

Branch Services and Hours of Operation

Branch 1 – Mart

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 6:00pm

Drive-Thru Hours: Monday-Friday: 8:00am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Branch 2 – Waco

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 6:00pm

Drive-Thru Hours: Monday-Friday: 7:30am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Branch 3 – Hillsboro

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 6:00pm

Drive-Thru Hours: Monday-Friday: 8:00am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Branch 4 – China Spring

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 6:00pm

Drive-Thru Hours: Monday-Friday: 7:30am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Branch 5 – Woodway-Hewitt

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 6:00pm

Drive-Thru Hours: Monday-Friday: 7:30am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Branch 6 – College Station

Lobby Hours: Monday-Friday: 8:00am – 4:00pm

No Saturday or Sunday banking hours.

One automatic teller machine not owned by the Bank is located inside the facility.

Safe deposit boxes are not available.

Branch 7- Gatesville

Lobby Hours: Monday-Thursday: 9:00am – 4:00pm Friday: 9:00am – 5:00pm

Drive-Thru Hours: Monday-Thursday: 8:00am – 5:00pm Friday: 8:00am – 6:00pm

No Saturday or Sunday banking hours.

One automatic teller machine located in the drive-thru facility.

Safe deposit boxes are available.

Products and Services Offered

All products and services are available at each branch. There is no difference in fee structure between the branches. Loan rates and fees for the branches in Brazos and Coryell County may vary slightly from those offered by the branches which are located in Central Texas.

Loan Products: The Bank offers consumer and commercial loans, real estate acquisition loans, home improvement loans, commercial real estate loans, construction loans and agricultural loans.

Deposit Products: The Bank offers personal checking accounts that can be opened for as little as a \$50 initial deposit. The Bank also offers personal money market accounts, personal NOW accounts, personal savings accounts, commercial checking accounts, commercial money market accounts and IOLTA accounts. Individual Retirement Accounts offered by the Bank are on twelve (12) month, twenty-four (24) month, thirty-six (36) month and sixty (60) month maturities. Certificates of Deposit are issued by the Bank for one (1) month, three (3) month, six (6) month, twelve (12) month, twenty-four (24) month, thirty-six (36) month, and sixty (60) month terms. The Bank also offers electronic banking products, such as mobile deposit, online banking and automated bill payment services.

Interest rates and fees charged by the Bank on the various loan products vary by product type predicated upon such things as terms and conditions of credit as requested by the applicant, credit worthiness of the applicant and applicant's prior overall history at this bank. Interest rates paid and fees charged by the Bank on depository accounts vary by product type. Bank customer service personnel will provide product-specific interest rates and applicable fees upon request.