

TEXAS / *Best in Banking*

Trusted Then, Now, and Tomorrow

NDBT's long-term commitment to serve the entire community has kept customers coming back for 65 years.

“Community engagement is our heartbeat,” says Larry Miller, a four-decade NDBT employee and current CEO. “Our focus is relational, not transactional. We’re woven into the fabric of each community we serve.”

Through depressions and recessions, NDBT has weathered it all and become stronger in the process. A perfect example was when the pandemic rattled local economies, NDBT stood by customers’ sides providing PPP funds, wise counsel, and empathic support. “Proving our consistency through uncertain times has been critical,” Miller says. “Customers know they can trust us and depend on us in good times and bad.”

Serving Community Needs

With its Main Street approach, NDBT attracts customers who appreciate the personal connection of a hometown bank with the technology and resources of a modern financial provider. The bank capably serves entrepreneurs, small businesses, and professionals of



NDBT's new Fields Legacy facility coming to Frisco in September 2026.

all varieties looking for comprehensive and effective solutions for their multilayered financial lives.

As a forward-looking community bank, NDBT is focused on emerging needs of customers, including the Millennial and Gen Z generations. Following extensive market research, the bank expanded its social media presence and hired employees who speak the same “language” as its younger customers.

“We have a strong sense of identity in who we are as a bank, which allows us to effectively meet people where they are generationally and demographically. This includes those who are coming to Texas from out of state,” says Miller.

A Bright Future

At 37 straight years, NDBT is the state’s longest-running recipient of the BauerFinancial 5-star rating—a recognition the bank doesn’t take lightly. As an industry signpost for both quality and credibility, the prestigious honor is bestowed to only the highest-esteemed institutions.

Miller likens NDBT to a diamond that has withstood the pressures of time and now shines brightly for its strength and stability. “NDBT has been built on the faithful stewardship of the leaders who preceded us,” says Miller, who never imagined becoming CEO when he started at the bank as a mail clerk in 1982. It’s been through visionary leadership and keen mentorship—values instilled at all levels of the bank—that Miller’s success story has been just one of many.

With a mission bigger than banking and box-checking, the bank established NDBT Cares in 2019 to make a concerted effort toward community service through nonprofit



NDBT's Dallas banking center lobby.

relationships. Through charitable giving and volunteerism across approximately a dozen hand-picked organizations, NDBT Cares makes real impacts in real lives throughout Texas and beyond.

“We’re always looking forward, always looking to help someone else up the hill, and never satisfied with where we’re at. We’re motivated to continue deploying resources because of the meaningful impacts we’ve made in so many lives—whether employees, customers, community members, or shareholders,” concludes Miller. “Because of our yesterdays, our tomorrows look bright.”

NDBT
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NDBT (North Dallas Bank & Trust Co.) is headquartered at 12900 Preston Road, Dallas, TX 75230. Member FDIC.



Larry Miller,
President
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