

Brannens, Inc.
FASTENERS FOR INDUSTRY

CONROE • SAN ANTONIO

Rusty Brannen

Nails It!

Fastener company
builds success
with fast
service

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**No
Monthly
Service Charges**

**GOLD
Account**

see inside for details

•Virtual Teller makes
the "bank run" obsolete

•Experienced management
team at helm

•Technology and relationship
banking meet

BUILDERS depend on BRANNEN'S

Nails and know-how built this thriving family business

MANAGEMENT TEAM

Experienced bankers who understand Texas business



Edward L. Lette, CPA

Chairman, Chief Executive Officer, and Founding Organizer/Director. With 39 years in banking, and insight into both industry and economic trends, Mr. Lette leads this visionary bank with sound, prudent banking knowledge and business lending expertise.
 elette@businessbankoftexas.com



Mary Ann Hebel

Executive Vice President, Chief Financial Officer, Founding Organizer/Director and Corporate Secretary. With 33 years of banking experience, including as a liquidator for the Texas Dept. of Banking, Ms. Hebel demonstrates managerial, financial, and operational banking expertise.
 mhebel@businessbankoftexas.com



Janet Parceneue

Senior Vice President, Chief Credit and Compliance Officer. With over 25 years of banking experience, Ms. Parceneue draws on her expertise in lending, bank operations, compliance, and internal auditing to make solid credit decisions.
 jparcneue@businessbankoftexas.com



Luis Vallejo

Senior Vice President, Commercial Lending, and Marketing Officer. With over 20 years in banking, Mr. Vallejo brings proven lending expertise and product knowledge, which is invaluable to businesses of all sizes and types.
 lvallejo@businessbankoftexas.com



Myron Sappington

Senior Vice President, Marketing Officer, and Founding Organizer/Advisory Director. He brings to the bank 38 years' experience in related finance fields; various aspects of real estate, including financing and development; and consultant to small banks, specifically for asset based lending products.
 msappington@businessbankoftexas.com



Nobody knows nails like Brannen's. You'll learn that after a few minutes with owner Russell "Rusty" Brannen, Jr. Founded in 1947 by Rusty's father, Brannen's carries every type of nail, screw, bolt, anchor, and fastener imaginable. From their central warehouse in McDade, Texas, two bobtail trucks make daily deliveries to the company's four stores in Austin, San Antonio, Conroe, and

Georgetown. They also sell and service power tools, such as nail guns, air compressors, rotary hammers, carbide drills, and fastener systems.

Understanding what customers need to get the job done is one reason this 60-year-old company is so successful. The other—complete dedication to customer service. Brannen's helps customers pre-plan their inventory needs and estimate project costs. That's what sets them apart from big-box stores, and why Brannen's is the "go to" company for commercial and residential builders.

Rusty says it's nails and know-how that built this thriving business. And that's what Rusty wants from his banker: the knowledge and personal service to keep his business growing. That's why he recently switched to Business Bank of Texas. "BBT is a business bank. They understand my needs and I can count on them to give me straightforward, honest advice," Brannen said. "At my old bank, it was hard to find anyone familiar with my business, much less get a fast answer to a question."

"BBT understands my business and has the technology to save me money."

Rusty also likes BBT's "big bank" technology products, such as Virtual Teller Remote Deposit. "When I heard about it, I jumped on it right away," Rusty said. "With four stores making two to three bank runs a day, we were spending a lot of time and burning a lot of gas. With Remote

Deposit, we're saving a significant amount of time and money, and I've been able to consolidate store deposits into one account. It's made my life a whole lot simpler."

Brannen says he also is saving on bank fees, and is earning interest from a sweep account. Rusty knows nails, and he knows what he wants in a bank. With BBT, you could say he's hit the nail on the head.

GOLD Account*

FREE "Virtual Teller" Remote Deposit equipment, software and setup

FREE Online Banking with Bill Pay

FREE Online Statement Delivery

No monthly service charges

* BBT Gold Account must be opened by April 30, 2008 and maintain \$50,000 average ledger balance.

866-512-1228

Remote Deposit makes **BANK RUN OBSOLETE**

Remote Deposit Capture (RDC) is revolutionizing how businesses make bank deposits. Made possible by federal legislation, RDC allows checks to be electronically deposited direct from a customer's location using a desktop scanner, PC, and the internet. Recognizing the value of this service, banks are working feverishly to bring RDC products to market.

Business Bank of Texas customers don't have to wait. Virtual Teller Remote Deposit is already in place, and customers are reaping the benefits daily. According to Mary Ann Hebel, Chief Financial Officer, "80% of our deposits are done by Virtual Teller. Our customers truly love this technology and are thrilled with the advantages it brings."

A primary benefit of Virtual Teller is that checks clear in one business day, compared to up to five days for traditional processing, so businesses can access funds faster.

"The most important development the banking industry has seen in years."

Federal Reserve

VIRTUALTELLER REMOTE DEPOSIT



- Faster funds availability
- Make deposits anytime
- Consolidate deposits from remote locations
- Cut costly courier fees or trips to bank
- Reduce risk of check fraud

Bank Built for Business

Business Bank of Texas blends relationships and technology for better business banking

Over the last two decades, the banking landscape has changed. Mergers and buy-outs spawned the emergence of mega banks with sophisticated product offerings but minimal interpersonal involvement. Their focus has been on "big box" banking products and less on a culture where business owners receive one-on-one attention when they need it.

"We're using technology to drive down the cost of banking, and passing the savings to our customers."

Ed Lette, Chairman

Ed Lette, with his forty years of community banking experience, knew that "relationship banking" was better for business owners. He brought together a team of experienced bankers to create a concept of banking that reflects the true spirit of Texas—-independent, self-reliant, and innovative.

With broad-based support from investors across Texas, Business Bank of Texas, N.A. (BBT)

was formed to offer a new brand of banking that combines the "big bank" products businesses need with the "small bank" relationships they want.

"Our concept is simple," says Lette, BBT Chairman. "We focus on what businesses need to grow. We're bankers who know business, and we have the technology to expedite and simplify transactions."

The only national bank headquartered in Austin, BBT does not plan to build expensive "brick and mortar" branches. Instead, BBT will build on quality people and sophisticated technology, thus keeping their cost basis low and passing the savings on to customers through lower bank fees.

Products & SERVICES

Business Banking

CHECKING ACCOUNTS
SAVINGS ACCOUNTS
MONEY MARKET ACCOUNTS
ONLINE BANKING WITH BILL PAY
"VIRTUAL TELLER" REMOTE DEPOSIT
THIRD PARTY BANKING

Commercial Loans

COMMERCIAL & INDUSTRIAL
COMMERCIAL REAL ESTATE
LINES OF CREDIT
LETTERS OF CREDIT

Cash Management

ACH
WIRE TRANSFER
CERTIFICATES OF DEPOSIT REGISTRY SERVICES
SWEEP ACCOUNTS
STORED VALUE PAYROLL DEBIT CARDS
MERCHANT CREDIT CARD SERVICES
BUSINESS CREDIT CARDS
ATM/DEBIT CARDS

Personal Concierge Services

CHECKING ACCOUNTS
SAVINGS ACCOUNTS
MONEY MARKET ACCOUNTS
CREDIT CARDS
LOANS



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A TEXAS BRAND OF BANKING
BUSINESS BANK OF TEXAS N.A.
BBT



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