



2020 ANNUAL REPORT

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HomeTown Bank^{N.A.}

Galveston • Alvin • League City • Friendswood • Pearland MEMBER FDIC 

March 12, 2021

To the Shareholders:

Your HomeTown Bank Board of Directors is pleased to announce a \$1.35 per share cash dividend. The payout represents another record-breaking earnings performance in what was a year we will never forget.

The biggest surprise was the record-setting \$140 million increase in deposits. Most of the \$55 million loan proceeds we made in Paycheck Protection Program (PPP) loans were deposited in our bank, but the remaining \$85 million came from multiple sources including sought-after new accounts. Unfortunately, last year's loan growth was a non-event as several large payoffs eliminated any net growth. Net interest margins were squeezed as excess liquidity was invested in low-yielding overnight rates, mortgage-backed securities, and highly rated municipal bonds. Earnings were greatly improved by the \$2.1 million in fees from the PPP loans. The result was a record net income after tax of \$9.63 million compared to \$8.671 million in 2019, and \$8.647 million in 2018.

In addition to the \$55 million in new PPP loans, HomeTown Bank loan officers produced \$110 million in gross loans last year. That compares to \$101 million in 2019. Those loan numbers were short of the record \$125 million in 2018 but it was another banner year. Although net loan growth was not achieved in 2020, we had a very strong 4th quarter and are off to a good start in January. We are budgeting a healthy net growth of \$30 million for 2021.

The record setting deposit growth of \$140 million in 2020 compares to \$21.9 million in 2019 and \$2.5 million in 2018. Competition for deposits has eased as interest rates reached historically low levels. Our net interest margins have declined and will take a toll on our earnings in 2021 as excess liquidity is invested at low yields. I find it hard to believe that CD rates have fallen below 1%, no matter what the maturity date.

Thanks to our record earnings performance, capital grew to a record \$91.25 million compared to \$79.06 million in 2019. The book value of our common stock is now at \$221.89 per share after posting earnings per share of \$25.18. As a result, we paid a record cash dividend of \$4.85 per share in 2020 compared to \$4.30 per share in 2019 and \$4.00 in 2018. Our most recent market price is \$231 per share. All capital ratios exceed regulatory minimums as we continue to achieve the status of a highly capitalized community bank. Another big surprise in 2020 was the performance of the loan portfolio. Loan losses on a portfolio of \$417 million (not including PPP loans) were \$20,210 and recoveries were \$24,276. Both are extremely low numbers, and it is only the second time in my thirty-two-year tenure that loan recoveries exceeded charge offs. The loan loss reserve is strong at \$5.9 million compared to \$4.9 million in 2019.

When the pandemic started, we made the strategic decision to place extra dollars in our Reserve for Loan Losses. Our reserve now stands at 1.38% of total loans (not counting PPP loans) and that ratio compares to 1.15% in December of 2019. For 2021, the strategy will be to maintain the reserve at approximately 1.20% unless we see more borrowers struggling from the lingering effects of the pandemic.

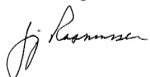
There is no doubt that our nation was happy to see 2020 in the rearview mirror. Face protection, social distancing, and hand sanitizing became the most common words heard each day, and hopefully that will end by the Fall of 2021. The real estate markets are on fire in our area and across the nation. The new administration in D.C. has vowed to speed up the frustrating vaccine process, and new stimulus checks are meant to assist families as they strive to survive.

I could not be more proud of our staff at HomeTown Bank. We have reached 15 confirmed COVID cases among our 115 employees, and several of our directors have also been affected. The confirmed cases and those exposed have left us short-handed at times, but everyone has pitched in to make sure we can offer the best service possible to our customers. As our deposit operations staff has stepped up to handle the stimulus checks, our loan officers and loan operations staff have worked countless hours to navigate the PPP new loan and forgiveness rules. It has truly been a team effort!

Our strategy to exceed customer expectations while meeting the financial needs of our customers has not changed.

