

BANKERS DIGEST



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Mixon Named President and CEO, City National Bank, Corsicana, Texas

The board of directors of City National Bank, Corsicana, TX, have announced the hiring of **Ken Mixon** as president/CEO and a member of the board of directors as of January 9, 2012.

Having grown up in Atoka, OK, Mixon holds a BS degree in business administration from Oklahoma Baptist University. He began his 34-year banking career in OK and has served with banks in the Dallas, TX, area since 1987.

Mixon has a wealth of banking ex-



Mixon

perience, having begun as a teller and later serving as a commercial and consumer lender, CFO, and market president. His most recent positions were with Community Trust Bank as Plano, TX, president and with American Bank of Commerce as Dallas president. He also served with First State Bank/Wells Fargo Bank, Legacy Bank Plano, and First City Bank in Garland.

City National Bank operates a single location at 1465 West 2nd Ave. in Corsicana. The bank was established in 1983 and serves customers in Corsicana and Navarro County. As of September 30, 2011, the bank reported total assets of \$44.8 million, total loans of \$23.8 million, and total deposits of \$38.9 million 🏦

Alonzo Is President, First Western Trust, Phoenix

First Western Trust recently announced that **Victor Alonzo** will serve as president of the firm's Phoenix, AZ, office. He previously served as senior vice president. Dino Camunez, president of the AZ market, made the announcement.



Alonzo

Alonzo has more than 30 years of relationship management as well as extensive banking and portfolio management experience. Prior to joining First Western Trust, he served as a senior private banker with JPMorgan and Wells Fargo Bank and as a senior lender with National Bank of Arizona. He also served with Colorado National Bank in Colorado Springs.

First Western Trust offers private banking, wealth planning, investment management, and trust and estate services. The trust bank has offices in Phoenix, California, and Colorado 🏦

Please route this issue:

Schultz Promoted to SVP/Mortgage Department, Wilson to EVP/C&I Lending at SpiritBank in OK

SpiritBank, Brisow, OK, reported that **Bruce Schultz** has recently been promoted to senior vice president of SpiritBank's mortgage department. He previously served the bank as vice president of mortgage investor relations. In his new position, he will oversee all aspects of SpiritBank's secondary marketing, mortgage loan pricing, and interest rate risk management, as well as managing secondary market investor relations.

Schultz has over 15 years of mortgage banking experience and has served with SpiritBank since 2003.



Schultz

SpiritBank has also reported the promotion of **Clifton Wilson** to chief commercial and industrial lender and executive vice president.

Wilson previously served the bank as Tulsa market president. In his new position, he will be responsible for the development and implementation of strategies to support SpiritBank in commercial and industrial (C&I) lending.

Wilson has over 20 years of banking experience, the past 11 years focused primarily on commercial and industrial loans. He has served with the bank since August 2010.

SpiritBank is a community bank with banking locations statewide. The bank, founded in 1916, has assets exceeding \$1 billion and more than 350 employees 🏦

In This Issue...

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Few Joins HCSB as EVP/Chief Opns Officer

HCSB, Plainview/Kerrville, has announced the recent employment and



Few

election of **Mark W. Few** to executive vice president and chief operations officer. He will be responsible for the bank's day-to-day operating activities and the management of the

facilities, deposit operations, human resources, security, and IT divisions. He will also serve as a member of the bank's executive leadership team and as an advisory director to the board of directors. Board chairman J. David Williams made the announcement.

Few, with 25 years of banking experience, joins HCSB from American Bank of Texas in Marble Falls, where he served as executive vice president. Prior to that, he held leadership positions at City National Bank in Corsicana and Western Bank in New Mexico.

