



Working for Texas Community Bankers

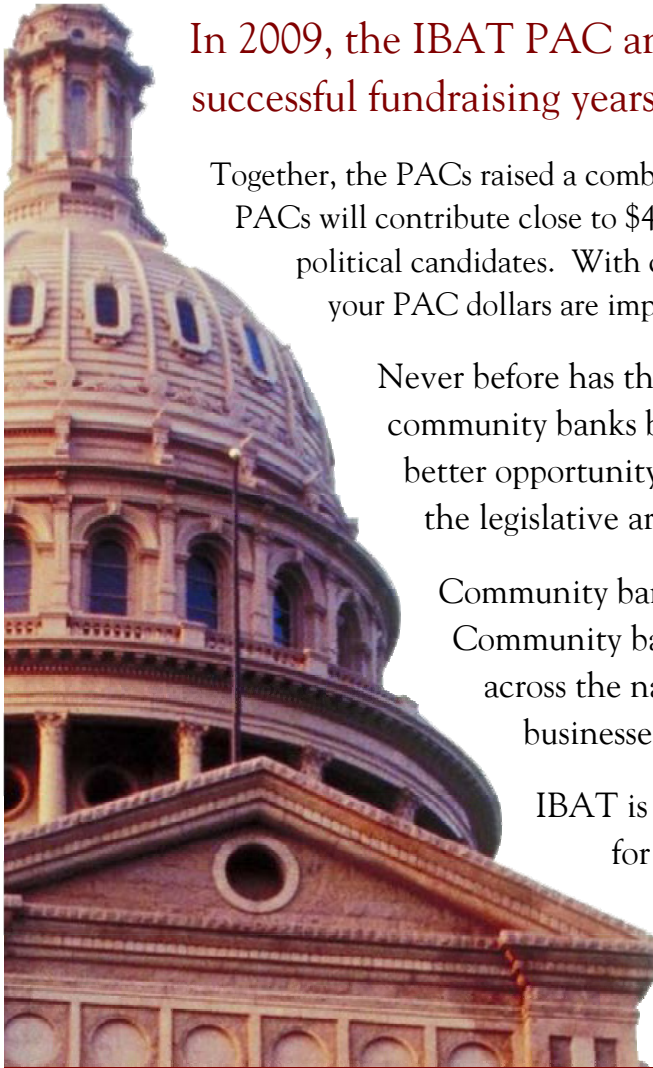


From Austin...

...To Washington



2009 Annual Report



In 2009, the IBAT PAC and IBAT Fed PAC achieved one of the most successful fundraising years ever!

Together, the PACs raised a combined total of more than \$256,000! We anticipate that the PACs will contribute close to \$400,000 in the 2009/2010 election cycle to state and federal political candidates. With campaigns becoming more expensive with each election year, your PAC dollars are imperative to help us tell the IBAT story to our elected officials.

Never before has the line of separation between the megabanks and community banks been more apparent and never before has there been a better opportunity for our industry to enhance our competitive standing in the legislative arena.

Community banks are the good guys in the financial services industry. Community banks are the heartbeat of cities and towns across Texas and across the nation. Without your help, many families and small businesses could not thrive and prosper.

IBAT is and will continue to be front and center in our advocacy for you and you alone—community banks.

March is **PAC Drive Month**. We need your help as we continue to work for you, your shareholders, employees and customers.

