

# MEMORANDUM

TO: DIRECTORS, OFFICERS and STAFF  
FROM: GARY L. WELLS  
DATE: MARCH 2, 2010  
RE: IBAT PAC



It's that time of year! I am asking for your personal support in furthering the cause of independent, community banking by making a contribution to the IBAT PAC, which is one of the top Political Action Committees in Texas.

Our industry is one of the most highly regulated businesses in the country. Generally speaking, anything that we can do that will influence laws and regulations helping community banks has a positive impact on each of us. I truly believe that we have a good chance of "moving the pendulum" back in our favor. The mega banks are getting a lot of bad press, and therefore, the time is right for community bank voices to be heard in Austin and Washington.

**Community Banks did not cause the current problems we are facing, and we want to be sure that we are not unduly penalized for the irresponsible actions of others!**

I am asking you to involve yourself in the process by personally supporting the Independent Bankers Association of Texas Political Action Committee (IBAT PAC). Please consider supporting this worthwhile cause. It is illegal for the bank to make a contribution - contributions must come from individuals.

I am personally writing a check for \$200. As a benchmark, I am asking each board member to contribute \$150; each executive officer to contribute \$50; all other officers to give \$25; and each employee to give \$10. **This is an investment in our livelihood...community banking is what we do!**

This PAC drive and United Way are the only times that we will ever ask for your individual financial support. As always, this is absolutely voluntary. Having worked with the Leadership Division of IBAT for several years, I can tell you whole-heartedly the money you send for support of our industry is in very good hands. They do a terrific job of representing community banking in Texas.

Should you decide to contribute, please send your check to Micki Boyle at the Soncy office by March 30, 2010. I personally thank you up front for considering the IBAT PAC, and I would be honored to report that we have 100% participation as we have had in the past.

Thanks for your dedication and hard work.

Gary L. Wells

*Please make your contribution before March 30<sup>th</sup> - make your check payable to "**IBAT PAC**" or "**IBAT FedPAC**" whichever you so desire.*