

BANKERS DIGEST

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McCandless Succeeds Roddy as Chairman, Lone Star Capital Bank, San Antonio, TX

Lone Star Capital Bank (LSCB), N. A., San Antonio, has announced that **Bill**

W. McCandless has been elected chairman of its board of directors. He succeeds **Robert Thomas (Tom) Roddy Jr.**, who has been named *Chairman Emeritus*, effective June 16.



McCandless

ive June 16.

McCandless previously served as vice chairman. He earlier served as president/CEO from 2003 to 2011. He began his 48-year banking career with Corpus Christi State National Bank after graduating from Texas A & I University in 1968. He joined Mercantile Bank & Trust in San Antonio in 1974 and then his career took him to San Pedro Bank, Groos Bank, Northwest, and Wells Fargo. In 2001, he was named president of Clear Lake National Bank, which became Lone Star Capital Bank in 2003, with the acquisition of Clear Lake National. Danny Buck was named LSCB president and CEO in 2011.

He has served on numerous civic and association boards, including the Independent Community Bankers of America and the Independent Bankers Association of Texas (IBAT) board. Locally, he served on the boards for the Greater San Antonio Chamber of Commerce, North San Antonio Chamber of Commerce, San Antonio Alamo Bowl Association, and the Baptist Health Foundation of San Antonio.

Roddy has served as chairman of the board of directors since the bank's



Roddy

inception in 2003. He began his banking career in 1966 following graduation from Southwest Texas State University in San Marcos. His career began at National

Bank of Commerce in San Antonio. In 1972, he moved to Central Park Bank in San Antonio and continued in the loan division ultimately as executive vice president and director. In 1974, he graduated from the Southwestern Graduate School of Banking at SMU.

In 1982, he was named president of Groos Bank in San Antonio upon the purchase by the Tom Benson family. In 1989, he became chairman of both the bank and the Benson Financial Corporation (BFC), a bank holding company which also owned Kelly Field National Bank. Subsequent to the sale of the BFC in 1996, he served as chairman of Camino Real Bank and Clear Lake National Bank (successor to LSCB). Additionally, he has served as a director of the San Antonio Branch of the Dallas Federal Reserve Bank and of IBAT. He currently serves as a member of the Texas Public Finance Authority in Austin. He has served the San Antonio community through numerous organizations.

Lone Star Capital Bank is a \$240 million community bank with offices in San Antonio and the Hill Country

Thornton Named EVP, Arvest, Springdale

Arvest Bank, Fayetteville, AR, announced that **Chris Thornton** has



Thornton

been named executive vice president and loan manager for Arvest in Springdale.

Thornton has served with Arvest since 1996, starting as a trainee and moving up through the commercial banking department. He most recently served as commercial banking manager and senior vice president in Fayetteville. Kent Williamson, president/CEO for Arvest Bank in Springdale, made the announcement.

A native of Fayetteville, Thornton grew up in TX. He transferred from Tyler Junior College in 1990 to the University of Arkansas at Fayetteville, where earned a BSBA degree in marketing management in 1993. He is a graduate of the American Bankers Association's Commercial Lending School in 1998 and the Southwestern Graduate School of Banking at SMU in 2007. He is also a 2009 graduate of the Walton Institute of Leadership

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Comerica Bank's Faubion and Forte Announce Retirement Plans; Bennett Named New Chief Diversity Officer

Comerica Bank, Dallas, recently announced two executives have announced retirement plans.



Faubion

J. Patrick Faubion, executive vice president of the Business Bank, has decided to retire in January 2017. Comerica President **Curtis C. Farmer** will assume direct oversight of the Business Bank leadership team at that time.

Senior Vice President of Business Affairs and Chief Diversity Officer **Linda D. Forte** has announced her plans to retire in August 2016 following a 42-year career with the bank. Senior Vice President of Talent Acquisition **Nathaniel Bennett** has been named as Comerica's new Chief Diversity Officer, reporting to Megan D. Burkhart,

executive vice president and chief human resources officer.



Forte

Over the past year, Faubion and Farmer have overseen more than 20 lines of business at Comerica: commercial clients, including middle market banking and U.S. banking, in addition to specialized businesses with expertise in specific industries or focus areas.