IBAT PAC STEERING COMMITTEE

CHAIRMAN
J. David Williams
HCSB - a state banking
association, Kerrville

Lawson Allen
Fort Davis State Bank

David R. Brooks
Independent Bank,
McKinney

Angie Brown
First National Bank,
Giddings

Christopher C. Doyle
Texas First Bank,
Texas City

Ervin B. Flencher, Jr.
Citizens State Bank,
Somerville

Curtis Griffith
City Bank, Lubbock

C. T. Head
Mills County State Bank,
Goldthwaite

Scott Heitkamp
ValueBank Texas,
Corpus Christi

J. Pat Hickman
Happy State Bank,
Amarillo

Kyle Irwin
Gruver State Bank

Al Jones
American Bank,
Corpus Christi

Patrick J. Kennedy, Jr.
TransPecos Financial Corp.,
San Antonio

James D. Lindsey
First State Bank, Mesquite

Cliff McCauley
Frost Bank, San Antonio

Milton S. McGee, Jr.
Citizens National Bank,
Henderson

Michaux Nash, Jr.
American National Bank of
Texas, Dallas

Mike Pearce
Bank of the West,
Grapevine

Todd Price
First State Bank, Mesquite

Jimmy Rasmussen
HomeTown Bank, N.A.,
Galveston

Greg W. Schwertner
First National Bank of
Ballinger

Thomas C. Sellers
Alliance Bank,
Sulphur Springs

Glen C. Thurman
First National Bank of
Moody

Tom E. Turner
The First State Bank,
Abernathy

ADVISORY

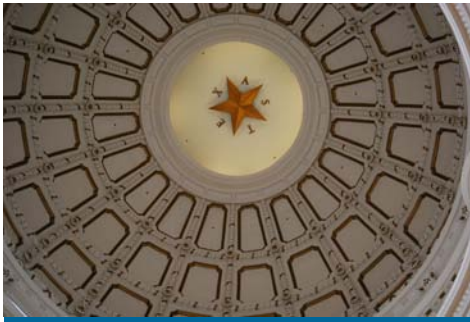
Don Adams
Adams & Adams,
Horseshoe Bay

Karen M. Neeley
Cox Smith, Austin

Mae Beth Palone
IBAT, Austin

Steve Scurlock
IBAT, Austin

Christopher L. Williston,
CAE
IBAT, Austin



IBAT WORKING FOR YOU IN TEXAS

Margins Tax. The banking industry scored a huge victory in the 2009 legislative session with the cleanup of the margins tax. In addition to clarifying long-standing practices in this area, the legislation also approved the treatment of sales of loans and securities for apportionment purposes.

Probate Code. Allows “convenience signers” on any type of account—not just the convenience account. This allows banks to provide a service that many customers desire—the ability to have authorized signers on personal accounts without giving the signer an ownership interest while retaining the flexibility of POD and joint accounts.

Mortgage Fraud. Mortgage fraud was expanded to include appraisal fraud.

Foreclosure. IBAT was able to deflect any substantive changes in the foreclosure laws.

Laws and regulations that determine the survival of the community banking industry are being considered every day in D.C. and Austin. Supporting the IBAT PAC is our ticket to the dance. I don't see that we really have a choice. We must support the IBAT PAC.

Jimmy Rasmussen
HomeTown Bank, N.A., Galveston

IBAT WORKING FOR YOU IN WASHINGTON



IBAT continues to work with ICBA and our state counterparts to protect the franchise value of community banks and offer customers an alternative to the megabanks for their financial needs. Some of the issues affecting our industry include:

- Regulatory restructuring
- Deposit insurance and systemic risk
- Unbridled expansion of credit unions
- Mandated price controls on fees charged for overdraft protection
- Opposition to commercial ownership of banks

PAC FACTS

IBAT PAC

The IBAT PAC is the only state PAC exclusively committed to representing the interests of Texas community bankers. The IBAT PAC collects funds for campaign contributions to candidates for state office. Funds for the IBAT PAC will be collected through the PAC Auction, Golf Tournament, Dream Vacation, Steak-Out and direct contributions.

IBAT FedPAC

The IBAT FedPAC was created to give community bankers a voice in Washington and to promote a proactive federal agenda to maximize your franchise value. IBAT FedPAC collects funds for campaign contributions to candidates for federal offices. These funds are collected through direct mail solicitation and voluntary contributions.



Rules Governing IBAT FedPAC

Federal election regulations require that a federal trade association PAC (IBAT FedPAC) obtain written approval from its member corporations before solicitation of individuals affiliated with those entities can take place each year.

An authorization agreement does not commit anyone to contribute to the IBAT FedPAC, but it gives the PAC the opportunity to communicate its message to your directors, officers and employees.

Q Can I authorize another financial trade PAC to solicit my employees in addition to IBAT FedPAC?

A No. A financial company can sign with only one federal trade association PAC per year. If you sign with another federal trade association PAC, such as TBA, your bank cannot sign with the IBAT FedPAC. However, *individuals* can donate to any PAC they choose.

Q Does this mean that I can't ask my employees to contribute to the IBAT FedPAC and IBPAC?

A No. Because IBAT is affiliated with ICBA, you may ask your employees to contribute to either or both PACs. All of your support will go to the same cause.

Both the IBAT FedPAC and IBAT PAC are non-partisan political action committees that support state and federal candidates for public office who support the philosophy of independent community banking.

All contributions to the IBAT PAC and IBAT FedPAC are voluntary and an individual may refuse to contribute without reprisal. Contributions to PACs are not tax deductible.

Why Is It Important for Bank Directors to Contribute to the PAC?

As a shareholder in the bank, your investment is directly affected by decisions made in Austin and Washington. You've invested in your community bank because you understand the importance of your bank in your community. If the community bank remains strong, so does the prosperity and economy of your local community.

Why Is It Important for Bank Officers to Donate to the PAC?

As bank officers, you are the pulse of your community and you are involved in the organizations and businesses of the community. You likely have a business relationship or friendship with the state and federal legislators in your area. Now, more than ever, it is important for those elected officials to understand the difference between Main Street and Wall Street. Your PAC dollars help your association contribute to those candidates who support and promote the community banking industry—and ONLY the community banking industry.