He is a graduate of both the University of Colorado's and Texas Tech University's Graduate Schools of Banking and the School for Bank Ad-

Johnson Named EVP, TrustTexas Bank Cuero

TrustTexas Bank, SSB, Cuero, welcomes **Jim Johnson** as executive

vice president of agribusiness and commercial lending. He has 23 years of banking experience with a solid reputation of meeting the diverse needs of agricultural and commercial cus-

tomers. He grew up on a ranch near Kenedy and has hands-on knowledge of production agriculture. He is a 1986 graduate of Texas A & M University with a degree in finance and is a CPA.

TrustTexas Bank is a local community bank with banking locations in Victoria, Cuero, Yorktown and Kyle 🏡



Johnson

ministration at the University of Wisconsin. He is an active member of the Independent Bankers Association of Texas (IBAT), serving as its Leadership Division President in 2004 and recognized in 2009 with IBAT's Excellence in Leadership Award. He currently serves on the IBAT Services Inc. board of directors 🏡

Berry Is President/CEO, American National Bank

American National Bank, Wichita Falls, recently appointed **Dwight L. Berry** president/CEO, succeeding **John "Bo" Stahler**, who retired in July 2011. The bank has also promoted **John W. Kable** to executive vice president.

Berry, a 40-year banker, has served with American National since 1981 when the bank had \$11 million in total assets and six employees. He served as executive vice president prior to his appointment.

Kable, who has served in banking for more than 30 years, joined the bank in 1989. He served as senior vice president of commercial lending prior to his appointment. He has also served as downtown branch manager and on various committees during his bank tenure.

Stahler joined the bank as a vice president when it opened in 1976. He was promoted to president a few years later and served in that capacity until his retirement.

Today, American National Bank reports approximately \$450 million in total assets and 154 employees with six locations in Wichita Falls, Iowa Park, Archer City, and Flower Mound 🏡

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GROWTH STRATEGIES

Top 10 Ways Banks Can Grow in 2012

Source:
Grant Thornton LLP
www.us.gt.com

BD

FEATURE

Even in the midst of current industry challenges, banks can take simple steps to grow in the year ahead, according to a recently released report by Grant Thornton LLP. With the squeeze in interest margins, decrease in lending opportunities, and increase in capital-level requirements, bankers need to focus more clearly on where to deploy capital for the greatest return.

The following are excerpts from the report titled "Top 10 ways banks can grow in 2012." For more details, visit: www.us.gt.com.

1. Focus the strategic plan on growth

Banks should develop and modify their 2012 strategic plans with a renewed emphasis on growth objectives. This focus may include:

- training and incentive program changes that may be needed to incent employees to assist in growth objectives
- focus marketing and public relations budgets and promotional campaigns on growth
- investing in business intelligence and related IT advancements that will support research of growth opportunities
- e-evaluating previous decisions to exit certain products and markets that may now be profitable
- examining large or profitable customers lost in past years and developing plans to recapture those relationships.

2. Examine an acquisition

Weaker institutions are deciding whether they can shoulder the challenges alone, presenting a potential M&A opportunity for healthier competitors. Acquirers should have a team available to address issues from the moment they begin evaluating

whether to bid, all the way through the integration of the acquired institution.

3. Implement smart tax strategies and structures

Banks should review their state and local tax positions, examine recent rules that affect the jurisdictions where they pay the most tax, and consider new ideas for dealing with these changes. Federal benefits from credits and bonus depreciation should be analyzed.

4. Develop new service offerings

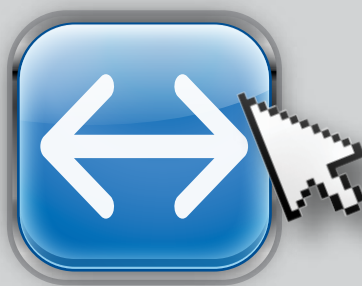
Seek to maximize the reach of existing service offerings by:

- exploring opportunities presented by health care reform
- increasing cross-selling
- re-emphasizing services and customers neglected during the downturn
- considering teaming with other entities to provide fee services
- acquiring participations in high quality loans from other banks that may be shrinking to improve capital ratios.

