Drake Upped to Senior Executive Vice President, Peoples Bank, Lubbock, Texas

Larry Allen, chairman of the board of directors and CEO of Peoples Bank, Lubbock, TX, has announced the promotion of Jon Drake to senior executive vice president. He continues to serve as chief financial officer.

Drake joined Peoples Bank in 2006 as executive vice president and CFO. In 2007, he was appointed advisory director to the bank’s board of directors. He has since been appointed to the board of directors.

Drake has more than 26 years of financial services experience, including seven years of service as a national bank examiner for the OCC, seven years in banking in Lubbock and five years in investor relations with Alamosa Holdings Inc. in Lubbock. While serving as a national bank examiner, he was the examiner in charge of on-site examinations of national banks of various sizes and complexity, conducting and supervising a team of examiners.

Drake earned a BBA degree in finance from West Texas State University in Canyon in 1986.

Peoples Bank, established in 1968, is a locally owned, award-winning community bank with current assets of more than $251 million. The bank has two locations in Lubbock and additional locations in Lorenzo, Nazareth, and Shallowater in the TX Panhandle.

Hancock CEO Chaney Joins New Orleans Fed

Hancock Holding Company President/CEO Carl J. Chaney has been appointed to serve on the seven-member board of directors for the New Orleans Branch of the Federal Reserve Bank of Atlanta. His three-year term is effective January 1, 2012.

Chaney has lead Gulfport, MS-based Hancock Holding, the parent of Hancock Bank in Gulfport and Whitney Bank in New Orleans, LA, since 2006 after serving as CFO from 1998-2006. He also serves as chairman of the Mississippi Bankers Association and serves on the faculties of the Graduate School of Banking at LSU, Alabama Banking School, and the Mississippi School of Banking.

The New Orleans Branch board also includes banker Gerard R. Host, president/CEO of Trustmark National Bank, Jackson, MS.

The First National Bank, Texhoma, OK, Changes Name to Anchor D Bank After Nearly 106 years

President/CEO Paul M. Freeman has reported that effective December 31, 2011, The First National Bank of Texhoma, Texhoma, OK, has changed its name to Anchor D Bank. The name change is the result of the bank changing from a national to an OK state banking charter.

The First National Bank of Texhoma was established in 1906 and has operated nearly 106 years under the same charter and name. The closely-held, family-owned community bank is located in Texas County near the OK-TX border in the OK Panhandle. According to the bank’s website, the bank’s primary focus has been ag production lending but as times have changed, the bank has continued to serve its customers with more diversified products and services.

As reported in the local newspaper, the bank chose the name Anchor D Bank because it “was unique to the area, representative of the local heritage, and did not conflict with other bank names.” The name reflects the name of an area ranch founded in 1878 that covered 1,500 sections and a large portion of the trade area of Texhoma, Guymon, and Goodwell where the ranch had headquarters and where today the bank has locations.

As of September 30, 2011, the bank reported total assets of $149 million, total loans of $75 million, and total deposits of $126 million, according to the FDIC’s website.

Published weekly on Mondays except fifth Mondays
Bankers Digest Magazine Now Published Four Times Per Month

After almost 70 years in publication, the Bankers Digest team has shifted the magazine frequency to four issues per month, dropping the fifth Monday issues, thus creating 48 issues per year. This will give us more time for planning and innovation.

In recent years, Bankers Digest has added a digital edition to supplement the print magazine. We have been encouraged that our print magazine subscribers are also purchasing the digital edition, and many new subscribers are purchasing the digital only edition.

We recently upgraded the digital edition to include a new format and plan to add a searchable index along with other improvements to provide current news that is cogent today for the ever-evolving banking industry. In addition, our Facebook page acts as a supplement to the magazine.

Since our first publication dated June 15, 1942, we welcome your suggestions and contributions.

The transition to The Bankers Bank was very smooth; all the paperwork was handled for us.

iWEB is so easy to use, we really didn’t need to call customer service for quite some time. However, we did have a question once, and the response was quick, helpful and accurate.

Laura Ponder
SVP/Director of Bank Operations
Texana Bank, N.A., Linden, TX

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“...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 processess.”