Why Is It Important for Bank Employees to Contribute to the PAC?

As a bank employee, your job is directly affected by decisions made in Austin and Washington. If you can spend \$10 a year on Girl Scout cookies, can't you do the same to help protect your job and community? Your contribution gives you a stake in your industry.

Dollars to the IBAT PAC and IBAT FedPAC are used **exclusively** to promote the interests of independent community banks in Texas.



How to Contribute

- ☑ You can contribute with a one-time check or personal credit card donation.
- ☑ IBAT PAC can automatically charge your personal credit card each month—\$5, \$10, \$20—you tell us the amount and we'll do the rest!

Contribute to the PAC and Join the Party

Would you like to be the guests of honor for a party thrown in your own backyard by IBAT Staff? Here's how to join the fun.

1. Conduct a PAC Drive in your bank during the month of March and encourage your directors, officers and employees to donate to either the IBAT PAC or IBAT FedPAC. Suggested contributions:

Directors \$100 Officers \$50 Employees \$10
2. Banks with 100% participation from their directors (minimum \$100 contribution from each director) will be eligible for a drawing for a dinner catered by your IBAT Staff.

OR

Banks that conduct a bank-wide PAC drive will be eligible for a drawing for a dinner catered by your IBAT Staff.

***Note: Personal checks only.
Due to ethics laws, no corporate checks
will be accepted.***

If your bank is drawn, you and 75 of your guests will enjoy a full barbecue dinner prepared by the IBAT Staff at a locale of your choosing. We'll bring appetizers, chicken, brisket, ribs and sausage with beans, coleslaw, potato salad, dessert and tea. We'll also bring the tableware and decorations. You bring the guests and beverages.

Get your contributions in today!

Drawing will be held on April 26th

HONOR ROLL

Both the IBAT PAC and the IBAT FedPAC are non-partisan political action committees that support state and federal candidates for public office who support the philosophy of independent community banking.