(continued on Page 7)

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Thornton Is Fossil Creek Branch President, Wilson SVP, Woodhaven National in Fort Worth

Sharon Burran, president/COO of Woodhaven National Bank, Fort Worth, announced that **Don Thornton** has been promoted to branch president of Woodhaven Bank Fossil Creek.

A 45-year banker, Thornton joined Woodhaven National in 2006, helping to open the Fossil Creek branch in north Fort Worth at 6301 N. Beach St. He had previously served as senior vice president of commercial lending.

Thornton has served in lending at several banks in northeast Tarrant County after starting his career as a proof operator, teller, and bookkeeper. He also served for 10 years as a senior

bank examiner for the Texas Department of Banking. He graduated from the Southwestern Graduate School of Banking at SMU.

Burran has also announced three promotions at the bank's operations center in Fort Worth.

Jan Wilson has been named senior vice president of treasury management. She joined Woodhaven National in 2007 as vice president of treasury management. She has served in development, sales, and implementation and support of treasury management products, and has more than 35 years banking experience in large and community banks. She has served

in all phases of operations, financial planning, budgeting, and human resources, as well as comptroller and vice president of financial accounting.

Gina Arriola has been named assistant vice president of treasury management. She has a total of 15 years in community bank service, including operations, customer service and sales, and support of treasury management products. She joined Woodhaven National in 2007 as treasury management assistant.

Aaron Payne has been named information technology officer. He joined Woodhaven National in 2006 as a PC support technician and has served in help desk support and system administrator roles. In his new position, he will work to improve Woodhaven's technology levels, provide support for internal and external users, and anticipate and develop an evolving strategic plan for Woodhaven's future technology needs 🏢



Thornton



Wilson

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Cox and Bynum Join Ozona National Bowie

Ozona National Bank has reported that two career bankers have joined its Bowie location.

Karlon Cox has been named branch manager and senior vice president of lending. He has over 30 years of banking experience, including commercial, residential, and construction lending, mortgage loan operations, and market development. He has served in various executive level banking positions in the TX and NM markets, most recently as president/CEO of Bank '34 in Alamogordo, NM. He is a graduate of the Southwestern Graduate School of Banking at SMU.



Cox

McDaniel Joins Texas B&T, Tyler West Grande, as AVP

Lane B. McDaniel has joined Longview-based Texas Bank and Trust Company in its Tyler West Grande branch as assistant vice president, according to chairman Rogers Pope.

McDaniel, a community banker since 2002, has served as market/branch manager and branch business sales manager with Capital One Bank in Tyler. In his new position, he will develop loan and deposit relationships for both new and existing bank customers.

He holds a BBA degree from Texas A&M University – Texarkana. He is currently an executive committee member of Delta Waterfowl and on the board of directors and finance committee for the Boys and Girls Club of East Texas and Leadership Tyler alumni.

Bruce Bynum joins as senior vice president of lending with almost three decades of experience in commercial, real estate, and livestock lending. He has held various senior level banking positions, most recently serving as a consultant with the FDIC.



Bynum

Sam F. Holmes Jr. Dies at 91

Retired First National Bank in Dallas vice president **Sam F. Holmes Jr.** died in Dallas on January 19 at age 91.

Holmes was a well-known business editor of *The Dallas Morning News* before he joined First in Dallas in 1955 in the public relations department. He served as personnel director for many years and retired in 1986 as vice president of economic development.

