

BANKERS DIGEST



The news magazine devoted to Southwest banking since 1942

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Coleman Named Regional President, Fykes Upped to SVP Lending, NORTHSTAR BANK in TX

Tony R. Clark, president/CEO of NORTHSTAR BANK, Denton, TX, announced that **Jason Coleman** has been named a regional president and credit officer. Coleman has over 20 years of banking experience and served five years with the Texas Department of Banking before starting his commercial banking career.



Coleman

Coleman will office in the bank's Lewisville Banking Center and will be responsible for the southern region, which covers Lewisville, Colleyville, Grapevine, and the future Flower Mound Banking Center. He will also oversee the professional & executive/ medical lending division. He is a graduate of Texas Tech University.

Jeremy Fykes has been promoted to senior vice president/lending. He will continue to serve at the Denton headquarters office. He is a graduate of the University of North Texas with a BBA degree in finance and an MBA degree.



Fykes

Michael Zangoie has been named regional credit officer, responsible for the credit underwriting and portfolio management of the southern region's banking centers under the direction of Coleman.

Also joining is **Wendy Kochanski** as a compliance officer at the Denton headquarters office. A graduate of the University of North Texas, she is an eight-year banker and a certified community bank internal auditor 🏦

Latiolais Is LA Regional President, MidSouth

Kevin Latiolais, who has served with MidSouth Bank, N. A., Lafayette, LA, for 22 years, has been promoted to regional president of its Lafayette and Opelousas region. In his new role, Latiolais is responsible for managing the business development efforts throughout these markets and will continue to manage commercial relationships.



Latiolais

Latiolais' banking career started in 1989 at MidSouth Bank working part-time while attending college and serving in the Louisiana National Guard.

A Breau Bridge, LA, native now residing in Youngsville, Latiolais previously served as a first vice president in commercial lending. He graduated from the University of Louisiana at Lafayette with a bachelor's degree in finance. He is also a master graduate of Rapport Leadership International 🏦

Please route this issue:

Sewell Promoted to President of Commercial Lending, UMB Bank in Oklahoma City, OK

UMB Bank, N. A., Kansas City, MO, has recently promoted **Frank Sewell IV** to president of commercial lending in Oklahoma City, OK. He previously served as executive vice president and senior vice president for the company since 2006.



Sewell

The 14-year banker started his career in 1998 at Bank of Texas, N. A., Dallas, where he served in middle

market lending as a relationship manager. He later served as a vice president and senior relationship manager at Wells Fargo Bank before joining UMB Bank in Oklahoma City.

Sewell earned BBA and BA degrees in finance and economics from SMU, an MBA degree in finance/international business from the University of Oklahoma, and is a graduate of the ABA Stonier Graduate School of Banking at the University of Pennsylvania.

He is a 2011-12 member of the Oklahoma Bankers Association's Commercial Lending School board of regents 🏦

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Waller and Goddard Are EVPs, PlainsCapital Bank

Del Waller has joined PlainsCapital Bank as executive vice president and

commercial loan officer. The veteran banker previously served as president of the South Arlington Banking Center for Southwest Securities. He also served as president of the Mansfield branch of Citizens National Bank. He earned a bachelor's degree in economics from Oklahoma State University. He is past treasurer and board member of the Boys & Girls Club of Arlington.



Waller

Monty Goddard has joined as executive vice president and commercial loan officer. He previously served as banking center president for Southwest Securities and as banking group president at Southwest Bank in Mansfield. He holds a bachelor's degree in accounting from Texas Tech University and is a graduate of the Southwestern Graduate School of



Goddard

Heslep Upped to SVP, SharePlus Federal Bank

Thomas H. Heslep Jr. has been promoted to senior vice president of commercial lending at SharePlus Federal Bank in Plano. He joined the bank in February 2011 as vice president in commercial lending. Jeff Weaver, president/CEO, made the announcement.



Heslep

Heslep has an extensive banking background spanning over 25 years. He previously served with F&M Bank & Trust Company in Dallas; Citicapital, a division of Citigroup; as a commercial/real estate lender for Bank One/1st Coppell Bank; and as a commercial lender for First Texas Bank in Dallas.

He holds a BBA degree from Stephen F. Austin State University and is a graduate of the Southwestern Graduate School of Banking at SMU.

Banking at SMU, as well as both the Intermediate and Advanced School of Banking at Texas Tech University.