Carley Stewart
Executive Vice President and CEO
Texas Bank, Brownwood, Texas

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The FDIC, the Federal Reserve Board, and the Office of the Comptroller of the Currency have published a final rule amending the Community Reinvestment Act (CRA) to adjust the asset-size threshold used to define “small bank” and “intermediate small bank” under the Act. Financial Institutions Letter (FIL-76-2011) is dated December 19, 2011.

Statement of Applicability to institutions with total assets under $1 billion: FIL-76-2011 is applicable to all FDIC-supervised financial institutions.

Highlights of the letter are as follows:

• The federal banking agencies have amended their CRA regulations to increase the asset-size threshold used to define “small bank” and “intermediate small bank.” The increase is based on the annual percentage change in the Consumer Price Index (CPI). These asset-size threshold adjustments took effect on January 1, 2012.

• As as result of the 3.43% increase in the CPI for the period ending in November 2011, the definitions of small and intermediate small banks for CRA examinations have changed as follows:

  “Small bank” or “small savings association” means a bank that, as of December 31 or either of the prior two calendar years, had assets of less than $1,160 billion.

  “Intermediate small bank” or “intermediate small savings association” means a small bank with assets of at least $290 million but less than $1,160 billion as of December 31 or either of the prior two calendar years.

• The FDIC estimates that approximately 50 institutions will be affected. However, all banks at the margins should review their status to determine if they have moved into the intermediate small bank or large bank category because of growth or the threshold change.

• Current and historical asset-size thresholds are published on the Federal Financial Institutions Examination Council website at www.ffiec.gov/cra/.

FDIC Financial Institution Letters (FILs) may be accessed from the following website at www.fdic.gov/news/financial/index.html.

TIB Dallas Promotes Arvo, Bull, Dunaway, Musgrove, and Smith to Senior Vice President

TIB—The Independent BankersBank, Dallas, has announced five officer promotions following its December 2011 board meeting.

Michelle Arvo was promoted to senior vice president. She has served with TIB for 15 years, all in the bank’s operations division. She currently serves as service solutions manager. She attended Central Michigan University in Mt. Pleasant, MI.

Curtis Bull was promoted to senior vice president. He joined TIB in 2005 and since that time has served as correspondent relations officer throughout the West TX region. He earned a BBA degree in finance from Texas Tech University and currently serves on the advisory board of the Texas Tech.

Kenny Dunaway was promoted to senior vice president. He offices in Baton Rouge, LA. He joined TIB in 2002 and serves as correspondent relations officer for LA, MS, and AL. He is a 1978 graduate of Louisiana State University with a BA degree in journalism. In addition, he is a graduate of the Graduate School of Banking at LSU and the Louisiana Bankers Association School of Banking.

Barry Musgrove was promoted to senior vice president. He offices in Shreveport, LA. The veteran banker has served with TIB since 2000 as correspondent lender for LA, AR, MS, and AL. He attended Louisiana State University as well as the Graduate School of Banking of the South at LSU.

Joy Smith was promoted to senior vice president. She offices in Houston. She joined the bank in 2001 and currently serves as correspondent relations officer for Houston and the Upper Gulf Coast region of TX. She has also held the positions of credit analyst and lending officer during her TIB career.

Smith earned a BBA degree in finance from Texas A&M University. She is president of the freshman class, Class LIV, at the Southwestern Graduate School of Banking at SMU.

ViewPoint Bank, Plano, has opened a new full-service location in the Lake Highlands of Dallas at 9625 Audelia Rd. The new branch, opened December 1, 2011, features two drive-thru lanes and a drive-up ATM.

ViewPoint Bank President/CEO Gary Base said, “Lake Highlands is a great fit for our brand of community banking. We currently serve more than 1,000 households there, and we look forward to serving even more of its residents through our new location.”

The president of the new office is Lake Highlands native and current resident Ethan Everett. A graduate of Texas Tech University, he has served in business lending locally since 2006. He is a member of the Exchange Club of Lake Highlands.

ViewPoint Bank—Lake Highlands is the third bank location to open in 2011; Flower Mound and Carrollton opened in August. ViewPoint now has 25 offices throughout the Metroplex.