Faubion has had a number of impressive accomplishments in his 32-year tenure with Comerica. This includes the assimilation of more than 20 banks acquired through acquisition into Comerica's TX market, the 2011 acquisition of Houston's Sterling Bancshares Inc. being the most current, and the 1984 acquisition of Dallas' Grand Bancshares being the first. At that point, he became the bank's first chief credit officer in TX, said Farmer.

Faubion, 62, is an Austin native and graduated from The University of Texas at Austin in 1976 with a bachelor's degree in finance. He started his banking career as a bank examiner.

Forte, who has helped define and drive business strategies to establish Comerica as a leader in diversity and work life practices, said, "I have been blessed with a career in which I could fulfill my passion to empower others. It has been a privilege to help raise appreciation and support for the diverse members of our community, as well as make our communities better through corporate contributions and volunteerism."

"Under Linda's leadership, Comerica has contributed millions of dollars to nonprofits in the communities we serve, provided our colleagues meaningful community volunteer opportunities, and driven our diversity program forward, making it one of the best and most recognized in the country," said Ralph W. Babb Jr., chairman and CEO.

Bennett, who has 12 years of experience in financial services and nearly 20 years of experience in recruitment and selection, joined the bank as a vice president of corporate human resources in 2009, responsible for TX market staffing. He has been involved with Comerica's diversity program ever since, most recently assisting the bank's employee resource network groups. He was promoted to senior vice president in 2010, with responsibility for all talent acquisition. He earned a bachelor's degree in political science from Rice University.



Bennett

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HOME EQUITY LENDING

Supreme Court of Texas Strengthens Borrower's Ability to Challenge the Validity of Home-Equity Liens, Part 2

By
Eric C. Mettenbrink
Hirsch and Westheimer PC
Houston, Texas



Mettenbrink

This week's column continues last discussion of the Supreme Court of Texas ruling in Wood v. HSBC Bank USA, N.A., - S. W. 3d-, 2016 WL 2993923 (Tex. May 20, 2016).

The Borrowers also brought a declaratory judgment action for forfeiture of all principal and interest paid on their home-equity loan. The Court held that because Section 50(a) does not create substantive rights beyond a defense to a foreclosure action on a home-equity lien securing a constitutionally noncompliant loan and that forfeiture is not a constitutional remedy, the forfeiture provision in section 50(a)(6)(Q)(x) does not create a constitutional cause of action to access that remedy and must instead be litigated in the context of the borrower's loan agreement.

Analysis

Before *Wood*, the *Priester* decision indicated that any claim involving Texas constitutional infirmities was limited to a four-year statute of limitations from the date of closing. The Supreme Court of Texas has narrowed the use of statute of limitations as a lender and loan servicer defense against claims based on such constitutional infirmities in *Wood v. HSBC Bank USA, N.A.* At the same time, however, the *Wood* Court limited the use of constitutional infirmities as a direct cause of action for borrowers.

In the Court's view, the Borrowers correctly implemented Sections 50(a) and 50(c) by bringing an underlying cause of action for quiet title. In other words, if the conditions of Section

50(a) were not met, then Section 50(c) applies and the lien is void. If the lien is void, then Borrowers have a cause of action for quiet title.

Following from *Wood*, it appears that Lenders in Texas courts can no longer use the *Priester* ruling to bar a quiet title claim based on a four-year statute of limitations if the lien is void or invalid.

Given that the Court allowed a quiet title claim based on a void lien per Section 50(a) and Section 50(c), it

would follow that the Borrowers could potentially also seek a declaratory judgment action to declare the lien void, which could also give them access to attorney fees.

Although in *Wood* the Borrowers were unsuccessful in their attempt to implement the forfeiture remedy of Section 50(a)(6)(Q)(x) through a declaratory judgment action, the Court ruled that the forfeiture remedy could not be implemented through a declar-

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TEXAS

Blevins-Winkle Named VP, Spirit of Texas Bank

Before joining Spirit of Texas Bank in Conroe as a vice president, **Audrey Blevins-Winkle**



Blevins-Winkle

worked for a local community bank for eight years, serving in several positions from lobby service to assistant vice president of commercial lending. She was also employed as a credit

risk analyst for Koch Supply and Trading Inc., where she worked with traders to manage commodities / futures.