Thank you for your investment in HomeTown Bank.

Sincerely,



Jimmy Rasmussen
President & CEO

2020 Appendix A

Statements of Condition

	December 31,	
	2020	2019
Assets		
Cash and balances due from depository institutions:		
Noninterest-bearing balances, currency and coin	\$ 6,900,589	\$ 6,479,347
Interest-bearing balances	45,667,746	12,060,251
Total cash and cash equivalents	52,568,335	18,539,598
Federal funds sold	18,000,000	18,000,000
Securities available for sale	217,032,898	150,032,609
Securities held to maturity	2,719,578	3,225,070
Loans, total	482,688,769	428,843,749
Less: Reserve for possible loan losses	(5,910,221)	(4,931,213)
Loans, net	476,778,548	423,912,536
Bank Premises, equipment, furniture, fixtures and autos (net of depreciation)	9,612,187	9,990,785
Letters of Credit	1,551,057	2,201,891
Other Assets	4,911,934	4,180,401
TOTAL ASSETS	\$ 783,174,537	\$ 630,082,890
Liabilities		
Demand deposits	476,498,230	351,604,739
Savings deposits	76,200,886	65,332,057
Time deposits	133,639,896	129,067,295
Federal funds purchased	-	-
Letters of Credit	1,551,057	2,201,891
Other Liabilities	4,030,222	2,815,870
TOTAL LIABILITIES	\$ 691,920,291	\$ 551,021,852
Equity Capital Accounts		
Common Stock	12/31/20	12/31/19
Number Shares		
authorized	382,657	382,657
Number Shares		
outstanding	382,657	382,657
Common Stock (Par Value) \$1.00	\$ 382,657	\$ 382,657
Surplus	415,455	415,455
Undivided Profits	90,456,134	78,262,926
TOTAL EQUITY CAPITAL	\$ 91,254,246	\$ 79,061,038
TOTAL LIABILITIES AND EQUITY CAPITAL	\$ 783,174,537	\$ 630,082,890

2020 Appendix B

Statements of Income

	December 31,		
	2020	2019	2018
Operating Income			
Interest and fees on loans	\$ 25,187,797	\$ 23,287,124	\$ 21,846,380
Income on Federal funds sold and securities purchased under agreements to resell	39,737	151,306	190,886
Interest on Mortgage-backed securities	2,099,173	2,044,196	1,974,087
Interest on obligations of other U.S. Government Agencies and Corporations	98,300	136,829	138,703
Interest on obligations of States and political subdivisions	1,622,850	1,460,555	1,647,668
Dividends on stock	3,785	18,949	168,022
Interest on other investments	145,058	327,177	126,212
Service charges on deposit accounts	370,868	211,278	201,608
Other charges, collection and exchange charges, commissions and fees	452,992	671,590	688,588
Other operating income	1,234,669	1,280,742	1,343,392
TOTAL OPERATING INCOME	\$ 31,255,229	\$ 29,589,746	\$ 28,325,546
Operating Expenses			
Salaries, wages and other employee benefits	\$ 8,279,471	\$ 7,747,443	\$ 7,443,921
Interest on Time Certificates of Deposit of \$100,000 or more	1,678,915	1,506,129	970,023
Interest on other deposits	1,900,173	2,379,226	1,400,639
Occupancy expense of bank premises	907,201	897,374	920,363
Furniture and equipment expense (including depreciation of \$340,686, \$336,836, \$388,426)	584,430	607,497	608,207
Provision for possible loan losses	975,000	776,178	907,000
Other expenses	5,096,155	5,017,991	5,435,209
TOTAL OPERATING EXPENSES	\$ 19,421,345	\$ 18,931,838	\$ 17,685,362
Income before income taxes	11,833,884	10,657,908	10,640,184
Income taxes			
Current	2,281,624	2,069,090	2,064,043
Deferred (benefit) expense	(82,323)	(82,323)	(71,305)
Income taxes, net	<u>2,199,301</u>	<u>1,986,767</u>	<u>1,992,738</u>
Net Income	<u>\$ 9,634,583</u>	<u>\$ 8,671,141</u>	<u>\$ 8,647,446</u>
Earnings per common share			
Net Income	<u>\$ 25.18</u>	<u>\$ 22.66</u>	<u>\$ 22.60</u>