PAC STATESMEN OVER \$1,000

Ronald Abbott
Peoples Bank Paris, Paris

Tyson Abston
Guaranty Bond Bank,
Mount Pleasant

William Bain
Medina Valley State Bank,
Devine

Coleen Beck
Union State Bank, Florence

Cynthia Blankenship
Bank of the West,
Grapevine

H. Gary Blankenship
Bank of the West,
Grapevine

Craig Buford
CBAO, Oklahoma City, OK

Jim Chapman
The Bankers Bank,
Oklahoma City, OK

Terry Christian
Peoples Bank Paris, Paris

Jana Copeland
Liberty National Bank in
Paris, Paris

L. J. Del Papa
Texas Independent
Bancshares, Inc., Plano

Kenneth Derks
Clark Consulting, Plano

Charles Doyle
Texas First Bank, Texas
City

Christopher Doyle
Texas First Bank, Texas
City

Matthew Doyle
Texas First Bank, Texas
City

Doak Dunkin
Dial Dunkin & Associates,
Harlingen

Richard Evans
Frost National Bank, San
Antonio

Chet Fenimore
Hunton & Williams, Austin

David Fuller
Point Bank, Pilot Point

Robert Gerry
Integrity Bank, ssb,
Houston

Leon Groves
First State Bank, Mineral
Wells

Scott Heitkamp
ValueBank Texas, Corpus
Christi

J. Pat Hickman
Happy State Bank, Amarillo

Israel Hinojosa
First National Bank of
Hebbronville, Hebbronville

Jeb Hughes
Community National Bank,
Midland

Robert Hulsey
American National Bank of
Texas, Terrell

John Jay
Roscoe State Bank, Roscoe

Al Jones
American Bank, N.A.,
Corpus Christi

Cecil Jones
JonesBaggett LLP, Dallas

Janine Kasper
EFTSource, Inc., Larkspur,
CO

Jay Kempton
Advantage Health Plans
Trust, Oklahoma City, OK

Mary Lange
IBAT Education Foundation,
Austin

Kirk Lee
Guaranty Bond Bank,
Mount Pleasant

Fred Leonard
Integrity Bank, ssb,
Houston

Jim Lindsey
First State Bank, Mesquite

Robert Marling
Woodforest National Bank,
Houston

Russell Marshall
First Victoria National
Bank, Victoria

Julie Mayrant
Woodforest National Bank,
The Woodlands

Jim McAllister
Talaris, Austin

Bill McCandless
Lone Star Capital Bank, San
Antonio

D.D. McCaskill
Peoples Bank Paris, Paris

Cliff McCauley
Frost National Bank, San
Antonio

Milton McGee
Citizens National Bank,
Henderson

John Miles
Peoples Bank Paris, Paris

Michael Moores
Citizens National Bank,
Henderson

Christopher Murray
Sandler O'Neill & Partners,
LP, New York, NY

Michaux Nash
American National Bank Of
Texas, Dallas

Charles Neff
Integrity Bank, ssb,
Houston

Jeff Nunn
Citizens Bank, Claude

Mike Pearce
Bank of the West,
Grapevine

Brad Perry
Peoples Bank Paris, Paris

Rogers Pope
Texas Bank & Trust
Company, Longview

Todd Price
First State Bank, Mesquite

Zan Prince
First National Bank of
Weatherford, Weatherford

Craig Robbins
SHAZAM, Dallas

Troy Robinson
Bank Texas, NA, Quitman

Deborah Scanlon
BKD, LLP, Houston

Dennis Schwartz
Schwartz & Associates,
McKinney

Steve Scurlock
IBAT, Austin

David Seitze
Frost National Bank, San
Antonio

Thomas Sellers
Alliance Bank, Sulphur
Springs

Joe Sharp
First National Bank of
Weatherford, Weatherford

John Shivers
Shivers Investments, Fort
Worth

Randy Smith
Advantage State Bank,
Spencer, OK

Troy Spears
TriNet, Dallas

Justin Steinbach
Frost National Bank, Dallas

Dianne Stone
First National Bank of Hico,
Hico

David Stovall
Stovall, Grandey & Allen
CPAs, Fort Worth

Dewey Stringer
Integrity Bank, ssb,
Houston

Jim Sturgeon
Founders Bank, Sugar Land

Briggs Todd
First State Bank, Mesquite

J. David Williams
HCSB - A State Banking
Ass'n., Kerrville

Christopher Williston
IBAT, Austin

PAC DELEGATES \$501-\$1,000

David Alford
Citizens National Bank,
Henderson

Barry Anderson
Texas First Bank SBA (LPO),
Pearland



Kerry Barnes
Kleberg First National
Bank, Corpus Christi

Daryl Bohls
Allegiance Bank Texas,
Houston

Angie Brown
First National Bank,
Giddings

Richard Browning
Peoples Bank Paris, Paris

Abel Castro
First Bank & Trust, Lubbock

James Chambers
Town and Country Bank,
Stephenville

Doyle Cooper
Texas Leadership Bank,
Royse City

Wade Easley
First National Bank,
Hereford

Robert Finney
Muleshoe State Bank,
Muleshoe

John Gilliam
First National Bank of
Bosque County, Valley
Mills

Jay Gober
First State Bank, Graham

Jack Griggs
The First State Bank,
Abernathy

Joe Henkel
Kleberg First National
Bank of Kingsville,
Kingsville

John Hermann
First State Bank, Yoakum

Christy Hester
Texas Bank & Trust,
Longview

Mark Holland
Ghiglieri & Company,
Austin

Kenneth Irwin
Gruver State Bank, Gruver

James Kangerga
Citizens National Bank,
Henderson

Patrick Kennedy
TransPecos Financial Corp.,
San Antonio

Zoe Kuschel
Frost National Bank,
Houston

William David Lacy
Community Bank & Trust,
