

June 4, 2020

Dear TBT Family:

As most of you know, we at Texas Bank and Trust are passionate about the fact that we are not just a bank; rather, we are a COMMUNITY bank. This means that a large component of our mission is to support the various communities in which we have a presence with our time, talent, and resources. All of you do that so very well, and you truly embrace what it means to be a community banker. For that, we are both proud of and grateful for you.

The year 2020 will forever be remembered for the profound and significant challenges faced by so many of our friends, neighbors, and loved ones. In fact, for most of us, we have never experienced a year filled with so much pain, sorrow, hardship and heartache. If you think about it, we are . . . simultaneously . . . enduring a health crisis, an economic crisis, and a crisis relating to racial injustice and inequality. Friends, we are hurting.

Now, we will recover, and we will get better. The good in our society far outweighs the evil, those who share a desire for peace and progress far outnumber those who seek to divide and destroy, and the resilience of the American spirit has been proven time and time again over the course of our nation's history. And the good news for all of us TBTers is that we have the opportunity and the ability to be a part of that recovery and progress.

Today we want to announce a "Healing Hands" initiative and share with you our intention to donate \$100,000 in community assistance funds to be spread throughout the communities we serve in an effort to combat the crises mentioned above. Specifically, we plan to allocate the \$100,000 among our 37 bank branches and departments, with distributions ranging in amount from \$2,000 to \$5,000, based upon the number of employees in each branch or department. (Connie Milligan and Karen Partee will provide more information on the fund distributions next week.)

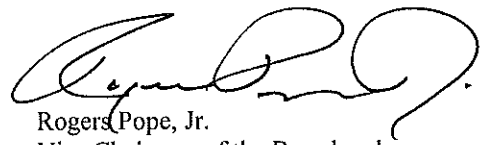
We ask that each branch and department, as teams and co-workers, come together to engage in conversation about the challenges we are currently facing and to identify, together, one or more organizations in your community to support with these funds. Preferably, the organizations you choose will be ones that are also focused on healing and recovery from the unprecedented challenges encountered this year. So that's it. Talk to one another about where these funds could best be allocated, reach out to those organizations in a show of tangible support, and be "healing hands" in your respective communities.

We are so very blessed to get to work with a team of such dedicated, compassionate, and community-minded individuals. Know that we pray for each of you regularly, and we thank you for your ongoing commitment to making a difference in the lives of your co-workers, your customers, and your communities.

With appreciation,



Rogers Pope, Sr.
Chairman of the Board



Rogers Pope, Jr.
Vice Chairman of the Board and
Chief Executive Officer