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BD

FEATURE

Yogi Berra, former professional baseball player and manager, once said about

the future: "The future ain't what it used to be." Community bankers recognize that advice and have to plan with it in mind, according **Lee Wetherington**, director of strategic insight at ProfitStars. Community bankers must foresee the future then work backward to prepare for the size, shape, and scope of tomorrow's opportunities, Wetherington said, addressing community bankers at the recent TechMecca 2012 Conference in Dallas, TX.

The theme of the 10th Annual TechMecca Technology Conference and Expo, held January 23-24, was "Innovate Interact Impact." The general session and concurrent session speakers addressed many issues that face community bankers as institutions strategize to leverage current and future technology to promote customer growth/retention, enhance profitability, and navigate regulations.

Wetherington, during his "Innovation for Impact" session, said bankers must anticipate evolving customer demands, regulatory changes, market trends, and threats from existing and future competitors in order to create sustainable growth and revenue. Using strategic foresight, i.e., the ability to create strategy from the future backwards, bankers must first visualize the future based on insight into trends, both mega and internet. For example, he cited the huge upside potential of smartphones for mobile banking. He pointed out the use of geo-enabled mobile rewards from retailers offered to bank customers who use mobile banking apps.

Several times Wetherington quoted the late Steve Jobs on the subject of Apple's successful product development strategy, "We make progress by

eliminating things, by removing the superfluous." Wetherington said using a strategic foresight strategy, community bankers will be able to visualize, innovate, simplify, and nudge their banks to create sustainable profitable growth and revenue, and "to stay employed and avoid looking dumb."

Dave Schneider, president/CEO of Pulse, a leading debit/ATM network, said during his "State of Payments Industry" session that the Durbin amendment to the Dodd-Frank Act is a big deal, especially for large financial institutions who lost \$1.1 billion in aggregate interchange income in the 4th quarter of 2011. He said the bottom line is that it may not be as bad for the banking industry as originally thought. Why is that? Because, he said, the underlying trends of debit card usage are still strong. In spite of the changes, consumers prefer using debit cards over credit cards or cash. Now, he said, in order to maintain and grow debit card profitability, banks must offer the consumer more value to use debit cards. He cited current loyalty programs for debit card usage.

Banks must move into more tangible loyalty offerings to get more debit card volume from customers and retain debit card users, who traditionally have lower attrition rates than other customers.

Gen Y (aka Millennials, age 16-34) are your employees and your current and future customers, so attracting, engaging, and retaining this fastest growing market segment is essential to community banks, said **Jason Dorsey**, The Gen Y Guy, during his "Deep Dive Into Y-Size Your Bank," session. The takeaway from this session is use an "as unique as you are" strategy to communicate with and motivate Gen Y. Why is this important? Because by 2017, Gen Y will outspend "baby boomers" for the first time and will be moving into the wealth generation phase. Dorsey said, "whoever wins Gen Y wins."

The technology conference offered educational opportunities and technology products and services from 100 exhibitors that can make tomorrow better than today and help community bankers to move forward into a future "that ain't what it used to be." 🏠

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Spencer Is President, NexBank Preston Center

NexBank, Dallas, has announced **Wayne Spencer** as president of its new Preston Center (6121 Luther Ln) location in Dallas. A 35-year banking and finance veteran, Spencer is responsible for overseeing daily operations, with a focus on commercial banking, real estate, private banking, SBA, and treasury management products.

As part of the expansion, four of Spencer's colleagues from a previous bank have also joined NexBank:

- **Kristan Hall**, senior vice president, residential lending
- **Mike Mendelow**, vice president, commercial lending
- **Mickie Foster**, assistant vice president and Preston Center manager
- **Roz Reese**, assistant vice president

Before joining NexBank, Spencer served as regional president for Southwest Securities, FSB, Dallas. His other experience includes president/CEO of Texas Community Bank and Trust, N. A., Dallas, and president/COO of BancTEXAS Carrollton, N. A.

A graduate of the Southwestern Graduate School of Banking at SMU, Spencer holds an MBA degree from TCU and a BBA degree in finance from The University of Texas 🏠

Coronado Upped at El Paso Branch, Dallas Fed

Roberto Coronado has been promoted to economic outreach officer at the El Paso Branch of the Federal Reserve Bank of Dallas.



Coronado

Coronado will serve as the chief economic contact for the El Paso Branch, overseeing the branch's outreach activities through publications, presentations and speeches, public conferences, and economic education.

Previously, Coronado served as senior business economist. He joined the Dallas Fed's El Paso Branch in 2001 as a research assistant and later served as an economic analyst.

