



N NDBT

TEXAS ★ BANKING ★ ORIGINAL

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HISTORY

North Dallas Bank & Trust Co. (NDBT) opened its doors in 1961, when Dallas was quickly becoming the financial capital of the Southwest. Armed with \$2 million in assets, three officers, and seven employees, NDBT embarked upon its new journey.

In 1970, NDBT founding directors Bert Fields, Porter Lindsley, Sr., and W.F. English purchased 4.85 acres to construct a new, state-of-the-art bank building at the intersection of LBJ Freeway and Preston Road. Not long after, NDBT built the 12-story North Dallas Bank Tower on its main campus, which at the time was the tallest building in Dallas outside of downtown. Today, the tower is home to nearly 75 tenant businesses.

Amidst the tumultuous U.S. stock market of the 1980s, NDBT stayed true to its mission of responsible banking. In 1989, NDBT was named one of the 100 safest banks in the country by *Money Magazine*, one of only two Texas banks on the list. When banks started closing their doors throughout the state, NDBT persevered and continued its tradition of showing a profit in every full year of operation since inception.

The 1990s brought interstate and branch banking to Texas, and competitors such as Chase, Bank of America, and Wells Fargo opened locations nearby. As one of the largest locally-established banks in Dallas, NDBT began seeking new opportunities for independent banking. In 1994, NDBT opened its first banking center in Plano, which led to additional successful openings in Las Colinas, Frisco and Addison throughout the next decade.

Today, NDBT has grown into one of North Texas' largest independent community banks, with more than \$1.7 billion in assets, five banking centers, and more than 160 employees. It is the only bank in Dallas to have received a 5-star superior rating from Bauer Financial for 30+ consecutive years and is considered one of the safest financial institutions in the nation.

In 2018, NDBT unveiled a refreshed brand encompassing the bank's future aspirations to seamlessly blend its time-honored legacy with contemporary, customer-centric service.

With a legacy spanning more than 60 years of helping North Texans meet their financial goals, NDBT has established itself as a Dallas staple for authentic banking, wealth management, and financial solutions for businesses and goal-minded customers.



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TIMELINE

1961 - North Dallas Bank opens its doors at the corner of Preston Road and Forest Lane in Dallas, armed with almost \$2 million in total assets, three officers, and seven employees

1970 - Founding directors purchase 4.85 acres to construct a new, state-of-the-art headquarters at the intersection of LBJ Freeway and Preston Road in Dallas

1973 - North Dallas Bank begins offering Trust | Wealth Management services

1975 - NDBT builds the 12-story North Dallas Bank Tower on its main campus, making it the tallest building in Dallas outside of downtown at that point

1986 - NDBT celebrates 25 years of operations and assets exceed \$258 million

1987 - NDBT pays its very first cash dividend

1989 - *Money Magazine* names NDBT as one of the 100 safest banks in the country, one of only two Texas banks on the list

1990 - Even with difficult economic times in Texas, NDBT continues to be profitable

1994 - NDBT opens its first official branch in Plano, TX

1996 - NDBT launches imaged statements; one of the first in the market
NDBT opens the Las Colinas Banking Center

1997 - NDBT.com is launched, paving the way for customers to interact with the bank on the World Wide Web

1999 - NDBT opens the Frisco Banking Center

2001 - W. Michael Shipman elected Chairman & CEO

2004 - NDBT opens the Addison Banking Center

2008 - Despite the Great Recession, NDBT still remains profitable

2009 - NDBT assets surpass \$1 billion mark

2011 - NDBT celebrates 50 years of showing a profit every full year since inception
NDBT is recognized as the only bank in Dallas to have received a 5-star superior rating from Bauer Financial for 20+ consecutive years
Larry A. Miller elected President

2018 - NDBT unveiled a refreshed brand encompassing the bank's future aspirations to seamlessly blend its time-honored legacy with contemporary, customer-centric service.

2020 - Texas Bankers Association Cornerstone Award winner - recognizing banks that have made a commitment to be the cornerstones of their communities

2021 - NDBT celebrates 60 years of showing a profit every full year since inception
NDBT assets surpass \$1.7 billion mark
Larry A. Miller elected President & Chief Executive Officer



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FACT SHEET

OVERVIEW

For more than 60 years, North Dallas Bank & Trust Co. (NDBT) has been dedicated to helping North Texans meet their financial goals. NDBT's services include online banking, investment management, retirement plans, business bill pay, merchant processing and many more. Headquartered on the corner of Preston Road and LBJ Freeway in Dallas, NDBT has four additional banking centers located in Addison, Frisco, Las Colinas and Plano.

