



# BEST IN COMMUNITY BANKING *2021*



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# **IBAT BEST IN COMMUNITY BANKING**

## **Financial Literacy**

In 2020, COVID-19 impacted communities across the country and had a more significant impact on underserved communities. Many challenges were prevalent in low-resource communities, such as poverty, job loss, food insecurity, and housing. First National Bank Texas (FNBT) continued their efforts with in-person financial literacy classes and adapted to the new virtual world to provide financial literacy classes. In April of 2020, a company-wide initiative was launched to help employees deliver financial literacy whether it was in-person or virtually to address the financial health needs of the community.

**The goals of in-person and virtual financial literacy are as followed:**

### **GOAL 1: Prepare employees**

The Community Engagement Department provided financial literacy topics through the FDIC Money Smart Modules and created an employee guide on hosting an online presentation to ensure FNBT could continue to support our surrounding communities while practicing social-distancing. The webinar guide included the following topics:

- How to Request a Presentation
- Learning the Webinar Platform
- Preparing and Planning for your Presentation
- Helpful Tips to Hosting an Online Presentation

### **GOAL 2: Reach out to partnered organizations**

Financial literacy is crucial as it equips our community with the knowledge and tools needed to make informed decisions to maintain financial security. FNBT employees emphasized the bank's corporate commitment to its communities through their dedication to hosting financial literacy classes throughout the pandemic.

In Houston, our employees had the opportunity to conduct two virtual presentations at the Mission of Yahweh, a faith-based shelter that has been empowering, enriching and restoring the lives of homeless women and children by providing outreach services to low-income communities. The topics included the FDIC modules “Borrowing Basics” and “You Can Bank On It”. The Borrowing Basics module provides options for borrowing money and the costs by discussing (1) ways to borrow money and what is the cost, (2) preparing to apply for a loan, and (3) borrowing when someone helps you manage your money. The You Can Bank On It module discusses financial products, services and providers by learning about opening and managing an account. Another outreach opportunity for Houston employees was hosting zoom classes for Goodwill employees. For many years, FNBT has partnered with Goodwill to assist their clients in obtaining access to financial services as they onboard with the organization. During the shutdown, FNBT employees delivered financial literacy sessions covering a variety of topics: You Can Bank On It, Ways to Borrow Money and What are the Costs, Understanding Credit Reports and Credit Scores, Building and Repairing your Credit History, Managing an Account, Understanding Financial Products and Opening a Savings Account, Your Income and Expenses, Building Wealth and more.

In Bryan / College Station, FNBT helped Bank On Brazos Valley coordinate and create a virtual financial literacy presentation for high school students graduating in 2020. The webinar was called “The Good, The Bad and The Ugly,” which was centered on the lessons for students to learn why credit is important, the purpose of credit, and how to understand your credit score.

In Fort Worth, employees partnered with the Intercultural Student Engagement Coordinator at Tarrant County Community College to host virtual financial literacy classes. College students experienced challenges as they adapted to distance learning, closed campuses, test responsibility and more. Community colleges experienced a drop in enrollment as students were trying to save money and stay close to home during the pandemic. FNBT employees delivered virtual sessions which discussed a variety of topics such as Identity Theft, Managing Debt, Using Credit Cards, Credit Reports and Credit Scores, and Spending and Saving Plan.

In Killeen, FNBT employees located on the military installation Fort Hood are committed to supporting III Corps and the Fort Hood command through Personal Financial Readiness by conducting education and counseling in Budgeting, Money Management and Financial Planning. Traditionally, this support has been offered in person, however, the employees quickly shifted to ensure that not one course, briefing or counseling session was missed due to the lockdown. Through mid-year 2020, FNBT employees were able

to virtually support the financial literacy needs of over 20,000 soldiers and their families by delivering financial readiness briefings, deployment briefings, financial awareness classes in support of retirement as well as one-on-one financial counselling sessions.

The Pandemic presented many challenges for business owners in the community and FNBT wanted to be part of the solution to help them remain open and viable. FNBT employees hosted a special SBA Paycheck Protection Program informational session at the Central Texas Workforce to discuss the program's local and national results and raise awareness for local businesses to utilize the program to assist with their financial needs.

The staff of Fort Hood National Bank, a division of FNBT (FHNB) volunteered and supported 61 in person events across Fort Hood as well as provided presentations at Fort Hood elementary and middle schools during Career Day, Financial Literacy Month and Lemonade Day Boot Camp. FHNB conducted 11 financial literacy briefings to 445 Company Command Teams at the Commander-First Sergeant Pre-Command Course as part of a resident "troop school". Fort Hood RDO/FRG Leader Course is designed to provide guidance, resources and training to assist newly appointed RDOs and FRG leaders during unit deployments. FHNB briefed 385 leaders in dealing with soldiers and family members who may be experiencing financial problems. Employees also conducted 216 briefings and classes to 8,145 newly arrived soldiers through "Lunch and Learns" to assist with financial tips to help with their transition. FHNB offered a one-hour financial awareness/consumer affairs class to all Fort Hood organizations, both military and civilian, upon request. The course focused on consumer related issues such as how to pay down credit card debt, understanding credit scores, auto buying, avoiding overdraft fees and saving for the future. FHNB continued to support the Fort Hood Deployment Program by briefing 7,942 soldiers and families. During those briefings, soldiers and their families were educated on crucial financial topics including the benefits of separate accounts and Internet banking to help overcome communication obstacles. Military dependents were provided resources to help them budget and cope with unforeseen financial situations. FHNB provided virtual financial education classes. Classes included financial tips when transitioning to college such as how to establish a spending plan, understanding credit, avoiding money drains, and credit card awareness.