COMMUNITY BANK STOCK OFFERINGS 2007-2011

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Evansville Commerce Bank	Evansville, IN	\$4.50 Million
Texas Republic	San Antonio, TX	\$16.17 Million
Commerce Bank	San Antonio, TX	\$15.10 Million
Founders Bank	Houston, TX	\$7.59 Million
Golden State Bank	Sacramento, CA	\$3.00 Million
Community Group, Inc.	San Antonio, TX	\$1.19 Million
Cherokee Bank	Canton, GA	\$4.10 Million
First Citizens Bank	Savannah, GA	\$4.90 Million
Grand Bank	Jacksonville, NC	\$17.00 Million
Coastal Carolina National Bank	Wilmington, NC	\$21.80 Million
First State Bank	Chico, TX	\$5.00 Million
Perimeter First	Alpharetta, GA	\$20.50 Million
Coastal Bank & Trust	Jacksonville, NC	\$15.20 Million
Verity Bank	San Antonio, TX	\$11.00 Million
Granger Bank	Wilkesboro, NC	\$1.00 Million
Premier Bank	Greensboro, NC	\$19.00 Million
Texas Security Bank	Dallas, TX	\$26.18 Million
Old Dominion National Bank	North Garden, VA	\$7.80 Million
Lotus Bank	Detroit, MI	\$12.60 Million
Commerce Bank	Frisco, TX	\$27.30 Million
First Citizens Bank	Arlington, VA	\$2.00 Million
Vista Bank	Aiken, SC	\$15.00 Million
Prosper Bancshares	Prosper, TX	\$5.73 Million
Mountain Bank	San Antonio, TX	\$1.00 Million
Nuestro Bank	San Antonio, TX	\$4.60 Million
Victory Bank	Cheney, IA	\$10.25 Million
Frontier Bank	Elgin, TX	\$26.50 Million
Platinum Bank	Hubbuck, TX	\$17.50 Million
San Antonio National Bank (Family Bank)	San Antonio, TX	\$20.30 Million
BankTexas	San Antonio, TX	\$13.00 Million
Touchmark National Bank	Norcross, GA	\$10.20 Million
First Citizens Bank of Georgia	Dawsonville, GA	\$15.70 Million

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OKLAHOMA

Trahan Joins First Fidelity Bank as AVP/Edmond Mgr

Lee R. Symcox, president/CEO of First Fidelity Bank, N. A., Oklahoma City, has announced the addition of **Aaron Trahan** as assistant vice president and office manager for First Fidelity Bank at Rose Creek in Edmond.

Trahan has more than six years in retail management and will be responsible for client retention, business development, and staff oversight, while managing the overall operations of the office at 2825 NW 164th.

He holds a BS degree from the University of Central Oklahoma. He is an alumni educational advisor for Pi Kappa Alpha, Lambda Iota chapter 🏠

LOUISIANA

Doise Named A/L Manager, MidSouth Bank in Lafayette

MidSouth Bank, N. A., Lafayette, has announced the hiring of **Michael Doise** as asset/liability manager in the accounting department in Lafayette.

Doise is responsible for financial projections, asset/liability forecasts, and management reporting for the \$1.2 billion-asset bank.

The Lafayette native earned an MBA degree in finance from Tulane University and a bachelor's degree in accounting from LSU. He worked for two years as a fixed income trader for Morgan Keegan in Memphis, TN, before enrolling at Tulane to earn his MBA degree 🏠

Progressive Bank Founding Director Clovis C. Bringol Dies

Clovis C. "Dick" Bringol, former director of Progressive Bank, Winnsboro, died on January 11. He served as a member of the bank's board of directors from the inception in 1975 until his retirement from the active board in 2007.

Bringol served as the managing general partner of a family-owned partnership engaged in farming operations. Through the years he also served as president of South Franklin Gin Inc. and of Franklin Cotton Warehouse, was a lifetime member of the Franklin Parish Cattlemen's Association, and a former board member of the Federal Land Bank and of Franklin Academy, where he was a founding member. He served in the U. S. Navy in the South Pacific during WW II. He earned a bachelor's degree in agriculture from the Southern Louisiana Institute (now the University of Louisiana – Lafayette). He had many outdoor interests and was an active member of the community.

