

We're All in This Together

As a community bank, FirstCapital Bank of Texas is dedicated to supporting our communities and those who keep our communities healthy and safe during a time of crisis. Throughout the COVID-19 pandemic, and the uncertainty that pursued in 2020, we identified new ways of contributing to our communities, while also offering support during a difficult time.

Like other financial industries, we supported many businesses within our communities and helped them stay open during the pandemic by processing loans through SBA's Paycheck Protection Program. Our efforts to support our communities have impacted numerous businesses and community organizations that may not have been able to continue business without support from others and PPP funding. We supported local businesses through PPP funding and processed a total of 1,801 loans combined in our six markets.

Additionally, one of our first initiatives when the pandemic started was making sure our customers knew that we wanted to help them in whatever way we could, so we personally called them. We asked them how they were doing and if there was anything, we could do for them. Due to the shortages of grocery items and toiletry products at the time, we knew some customers were struggling. We asked them if they had groceries and offered help if they needed it. What we found out during these calls was that most customers simply wanted to have a conversation due to isolation and being in quarantine. Our focus was not only on helping our customers but also helping our community.

When we heard that Amarillo Mayor Ginger Nelson asked community members and businesses to display yellow ribbons on trees outside of their homes and businesses to show support for local healthcare workers, we displayed yellow pinwheels on the lawns of our Amarillo branch locations. The yellow pinwheels represented hope to frontline workers and honored those who had passed due to the pandemic. In our Lubbock community, we partnered with a local sign company, Slate Group, to display "Signs of Hope" on our branch lawns. The signs were meant to spread encouragement and positivity in our community and were made available to customers at no charge to also display at their homes. When the state restricted restaurant service and many had to close their dining rooms, we supported them by ordering lunches for our team members on numerous occasions. We shared photos of our team members enjoying their meals from those local restaurants on our social media accounts and tagged those businesses for them to get more exposure in our community. Another important group we actively supported during the pandemic was our healthcare workers.

To thank and support our local healthcare workers during the pandemic, our Midland market partnered with local small business, Cancun Bar and Grill in Midland to provide free meals to the staff at Midland Memorial Hospital. Another event we held was our Hamburgers for Heroes event, which was created to benefit our Amarillo and Midland healthcare workers and first responders. First responders received a free lunch on behalf of the bank. In total, we fed 400 first responders

with both of our events. The leftover prepackaged meals were then donated to local homeless shelters in need.

Due to the pandemic, the community events we typically hold throughout the year were adjusted. We realized that the pandemic has also been difficult for children seeking the same human interaction we all were, therefore, it was important for us to continue hosting community events that benefited local children. We coordinated a drive-thru trunk-or-treat in Midland and invited community members and local schools to celebrate Halloween with us in a safe environment. We had 150 children and adults walk and drive through the event where children were given treat bags by team members dressed in Halloween costumes. We also held our annual Christmas with Bonham event for the 11th year in a row. The school is a low-to-moderate income elementary school and most of the families come out each year for the event as a family tradition. Our event was adjusted to be a drive-thru event where we were able to have parents and students drive-thru our commercial teller lane, while team members dressed as Santa and Mrs. Claus and other Christmas characters waited to greet the students. Children were able to speak to Santa and Mrs. Claus through our intercom system about what they wanted for Christmas and some students even wrote letters to Santa, which they sent to Santa through the Teller drawer and drive-thru tubes. Students also received goodie bags filled with candy, Christmas pencils and erasers, and a financial literacy coloring book.

During the holidays, organizations needed help more than ever, so we donated to several organizations across our markets in lieu of traditional customer Christmas gifts this year. We were able to support organizations, so they could continue to provide the necessary items to combat issues in our communities such as hunger relief and welfare of children. We also had team members personally provide Christmas gifts for local children through community Angel Tree programs.

Although the pandemic provided challenges, it also provided opportunities to form new partnerships in our communities. Our Lubbock market formed a new partnership with Cavazos Middle School, a low-to-moderate income school, with whom we provided 40 pairs of earbuds that their students were able to use while learning virtually at home. We also donated uniforms for students in need and were able to teach 100 students' financial literacy for Teach Children to Save Day.

Throughout, our efforts to support our community we were highlighted in our local media. [KFDA NewsChannel 10](#), and [My High Plains](#) highlighted our Amarillo First Responders cook-out. [CBS7](#) highlighted our Midland Trunk-or-Treat event and it was also aired by KWEL radio. Big 2 News covered the event as well. The [Midland Reporter-Telegram](#) and [NewsWest9](#) highlighted our Midland Christmas with Bonham event.

Supporting our communities was a priority of ours from the start of the pandemic along with supporting our team members. We felt it was important for us to frequently communicate with our team members about the pandemic and keep them informed about the government mandates and

vaccine updates. Keeping our team members informed during a time of crisis is essential so that team members can feel safe coming to work. Our Disaster Response/Pandemic team was established before the start of the pandemic and informed team members of new policies or procedures due to the pandemic, such as daily temperature checks, face masks and social distancing reminders. They were also responsible for reporting and tracking COVID cases in our communities so that our branches could remain open or close our lobbies due to the amount of COVID cases in their respective communities. Reporting positive COVID cases internally was also essential to keep our team safe and healthy.

We quickly realized through the unknown surrounding the pandemic, that team members - like many others - were feeling uneasy whether that be due to circumstances at home or even the adjustments of team members working from home. To increase morale, we held a variety of fun activities for team members to participate in that made them feel appreciated. To start, our human resources department sent out weekly emails of motivational quotes or sayings from team members to encourage positivity. Additionally, we held fun dress-up days - including an entire spirit week - for team members to participate in and had fun virtual competitions for team members like "Guess the Executive" and an art and craft competition with fun prizes. We also started to partner with local food trucks in our communities to offer team members a new lunch option every Friday while supporting local food truck businesses.

At FCB, we believe community banking is about focusing our attention on the needs of our customers, community and team members, which is exactly what we did during a year when our communities needed help the most and is what we will continue to do. As, our motto from the beginning has been, "We're all in this together."