Blevins-Winkle holds a bachelor's degree in finance and banking and an MBA degree in management from Sam Houston State University in Huntsville. She volunteers her time with the Rotary Club of Lake Conroe, where she currently serves as president.

Spirit of Texas Bank also reported that **Moira Skea** was recently promoted to assistant vice president and loan officer. She joined the Spirit of Texas Bank in Houston as a credit analyst three years ago after graduating in 2013 with a BBA degree in finance



NEW MEXICO

Candelaria Leads New Durango Branch

Four Corners Community Bank (FCCB), Farmington, tapped **Shawn Candelaria**



Candelaria

Durango, CO, market president in August 2015 when the bank purchased land and announced plans to build a new branch.

Four Corners Community Bank recently opened its newly-built location in Durango

at 2685 Main Ave.

Candelaria is a veteran Durango banker. Prior to joining FCCB, he served nearly five years as Durango market president for First Southwest Bank. Earlier, he served more than eight years at First National Bank of Durango in business banking and special asset manager positions.

He earned a BBA degree in finance from Mesa State College in 1991. He serves the Durango community as a board member for The Hundred Club of Durango and United Way of Southwest Colorado 🏡

from Texas A&M University 🏡



ARKANSAS

Hicks Joins FNB of NWA as Vice President and CLO

Matt Hicks has joined First National Bank of NWA in Fayetteville



Hicks

as vice president and commercial lender and team leader for the Fayetteville branch at the 2638 E Joyce Blvd., Ste. 1. Rob Husong, regional president, made the announcement.

Hicks has 12 years of banking experience, 10 of those years in the Washington and Benton County markets. In previous positions, he served as a commercial loans market manager and market president. He earned an MBA degree from Harding University and a BS degree from Arkansas State University.

He currently serves his community as board chair for Single Parent Scholarship Fund of NWA, and is the past chair for the United Way Generation GIVE campaign and a graduate of the Fayetteville Chamber of Commerce's Leadership Class XXII.

First National Bank of NWA in Fayetteville is a division of the First National Bank of Fort Smith 🏡

Lucas Joins Diamond Bank Hot Springs Board of Dirs

Dr. Shauna Lucas was recently appointed to the board of directors for Diamond Bank of Hot Springs. She is a family practitioner at CHI St. Vincent in Hot Springs. She served on the financial committee of the Hot Springs Medical Group from 2002 to 2008.

Diamond Bank is based in Murfreesboro 🏡

Carlton Named Loan Officer, Generation Bank Fayetteville

Samuel Carlton has joined the financial team at Generations Bank in Fayetteville. Carlton accepted the position of loan officer after graduating from the University of Arkansas in December 2015 🏡



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Oklahoma Bankers Association Inducts Ten Bankers Into the 50th-Year-Club at Annual Convention in Tulsa

Ten longtime bankers were inducted into the Oklahoma Bankers Association's 50-Year-Club at the 119th OBA Annual Convention & Trade Show in May at the Renaissance Tulsa. These individuals have devoted 50 years or more of their lives to their banking careers.

Inductees for 2016 include:

- **Karla Brakefield**, McClain Bank, Purcell, joined the bank's predecessor, McClain National Bank, in 1965. Today, she is a bank director.
- **Jimmie Browning**, the Idabel Na-

tional Bank, Idabel, serves on the bank's board of directors and joined the bank in 1955. He is known as "Mr. Idabel National Bank."

- **Donald Copeland**, BancFirst, Oklahoma City, is a vice president and began his banking career in 1962.
- **Travis David Mask**, Farmers State Bank, Allen, is a bank director and shareholder, and started his banking career in 1960.
- **John Massey**, First United Bank & Trust, Durant, is chairman of the bank's board of directors.

• **Rita Pjesky**, Bank of Kremlin, Golttry, is a vice president and started her banking career in 1965.

• **Barbara Sanders**, Farmers State Bank, Allen, is the bank's head teller and a 36-year bank employee.

• **Deanna Weed**, Security National Bank, Enid, is a commercial loan secretary and has been a banker since 1966.

• **Donna Wheeler**, The First National Bank of Pawnee, Pawnee, is a vice president and a banker since 1965.