Waco

Steve Mack
Texas Heritage Bank,
Boerne

Mark Mann
Citizens National Bank,
Henderson

Kevin Monk
Alliance Bank, Sulphur
Springs

Michael Montgomery
First State Bank, Rice

Frank Morris
First State Bank,
Gainesville

Michael Murphy
Sage Capital Bank,
Gonzales

John Northcut
Stockmens National Bank,
Cotulla

Jim Odom
Citizens National Bank of
Texas, Waxahachie

Daniel O'Donnell
Citizens National Bank of
Texas, Waxahachie

Norman Ormiston
Grapeland State Bank,
Grapeland

Michael O'Rourke
TIB-The Independent
BankersBank, Dallas

Mae Beth Palone
IBAT, Austin

Joe Parker
First National Bank of
Byers, Byers

Richard Petitt
Jefferson Bank, San
Antonio

Riley Peveto
First State Bank, Mineral
Wells

Charles Phelan
TIB-The Independent
BankersBank, Dallas

Jimmy Rasmussen
HomeTown Bank, N.A.,
Galveston

Michael Rehm
Jefferson Bank, San
Antonio

George Singleton
Citizens National Bank of
Texas, Waxahachie

Brad Tidwell
Citizens National Bank,
Henderson

Bruce Toppin
Kennedy & Baris, L.L.P.,
San Antonio

Bill Ware
Amarillo National Bank,
Amarillo

Richard Ware
Amarillo National Bank,
Amarillo

Robert Weinzapfel
Muenster State Bank,
Muenster

Gary Wells
Happy State Bank, Amarillo

**PAC PARTNERS
\$301-\$500**

Ronald Alfred
Brenham National Bank,
Brenham

Susan Allen
Texas Heritage Bank,
Boerne

Lawson Allen
Fort Davis State Bank, Fort
Davis

Gerald Armstrong
Founders Bank, Sugar Land

Brandon Bartek
Mills County State Bank-
Early Banking Center, Early



Tim Barton
The First State Bank,
Abernathy

Daniel Bass
Carson Medlin Investment
Bankers, Houston

Glenn Biggs
Texas Heritage Bank,
Boerne

Rajesh Bindal
Founders Bank, Sugar Land

Lisa Blankenship
Bank of the West,
Grapevine

Juliet Breeze
Founders Bank, Sugar Land

Jason Brummerhop
Amegy Bank of Texas,
Houston

Anita Collins
American National Bank of
Texas, Sachse

Frances Colwell
Sage Capital Bank,
Gonzales

Doak Crabtree
Happy State Bank,
Stratford

Kolbe Curtice
Founders Bank, Sugar Land

Michael Ebie
First State Bank, Mesquite

David Estes
Texas Heritage Bank, Cross
Plains

Mark Few
American Bank Of Texas,
NA, Marble Falls

Ervin Flencher
Citizens State Bank,
Somerville

Debbie Gandy
First State Bank, Mesquite

Greg Garrison
HomeTown Bank, N.A.,
Galveston

Brad Hanley
First State Bank, Mesquite

Miles Harper
Founders Bank, Sugar Land

Cathy Harrison
PULSE EFT Association LP,
Houston

C. T. Head
Mills County State Bank,
Goldthwaite

Mariano Hernandez
First State Bank, Mesquite

Michele Hitchings
Frost National Bank,
Houston

William Huttenbach
Hirsch & Westheimer, P.C.,
Houston

Kyle Irwin
Gruver State Bank, Gruver

Ramona Jones
IBAT Services Inc., Austin

Joe Kim King
Brady National Bank,
Brady

Dennis Kutach
First State Bank, Yoakum

Michael Lambert
Federal Home Loan Bank,
Dallas

David Linaburg
TIB-The Independent
BankersBank, Dallas

Chip Lynch
Independent Community
Bankers Of America, Dallas

Steve McIlhaney
Talaris, Norman, OK

David Moore
Founders Bank, Sugar Land





Tom Morefield
Deluxe Financial Services,
Overland Park, KS

Paige Nash
American National Bank Of
Texas, Dallas

Curt Nelson
IBAT Services Inc., Austin

James O'Jibway
Austin County State Bank,
Bellville

Lester Parker
United Bank of El Paso Del
Norte, El Paso

Stanley Pinkham
Texas Leadership Bank,
Royse City

Rona Lee Price
First State Bank, Mesquite

Michael Rhodes
Lamar National Bank, Paris

Craig Roberts
Guaranty Bond Bank,
Sulphur Springs

Brenda Sanders
First State Bank, Mesquite

Gaylan Schroeder
Texas Heritage Bank, Cross
Plains

Greg Schwertner
First National Bank of
Ballinger, Ballinger

Scott Sharp
First Baird Bancshares,
Inc., Bedford

Brad Smith
Abound Resources, Austin

Vican Tan
Integrity Bank, ssb,
Houston

J. Michael Terrell
Waggoner National Bank,
Vernon

Tim Teske
Sterling Bank, Fort Worth

Janice Todd
First State Bank, Mesquite

John Todd
First State Bank, Mesquite

Mike Wilks
First National Bank, Rotan

Rickey Williams
Founders Bank, Sugar Land

David Willmann
Llano National Bank, Llano

Mark Wood
AccuSource Solutions/
Grayco Bank Products,
Carrollton

PAC FRIENDS \$150-\$300

Douglas Adamson
Texas Star Bank, Durant,
OK

Landon Alford
Citizens National Bank,
Henderson

Deanna Alfred
Brenham National Bank,
Brenham

Randall Andrews
Texas Bank & Trust
Company, Longview

Gregg Appel
HCSB-A State Banking
Ass'n., Kerrville

Troy Appling
The Bankers Bank,
Oklahoma City, OK

Thomas Atkinson
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BankersBank, Dallas

