



2021 IBAT Best of Community Banking Awards

**Organization:** Texas Bank and Trust

**Address:** P.O. Box 3188, Longview, Texas 75606

**Contact:** Karen Partee, CFMP | EVP and Chief Marketing Officer | Phone: 903.237.1872

**Category:** Bank Culture

# Community Focused Culture Drives Results



## Goal and Results

The goal of implementing Haberfeld's High Performance Growth™ (HPG™) strategy was to strengthen customer growth across all markets. Since implementation, we have seen a 56 (%) percent increase in retail checking openings and a 73 (%) percent increase in business checking openings (net of PPP).

## The Initiative

Established in 1958, **Texas Bank and Trust (TBT)** has grown to 20 branch locations, spanning a 200-mile radius with more than 480 team members. Given our vast footprint, our people, culture, and commitment to our communities are what drive our success. When Covid-19 was shuttering lobbies across the U.S., banks innovated and adapted to serve their communities in unexpected ways. Having a strong, community-focused culture with empowered team members, enabled TBT to rise to the occasion.



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## Culture of Integrity



| Pine Tree Branch Team awarded the “Will to Win” traveling trophy for final 2020 cycle |

In January of 2020, we launched Haberfeld’s HPG™ strategy; the foundation is based on aligning our people, products, processes and promotion. We simplified our product offerings, streamlined our account opening process and provided consistent, on-going training across all of our branches. Once these items were aligned, we shifted to welcoming even more people from our communities to bank with us.

Overall, the internal shift has been significant. Now every frontline team member has confidence when given the opportunity to help a customer. When the frontline is empowered, they recognize opportunities to help and are equipped with the knowledge to deliver results; the result has been an increased connection between our team members, customers, and communities.



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### Culture of Excellence, Mutual Respect and Joy



| TBT Drive-Thru Locations décor to inspire JOY, Spring 2020 |

“JOY is contagious”

Another aspect of the strategy is ensuring all team members know how they contribute to the success of the organization as a whole. We emphasize the “why” behind each individual’s contributions. We focus on making sure people feel truly valued.

There is a natural accountability that comes with being a part of an inspired team – understanding the importance of having fun and executing at a level that allows us to celebrate our wins together. For example, twice a quarter, we have a new theme and each of our branch teams like to engage in a bit of friendly competition. The prize is not monetary; it’s the pride of winning our “traveling trophy,” or winning it back if the team had previously won it.

Our second campaign theme, “*Clean Sweep*,” was launched just weeks prior to Covid-19 shuttering lobbies. Faced with the unforeseen adversity, our teams turned it around and decided to shift our theme to “Joy.” With that, the themed displays were moved outside and into the drive-thru lanes. Since “Joy” is one of our TBT core values, team members were excited to share it with customers, particularly in a period of time where “Joy” seemed to be an elusive feeling for many people. We had an overwhelmingly positive response from customers and members of the community. We actually had customers posting about how grateful they were for the bank’s commitment and connection to the community and bringing them joy during such a difficult time.



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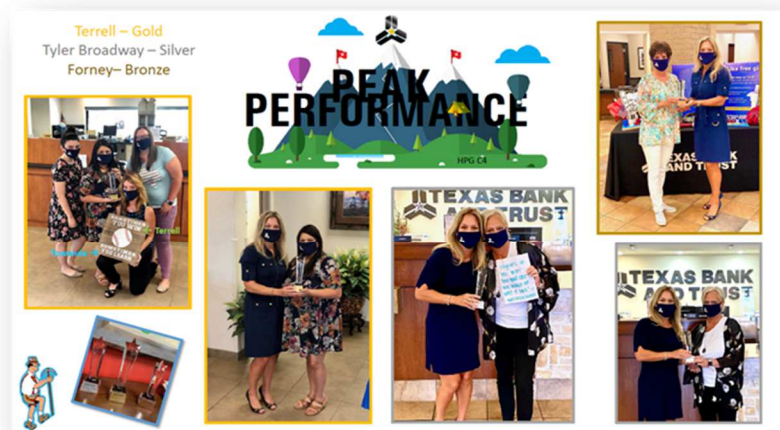
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Having these types of internal competitions and themes has given us something to measure and celebrate. It has also allowed us to more fully utilize the talents of different team members, recognizing there are different strengths that draw us closer together. The net-net is we have realized the positive benefits of accountability without the downside aspects of accountability gone wrong where people are motivated (or pushed) to do the wrong thing. Working as a cohesive team, we achieve superior results.

### Culture of Professionalism



| Gold, Silver, and Bronze traveling trophies awarded for Cycle 4 2020, "Peak Performance" |

Hiring for the heart is key. We focus on hiring people we believe have a heart for service rather than people who can simply do the job. People who are passionate about serving the community and each other produce extraordinary results for the bank and the communities we serve. To support this heart-led initiative, we have created a culture book called, *The Heart of TBT*. The purpose of the book is to outline our core values as well as illustrate what they mean and what they look like in practice. Ultimately, we strive to be trustworthy and dependable in all we do, believing our professionalism is founded upon high ethics and superior performance.

*"Launching HPG™ at a challenging time has produced terrific economic results, but more importantly has enhanced the culture of Texas Bank and Trust. The simplicity of our new products and the presentation approach built phenomenal confidence in every member of our retail team. This incredible time helped many of our staff recognize the value they each bring as trusted advisors to our customers and potential customers for the first time, while others recognized the contribution retail (and their roles) make to the bank's overall success. Through this experience, our team is now well prepared to support our communities with a servant's heart for years and years to come.*

– Danielle Herd Webb, Executive Vice President and Director of Retail Services