• **Letha Wood**, First United Bank & Trust, Ada, is an assistant vice president and a 53-year banker 🏦

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OKLAHOMA

American National Ardmore Listed in Top 27 Best Banks

John Truman Wolfe in his most recent book, "The 27 Best Banks In America, And Why you Should Care," lists American National Bank of Ardmore among this prestigious group of 27. Wolfe, a financial advisor and author of 27 books, was previously a senior credit officer for two CA banks and a co-founder of a prestigious Los Angeles-based business management company.

The key measurements Wolfe reviewed in determining the strength of a bank include: asset size, loan to deposit ratio, profitability, portfolio quality, and capital. Using these guidelines, this list of the top 27 banks in the nation was compiled using statistics reported through one of the two main banking sites, www.bankrate.com or www.baurerfinancial.com and his own evaluation. The top 27 list is ranked by the bank's size, not from strongest to weakest (though there are really no weak banks on the list) per Wolfe.

American National Bank of Ardmore is a locally-owned and operated community bank that opened for business in 1983. The \$375 million-asset bank currently has eight locations: six in OK and two in TX, and over 100 employees 🏠

ARKANSAS

Farmers Bank Blytheville Plans Wilson Branch Startup

Farmers Bank & Trust Co. of Blytheville is deepening its market penetration in Mississippi County with a Wilson branch location, according to an article by George Waldon posted on www.arkansasbusiness.com.

Randy Scott, president of the \$448 million-asset bank, said the proximity to the nearby Big River Steel complex proved too alluring to pass up. "That was the deciding factor," he said. "It gives us a presence in the southern part of the county, too."

It also didn't hurt that the sole shareholder in Farmers Bank & Trust, **Gaylon Lawrence Jr.**, has substantial interests in and around Wilson.

In fact, Lawrence owns most of the town since his family bought the extensive land holdings of the heirs of Robert Edward "Lee" Wilson in December 2010.

The branch startup is actually a real estate-only deal with Bancorp-South Bank of Tupelo, MS, which will move accounts to its Osceola branch, also in Mississippi County.

As part of the transaction, the Wilson branch at 55 Park Ave. will close on June 24 and reopen under the Farmers Bank & Trust Co. banner on October 1 🏠

Bank of the Ozarks Inc. Prices \$225 MM Sub Notes

Bank of the Ozarks Inc. (OZRK), Little Rock, on June 16 announced the pricing of its public offering of \$225 million aggregate principal amount of its Fixed-to-Floating Rate Subordinated Notes due 2026 (the "Notes"). Due to market demand, OZRK increased the aggregate principal amount of the Notes to \$225 million from the previously announced amount of \$125 million.

The Notes will initially bear interest at 5.50% per annum, payable semi-annually in arrears, to, but excluding, July 1, 2021, and, thereafter, payable quarterly in arrears, at an annual floating rate equal to three-month LIBOR as determined for the applicable quarterly period, plus 442.5 basis points. The Notes will be issued at a price of 100% of the principal amount thereof. OZRK intends to contribute the net proceeds from the offering to its subsidiary bank, Bank of the Ozarks, Little Rock, to fund organic growth, including expected growth in non-purchased loans and leases, and for general corporate purposes.

Bank of the Ozarks Inc. is a bank holding company with \$11.4 billion in total assets as of March 31, 2016. Its shares trade on the NASDAQ Global Select Market.

The bank holding company owns state-chartered Bank of the Ozarks which conducts banking operations through 177 offices in AR, GA, NC, TX, FL, AL, SC, NY, and CA.

Bank of the Ozarks Inc. reported first-quarter 2016 (March 31) net income of \$51.7 million, a new record, and up nearly 30% from the same quarter last year.

In a news release, CEO **George Gleason** said the company's "potent combination of strong growth, pristine asset quality, superb net interest margin and great efficiency" helped it achieve record results.

Total loans and leases, including purchased loans, were \$9.27 billion as of March 31, up nearly 46% from \$6.36 billion at March 31, 2015. Deposits were \$9.63 billion, up 43%. Total assets were \$11.43 billion, up 38% 🏠



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BANK ACCOUNTING

FASB Issues Final Rule for Current Expected Credit Loss

The Financial Accounting Standards Board (FASB) has issued its final Current Expected Credit Loss (CECL) rule: Accounting Standards Update 2016-13, Financial Instruments-Credit Losses (Topic 326), Measurement of Credit Losses on Financial Instruments. After more than six years of study, meetings, and tons of ink, the accounting standard is ready for consumption by bankers, accountants, regulators, and others.