Terri Bacot
TIB-The Independent
BankersBank, Dallas

Bobby Barker
Happy State Bank, Dumas

Kelvin Barkowsky
Lamesa National Bank,
Lamesa

Peter Bennis
Pinnacle Bank, Keene

Kenneth Black
Citizens National Bank,
Henderson

Stayton Bonner
Citizens National Bank,
Henderson

Clint Brisco
Sage Capital Bank,
Gonzales

Lavo Brisco
Sage Capital Bank,
Gonzales

Don Briscoe
TIB-The Independent
BankersBank, Dallas

Barry Brown
Kleberg First National
Bank, Corpus Christi

Billy Brown
Founders Bank, Sugar Land

Sue Buck
Mills County State Bank,
Goldthwaite

Thomas Burdett
Happy State Bank, Amarillo

D.J. Burks
Citizens National Bank,
Henderson

Norman Burns
Sage Capital Bank,
Gonzales

John Buttery
Llano National Bank, Llano

Alvia Calvert
Happy State Bank, Dumas

Rick Carlton
Southwest Bank, Odessa

Pamela Carpenter
First National Bank Texas,
Killeen

Carl Cecil
Liberty National Bank,
Paris

Wendy Chaney
Computer Service
Professionals, Inc. (CSPI),
Bedford

Bill Christian
Sage Capital Bank,
Gonzales

Brent Christian
Sage Capital Bank,
Gonzales

Mitchell Chuoke
Texas First Bank,
Galveston

Rick Coburn
Fiserv Southwest Region,
Grapevine

Dick Caggeshall
Open Solutions Inc., Plano

Joe Collins
TIB-The Independent
BankersBank, Dallas

L.M. Collins
Sterling Bank, Fort Worth

B. Windol Cook
TIB-The Independent
BankersBank, Jacksonville

Julie Courtney
IBAT, Austin

Evelyn Craig
Citizens National Bank,
Henderson

Becky Craker
TIB-The Independent
BankersBank, Dallas

Ray David
Point Bank, Aubrey

J. Raymond David
Point Bank, Pilot Point

Joseph David
Point Bank, Pilot Point

Robert David
Point Bank, Pilot Point

Marilyn Davis
Amerisource Funding, Inc.,
Houston

Franklin Deaderick
Southwest Bank, Odessa

Roxann Deskin
First Security Bank,
Beaver, OK

Harold Dillehay
Happy State Bank, Canyon

Shawn Dillon
First American Payment
Systems, LLC, Fort Worth

J. Michael Dinges
Founders Bank, Sugar Land

David Doyle
Texas Independent
Bancshares, Inc., Plano

Kevin Drew
TIB-The Independent
BankersBank, Dallas

John Dyer
Texas Bank & Trust
Company, Longview

Todd Engemoen
Commerce Street Capital,
LLC, Dallas

Terry Fauble
Citizens National Bank,
College Park, Corsicana

Pam Fellers
Happy State Bank, Happy

George Fisk
Legacy Bank Of Texas,
Plano

Elwood Freeman
Lamesa National Bank,
Lamesa

If you're not actively involved in getting what you want, you don't really want it.