He currently serves as the vice president for the Rio Grande Economics Association, the El Paso chapter for the National Association for Business Economics. He holds a bachelor's degree in accounting and economics, a master's degree in economics from The University of Texas at El Paso, and a PhD in economics from the University of Houston 🏠

Majewski Named SVP, Texas Capital in Houston

Texas Capital Bank, N. A., Dallas, has announced the hiring of **Michael J.**



Majewski

Majewski as senior vice president for commercial banking to take advantage of growth opportunities in the greater Houston area.

Majewski has more than 30 years of banking experience. He joins Texas Capital from JPMorgan Chase Bank, where he was a vice president. He earned a BBA degree from The University of Texas in Austin 🏠

Anderson Is VP/Mkt Leader, First Financial in Burleson

First Financial Bank, N. A., Cleburne, has named **Rhyan Anderson** vice president and market leader in Burleson, according to Matt Reynolds, president/CEO.

Anderson served as a credit analyst and a consumer and commercial lender for another financial institution before joining First Financial Bank. He holds a BBA degree from Southwestern College in Winfield, KS. He serves on the board of directors of Burleson Rotary Club and is chairman of the board of the Burleson Chamber Youth Initiative 🏠

NORTHSTAR BANK Denton Reports Four Promotions

Tony R. Clark, president/CEO of NORTHSTAR BANK OF TEXAS, Denton, recently announced four promotions: **Rise Caldwell** to assistant vice president / banking center operations manager, Lake Dallas; **Regina Payton** to banking officer in Denton; **Kevin von Atzigen** to banking officer with the medical lending division; and **Heather Roberts** to executive lending administrative assistant in Denton 🏠

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TEXAS

Retired Devine/Stockdale Banker Frank Leslie Bain Sr. Dies

Retired banker **Frank Leslie Bain Sr.** died on February 3, four days after his wife Josephine passed away. He was 92.

A graduate of The University of Texas at Austin and a WWII veteran, Bain began his almost 60-year banking career as a teller at Medina Valley State Bank in Devine. His became president of the bank in 1968 and served in that position until he retired in 1984. He later served as executive vice president and chairman of the board of Security State Bank of Stockdale.

Bain received the TBA's 50-Year Banker Award in 2003. He was active in the communities where he lived, serving as mayor of Devine and on the board of the South Texas Children's Home in Beeville.

He is survived by two sons, including **Frank L. Bain Jr.**, a director of Commerce Bank Texas, Stockdale, and a brother, retired banker **Bill Bain** of Devine, and other relatives 🏠



ARIZONA

Barns and Krenzel Upped, Bankers Trust in Phoenix

Bankers Trust Company in Phoenix has announced two recent promotions in the commercial lending group.

Brian Barns was promoted to vice president. He joined the bank as a commercial lender in 2008 and previously served as a commercial underwriter/portfolio manager for Comerica Bank in the AZ market. He holds an MBA degree in finance and international business and a BS degree in finance, both from Arizona State University.

Steven Krenzel was promoted to vice president. Previously an assistant vice president, he has served with Bankers Trust Company for more than five years and earlier served three years with Comerica Bank in Phoenix as a lender and portfolio manager in AZ and MI. He holds a bachelor's of business degree from Western Michigan University 🏠



LOUISIANA

Koerner Joins IBERIABANK Corp. Board of Directors

IBERIABANK Corporation, Lafayette, holding company of IBERIABANK, has elected **John E. Koerner III** to its board of directors.

A New Orleans resident, Koerner is managing member of Koerner Capital, LLC, a private investment company. From 1976 to 1995, he



Koerner

was president and co-owner of Barq's Inc. and its subsidiary, The Delaware Punch Company. Barq's was sold to The Coca-Cola Company in July 1995.

He earned BS, juris doctor, and MBA degrees from Tulane University, where he is an *emeritus* director of the board of trustees. He serves on a number of civic boards and on the corporate boards of two public companies, Legg Mason Inc. and Lamar Advertising Company 🏠



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Curley Tapped SVP/Corporate Communications, Lowell SVP/Human Resources, Bank of Oklahoma

Stanley A. Lybarger, president/CEO of BOK Financial Corp., Tulsa, has announced recent appointments in Tulsa.

Sheila Curley was appointed senior vice president, corporate communications director, Bank of Oklahoma. Previously, she was employed with the Tulsa Metro Chamber.

Terri Lowell was appointed senior vice president, senior HR business



Curley

partner, Bank of Oklahoma. Previously, Lowell served with JP Morgan Chase Bank.