"Mr. Bringol played an integral part in the founding of our bank", said Barry Stevens, Winnsboro city president for Progressive Bank. George W. Cummings III, president/CEO, said, "Without the foresight and support of Mr. Bringol, and of our other directors, the bank's expansion into Ouachita Parish in the late-1990's, and our continued growth and success, would not have been possible. He will be greatly missed." 🏠

NEW MEXICO

Meehan Selected as 2012 Hall of Fame Young Alumni

The University of New Mexico Anderson School of Management Foundation Board has selected **Justine Meehan** as one of its 2012 Hall of Fame Young Alumni inductees.

Meehan is a senior relationship manager in commercial real estate for Wells Fargo Bank, Albuquerque, where she has served for over eight years. She earned a master's degree in accounting and finance from the University of New Mexico 🏠

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(continued from Page 3)

5. Make technology work for you and your customers

- transition to tablets for board and executive meetings
- examine the use of cloud technology to better allocate capital and human resources.

6. Send the right message with social media

Is your bank using social media wisely and do you know its risks?

7. Ready your bank for risk

- With constantly emerging and changing risks, do you know if your institution is prepared? Do you have a chief risk officer? Is the board of directors actively involved in discussions regarding risk?
- Does your bank utilize an Enterprise Risk Management approach to assess and address the full risk profile of the bank?

8. Understand regulations

- Focus on the regulations for which the cost and ramifications of noncompliance can be daunting.

9. Plan for the worst-case scenario: stress testing

- Stress testing should cover: asset concentration and credit quality, contagion risk, and capital structure and availability.

10. Build a stronger foundation for mortgage lending

- If properly managed, a new or expanded mortgage banking effort can be profitable 🏠

NEWSWATCH



TEXAS

Prosperity to Acquire The Bank Arlington in Stock Deal

Prosperity Bancshares Inc., Houston, has announced a definitive agreement to acquire The Bank Arlington in an all-stock transaction which is subject to necessary approvals and is expected to close during the first half of 2012.

The Bank Arlington, established in 2006, operates one location at 4110 S. Bowen Rd. The bank reported total assets of \$37.3 million, total loans of \$21.3 million, and total deposits of \$32.8 million as of yearend 2011.

The deal marks Prosperity's initial entry into the Arlington market 🏠

ARKANSAS

Meeks and Shearer Promoted to AVP, Simmons in Conway

Candace J. Meeks and **Joannie L. Shearer** have been promoted to assistant vice president at Simmons First National Bank in Conway.

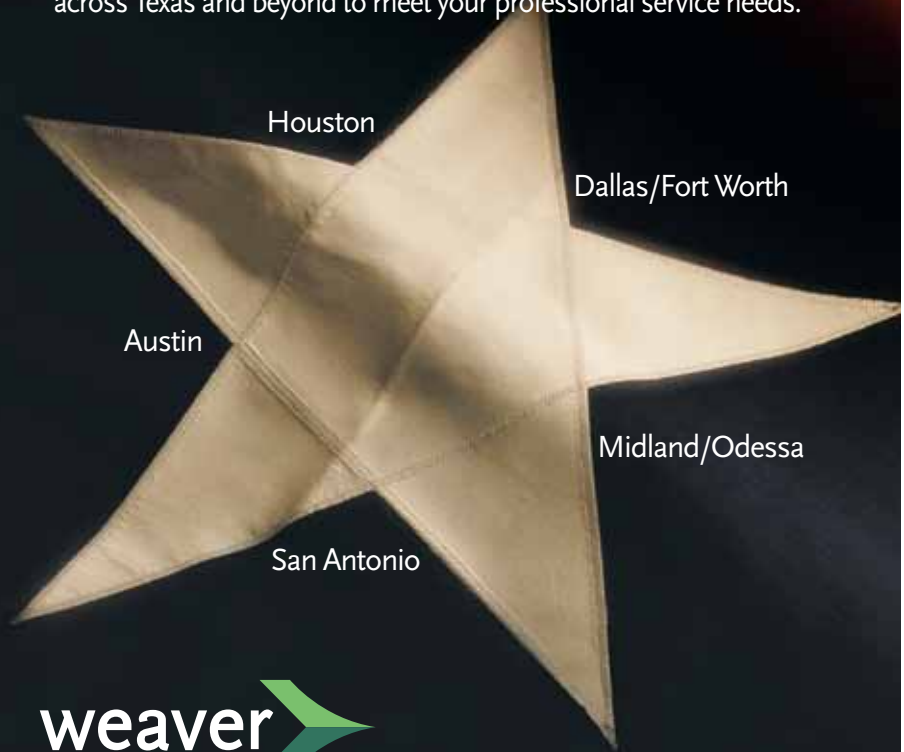
Meeks serves as manager of regional sales and quality customer service and branch manager and consumer banking officer for the Conway branches. She has 12 years of experience in the Conway market and holds a degree from Central Baptist Col-

