



Welcome to Our Redesigned Website

July 26, 2006

Dear Customers and Friends,

Our goal when we set out to redesign our website more than two months ago was to make experiencing BankTexas online simpler and more informative. We hope you enjoy looking around the new site.

We increased the information available to you on our homepage by creating sections devoted exclusively to BankTexas News and Upcoming Community Events. We also improved the navigation throughout the site so that no matter where you are, you can contact us, apply online, print a paper application, and more.

We expanded the width of the pages to take advantage of the larger monitors now used by many of our customers. (If a horizontal scroll bar appears at the bottom of your browser, you may try adjusting the Display settings in your computer's Control Panel.)

We added two new sections: Mortgage and Community. In the Mortgage section, you'll find useful, easy-to-understand information about the different types of real estate loans we offer. In the Community section, we created a new feature called "Hometown Inspiration," where we'll post articles about people who inspire us; this month we profiled Chris Wiesinger, founder of Mineola's Southern Bulb Company.

We've also included new security features. On all of our online applications, for example, you'll notice a security verification icon.

Five years ago, when we introduced our first website, online banking was in its infancy. Today, our website receives over 225,000 hits from more than 3,500 visitors each month. Over 3,700 of our customers take advantage of our free online banking service, eBank, with about 100 new users enrolling monthly. The number of BillPay users has doubled in the last year. As high-speed internet access expands to more parts of our area, we expect this growth to continue in full force.

There's so much included in this redesign that I hope you will take a few minutes to explore. If you have any questions, please give us a call and we'll gladly guide you to the information you need.

Sincerely,

Troy M. Robinson
President & CEO