Rachel Jones was appointed vice president, loan servicing manager, mortgage division with Bank of Oklahoma.

Connie Matchen was appointed vice president, senior treasury services product manager, Bank of Oklahoma in Tulsa.

Jay Roberts was appointed vice



Lowell

president, business banking account manager III, in the business banking division, Bank of Oklahoma.

Marie-Paule Sinyard was appointed vice president, marketing and funds administration manager, in the wealth management division, Cavanal Hill Management Investment Inc.

In Oklahoma City, **Laura Ingram** was appointed vice president, business banking account manager III, in the business banking division, Bank of Oklahoma. Previously, she served with Arvest Bank.

Daniel Kanatzar was appointed vice president, business banking account manager III, in the business banking division, Bank of Oklahoma. Previously, he served with Comerica Bank.

SOUTHWEST

SWACHA Announces 16 New Accredited ACH Professionals

SWACHA, one of the nation's largest not-for-profit regional electronic payment associations, announced 16 new AAPs.

The AAP accreditation is awarded once a year to those who pass a comprehensive exam on the intricacies of the payment industry and the ACH network. With this new class, Dallas-based SWACHA member financial institutions now have a total of 172 AAPs throughout TX, LA, and NM.

The new recipients from TX: **Cassandra Ashford**, Happy State Bank, Amarillo; **Jane Ann Blaha**, NewFirst National Bank, El Campo; **LaTonya Bonner**, Texas Dow Employees CU, Lake Jackson; **Devin Jackson**, Frost Bank, San Antonio; **Cathy Jones**, SWACHA, Dallas; **Sara Leon-Mendez**, RealPage Inc, Carrollton; **Kathy Macias**, San Antonio National Bank, San Antonio; **Elizabeth Marquez**, Tradition Bank, Bellaire; **Corey Moore**, Texas Security Bank, Dallas; **Christina Nickerson**, Texas First Bank, Texas City; **Mary Oakley**, Texas Plains Federal CU, Amarillo; **Eve Orr**, Frost Bank, Austin; and **Shanna Sturgeon**, Vista Bank Texas, Houston. From LA: **Amy Monroe**, Barksdale Federal CU, Shreveport, and **Deborah Prine**, Guaranty Bank & Trust Co. of Delhi. From NM: **John Cogdill**, First American Bank, Artesia.



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TEXAS

Frost National Bank Plans Switch to State Bank Charter

After operating under a national bank charter since February 20, 1899, The Frost National Bank in San Antonio recently filed an application with the Texas Department of Banking for a state bank charter. If approved, the bank will switch oversight from the Office of the Comptroller of the Currency to the Federal Reserve Bank of Dallas and the Texas Department of Banking. Frost expects the state charter to become effective on July 1.

Richard Evans Jr., chairman/CEO of Cullen/Frost Bankers Inc., the bank's parent, told the *Houston Business Journal*, "...I think it would improve communications." He also said Frost has been doing its homework since last fall to determine if the Dallas Fed and state regulators are "used to that type of lending," by which he meant energy lending. The \$20.3 billion-asset Frost's largest business segment is energy lending.

Evans should know the regulatory environment from both sides. He served from 2003-2008 on the Federal Reserve Bank of Dallas' board of directors and was appointed to the Federal Advisory Council in 2009.

By making the charter switch, Frost is expected to have cost savings as much as \$1.5 million per year in fees.

There are pros and cons for charter switches. The general consensus from observers quoted in the article: since Frost is a well-run bank and operates only in TX (115 financial centers), it is probably a good deal. Stay tuned! 🏠



ARIZONA

Johnson Financial Gets OK For \$235 MM Capital Deal

Thomas M. Bolger, CEO of Johnson Financial Group and Johnson Bank, and Helen Johnson-Leipold, chairman, announced recently that the previously announced Johnson family investment of \$235 million has been approved by the Federal Reserve Bank.

The \$4.2 billion financial services company, based in Racine, WI, operates in WI and AZ 🏠



ARKANSAS

Arvest To Buy Union Bank, MO Bank, Doubles Offices

Arvest Bank, Fayetteville, has said it has agreed to buy "substantially" all assets and liabilities of Union Bank of Kansas City, MO, in a deal that would double the number of branches Arvest has in the area. The deal is subject to necessary approvals and is expected to be completed in 90 to 120 days.