lege. She is an active volunteer and is the founder of "Teach the Children to Save" program in Conway for Simmons.

Shearer serves as branch administrator, operations manager, and consumer banking officer. She has more than 15 years of experience in the Conway market. She attended University of Central Arkansas and is a recent graduate of the Faulkner County Leadership Institute 🏠

ON POINT

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Bank of the West, El Paso, to Change Name to WestStar Bank, Retain "W" Brand

El Paso's Bank of the West has announced it will change its name to WestStar Bank during the first quarter of 2012, according to L. Frederick Francis, executive chairman, and Larry Patton, president/CEO.

The decision for a name change was decided because the name Bank of the West is a registered trademark of

BancWest Corporation, holding company for another Bank of the West, San Francisco, CA, with locations in 20 states including NM. The existence of two banks of the same name in such close proximity has occasionally caused confusion among customers.

Bank of the West will assume the name of its parent company, WestStar Bank Holding Company, and will be the only bank in the U.S. operating under the name WestStar Bank. The bank has trademarked the name, which it acquired from US Bank.

Holding true to its roots, WestStar Bank will retain the iconic "W" brand in the current Bank of the West logo, but simply update the bank name.



WestStar Bank

No change in ownership, management, or operations is involved.

Bank of the West is El Paso's largest locally-owned community bank with assets in excess of \$986 million and nine branches in the El Paso area.

NexBank Capital, Dallas, Finalizes \$10MM Capital Infusion

NexBank Capital Inc., Dallas, parent company of NexBank SSB, NexBank Securities Inc., and Barrier Advisors has finalized a \$10 million capital infusion. A fully-integrated financial services organization, NexBank Capital plans to use these funds to further expand the core competencies of its

Pecos County State Bank to Buy Sierra Blanca Branch

TransPecos Banks, Pecos, and Pecos County State Bank, Fort Stockton, have entered into an agreement for the purchase by Pecos County of TransPecos Banks' Sierra Blanca branch.

TransPecos Banks has owned and operated the branch, the only bank facility in Hudspeth County, since 2002. The transaction is subject to regulatory approval, which is anticipated by March 31, 2012. Upon completion of the sale, Pecos County will continue to operate the branch under its name and with the existing staff.

George Hansard, president of Pecos County State Bank, and Ron Reed, President/CEO of TransPecos Banks, jointly made the announcement.

TransPecos Banks has banking offices in Pecos, Alpine, Sierra Blanca, and Marathon, with corporate and administrative offices in San Antonio. At December 31, 2011, the bank had total assets of \$155 million.

Pecos County State Bank has banking offices in Fort Stockton and Sanderson. At December 31, 2011, the bank had total assets of \$140 million.

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CHARTER

ACTIVITY

Arizona**BRANCHES**

The **FEDERAL RESERVE BANK OF KANSAS CITY** has filed an application by FirstBank, Lakewood, CO, for a branch at 2025 N. Alma School Rd., Chandler.

Louisiana**BRANCHES**

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has received an application by MidSouth Bank N. A., Lafayette, for a branch at 1035 S. Dairy Ashford, Ste. 100, Houston, TX.