2020 Appendix C

Statements of Comprehensive Income

	December 31,		
	2020	2019	2018
Net income	\$ 9,634,583	\$ 8,671,141	\$ 8,647,446
Other comprehensive income, net of tax			
Unrealized gains (losses) on securities:			
Change in unrealized gain (loss) on securities available-for-sale, net of deferred income tax expense (benefit) of \$1,173,479, \$1,195,584, and (\$475,911)	4,472,456	4,497,676	(1,790,394)
Reclassification adjustment for realized gains on investment securities available for sale included in net income, net of income tax expense of (\$15,401), (\$39,899), and (\$25,265)	(57,939)	(150,098)	(94,981)
Reclassification adjustment for realized losses on investment securities available for sale included in net income, net of income tax benefit \$-0-, \$25,375, and \$21,759	<u>-</u>	<u>95,457</u>	<u>81,853</u>
Total other comprehensive income	<u>4,414,517</u>	<u>4,443,035</u>	<u>(1,803,522)</u>
Comprehensive income	<u>\$ 14,049,100</u>	<u>\$ 13,114,176</u>	<u>\$ 6,843,924</u>

2020 Appendix D

Statements of Changes in Stockholders' Equity

	Common Stock	Additional Paid-in Capital	Retained Earnings	Accumulated Other Comprehensive Income	Total Stockholders' Equity
Balances - December 31, 2018	\$ 382,657	\$ 415,455	\$ 70,106,398	\$ (3,312,222)	\$ 67,592,288
Net Income	-	-	8,671,141	-	8,671,141
Other comprehensive income	-	-	-	4,443,035	4,443,035
Cash dividends (\$4.30 per share)	-	-	(1,645,426)	-	(1,645,426)
Balances - December 31, 2019	382,657	415,455	77,132,113	1,130,813	79,061,038
Net Income	-	-	9,634,583	-	9,634,583
Other comprehensive income	-	-	-	4,414,513	4,414,513
Cash dividends (\$4.85 per share)	-	-	(1,855,888)	-	(1,855,888)
Balances - December 31, 2020	<u>\$ 382,657</u>	<u>\$ 415,455</u>	<u>\$ 84,910,808</u>	<u>\$ 5,545,326</u>	<u>\$ 91,254,246</u>

Statements of Cash Flows
Years Ended December 31, 2020, 2019, and 2018
Increase (Decrease) in Cash and Cash Equivalents

	2020	December 31, 2019	2018
<i>Cash flows from operating activities:</i>			
Net income	\$ 9,634,583	\$ 8,671,141	\$ 8,647,446
Adjustments to reconcile net income to net cash provided by operating activities:			
Depreciation	657,406	646,618	618,654
Provisions for possible loan losses	975,000	776,178	907,000
Provisions for ORE write-down	-	-	227,200
Gain on sale of investments	(73,340)	(69,165)	(16,697)
Change in deferred tax assets and liabilities	(221,917)	(82,321)	(71,307)
Accretion of discounts	(206,842)	(206,953)	(70,460)
Amortization of investment premium	2,281,675	1,660,315	1,987,867
Stock dividends - Federal Home Loan Bank	(3,320)	(4,480)	(4,200)
(Gain) loss on sale of foreclosed assets	(11,456)	(30,072)	53,169
Loss (gain) on disposal of assets	13,744	(97,388)	-
(Increase) decrease in other assets	(44,472)	(105,258)	323,089
(Increase) decrease in accrued interest receivable	(606,112)	78,386	467,356
Increase (decrease) in accrued interest payable and other liabilities	81,835	185,907	(858,082)
Total adjustments	<u>2,842,201</u>	<u>2,751,767</u>	<u>3,563,589</u>
Net cash provided by operating activities	\$ 12,476,784	\$ 11,422,908	\$ 12,211,035
<i>Cash flows from investing activities:</i>			
Purchases of securities - available for sale	(98,851,156)	(56,954,650)	(85,000,659)
Proceeds from sales, maturities, or calls and principal payments - available for sale	35,437,370	75,640,803	88,028,011
Purchases of securities - held to maturity	-	(1,634,954)	-
Proceeds from principal payments - securities held to maturity	508,812	262,651	-
Net increase in loans to customers	(53,838,225)	(36,087,776)	(8,977,988)
Recoveries on loans	108,670	122,009	80,857
Federal funds sold	-	(18,000,000)	-
Proceeds from sales of premise and equipment	-	142,000	-
Additions to premises and equipment	(292,552)	(612,205)	(307,932)
Proceeds from sales of foreclosed assets	-	93,453	285,085
Net cash used by investing activities	\$ (116,927,081)	\$ (37,028,669)	\$ (5,892,626)