Union Bank, with assets of \$459 million, operates 10 branches in the Kansas City area 🏠

Home BancShares Closes Buy of FL Bank Assets/Deposits

Home BancShares of Conway, the holding company for Centennial Bank, announced it has completed its acquisition of certain branches, loans (\$354 million), and deposits (\$520 million) of Vision Bank of Panama City, FL. The purchase price was about \$27.9 million.

The acquisition continues the expansion of Centennial Bank's footprint in AL and FL 🏠



NEW MEXICO

First American Bank to Add Albuquerque Metro Offices

First American Bank, Artesia, has said it plans to expand its Albuquerque area footprint by opening two more branches, one in Albuquerque and one in Los Lunas, in April, according to **Geoffrey Wagner**, president and managing partner.

Wagner said, in an article in the *New Mexico Business Weekly*, the offices will open at I-25 and Jefferson in Albuquerque (acquiring a former bank branch) and at 3457 Hwy. 47 in Los Lunas (remodeling) in the Valencia Garden Center. Both locations will have seven employees who will be new hires.

First American entered the metro area in 2010 when it acquired from the FDIC the failed High Desert State Bank's two locations in Albuquerque and Rio Rancho.

As of September 30, 2011, First American Bank reported assets of \$745 million, \$413 million in loans, and \$618 million in deposits 🏠

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BRANCHES

The **FEDERAL RESERVE BOARD OF GOVERNORS** has approved an application by FirstBank, Lakewood, CO, for a branch at 2025 N. Alma School Rd., Chandler.

Oklahoma

BRANCHES

The **OFFICE OF COMPTROLLER OF THE CURRENCY** has received an application by Vision Bank, N. A., Ada, to relocate a branch from 1800 Arlington to 1900 Arlington, Ada.

MERGERS AND ACQUISITIONS

The **FEDERAL RESERVE BANK OF KANSAS CITY** has received an application by Summit Bancshares Inc. to become a bank holding company through the acquisition of 100% of the voting shares of Summit Bank, both of Tulsa.

Texas

BRANCHES

The **TEXAS DEPARTMENT OF BANKING** has approved an application by Liberty Bank, Hurst, to relocate a branch from 5801 Davis Blvd. to 6330 Davis Blvd., North Richland Hills.

HOME OFFICE RELOCATION

The **TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING** has filed an application by Oasis Bank, SSB, Houston, to relocate its home office from 1800 W. Loop S., Ste. 1325, Houston, to 6886 Woodlands Pkwy., Ste. D, The Woodlands 🏠

Banks Fail in IL and IN; Total YTD Failures Nine

The Comptroller of the Currency closed two banks on February 10 and appointed the FDIC as receiver for both failed banks. No banks were closed on February 17.

Charter National Bank and Trust, Hoffman Estates, IL, was closed and the FDIC entered into a P&A agreement with Barrington Bank & Trust Company, N. A., Barrington, IL, to assume all of the deposits and to purchase essentially all of the assets under a loss-share transaction.

SCB Bank, Shelbyville, IN, was closed and the FDIC entered into a P&A agreement with First Merchants Bank, N. A., Muncie, IN, to assume all of the deposits and to purchase essentially all of the assets 🏠

PEOPLE

Chase Executive Norton Nominated for FDIC Board

President Barack Obama has nominated **Jeremiah Norton** to serve on the Federal Deposit Insurance Corporation board of directors, according to *The Wall Street Journal*. His nomination requires Senate confirmation.

Norton is currently an executive with JP Morgan Chase & Co. and a former assistant secretary in the Treasury Department during the President George W. Bush Administration 🏠

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KILLEEN AREA: COMMERCIAL LENDER needed to manage lending staff and produce. History of developing local-area portfolio required. Mark Mitchell, Lone Star Search, 972.335.9009, www.lonestarsearch.net.

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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.

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.

POSITIONS AVAILABLE

Senior Underwriter

5-7 years experience in the mortgage industry processing FHA, VA, Conventional, & Non Conforming mortgage loans. Test case process exp. a plus. Locations Kansas City, St. Louis, Texas, Oklahoma City, Baton Rouge.

Controller

Progressive, well capitalized bank. CPA preferred. 3-7 years of experience, relocation provided

Compliance Analyst

Minimum 2-3 yrs. experience, mortgage and consumer lending compliance experience & CRCM preferred.

OREO Manager

5-10 years experience managing and selling CRE, C&I, and mostly Land R/E. \$80-120,000 base plus bonus, Some travel.

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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.

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 management 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@anbtex.com.