Oklahoma**BRANCHES**

The **OCC** has received an application by The Fort Sill National Bank, Fort Sill, for a branch at 1420 W. Lee Blvd., Lawton.

Texas**CHARTERS**

The **OCC** has received an application by Guaranty Bond Bank, Mount Pleasant, for a state to national charter conversion titled Guaranty Bond Bank, N. A., Mount Pleasant. The **TEXAS DEPARTMENT OF BANKING** has received an application for this conversion.

BRANCHES

The **OCC** has approved an application by Amegy Bank, N. A., Houston, for a branch at 2601 Dallas Pkwy., Plano.

The **OCC** has approved applications by JPMorgan Chase Bank, N. A., Columbus, OH, for branches: 6611 FM 1488 Rd., Magnolia; 275 Joe Routt Blvd., College Station; and 1365 S. Main St., Boerne.

The **TEXAS DEPARTMENT OF BANKING** has approved an application by Preston State Bank, Dallas, to relocate a branch from 5820 W. Northwest Hwy. to 5944 Luther Ln, Ste. 100, Dallas.

The **TXDB** has approved applications by Grand Bank of Texas, Grand Prairie, for branches: 8000 W. FM 2147, Ste. 100, Horseshoe Bay, and 1800 Mormon Mill Rd., Bldg. A, Ste. A-3 and A-4, Marble Falls.

The **TXDB** has received an application by Liberty Bank, Hurst, to relocate a branch from 5801 Davis Blvd. to 6330 Davis Blvd., North Richland Hills.

MERGERS AND ACQUISITIONS

The **TXDB** has reported an application by West Texas State Bank, Odessa, to P&A a branch of Guaranty Bond Bank, Mount Pleasant, at 800 W. Dickinson, Fort Stockton, was effective on January 13.

The **TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING** has received an application by Texas Savings Bank, ssb, Snyder, to sell a branch at 12251 W. SH 29, Liberty Hill, to Classic Bank, N. A., Cameron 🏠

Banks Fail in FL, GA, MN, PA, and TN; Total YTD Seven

State and federal bank regulators closed seven banks YTD on January 20 and 27 in five states.

Central Florida State Bank, Bellevue, FL, was closed on January 20 and First Guaranty Bank and Trust Company of Jacksonville, Jacksonville, FL, was closed on January 27. Both banks were sold to CenterState Bank of Florida, N. A., Winter Haven, FL.

The First State Bank, Stockbridge, GA, was closed on January 20 and sold to Hamilton State Bank, Hoschton, GA.

American Eagle Savings Bank, Boothwyn, PA, was closed on January 20 and sold to Capital Bank, N. A., Rockville, MD.

Tennessee Commerce Bank, Franklin, TN, was closed on January 27 and sold to Republic Bank & Trust Company, Louisville, KY.

Patriot Bank Minnesota, Forest Lake, MN, was closed on January 27 and sold to First Resource Bank, Savage, MN.

BankEast, Knoxville, TN, was closed on January 27 and sold to U. S. Bank NA, Cincinnati, OH 🏠



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POSITIONS WANTED

Credit Analyst - Well versed in proper documentation of loan files and compliance w/in state laws & FDIC guidelines. Successfully performed full analysis of \$25MM relationships.

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Director of IT - Exp. w/ a \$1B community bank responsible for SilverLake core applications, Maintains & provides support on network eqpmnt incldg Cisco routers, switches, firewalls, web/email filters, & IP phones for 30 locations. Possesses a BS & Masters in IT.

VP-Level Risk & Compliance Officer w/ 10 yrs exp. Skilled in operational & lending risk & compliance. Key advisor in compliance system implementation. Extensive exp w/ BSA/AML & is the primary liaison to federal regulators, internal audit & executive mgmt

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POSITIONS WANTED

25+ year community banker with good overall lending background seeks long term lending/branch manager position with sound, profitable, Christian-based bank. Reply to bankersdigest@bankersdigest.com, subject line Box J-3.