2020 Appendix E

Statements of Cash Flows Years Ended December 31, 2020, 2019, and 2018 Increase (Decrease) in Cash and Cash Equivalents (Continued)

	2020	December 31, 2019	2018
<i>Cash flows from financing activities:</i>			
Net increase in demand and savings account deposits	72,105,669	1,471,078	772,675
Net increase in time deposit accounts	68,229,253	20,410,500	1,816,617
Federal funds purchased	-	-	-
Cash dividends paid on common stock	(1,855,888)	(1,645,426)	(1,530,629)
Net cash provided by financing activities	\$ 138,479,034	\$ 20,236,152	\$ 1,058,663
Net increase (decrease) in cash and cash equivalents	34,028,737	(5,369,609)	7,377,072
Cash and cash equivalents beginning of year	18,539,598	23,909,207	16,532,135
Cash and cash equivalents end of year	<u>\$ 52,568,335</u>	<u>\$ 18,539,598</u>	<u>\$ 23,909,207</u>

2020 Appendix F

Reconciliations of Reserve for Possible Loan Losses

	2020	December 31, 2019	2018
Balance at beginning of year	\$ 4,931,213	\$ 4,618,424	\$ 4,272,957
Recoveries credited to reserve	24,218	122,009	80,857
Provision for possible loan losses	975,000	776,178	907,000
TOTAL	\$ 5,930,431	\$ 5,516,611	\$ 5,260,814
Losses charged to Reserve	<u>(20,210)</u>	<u>(585,398)</u>	<u>(642,390)</u>
Balance at the end of year	<u>\$ 5,910,221</u>	<u>\$ 4,931,213</u>	<u>\$ 4,618,424</u>

2020 Appendix G

Notes to Financial Statements Valuation of Securities

	DECEMBER 31, 2020		DECEMBER 31, 2019	
	Book Value	Market Value	Book Value	Market Value
Mortgage-Backed Securities	\$ 127,029,158	\$ 130,092,524	\$ 92,298,839	\$ 99,299,207
Obligations of other U.S. Government Agencies and Corporations	4,214,929	4,265,388	5,492,832	6,961,980
Obligations of State and Political Subdivisions	78,769,410	82,674,986	50,809,532	58,223,624
Other Investments (Restricted)				
Senior Housing Crime Prevention Foundation	2,189,707	2,189,707	2,698,519	1,320,269
Lift Fund, Inc.	250,000	250,000	250,000	250,000
Federal Home Loan Bank Stock	255,921	255,921	252,601	248,121
Federal Reserve Bank Stock	23,950	23,950	23,950	23,950
TOTAL	\$ 212,733,075	\$ 219,752,476	\$ 151,826,273	\$ 166,327,151