FACTS AND FIGURES

Founded: 1961

Number of employees: 164

Headquarters: 12900 Preston Road, Dallas, Texas, 75230

Banking Center Locations: Addison, Frisco, Las Colinas and Plano

ATMs: Over 55,000 surcharge-free ATMs in partnership with the Allpoint network

Awards:

- Named one of the 100 safest banks in the country by *Money Magazine* in 1989
- Only bank in Dallas to receive a 5-star superior rating from Bauer Financial for 30+ consecutive years

Financials:

- Assets: \$1,726,875,834
- Deposits: \$1,579,464,814
- Loans: \$933,328,554
- Total Shareholders' Equity: \$159,223,187

Products and Services:

- Personal – Checking, savings, CDs, IRAs, mortgage loans, mobile solutions
- Business – Checking, savings, CDs, commercial loans, treasury management, credit cards
- Wealth Management* – Investment management, trust and fiduciary, retirement services, financial planning

***NOT FDIC INSURED**
***NO BANK GUARANTEE**
***MAY LOSE VALUE**



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LEADERSHIP

Larry Miller

President & Chief Executive Officer

Mr. Miller has spent his entire banking career with NDBT, beginning with his first job as the bank's mail services representative in 1982. Miller is able to effectively apply the knowledge and expertise he has developed over the years as he serves both the bank's customers and employees in his current role as President and CEO. He also serves as Chairman of NDBT's Board of Directors. Miller is on the Advisory Board and is a member of the Executive Committee for the Texas A&M University Commercial Banking Program. He earned his BBA from Abilene Christian University.

Glenn Henry

Chief Financial Officer

Glenn Henry currently serves as CFO and Secretary to the Board at NDBT. He has been with the company for more than 30 years. Henry earned his bachelor's degree from Southern Methodist University and his master's degree in business administration from the University of Texas at Dallas.

Brandi Shiflett

Chief Operating Officer

Brandi Shiflett brings 20+ years of banking experience to her role as COO for NDBT. Her spirit of honor and fairness is deeply ingrained by her East Texas upbringing. She graduated with a Bachelors in Business Administration from Stephen F. Austin State University in Nacogdoches, TX. Shiflett moved with her husband to the Dallas area in 2001 and in 2018 she found her home at NDBT. She and her husband are active members of their community and are currently serving on the board for Young Life Wylie.

Allen Hudson

Chief Lending Officer

Allen Hudson brings 37 years of banking industry experience to his role at NDBT as CLO where he leads his team by example with mutual respect. Hudson holds both a bachelor's and master's degree in business administration from Baylor University. He recently celebrated 23 years with NDBT.



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LEADERSHIP

James Tipton

Chief Credit Officer

James Tipton serves as CCO at NDBT. In this role, he oversees the credit function including risk, operations, and analysis, holding true to the company's value for integrity. Tipton's banking career spans more than 17 years, including eight years at the Texas Department of Banking as a Financial Examiner. He earned his bachelor's degree in finance from the University of Texas at Arlington.

Jeff Crow

Market President

Jeff Crow has worked in financial services for more than two decades. He started his career in financial planning at a boutique group in the Park Cities. Crow transitioned to banking in 2002, working his way from an analyst to credit manager to lender. Crow joined NDBT in 2008 and now serves as Market President, where he enjoys building client relationships and being an active part of the North Dallas community. Crow has a BA in finance from the Rawls College of Business at Texas Tech University. He is involved with his church and active with The Covenant School, where his children attend.

Jay Henry

Market President

Jay Henry has spent 38 years in the banking industry. The last 22 years have been with NDBT, where he began as an EVP in Commercial Lending and now serves as Market President, which includes the Las Colinas and Addison Banking Centers. Henry earned a bachelor's degree in marketing from Texas A&M University. He has served on the Board of Directors for Metrocrest Chamber of Commerce, President of the Addison Business Association, and Chairman of the Board of Trinity Medical Center, Carrollton. He currently serves on the Finance Committee for Metrocrest Services and the Advisory Board for the Texas A&M University Commercial Banking Program.



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LEADERSHIP

Ralph Thompson

Market President

A financial industry veteran with 39 years of experience, Ralph Thompson currently serves as a Market President at NDBT. He shares the bank's values of integrity, service and responsiveness. Thompson earned his bachelor's degree from Western Michigan University, majoring in both finance and management, and minoring in accounting and history. He was a long-time board member of the nonprofit organization Living For Zachary, most recently serving as Chairman.

Pam Murray

Chief Human Resources Officer

Pam Murray is a success driven HR executive with a successful track record as a talent strategy leader. She brings deep experience in succession planning, employee engagement, talent development, employee relations, compensation, compliance and mergers & acquisitions. She enjoys bringing out the best in people teams and companies. Murray has 16 years of banking experience in HR after beginning her career as a labor and employment law paralegal. Pam grew up in Dallas and has a management degree from Texas A&M University.

Toni McReynolds

Director of Trust | Wealth Management

With more than 35 years of experience in trust, wealth management and retirement plan services, McReynolds currently serves as an EVP and Director of Trust | Wealth Management at NDBT. She has served on the Administrative Council for the Wealth Management & Trust Division of the Texas Bankers Association and as a member of the Board of Governors for the Dallas Estate Planning Council. She is a CERTIFIED FINANCIAL PLANNER™ professional, and a Certified Retirement Services Professional (CRSP). McReynolds earned her bachelor's degree in business education from Kansas State University and currently serves as a Board Member for Family Compass where she is also a member of the Executive Committee.



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Information current as of 05/10/2022