Peter McWilliams

Leigh Freeman
Lamesa National Bank,
Lamesa

John Fuller
Pulse, Plano

Lee Gaskamp
Bank of Brenham, N.A.,
Brenham

Mark Gibson
First National Bank of
Bosque County, Valley
Mills

Gary Gilliland
HomeTown Bank, N.A.,
Galveston

Ross Glenn
Happy State Bank, Canyon

Kenneth Goates
Texas Bank & Trust
Company, Longview

Bill Goetz
Jefferson Bank, San
Antonio

Patrick Gray
TIB-The Independent
BankersBank, Dallas

Mark Greene
TIB-The Independent
BankersBank, Dallas

Sheila Gresham
Citizens National Bank,
Henderson

Wendy Griffin
Schertz Bank & Trust,
Schertz

Howard Hackney
Texas Bank & Trust
Company, Longview

Shawn Hackworth
First State Bank, Mesquite

Sheryl Hagen
Stovall, Grandey & Allen
CPAs, Fort Worth

Linda Hales
Sage Capital Bank,
Gonzales

John Hancock
The First State Bank,
Louise

Dennis Harrington
Heritage Bank N.A.,
Pearland

Curtis Harvey
TIB-The Independent
BankersBank, Dallas

A. G. Hermann
First State Bank, Yoakum

Brian Higgins
TransFirst, Hauppauge, NY

Brian Hilberth
Federal Home Loan Bank,
Dallas

Kevin Hodges
TIB-The Independent
BankersBank, Dallas

Steven Hoerster
Security Bank & Trust Co.,
Miami, OK

Janey Holstien
IBAT, Austin

Terry Hoover
TIB-The Independent
BankersBank, Dallas

Greg Hughes
TIB-The Independent
BankersBank, Dallas

Rick Jamieson
TIB-The Independent
BankersBank, Irving

Sam Kana
First National Bank Of
Eagle Lake, Eagle Lake

Bonnie Kankel
IBAT, Austin

Mark Keator
Citizens Bank, Lubbock

Scott Kelley
TIB-The Independent
BankersBank, Dallas

Chris Kelley
Founders Bank, Sugar Land

Charles King
Texas Bank & Trust
Company, Longview

Jack Kleinecke
TIB-The Independent
BankersBank, Dallas

Mike Kuhlman
Happy State Bank, Canyon

William Landiss
First National Bank,
Giddings

Phil Linton
BancVue, LTD, Austin

Forrest Lloyd
Wellington State Bank,
Wellington

Lance Looney
Alliance Bank, Sulphur
Springs

Wallace Lynch
Point Bank, Pilot Point

Douglas Macdonald
Texas Community Bank,
Laredo

David Maloy
Founders Bank, Sugar Land

Michael Marshall
Citizens National Bank,
Henderson

Benny Martinez
The First National Bank of
Ballinger, Ballinger

David Mayfield
D'Hanis State Bank, D
Hanis

Laurie Mayfield
D'Hanis State Bank, Hondo

Nikki McDaniel
First National Bank Texas,
Harker Heights

Jack McDonald
First Data, Trinidad

Pat McElroy
Risk Management Partners,
LLC, Dallas

Derek McGee
Hunton & Williams, Dallas

Margie McMullen
Double D Ranchwear, Inc.,
Yoakum

James Meredith
First National Bank Texas,
Killeen

Scott Miers
Lamesa National Bank,
Lamesa

Ronnie Miller
HCSB, Kerrville

Jan Mills
First National Bank,
Winnsboro

Dianne Monroe
Happy State Bank, Dumas

Jack Morris
First National Bank Texas,
Killeen

Dean Narrell
The Roscoe State Bank,
Sweetwater

Deborah Nelson
TIB-The Independent
BankersBank, Dallas

Charles Nemeč
PointWest Bank, West

Bryan Nowlin
Lamesa National Bank,
Lamesa

Steve Otto
Federal Home Loan Bank,
Irving

Gary Owens
Southwestern National
Bank, Houston

Steve Patrick
Mills County State Bank,
Goldthwaite

Clint Patrick
Mills County State Bank,
Brownwood

Franklin Patterson
Texas Enterprise Bank,
Bryan

Jessica Pelache
First National Bank Texas,
Killeen

David Phelps
Briggs & Veselka Co.,
Bellaire

Odis Pippins
First National Bank Texas,
Killeen

Joanne Posen
Charter Mortgage,
Albuquerque, NM

Catherine Potter
Texas First Bank, Texas
City

Jo Ann Powell
Point Bank, Pilot Point

Tim Quisenberry
SWACHA, Dallas

Charlie Rand
Bank Texas, N.A., Lindale

Jim Range
First State Bank, Terrell

Tray Rankin
Sage Capital Bank,
Gonzales

Paul Reade
Founders Bank, Sugar Land

Charles Redfearn
Point Bank, Pilot Point

Anne Renfroe
Texas Heritage Bank, San
Antonio

Darlene Renken
Yoakum National Bank,
Yoakum

Darlene Revers
IBAT, Austin

Mark Reynolds
Extraco Banks, N.A., Waco

Steven Roberts
TIB-The Independent
BankersBank, Dallas

Richard Roberts
Bank Texas, N.A., Quitman

Randy Robinson
Access 1st Capital Bank,
Denton

John Rountree
Texana Bank, Linden

Jeff Sabin
Federal Home Loan Bank,
Dallas

Joe Saladino
Joe's Barbeque
Restaurant, Alvin

Dennis Simmons
SWACHA, Dallas

Brian Sims
Happy State Bank, Happy

Richard Sims
Wellington State Bank,
Wellington



Trent Sisemore
Happy State Bank, Amarillo

Edward Smien
First National Bank Texas,
Killeen

Alfred Smith
Happy State Bank, Happy

Jim Smith
Integrity Bank, ssb,
Houston

Kathryn Smith
Bank Compensation
Consulting, Inc., Plano

Sharon Sokol
Abound Resources, Austin

Harrell Stevens
Happy State Bank, Amarillo

Doug Streater
Extraco Banks, N.A.,
Temple

Peter Stringer
Texas Capital Bank, NA,
Dallas

David Strittmatter
Point Bank, Pilot Point

David Strong
MPA Systems, Inc., Sanger

Mona Strong
MPA Systems, Inc., Sanger

Paul Sturm
Point Bank, Pilot Point

Bruce Taylor
TIB-The Independent
BankersBank, Dallas

David J. Temple
TIB-The Independent
BankersBank, Dallas

Robb Temple
Independent Bank,
McKinney

Michael Thompson
Extraco Banks, N.A.,