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**President Obama Nominates Two for Fed Reserve Board**

President Barack Obama on December 27, 2011, announced he had nominated a Harvard University economics professor, **Jeremy Stein**, and a former Treasury official, **Jerome Powell**, to fill two vacancies on the seven-member Federal Reserve Board of Governors.

Stein, a Democrat, age 51, is a Ph.D. economist who served briefly in the Treasury and White House early in the Obama administration. He currently teaches classes in finance and researches stock prices, corporate investments, and financial regulation at Harvard. He earlier taught at MIT, where he earned his doctorate and at the Harvard Business School. He would, if confirmed, bolster the board’s expertise in money policy and financial regulation.

Powell, a Republican, age 58, served as undersecretary of the Treasury for domestic finance under President George H. W. Bush. He has worked in investment banking in NY with Dillon Read & Co., private equity firms Carlyle Group and Global Environment Fund in Washington, D.C., and at Bankers Trust Co. He is a graduate of Georgetown Law School. He would, if confirmed, fill a niche on the board for a Democrat and a Republican, President Obama is trying to surmount the obstacles of Senate confirmation, which is required for Presidential appointments.

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**Shaw and Santino Join Bank2 Oklahoma City Mortgage Team**

Bank2, Oklahoma City, has announced the hiring of **Betty Shaw** as senior vice president and head of mortgage lending and **Nick Santino** as senior mortgage underwriter.

Santino is a 26-year mortgage industry veteran who began her career in Chickasha in the S&L industry in the early 1980’s.

Santino is a 26-year underwriter.

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**Abshire and Lohnes Promoted, Simmons First Pine Bluff**

Simmons First National Bank, Pine Bluff, recently promoted **Charlotte V. Abshire** and **Pamela R. Lohnes** to operations officers within the operations group, according to J. Thomas May, chairman/CEO.

Abshire joined Simmons First in 1983. She currently holds the position of CIF supervisor in CIF Services. She has completed numerous internal and bank related training courses.

Lohnes serves as CIF Services manager. She joined Simmons First in 1991 and has more than 20 years of service to both Simmons First National Bank and Simmons First National Corporation as well as with affiliate bank Simmons First Bank of Hot Springs, where she has served since 2004 most recently as a financial services Rep.

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**Shaw and Santino Join Bank2 Oklahoma City Mortgage Team**

Bank2, Oklahoma City, has announced the hiring of **Betty Shaw** as senior vice president and head of mortgage lending and **Nick Santino** as senior mortgage underwriter.

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**January 9, 2012 BANKERS DIGEST Page 5**
Plaquemine Bank and Trust Recognizes Glynn for 44 Years of Service

On December 16 Stephen Panepinto, chairman, president/CEO at Plaquemine Bank and Trust, recognized Geraldine “Gerry” Glynn for her 44 years of service with the bank and her retirement. Glynn began her banking career with Plaquemine Bank on April 1, 1968, the day the Plaquemine Bank opened. “Gerry was with Plaquemine Bank literally since day one, and actually a few months before during its formation,” shared Panepinto.

Glynn served as vice president and consumer lender. Panepinto presented a framed certificate of appreciation to her in the presence of all the employees and read a letter from Glynn, in which she referred to her banking career as one of her life’s highlights.

Also on hand for the breakfast celebration and ceremony was Ginger Laurent, COO with Louisiana Banker’s Association. Laurent presented Glynn with a plaque and commended her years of service and dedication to Plaquemine Bank and the banking community. The board of directors and officers also honored Glynn with a retirement dinner on December 15, 2011.

Also retiring on December 16 after 13 years was Patricia L. “Patsy” Doiron, who served in accounting. Panepinto also presented her with a framed certificate of service.

First National Bank Shawnee Expects March Branch Opening

Shawnee-based First National Bank and Trust Co. President/CEO Larry Briggs reported that branch construction is progressing well for the bank’s free standing branch facility in Shawnee, according an article in The Journal Record.

The 2,400-square-foot building is under construction near the bank’s administrative building. The new branch facility will include a two-lane drive-thru and an ATM.

Briggs said the building should be finished in March 2012. The bank will relocate an existing supermarket branch in Shawnee to the building.

