: 3,000 square foot, brick or stucco exterior, \$350,000.00 complete with all financial equipment. 888-800-8866, www.NorthAmericanBuildings.com

BANKING EQUIPMENT NEW AND USED: x2 units, fireproof files-notes, legal and letter, Money safes. **FLAIR SYSTEMS**, 800/468-1246, 214/340-3580.

POSITIONS AVAILABLE

Super Community Bank in need of a talented **Chief Credit Officer:** Formal Credit training a plus and past experience with bank assets of \$700mm or larger. Excellent compensation and relocation for the right candidate.

Credit Analyst: BA 2-3 years exp. with a commercial lending focus. Multiple positions available throughout the Southeast. Formal Credit Training a definite plus.

Commercial Lender: Well respected and profitable bank in the Southeast has three positions avail. w/ existing portfolios. 5-15 years exp. in commercial lending with C&I background a definite plus. Relo pkg avail.

Dianne Barker & Nick Roach
318.396.1360
monroe@snifinancial.com

SNI FINANCIAL®
DIVISION OF SNI COMPANIES

BANKERS DIGEST

P.O. Box 743006
Dallas, Texas 75374-3006
(USPS 041180)

PERIODICAL

ADDRESS CHANGE - When writing to us about your subscription, enclose the address label from your copy of Bankers Digest. You can also make changes on our website at www.bankersdigest.com under subscriptions.

Calling All Locksmiths, Lock Experts, and Safe Crackers

A 3,700-pound Mosler cannonball safe in Frisco, TX, has a triple timelock mechanism that will not budge. The Frisco Heritage Museum has a safe that dates back to at least 1910, the year the safe most likely arrived in Frisco. The museum has been the owner of the antique safe since 2008 when the safe was moved from the old bank building after the building's sale to the city of Frisco. The Frisco Public Library oversees the museum.

Retired Frisco banker **Jack Scott Jr.** said the safe had outlived its use-

fulness when The First State Bank in Frisco moved to a new location.

Scott remembered the single digit number for the outside door lock, but the triple timelock on the inside of the safe will not budge.

Library director **Shelley Holley** told *The Associated Press* the city is considering a call to experts with the skill sets to "perform under pressure with cameras and people watching, so we can discover together what's in there." For more information about the museum, visit: www.friscomuseum.com 🏠

**Slay Cashes Notes
Can Refinance
if Good
1-800-856-9400**

**Follow
Bankers Digest on
Facebook**

We Are a Community Bank Builder

*Planning, Design, Architecture, Engineering, Interior Design
& Construction of your new or remodeled facility*

OUR CLIENTS INCLUDE:

FARMERS STATE BANK

- Center, Texas (2)
- Joaquin, Texas

ORANGE SAVINGS BANK

- Vidor, Texas

SECURITY STATE BANK & TRUST

- Fredericksburg, Texas

FIRST NATIONAL BANK OF FLOYDADA

- Floydada, Texas

WESTERN NATIONAL BANK

- Midland, Texas
- Odessa, Texas (2)
- San Antonio, Texas

FIRST NATIONAL BANK OF ALAMOGORDO

- Tularosa, New Mexico

AMBANK

- Silver City, New Mexico
- Bayard, New Mexico

SHELBY SAVINGS BANK

- Center, Texas
- Hemphill, Texas

TEXAS SAVINGS BANK

- Liberty Hill, Texas

VISION BANK TEXAS

- Richardson, Texas

FIRST NATIONAL BANK OF HEREFORD

- Hereford, Texas

FINANCIAL DESIGN & CONSTRUCTION INC.



8330 Meadow Rd. Suite 200
Dallas, Texas 75231

www.fdcinc.biz



*When you are ready to make your move,
call us for a free consultation*

FOR MORE INFORMATION

CALL JOE BERRY

at 1-888-432-5921 Ext. 86

jberry8@sbcglobal.net