Rob Nichols, American Bankers Association president/CEO, said in a statement, "CECL marks the biggest change in the history of bank accounting and has the very real potential to affect how banks do business."

The Independent Bankers Association of America said in a statement, "While not perfect, the final Current Expected Credit Loss standard approved today shows FASB has heeded the calls of community bankers for a more workable solution."

ICBA Vice Chairman **Timothy K. Zimmerman**, president/CEO of Standard Bank in Monroeville, PA, said, "Community bankers have effected meaningful changes that will make the standard more flexible and scalable for local financial institutions and the communities they serve. And we'll continue to work with federal regulators to advance further improvements." Zimmerman was appointed the sole community bank representative on the FASB Transition Resource Group.

Both of the industry's largest trade associations said they are committed to working with regulators and accountants to ensure banks meet the implementation challenges of the new standards in the coming years.

On the FASB website, www.fasb.org, a six-page summary of the update is available. While the words are in English, a sharp pencil and green eye shade may be required to fully comprehend the accounting standards update. A silver lining for most community banks: the effective dates are at least two years in the future. No time like the present to begin planning 🏠

DEPOSIT INSURANCE FUND

Deposit Insurance Fund Reserve Ratio Rises to 1.13%


The Federal Deposit Insurance Corporation (www.fdic.gov) reported June 1 that its Deposit Insurance Fund (DIF) rose \$2.5 billion during the first quarter of 2016 to \$75.1 billion from \$72.6 billion at the end of 2015.

The \$2.5 billion increase was largely driven by \$2.3 billion in assessment income and unrealized gains on securities of \$412 million. One insured in-

stitution failed during the first quarter.

The DIF reserve ratio rose from 1.11% at December 31, 2015, to 1.13% on March 31, 2016; and up from 1.03% at the end of the first quarter of 2015.

The FDIC reported total estimated insured deposits increased by 2% in the first quarter of 2016. Estimated insured deposits increased by 5% over the 12 months ending March 31, 2016 🏠



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TECHNOLOGY

Outsource ATM Celebrates 15 Years of Providing ATM Services to Community Financial Institutions

In 2016 Outsource ATM celebrates its 15th year providing ATM managed services to community-based banks and credit unions. The Cypress, TX-based technology company credits excellent customer service and an affordable, hassle-free service that frees up the financial institution's staff time and depreciating assets from the institution's balance sheet for Outsource ATM's continued success.

"We've seen a lot of growth the last few years," said **Paul Albright**, executive vice president of sales and marketing for Outsource ATM. "In addition to adding new customers in Texas and Louisiana, we have expanded into Oklahoma, Florida and Indiana – with no signs of stopping our current growth trajectory."

At a time when banks and credit unions are under a great deal of pressure – slim margins, mounds of regulatory burden and crippling increased costs – outsourcing an ATM network provides a smart, flexible and comprehensive solution," Albright says.

Outsource ATM thrives on a business model designed to provide financial institutions with better ATM services at lower costs.

The company's sole focus on ATMs

leads to more consistent maintenance and monitoring, creating a more consistent user experience.

By outsourcing their ATMs, financial institutions can "own the benefits, not the hardware" and use their savings to focus on adding new, more profitable products and services such as commercial accounts, generating more loans, mobile banking, remote deposit capture and Apple Pay, Albright explained.

Outsource ATM is lead by CEO **Troy LeBlanc** and Executive Vice President Albright.

LeBlanc has been helping financial institutions address their ATM needs for almost 20 years. He was the founding CEO of Outsource ATM in 2001. Earlier, he served as president/CEO of Absolute ATM Service Inc. for more than 13 years and with ATM manufacturer Diebold for over nine years.

Albright is an industry leader in the payments industry. He joined Outsource ATM in 2013 as vice president, sales and marketing. His background includes sales and product manager positions at BancVue, Capital One, PULSE EFT Association, among others. His blog may be found at www.outsourceatm.com 🏠



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Melvin Jordan
Executive Vice President, Citizens Bank
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HOME EQUITY (continued from Page 3)

atory judgment action because this remedy must be pursued as a breach of contract claim. The Court's exact words are that the forfeiture provision, "...must be litigated in the context of the borrower's loan agreement." That said, a breach of contract action also potentially provides a borrower access to an attorney's fee claim.