Deposits and Profit 2020 and 2019

TOTAL DEPOSITS	\$ 686,339,013	\$ 546,004,091
TOTAL PROFIT	\$ 9,634,583	\$ 8,671,141

2020 Appendix H

Selected Financial Data Summary of Operations

The Bank's operations for the past five fiscal years are summarized as follows:

DECEMBER 31

	2020	2019	2018	2017	2016
Net Interest Income	25,617,611	23,540,780	\$ 23,721,296	\$ 20,929,030	\$ 19,631,887
Other Operating Income	2,056,249	2,291,072	2,242,263	2,237,719	1,909,828
Total Operating Income - Net	\$ 27,673,860	\$ 25,831,852	\$ 25,963,559	\$ 23,166,749	\$ 21,541,715
Provisions for possible					
loan losses	975,000	776,178	907,000	292,500	101,400
Operating Expenses-including interest	14,938,316	14,466,931	14,433,009	13,800,078	13,227,703
Income before income taxes and securities gains	11,760,544	10,588,743	10,623,550	9,074,171	8,212,612
Applicable income taxes	2,199,301	1,986,767	1,992,738	3,015,572	2,305,557
Income before securities gains	9,561,243	8,601,976	8,630,812	6,058,599	5,907,055
Net Securities gains	73,340	69,165	16,634	107,526	323,215
Net Income	\$ 9,634,583	\$ 8,671,141	\$ 8,647,446	\$ 6,166,125	\$ 6,230,270
Net Income per share	\$ 25.18	\$ 22.66	\$ 22.60	\$ 16.11	\$ 16.28
Dividends per share	\$ 4.85 cash dividend	\$ 4.30 cash dividend	\$ 4.00 cash dividend	\$ 3.60 cash dividend	\$ 3.50 cash dividend

MANAGEMENT SUMMARY

HomeTown Bank, National Association, engages in the business of general banking in the cities of Galveston, Friendswood, League City, Alvin and Pearland, Texas. The bank's business is oriented toward serving the financial needs of its customers, both business and personal.

The headquarters for HomeTown Bank remains in Galveston. There are twelve competing banks and credit unions with offices on Galveston Island. Only three of the banks are locally owned. The competitive conditions in Galveston are not unusual for a city with a population of approximately 50,180.

The League City, Alvin, Pearland and two Friendswood locations compete for business in northern Galveston, southern Harris, and eastern Brazoria Counties where both large and small banks and credit unions create intense competition. HomeTown Bank has attracted many residential and commercial real estate loans and retail installment loans for the purchase of automobiles and other consumer items. For the fiscal year ending December 31, 2020, HomeTown Bank had approximately \$54 million in outstanding loan commitments compared to \$46 million in 2019 and \$59.8 million in 2018. All the loan commitments outstanding as of December 31, 2020 are expected to be exercised during the year 2021.

No material portion of the bank's deposits has been obtained from a single person or from a few persons. HomeTown Bank continues to be a strong real estate lender as 79.84 percent of the bank's loans are secured by some form of real property. The loans are spread across our market area and strict underwriting standards have produced losses well below peer levels. A large percentage of the commercial real estate portfolio is made up of loans to owner-occupied businesses. The bank's business is not seasonal to any significant extent. HomeTown Bank has no foreign source for deposits or loans, as all the bank's business is local in nature.

The bank employs approximately 115 employees. The bank is engaged in commercial and consumer activities. The bank does not participate in any international, trust or municipal trading services. To the best of our officers' knowledge, local compliance with federal, state, and local provisions, which have been enacted or adopted, regulating the discharge of materials into the environment, or otherwise relating to the protection of the environment, have not had a material effect upon the capital expenditures, earnings, or competitive position of the bank.

The bank's common stock is not registered on any stock exchange. There is no market maker and market quotations are not available. As of December 31, 2020, there were 382,657.18 outstanding shares of the common stock of HomeTown Bank, National Association. There were 554 holders of common stock at that date.