Briggs reported First National Bank closed yearend 2011 at about $210 million in assets. The bank’s corporate headquarters is at 130 E. MacArthur. It operates five other OK locations.
**Independent Bank Group, McKinney, to Acquire I Bank Texas in Lakeway/Georgetown**

Independent Bank Group, the McKinney-based holding company for Independent Bank, announced on December 28 that a definitive agreement has been reached to acquire I Bank Texas, SSB, a privately-held community bank with locations in Lakeway and Georgetown with combined assets of approximately $160 million.

David Brooks, chairman/CEO of Independent Bank Group, said, “We are very pleased with the opportunity to add the I Bank Texas banking locations and staff to the Independent Bank family. The I Bank Texas footprint compliments Independent Bank’s growing coverage of Texas and specifically the Austin area.”

Denny W. Buchanan serves as president/CEO of I Bank Texas. The bank, formerly known as Independent Bank of Austin, SSB, was established in June 2005 by Buchanan and investors with an initial capitalization of $7.5 million. The bank opened its Georgetown location in September 2005.

The transaction is expected to close by March 31, 2012, pending regulatory and shareholder approval. The agreement has been approved by both boards of directors.

The transaction will bring Independent Bank Group’s aggregate holdings to 28 banking locations and a full-service mortgage company with over 300 employees and assets of approximately $1.4 billion.

**NexBank Opens Office in Preston Center in Dallas**

NexBank, Dallas, has opened a full-service office in Preston Center at 6121 Luther Lane. The location provides customers in the Park Cities and surrounding areas with NexBank’s mortgage lending, commercial, and personal banking services. This location will also be led by a new banking center president, announced in the coming weeks.

Although another bank previously occupied this location, NexBank has been busy remodeling the space in an effort to provide a unique offering ideal for the residents and surrounding businesses within the Park Cities. The branch is also set to expand NexBank's mortgage banking solutions, including construction and commercial lending.

**General Electric Co. to Acquire MetLife Deposits**

General Electric Company’s finance arm, GE Capital Finance Inc., has agreed to acquire the U.S. retail deposit business of insurer MetLife Inc., according to The Wall Street Journal.

The acquisition, valued at $100 million, will bring GE $7.5 billion in deposits as well as MetLife’s online-banking platform. The move is a step in the direction for MetLife to get out from under the regulation of the Fed as supervisor of the bank holding company.
Bank Failures Total 92 for Year 2011, Fall Below Forecast


The final 2011 bank failure was Western National Bank, Phoenix, AZ, closed on December 18 by the Office of the Comptroller of the Currency.

The largest bank failure in 2011 was $3.0 billion-asset Superior Bank, Birmingham, AL. The smallest bank failure in 2011 was $37.6 million-asset Rosemount National Bank, Rosemount, MN.

Bank failures in 2011 in the Bankers Digest coverage area were nine. Three banks failed in AZ, two failed in OK, and one bank failed in each of the states of LA, NM, MS, and TX. The largest bank failure was $2.31 billion-asset First Community Bank, Taos, NM.

TechMecca Conference Set For January 23-24 in Dallas

Operations, IT, and compliance bankers will have the opportunity to attend 2012 TechMecca Conference and Expo in Dallas, TX, January 23-24 at the Sheraton Dallas Hotel in downtown Dallas at 400 North Olive St.

The conference will include general and concurrent sessions with remarks offered by industry experts. Speakers will deal with specific topics related to technology, marketing, compliance, and risk management.

The exhibit hall will host exhibitors who will feature products and services to help attendees stay abreast of the current technologies and trends.

The conference kicks off on Monday, January 23, and concludes before noon on Tuesday, January 24.

For more information or registration, visit: ibat.org/techmecca

NTAGGL Quarterly Luncheon Moves to Irving Location

The first meeting of 2012 for the North Texas Association of Government Guaranteed Lenders (NTAGGL) is set for January 18 at the Irving Convention Center, 500 W. Las Colinas Blvd., second floor junior ballroom, Irving.

Networking starts at 11:00 am followed by the lunch from 11:40 am to 1:30 pm. The meeting will be the group’s annual business meeting. NTAGGL’s new president, Helma Gentry, and other officers and board members will be installed. Updates on the ever-improving SBA programs for 2012 will be discussed.

For more information, visit: www.ntaggl.org. The price for the luncheon is $37 in advance and $41 at the door.