The Court's limitation of access to the forfeiture remedy of Section 50(a)(6)(Q)(x) through a breach of contract action has further implications regarding applicability of a statute of limitations. For instance, the Court did not indicate that a statute of limitations would not apply to all underlying causes of action that involve Texas constitutional infirmities as its ruling was limited to a quiet title action based on an invalid lien. It follows that if a borrower brings a breach of contract action in order to implement the forfeiture remedy of Section 50(a)(6)(Q)(x), then the traditional four-year statute of limitations for breach of contract could apply, which usually runs at the time of breach, or in this context, the time of closing.

Conclusion and Mitigation

Lenders and loan servicers can no longer rely on *Priester's* absolute bar on claims based on constitutional infirmities brought four or more years after closing. Thus, if a valid constitutional violation notice is received, then the lender or loan servicer should work to cure all actual violations and assume that a statute of limitations does not begin to apply until after cure. However, if an actual violation cannot be specifically cured, the Texas Constitution provides a catchall cure of one thousand dollars and an offer of refinance at no cost. Thus, record retention of the cure should be a priority, regardless of its method. Additionally, an acknowledgement from the borrower that he or she received all documents and that the lender complied with the Texas Constitution should be clear regarding these issues as it can be used to refute such violation claims.

(continued on Page 12)

CHARTER

ACTIVITY

Arkansas**BRANCHES**

The **FEDERAL RESERVE BANK OF ST. LOUIS** has received an application by Citizens Bank & Trust Company, Van Buren, for a branch at 8828 Hwy. 59 N., Cedarville.

MERGERS AND ACQUISITIONS

The **FRB OF ST. LOUIS** has received an application by Simmons First National Corporation, Pine Bluff, to acquire 100% of Citizens National Bank, Athens, TN.

Louisiana**BRANCHES**

The **OFFICE OF FINANCIAL INSTITUTIONS** has approved applications by Community Trust Bank, Choudrant, for branches in TX: 2049 W. Gray St. Houston, and Houston region mobile branch to operate in Harris County.

The **OFI** has filed/approved an application by Marion State Bank, Marion, for a branch at 1270 LA Hwy. 15, West Monroe.

The **OFI** has filed/approved an application by Synergy Bank, Houma, for a branch at 1070 S. Acadia Rd., Thibodaux.

The **OFI** has filed/approved an application by Metairie Bank & Trust Company, Metairie, for a branch at 4305A Clearview Pkwy., Metairie.

The **OFI** has filed an application by The Highlands Bank, Jackson, for a branch at 8759 Sullivan Rd., Central.

The **OFI** has filed an application by Sabine State Bank and Trust Company, Many, for a branch at 4121 Nelson Rd., Lake Charles.

The **OFI** has filed an application by Gulf Coast Bank and Trust Company, New Orleans, to operate a mobile banking branch within Orleans, Jefferson, and St. Bernard parishes.

New Mexico**MERGERS AND ACQUISITIONS**

The **FRB OF DALLAS** has received an application by Bancorp 34 Inc., Alamogordo, to become a savings and

loan holding company by acquiring 100% of Bank 34, Alamogordo. Upon the conversion of AF Mutual Holding Company, Alamogordo, to stock form, AF Mutual Holding Company and Alamogordo Financial Corp, Alamogordo, the existing mid-tier holding company of Bank 34, will cease to exist, and Bank 34 will become a wholly-owned subsidiary of Bancorp 34 Inc.

Oklahoma**CHARTERS**

The **OKLAHOMA STATE BANKING DEPARTMENT** has received an application by American National Bank, Ardmore, for a conversion from a national charter to a state charter; proposed name: American Nation Bank.

BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has received an application by BOKF, N. A., Tulsa, for a branch relocation from 1151 N. Bryant to 1325 N. Kelly Ave., Edmond.

Texas**BRANCHES**

The **OCC** has approved an application by Wells Fargo Bank, N. A., Sioux Falls, SD, for a branch relocation from 2354 Guadalupe St., Unit B, to 2402C Guadalupe St., Austin.