POSITIONS AVAILABLE

CHIEF CREDIT OFFICER for community bank in Dallas/Ft Worth vicinity. Must have 10+ years current or re-

cent experience in banking. Sharon Emiliano, Babich & Associates, Sharon@babich.com, 214/823-9999, #306. www.babich.com.

Energy Inv. Banker, Lender with Book & Sr. Compliance NEEDED @ \$100k+. Charles Gallamore, Babich & Associates, charlie@babich.com, 214/823-9999, #304.

DALLAS COMMERCIAL LENDER for TEXAS COMMUNITY BANK with 3-5 years lending experience and ability to generate sound loan and deposit business. Formal credit training would be a plus. Donald Graff, Babich & Associates, dgraff@babich.com 214-823-9999, #325.

AUSTIN/CENTRAL TEXAS AREA: Bank needs AVP/VP-level COMMERCIAL LENDER. Strong credit skills preferred, will inherit portfolio. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

KILLEEN AREA: COMMERCIAL LENDER needed to manage lending staff and produce. History of developing local-area portfolio required.



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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.

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.

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.

Strong, Established \$300MM Community Bank in Central Texas seeks **SVP/VP LEVEL COMMERCIAL LENDER** who can become part of

its senior management team within a short timeframe. Looking for individual with a desire to live and be a part of a community of around 20,000 people with an understanding of the demands of a true community banker. 5 years commercial experience and strong credit skills required. Formal credit training a plus. Please respond to bankersdigest@bankersdigest.com, subject line J-1.

INTERNAL AUDITOR for financially strong community bank in Sonora, San Angelo, and San Antonio, TX, areas. Seeking well qualified specialist experienced in bank audits. Must have a working knowledge of bank policies, procedures, and pertinent lending regulations. A minimum of 5 years hands-on bank auditing experience is required. Send resume to elaine.donaldson@fnbsonora.com. EEO/AA.

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 resume or other qualifications to bankersdigest@bankersdigest.com, subject line Box J-2.

SAN ANTONIO - community bank

with loan production office in downtown San Antonio seeks an experienced **LENDING ASSISTANT** to support 2 commercial lenders, servicing and processing loan applications. Must have current knowledge (and three or more years experience) in lending with understanding of the full lending operations. Submit resume in confidence to bj.hennig@transpecosbanks.com.

COMMERCIAL LENDER – SVP level lender needed for strong, Lakeway, TX, community bank. Only candidates with a minimum of eight years commercial experience in the Austin market will be considered. Must have a proven record of developing and cultivating long-term customer relationships. Formal credit training preferred. Competitive compensation and benefits package. Please provide resume to dstrickland@anthembank.com. EOE.

\$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.

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Experienced LENDING ASSISTANT for North Houston or Montgomery County, strong experience in documentation needed. Great working conditions and excellent compensation is commensurate with experience level. Please forward resume to jobs@spiritbank.com.

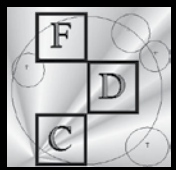
West Oklahoma City: SVP/VP COMMERCIAL LENDER needed for strong community bank that operates in Oklahoma and Canadian counties. Bachelor's degree preferred with 3-5 years experience and must possess

excellent skills in business development and credit underwriting. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-2.

Well established independent Brazoria County, TX, bank seeks seasoned COMMERCIAL LENDER with confirmed management and lending skills. At least 7 years proven commercial lending experience, including formal credit training and business degree. Desire to be part of the community and senior man-

agement team will be important. Competitive salary – excellent benefits. Send resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-1.

COMMERCIAL LENDER NEEDED: Strong, independent community bank in DFW market seeks a COMMERCIAL LENDER. History of developing local area portfolio required. Desire to be part of the community will be important. Send resume in confidence to donnamays@anbt.com.



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