CASHIER needed for 100-year-old community bank in East Texas. Knowledge of regulatory reporting, compliance, and people management skills required. Send resume to bankersdigest@bankersdigest.com, subject line Box F-3.

COMMERCIAL LENDER - SVP lender needed for independent bank located in Collin County, TX. Must have following in North Dallas/Collin County. Competitive compensation and stock options. Ground floor opportunity with bank capitalized

Compliance Officer

FirstCapital Bank of Texas is seeking a Compliance Officer. FirstCapital Bank of Texas is a locally owned, independent Bank headquartered in Midland, Texas with offices in Amarillo and Lubbock, Texas. The Bank was originally chartered in November of 1998 and has grown to nearly \$600 million in assets.

Job duties include: • Managing the bank's compliance department and risk management processes; • serving as the point person for risk management, including performing an annual risk assessment of the Bank; • researching and implementing new regulations as promulgated by the Dodd-Frank Act as well as other regulatory changes; • interpreting regulatory exams and determining the best way to implement compliance recommendations; • writing, reviewing, and updating internal compliance policies and procedures.

Bachelor's degree in business related field, or 5 years directly related experience. CRCM preferred. Minimum 5 years banking experience. EOE.

Please mail, email or fax resume or apply in person:
FirstCapital Bank of Texas, Attn: Team Resources
310 W. Wall, Midland, TX 79701
FAX: 432-686-9311 jbinnion@fcbtexas.com.

for growth. Resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-5.

CASHIER needed for a community bank in the Hill Country. Requirements include a degree in Finance or Accounting and 10 years experience in small market bank. Duties include: supervise 7 operating employees, manage in-house computer processing system, responsible for daily accounting, financial reporting, and managing human resources. Please forward resume to terrellg@fsbertram.com.

Mineral Wells, Texas, community bank seeks a **LENDING OFFICER** trained in general banking and lending to small business and consumers. This position within a fast growth environment in a rural setting connected to DFW requires five years direct banking customer interaction and recent lending experience. A four year degree is also required. Send resume to rburciaga@titanbank.com or call 940.325.9821.

INTERNAL AUDITOR for financially strong community bank in the Lubbock area. 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 bankersdigest@

bankersdigest.com subject line Box F-4. EEO/AA.

SENIOR COMMERCIAL LOAN OFFICER, Victoria Texas: Responsible for servicing existing loan portfolio, developing new loan, deposit and financial services relationships. Qualifications: Must have minimum of 10 years experience in commercial lending. Formal training in credit analysis. Extensive knowledge of commercial lending regulations and procedures. College degree in finance, accounting, or related field is required. Qualified applicant please apply online at americanbank.com. Equal Opportunity Employer

Strong, top-rated West Texas bank looking for an experienced **MORTGAGE LOAN OPERATIONS MANAGER**. Qualified candidates will have knowledge of federal and state laws and regulations, 5+ years of mortgage lending and mortgage management experience. Please submit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-6.

MORTGAGE LOAN ORIGINATOR needed for strong, fast growing West Texas bank. Candidates must have 5+ years of mortgage lending experience, be proficient with FNMA, FHLMC, FHA, VA and other special loan programs, as well as be NMLS registered. Please sub-

mit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-7.

West Texas bank seeking experienced **MORTGAGE LOAN PROCESSOR**. Qualified applicants will have 2+ years of mortgage lending experience preferably in the loan processing area. The ideal candidate will have knowledge of FHLMC and/or FNMA and FHA/VA guidelines as well as private mortgage insurance requirements. Please submit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-8.

Dallas area \$200MM bank is looking for a **MORTGAGE LOAN ORIGINATOR**. Candidates must have 5+ years of mortgage lending experience, be proficient with FNMA, FHLMC, FHA, VA and other special loan programs, as well as be NMLS registered. Please submit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-9.

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CHIEF LENDING OFFICER needed for \$2.5 billion bank in West Texas to oversee all lending and credit functions. Successful candidates will have a strong background in all areas of commercial, agricultural and consumer lending, knowledge of regulatory requirements, strong communication and interpersonal skills, as well as proven leadership abilities. Please submit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-10.

CASHIER/ACCOUNTANT needed for \$200MM Dallas area bank. Will be

responsible for all financial reporting and bank operations management. The qualified candidate will have strong analytical as well as interpersonal skills. Preferable 5 plus years bank cashier experience. Please submit your resume in confidence to bankersdigest@bankersdigest.com, subject line Box F-11.

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 **CORRECTED EMAIL** jobs@spiritoftexasbank.com.

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