### **GOAL 3: Provide additional online resources**

First National Bank Texas partnered with Banzai, an interactive program that provides real-world experience through articles, coaches, calculators and courses, as an additional resource for the community

to leverage. Banzai's financial literacy tools cater to the individual's financial literacy needs. Article topics include managing a financial crisis, planning for an emergency, losing a job, budgeting and over 80 more relevant topics. The material is free and available for the community to utilize on our website's Financial Fitness Center page. <https://1stnb.com/financial-fitness-center> FHNB increased its investment in providing FREE "Internet Café" services and WiFi from fourteen PC workstations to nineteen for all service members and their families on Ft. Hood. Cafe visitors were allowed to print up to 10 copies per visit free of charge. FHNB's investment of over \$35,000 to establish the "Internet Café" served 19,917 soldiers, Veterans and their families during the pandemic crisis.

FNBT's determination to ensure that the continuation of in-person and virtual financial literacy classes was unwavering. FNBT employees take great pride in being part of its customers and communities' financial literacy journey which was critical during the pandemic. During the time of uncertainty, FNBT remained committed to its communities and continued to find ways to serve in these challenging times.

## Best Practices

# THE GUIDE TO HOSTING AN ONLINE PRESENTATION

Topics include

- Requesting a Presentation
- Webinar Platform
- Webinar Planning and Preparing
- Hosting Tips
- Presenter Checklist



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Email [YMAD@1stnb.com](mailto:YMAD@1stnb.com) to request approved financial literacy material.

Host a financial literacy webinar today!



Dear Bank Employees,

Our Bank promotes financial literacy to help educate our customers and the community on financial stability. More than ever, consumers need our help with their financial needs. The Community Engagement Department has created a guide on how to host an online presentation to help our surrounding communities while practicing social-distancing. The webinar guide is a resource of best practices, which includes:

- How to request a presentation
- Learning the webinar platform
- Preparing and planning for your presentation
- Helpful tips to hosting an online presentation

During this time of uncertainty, we remain committed to our community and will continue to find ways to serve in these challenging times.

Sincerely,  
Community Engagement

# Request a Presentation

We have equipped you with quality content for a financial literacy presentation. Here's a step-by-step guide to requesting a presentation from the financial literacy library.

**STEP 1:** If you've received a request for financial literacy from FNBT/FCB, complete the Presentation Request Form and email it to [YMAD@1stnb.com](mailto:YMAD@1stnb.com). Any public presentations are a reflection of the bank and must be approved by your direct supervisor or a District Manager. (To view the Presentation Request Form go to Intranet Home Page>Departments>Financial Literacy.)

**STEP 2:** Review the guidelines incorporated in the presentation request form. These guidelines ensure the messages delivered on behalf of the bank are accurate and within corporate guidelines.

**STEP 3:** Once your request has been received and reviewed, you will be promptly emailed the final presentation resources (Ex. PPT, Facilitator Guide and Participant Guide).



All financial literacy presentations must be logged using the Community Development Tracking Tool on the YMAD page.



# Webinar Platform

Webinars are an opportunity to offer live interaction between the presenter and the audience.

## 1. Webinar Platform

Check with the organization to see what webinar platform they use or if you need to create a webinar link for the audience to access. Platforms might include WebEx or Zoom. The bank uses WebEx and you will need permission to access other platforms (Ex: Zoom).

## 2. Need a WebEx Link?

Contact YMAD@1stnb.com to have your webinar link created.

## 3. Know the Platform Features

Once you know what webinar platform you are using, familiarize yourself with the features.

1. Learn how to login to the webinar. Some platforms might require the audience to download the software.
2. Locate the 'Share Your Screen' button and make sure the presentation is the only visible item for the audience. Close your email and bank sensitive information.
3. Learn the Chat Box feature for Q&A session as this is the way your audience will engage with you.
4. Make sure to place attendees on mute to eliminate interference and background noise.

# Webinar Planning and Preparation

## 1. Know your Audience

Ask yourself:

- Who will be attending?
- What challenges/problems are they facing?
- What are their goals?

## 2. Find Assistance

Hosting a webinar by yourself is possible, but you might be stretched thin. If another colleague is available to attend the session, ask them to troubleshoot issues and moderate interactions with attendees.

## 3. Do a Test Run

Schedule a test run with YMAD. This is an opportunity to test all the equipment, ensure slides are in order, and help eliminate glitches. Remember, a test run helps eliminate technical difficulties prior to the webinar.

## 4. Ensure Internet Connection is Stable

You do not want to be kicked out of your webinar.

Position the router within 6 feet from you to ensure signal strength. If you have VPN access, test to see if your signal is stronger using VPN or the router from the internet connection.

# Hosting Tips

## 1. Test the Audio Before the Webinar Begins

This will ensure your speakers and mic are working properly before the presentation.

## 2. Minimize Background Noise

Try to host your webinar in a quiet place and without animals or children in the background.

## 3. Dress to Impress

Be sure to wear approved business attire. We recommend your attire be solid colors as opposed to patterns. Be mindful of accessories to avoid noise and distracting movement.

## 4. Background

Try to host your webinar with a blank wall in the background to avoid outside distractions.

## 5. Start on Time

Your attendees are busy; make sure you are at least 5 minutes early to ensure you are ready at the starting time.

## 6. Charge Battery

Make sure to have your laptop plugged into the outlet.

## 7. Webinar Features

Let the audience know where features are located. (Ex. Chat Box)

## 8. Q&A Session

If you receive a question that you do not know the answer to, let the attendee know you will look into it and get back to them. Do not make up an answer.

# Presenter Checklist

- Did I send a reminder email a day prior to attendees about the webinar?
- Did I email the Participant Guide to the attendees or the organization?
- Did I schedule a meeting with YMAD to discuss the presentation material and webinar platform?
- Did I check in with the organization prior to the presentation?

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