Whitley Penn, LLP serves as the bank's outside auditor. The bank's Internal Audit Committee is composed of four outside directors. In addition, the bank employs a full-time internal audit coordinator and auditing consultant who performs specific audits for the bank. HomeTown Bank, N.A. is a national bank and is examined by the Office of the Comptroller of the Currency. The bank is also a member of the Federal Deposit Insurance Corporation, the Federal Reserve System, and files reports quarterly with the Office of Comptroller of the Currency.

Deposits grew 25.70 percent in 2020 compared to 4.17 percent in 2019 and .50 percent in 2018. Deposits for 2021 are projected to increase 2.91 percent. The projected deposit increase will place no burden on capital requirements. Tier 1 Risk Based Capital at year-end 2020 was 16.25 percent compared to 17.11 percent in 2019 and 17.09 percent in 2018. The 2020 Leverage Ratio was 11.22 percent compared to 12.44 percent in 2019 and 12.01 percent in 2018. All capital ratios are substantially above regulatory minimums. A cash dividend of \$4.85 per share totaling \$1,855,888 was paid in 2020. The cash dividend was \$4.30 per share totaling \$1,645,426 in 2019.

As of December 31, 2020, The Baker Group- Oklahoma City, The Independent Bankers Bank- Dallas and Raymond James Fixed Income Capital Markets are the approved vendors for the bank's investment portfolio. The bank's investment portfolio as of December 31, 2020, represents 26.90 percent of total assets compared to 24.32 percent in 2019.

The bank follows the guidance in Accounting Standards Codification 320 Investments - Debt and Equity Securities. Securities that management has the ability and intent to hold to maturity are classified as "Held to Maturity" and carried at cost. Remaining securities are classified as "Available for Sale" and are carried at fair value. Unrealized gains and losses on "Available for Sale" securities are recognized as direct increases or decreases in stockholder's equity.

As of December 31, 2020, the "Available for Sale" portion of the portfolio showed an unrealized gain in fair value of \$7,019,401 with an after-tax adjustment to capital of \$5,545,327. This compares with an unrealized gain of \$1,431,405 in 2019 with an after-tax adjustment to capital of \$1,130,813.

Net income after federal income tax for 2020 was \$9,634,583 compared to \$8,671,138 in 2019 and \$8,647,445 in 2018. Net earnings increased by 11.11% percent in 2020 as compared to 2019. New gross loan volume totaled \$110.2 million in 2020 compared to \$101.3 million in 2019 and \$124.9 million in 2018. Income on investment securities was \$4.10 million in 2020 compared to \$4.20 million in 2019.

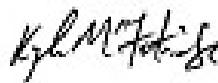
The loan loss reserve at year-end 2020 totaled \$5,910,221 compared to \$4,931,213 in 2019. As of December 31, 2020, the reserve was 1.22 percent of total loans compared to 1.15 percent in 2019. The reserve is considered adequate by management based on the strong performance of the loan portfolio. The loan loss reserve is reviewed monthly and approved quarterly by the Board of Directors. The 2021 budget will keep the loan loss reserve to total loan ratio in a range from 1.15 to 1.25 percent. As of December 31, 2020, non-accrual loans totaled \$753,672 compared to \$1,167,027 in 2019 and \$255,980 in 2018. Non-accrual loans as a percentage of total loans on December 31, 2020 were 0.15 percent compared to 0.27 percent in 2019 and 0.07 percent in 2018. Management believes the amount of non-accrual loans is at a manageable level.

The 2021 budget projects a 4.57 percent decrease in net income after tax. This is attributed to a lower net interest margin due to current economic conditions and reduced fees related to the Paycheck Protection Program. These forward-looking statements relate to, among other things, expectations of the business environment in which HomeTown Bank, N.A. operates, projections of future performance, perceived opportunities in the market and statements regarding the bank's mission and vision. The bank's actual results, performance, or achievements may differ significantly from the results, performance, or achievements expressed or implied in such forward-looking statements.

Thank you for your investment in HomeTown Bank.



Jimmy Rasmussen
President and CEO



Kyle McFatrige
Chief Financial Officer

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