The **OCC** has received an application by Guaranty Bank & Trust, N. A., Mount Pleasant, for a branch at 2700

Earl Rudder Fwy., Ste. 1000, College Station.

The **OCC** has received an application by ZB, N. A., Salt Lake City, UT, for a branch at 17602 Southwest Fwy., Sugar Land.

The **TEXAS DEPARTMENT OF BANKING** has approved an application by Commerce Bank Texas, Stockdale, for a branch at 109 N. Chaparral St., Corpus Christi.

The **TXDB** has received applications by Frost Bank, San Antonio, for branches: 6305 Precinct Line Rd., Ste. 100, North Richland Hills; 12532 FM 2244 Rd., Ste. 150, Bee Cave; 7859 Walnut Hill Ln., Ste. 190, Dallas; and 3838 Rogers Rd. and 23787 IH 10 W., San Antonio. The **FRB OF DALLAS** has received applications for these branches.

MERGERS AND ACQUISITIONS

The **OCC** has received an application by The First National Bank of Hughes Springs for a business combination - non-affiliate merger - involving Bloomburg State Bank, Bloomburg; the resultant institution is The First National Bank of Hughes Spring. The **TXBD** has received an application for the merger of Bloomburg State Bank, Bloomburg, with and into The First National Bank of Hughes Springs, Hughes Springs. ■



BANKERS DIGEST

HOW TO CONTACT US

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POSITION WANTED

COMMUNITY BANK CEO looking for new challenge. Thirty five plus years of experience. Degree plus SWGSB. High integrity. Conservative. Team builder. Reply in confidence to: texasbankceo@gmail.com

POSITIONS AVAILABLE

SENIOR CRE LENDER/MARKET MANAGER. Austin. Loan sizes are typically in the \$5 to \$10 million range. There is a portfolio to inherit. Excellent opportunity to join an extremely well-capitalized \$20 billion bank. Please call 214-515-7606 or email Kevin@Babich.com

C&I LENDER/MARKET PRESIDENT for Dallas area Commercial Bank 20B. Must have 5-10 years experience, formal credit training, verifiable production history and the ability to grow a team of lenders.

Great support structure for an experienced market leader. Anthony Potenti, 214-515-7609, apotenti@babich.com.

DFW REGIONAL PRESIDENT: \$2B Bank with Metroplex and East Texas branches needs determined C&I Lender/Manager to manage lenders and drive market share. Mark Mitchell, Lone Star Search. 972-335-9009. lonestarsearch.net.

Greater Houston Community Bank requires SR. LEVEL COMMERCIAL LENDER with C/I COI's. Have branches all over the Houston area and will locate "Sr. Officer" closest to home. Formal credit training a plus, must be able to present to committee. Contact Gabe Haro, Texas Executive Search, gharo@texasexec.com.

COMMUNITY BANK CONTROLLER, ideal candidate: 10yrs experience, CPA, expertise with Financial Reporting, tax accounting to join our vibrant growing client in East TX. Kim.Kreps@jmfa.com

IT MANAGER - \$200 million North Texas bank needs an experienced INFORMATION TECHNOLOGY MANAGER. Position will oversee the IT managed services provider and IT compliance. Responsibilities also include oversight of operational functions comprised of mobile banking, ACH, wire transfer, vendor management, and remote deposit capture. The ideal candidate will have 2 or more years hands-on bank IT and/or operations experience and a formal degree. Working knowledge of Fiserv Precision core banking system a big plus but not required. Send resume in confidence to: HR Officer, P.O. Box 338, Bridgeport, TX 76426 or email judi@fsbwise.com. EOE.

COMMERCIAL LENDER for \$2.4B financial institution in El Paso area. Minimum of 2 years of commercial lending experience. Strong underwriting and cash flow analysis skills desired. Formal credit training preferred. Competitive benefits and salary. Submit resume to epjob.apps@outlook.com.

COMMERCIAL CREDIT ANALYST for \$2.4B financial institution in El Paso



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area. Bachelor's degree in Accounting/ Finance preferred. Minimum of 6 months of commercial analysis experience. Strong underwriting and cash flow analysis skills desired. Competitive benefits and salary. Submit resume to epjob.apps@outlook.com.