Temple

Glen Thurman
First National Bank of
Moody, Moody

Carol Travis
First State Bank, Mesquite

Ron Tribble
First State Bank, Mesquite

Carol Troy
IBAT Financial Services,
Austin

Terry Tuggle
First Community
Bancshares, Inc., Killeen

Tom Turner
First State Bank,
Abernathy

Jeff Van Wart
Integrity Bank, ssb,
Houston

Jack Vincent
Happy State Bank, Happy

Kris Vogelwohl
Texas First Bank,
Galveston

George Waggoner
First National Bank Texas,
Conroe

Marjorie Wagner
Citizens National Bank,
Henderson

Lyle Walden
TIB-The Independent
BankersBank, Dallas

Joe Ware
SWBC Financial Service
Division, San Antonio

Tol Ware
Amarillo National Bank,
Amarillo

Cindy Weatherly
First State Bank, Mesquite

Todd Wentz
TIB-The Independent
BankersBank, Dallas

Linda West
Happy State Bank, Happy

Cyd West
Extraco Banks, N.A.,
Harker Heights

Jess Willard
Happy State Bank, Dalhart

Perry Williams
Happy State Bank, Amarillo

R. Kinney Williams
Yennik, Inc., Lubbock

Sue Winford
Lamesa National Bank,
Lamesa

Tony Wooster
Citizens National Bank,
Henderson

James Yarbrough
Texas First Bank, Texas
City

Why the IBAT PAC? Why not? If you want our voice to be heard in Washington and if you want us to stand together with a united front as community banks then it is important you give to the IBAT PAC. Year after year after year, the IBAT PAC has had successful results in keeping the Independent Main Street Community Banking message out front. Think about it this way, if you withdraw your support or choose not to participate then the IBAT PAC has to do more with less and that doesn't always work. We need your support!

Darrell Brown
Town and Country Bank, Stephenville



2009 PAC DRIVES

Thank you to all the banks that conducted in-house PAC drives during 2009.

So much of what we know and love about community banking is effected by politicians and special interest groups in Washington and Austin. As much as I would like to ignore that fact, I am reminded daily, in all the media, of the people and groups that want to take away my ability to derive satisfaction from helping customers. IBAT PAC is so important to community banking as it is one of the vehicles that allows us to get our message out in an effective way. I personally have seen the judicious way the money is managed and the doors that it has opened for us to tell our story. I think of my contribution to the PAC as an investment in the future generations of people, like us, that want to help make the dreams of our customers a reality.

Milton McGee
Citizens National Bank, Henderson

IBAT-PAC is working for YOU, around the clock whether you give or not. Even when you are not paying attention! It is like having additional staff for a small investment. It should be evident, with the change to the special assessment, that IBAT is impacting your bottom line.

We have spent years and PAC dollars expressing to the leaders of our state and country that we have been the stepchild to the "Too Big to Fail" banks. It seems to be paying off with recent legislation, and we need to keep their ear.

Todd Price
First State Bank, Mesquite

Amarillo	Amarillo National Bank
Amarillo	Happy State Bank
Ballinger	First National Bank
Boerne	Texas Heritage Bank
Brady	Brady National Bank
Corpus Christi	ValueBank Texas
Dallas	TIB-The Independent BankersBank
Devine	Medina Valley State Bank
Dilley	Dilley State Bank
El Paso	Capital Bank of El Paso
Fort Davis	Fort Davis State Bank
Goldthwaite	Mills County State Bank
Gonzales	Sage Capital Bank
Grapevine	Bank of the West
Gruver	Gruver State Bank
Henderson	Citizens National Bank
Hereford	First National Bank
Hico	First National Bank
Hondo	Community National Bank
Houston	Integrity Bank
Jacksboro	Jacksboro National Bank
Kerrville	HCSB, A State Banking Association
Killeen	First National Bank Texas
Kingsville	Kleberg First National Bank
Lamesa	Lamesa National Bank
Longview	Texas Bank & Trust
Louise	First State Bank
Mesquite	First State Bank
Mineral Wells	First State Bank of Mineral Wells
Moody	First National Bank of Moody
Mount Vernon	First National Bank
Muenster	Muenster State Bank
Muleshoe	Muleshoe State Bank
Odessa	Southwest Bank
Paris	Liberty National Bank
Paris	Peoples Bank
Pilot Point	Point Bank
Port Lavaca	First National Bank
Quitman	Bank Texas
Royse City	Texas Leadership Bank
San Angelo	Bank of San Angelo
Somerville	Citizens State Bank
Spur	Spur Security Bank
Sugar Land	Founders Bank
Sulphur Springs	Guaranty Bond Bank
Texas City	Texas First Bank
Victoria	First Victoria Bank
Winnsboro	First National Bank
Yoakum	Yoakum National Bank
Yoakum	First State Bank

“

Every man owes part of his time and money to the business or industry to which he is engaged. No man has a moral right to withhold his support from an organization that is striving to improve conditions within his sphere.

”

President Theodore Roosevelt, 1908

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