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Arizona
BRANCHES

Arkansas
MERGERS AND ACQUISITIONS
The FEDERAL RESERVE BANK OF ST. LOUIS has received an application by First Arkansas Bancshares Inc., Jacksonville, to increase its ownership in BVCA, LLC, from 18% to 100% and continue to engage in lending.

Louisiana
BRANCHES
The OCC has received an application by First National Bank in De Ridder, De Ridder, for a branch at the corner of Nelson Rd. & Imperial Blvd., Lake Charles.

The OCC has approved applications by Capital One, N.A., McLean, VA, to relocate branches: from 6305 Airline Hwy. to 4625 Airline Dr., Metairie, and from 440 Third St. to 301 N. Main St., Baton Rouge.

Oklahoma
BRANCHES
The OCC has received applications by The Fort Sill National Bank, Fort Sill, for branches: 2536 Airline Dr. and 1645 E. Bert Kouns Industrial Loop, Shreveport, LA.

Texas
CHARTERS
The OCC has announced an application for conversion from thrift to national charter for ViewPoint Bank, Plano, to ViewPoint Bank, N.A., was effective December 19, 2011.

The OCC has approved applications by First National Bank Texas, Killeen, for First Convenience Bank branches in Bay City, Beeville, Bryan, College Station, Houston, Pearland, Port Lavaca, San Antonio, and Victoria.

The OCC has received applications by JPMorgan Chase Bank, N.A., Columbus, OH, for branches: at the intersection of MOPAC and Domain Blvd., Austin, and at 3660 FM 1488 Rd., Conroe.
INTERNAL AUDIT OUTSOURCING: Time to improve or develop your internal audit function? Our firm can help!! We provide administrative guidance or training to your personnel or will handle all your internal audit needs. Oversight, operational, IT, regulatory compliance, FDICIA and SOX; we can assist your company in all facets of internal auditing. Call Bryan Kendrick to discuss at 210/413-4134 or e-mail bryan@kendrickservices.com.

MARKETING MANAGER with degree and some banking experience for growth-oriented south Texas bank. Person would develop marketing strategy and follow up. Donald Graff, Babich & Associates, dgraff@babich.com 214-823-9999, #325.


Private Fund needs MONEY RAISER. Also need a LENDER and COMPLIANCE - All $100k. Charles Gallamore, Babich & Associates, charlie@babich.com, 214/823-9999, #304.


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.

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to bankersdigest@bankersdigest.com, subject line Box J-7.

$400M independent community bank in East Texas has an opening for a COMPLIANCE OFFICER. Must have compliance experience. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box D-5.

Well established independent Central Texas community bank seeks seasoned BANK PRESIDENT AND CEO with confirmed management and lending skills and ability to manage one or more branches; ability to guide management team will be important. Business development and administrative skills and the desire to be part of the community are a necessity. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box D-6.

Independent community bank in central Louisiana will need CFO/INVESTMENT OFFICER in first quarter of 2012. Send resume to labanker1@gmail.com.

COMPLIANCE OFFICER needed for community bank in West Texas area. Will require establishment and implementation of bank-wide policies, procedures and training. Strong compliance experience required. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box D-7.

COMPLIANCE OFFICER NEEDED: Strong independent, community bank in Amarillo, TX, seeks a Compliance Officer to ensure that requirements of regulatory laws, bank secrecy act and community reinvestment act are being implemented and to act as a liaison between regulatory agencies and the various departments within the organization. Minimum 7 years of proven management experience and a Bachelor's Degree in Business Management, Finance, Accounting or a closely related field. Please send resume to jobs@rogeremploymentgroup.com.

COMMERCIAL LENDER/BRANCH MANAGER needed for strong community bank in central Oklahoma. Branch office located in Hughes County. Competitive salary and excellent benefits. Call Gloria Quezada at First National Bank & Trust Co. 405/275-8830 or email resume to gquezada@fnbokla.com.

Lakeway, Texas community bank seeks seasoned individual with a minimum of five years RETAIL BRANCH MANAGEMENT experience. Candidate must possess excellent sales and business development skills and strong community involvement. Position will be responsible for overall supervision of retail branch functions. Email resume to: dsmallridge@anthembank.com. EOE.

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