\$350M Community bank in West Texas is seeking a COMPLIANCE OFFICER with current knowledge of banking regulations plus a minimum of 5 years compliance management experience. Candidates are required to have a strong background in compliance oversight and great communication skills. Please email resume to hr@vistabank.com

American Bank of Commerce (ABC Bank) is looking for an experienced AG LENDER/BUSINESS BANKER for our Wolfforth/Lubbock TX market. Bachelor's degree in Business or Accounting/Finance preferred and must have at least 3 years bank lending experience. We offer company training, a competitive salary, an opportunity for growth, and excellent benefit packages. Send your resume to ldemma@theabcbank.com. EOE M/F/H/V.

American Bank of Commerce (ABC Bank) is seeking an experienced COMMERCIAL LENDER/BUSINESS BANKER for our Colorado Springs, CO Banking Center. Bachelor's degree in Business or Accounting/Finance preferred and must have at least 3 years bank lending experience. We offer company training, a competitive salary, an opportunity for growth, and excellent benefit packages. Send your resume to ldemma@theabcbank.com. EOE M/F/H/V.

SENIOR COMMERCIAL LENDING OFFICER-PRIVATE BANKING: Large independent financial institution has an immediate full-time opening for a Senior Commercial Lending Officer-Private Banking. Position requires at least 15 years experience in commercial lending; professional customer base preferred. Extensive knowledge of commercial lending regulations and procedures a must. College degree in finance, accounting, or related field is required. Individual must possess strong business development skills. Excellent salary and benefits. Qualified individuals may apply on-line

at www.americanbank.com. Equal Opportunity Employer.

COMMERCIAL LENDER with First National Bank in Perryton, Texas. College degree and banking experience required. Responsibilities would include business development. Position requires strong underwriting and organizational skills. Send resume to gpittman@fnbspearman.com

BRANCH MANAGER POSITION for First National Bank, Perryton, Texas. College degree and banking experience required. Responsibilities would include business development, consumer and mortgage lending, and operations. Send resume to gpittman@fnbspearman.com

Strong, Texas-based banking organization with well-established West Texas roots seeks an AG LENDER in its West Texas market. Great opportunity for well-qualified candidates with 2 to 5 years ag lending experience and a desire to grow relationships. Established network in the West Texas region a plus. Please submit resume confidentially to bankersdigest@bankersdigest.com, subject line Box B-3.

Well managed and profitable community bank in north central LA seeks A LENDING GENERALIST. Prefer 3-5 years experience making

consumer, commercial, and mortgage loans. Formal credit training and related college degree are pluses. We offer excellent compensation and benefits in a family friendly, small town environment. Submit resume to kyle.armitage@bankofwinnfield.com or fax to 318-628-2975.

Peoples State Bank, Shepherd, TX, is seeking an EVP/CHIEF LENDING OFFICER. Individual must have strong underwriting skills, ability to manage all lending functions and generate new business relationships. Competitive salary and excellent benefits. Must relocate. Email resume to mhamilton@psb-texas.com

A small family-owned community bank in West Texas is seeking an individual with STRONG COMMERCIAL REAL ESTATE, AGRICULTURAL EXPERIENCE AND GENERAL KNOWLEDGE IN ALL LENDING FIELDS. Must have excellent communication skills and strong credit underwriting background. Three plus years lending experience preferred. We offer a competitive salary and great benefits package. Interested applicants may send a resume to bankersdigest@bankersdigest.com, subject line Box J-1.

(continued on Page 12)

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CLASSIFIED (continued from Page 11)

San Antonio area community bank seeks someone with at least 3 years experience as a CASHIER/CFO with a community bank. Must have BSA expertise and prefer experience in all areas of operations including IT. Degree preferred. Please email resume, salary expectations, and references to r.robledo@csbsa.com or mail to P.O. Box 5970, San Antonio, TX. 78201. EOE.

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HOME EQUITY (continued from Page 8)

While the Court's ruling may seem daunting for lenders and loan servicers, a valid violation if it occurs, it can certainly be mitigated 🏠

About the author: **Eric C. Mettenbrink** is a commercial banking and real estate attorney. He may be contacted at 713.220.9141 or emettenbrink@hirschwest.com.

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