



KEYSTONE BANK

The key to local banking

Keystone Bank

A Community Bank Built for You

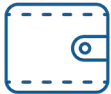


Welcome to
Keystone



Why Keystone?

Our Team | Our Communities | Our Values



Personal Banking



Commercial
Banking



Keystone
Mortgage



Keystone Treasury
Management



Small Business
Administration
Loans



Keystone Deposits



Keystone Mobile



Welcome to Keystone Bank

We opened our doors in Central Texas on October 15, 2018 with a maverick and entrepreneurial approach to community banking that truly puts the client first. We're proud to be one of the fastest-growing banks in Texas, founded on the principles of integrity, honesty and resilience.

Over the course of our 28-year career in banking, we have learned that good banking is about one thing: serving you by making connections, which is one reason our name is so important to us.



Jeff Wilkinson,
Chairman and
CEO (right)
and **Bryan St.
George,**
President (left)

[keystone.bank](https://www.keystone.bank)

In a similar way that a Keystone is the central connection point for an arch, we want to help you make the connection between where you are now and where you want to go financially.

That starts with our team of experienced bankers, who both live and make decisions locally, connecting with you to learn more about your unique needs.

Then we do the most non-banking thing we can: we build a custom plan to serve you.

Community banking is about solving problems – not for customers – but for neighbors.



Key-stone / 'kē stōn/ (noun):
a central stone at the summit of an arch, locking the whole together.

Everything about our operation puts the client first – from the way we build relationships to why and how we'll use technology. We are in the trenches with our clients, keeping a constant ear out for how we can best help them overcome challenges

In the pages that follow you're going to learn more about what modern banking should look like when it's focused on you.

We look forward to connecting with you soon,

Jeff & Bryan

Handwritten signatures of Jeff and Bryan in blue ink.

KEYSTONE
BANK

[keystone.bank](https://www.keystone.bank)

Meet Keystone

Executive Team

[LEARN MORE ABOUT OUR TEAM](#)



Jeff Wilkinson
Chairman & Chief
Executive Officer



Bryan St. George
President



Susie Farley
Chief Operations
Officer



Riley Floyd
Chief Credit Officer



Christian
Zimmerman
Executive Vice President
& Chief Financial Officer

Meet Keystone

Executive Team

[LEARN MORE ABOUT OUR TEAM](#)



Jessica Taylor

Vice President –
Mortgage Production
Manager

NMLS# 497857



Peggy Foreman

Vice President – Human
Resources



Sean Parsons

Executive Vice President –
Senior Lending Officer



Dennis Zulkowski

Market President –
Bee Cave



Eduardo Sosa

Senior Vice President –
Director, SBA Department



[keystone.bank](https://www.keystone.bank)

Meet Keystone

Board of Directors



Myles
Sherman



Brent
Giles



Ben
Mackovak



Clint
Greenleaf



Jeff
Wilkinson



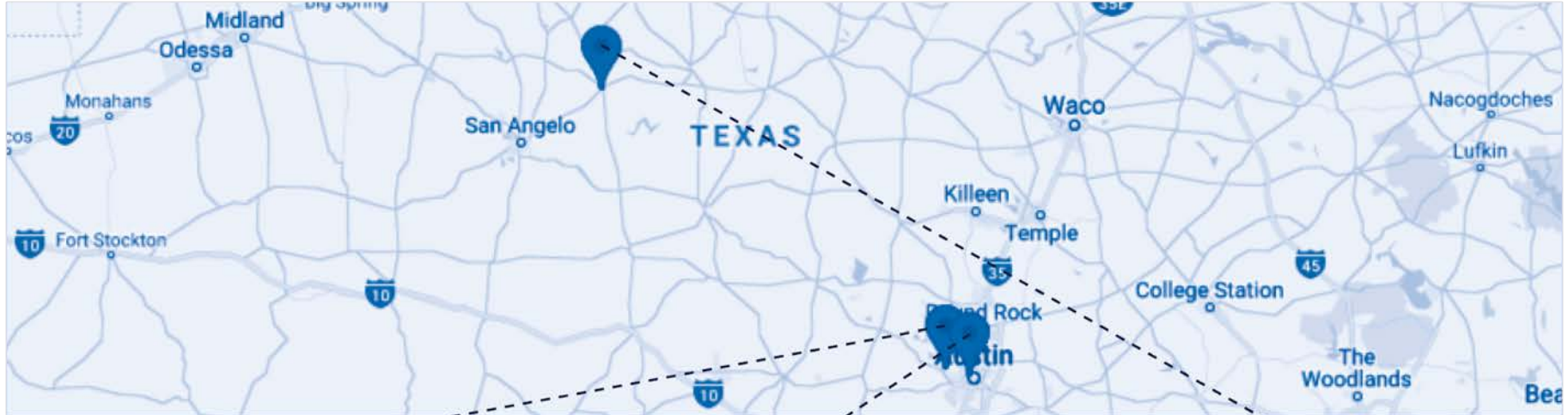
Alex
Smith



Laura
Brady

Meet Keystone

Modern Community Banking, the Local Way



BEE CAVE

11500 Bee Caves Road, Suite 150
Austin, TX 78738
Mon-Fri: 9am-5pm

DOWNTOWN AUSTIN

507 Pressler Street, Suite 400
Austin, TX 78703
Mon-Fri: 9am-4pm

BALLINGER

900 Hutchins Avenue
Ballinger, TX 76821
Mon-Fri: 9am-3pm

Our Mission

Helping you be the Keystone for your family, business and community.

Our Values

**TAKE
CHARGE**

**ENCOURAGE
CREATIVITY**

**CENTER AROUND
COMMUNITY**

**LEAD IN
INNOVATION**

**DO WHAT
IS RIGHT**



Our Reach

*as of Dec. 31, 2021



Total
ASSETS

2020

\$339MM

2021

\$495MM

46% YOY Growth



Total
LOANS

\$264MM

\$364MM

38% YOY Growth



Total
DEPOSITS

\$273MM

\$433MM

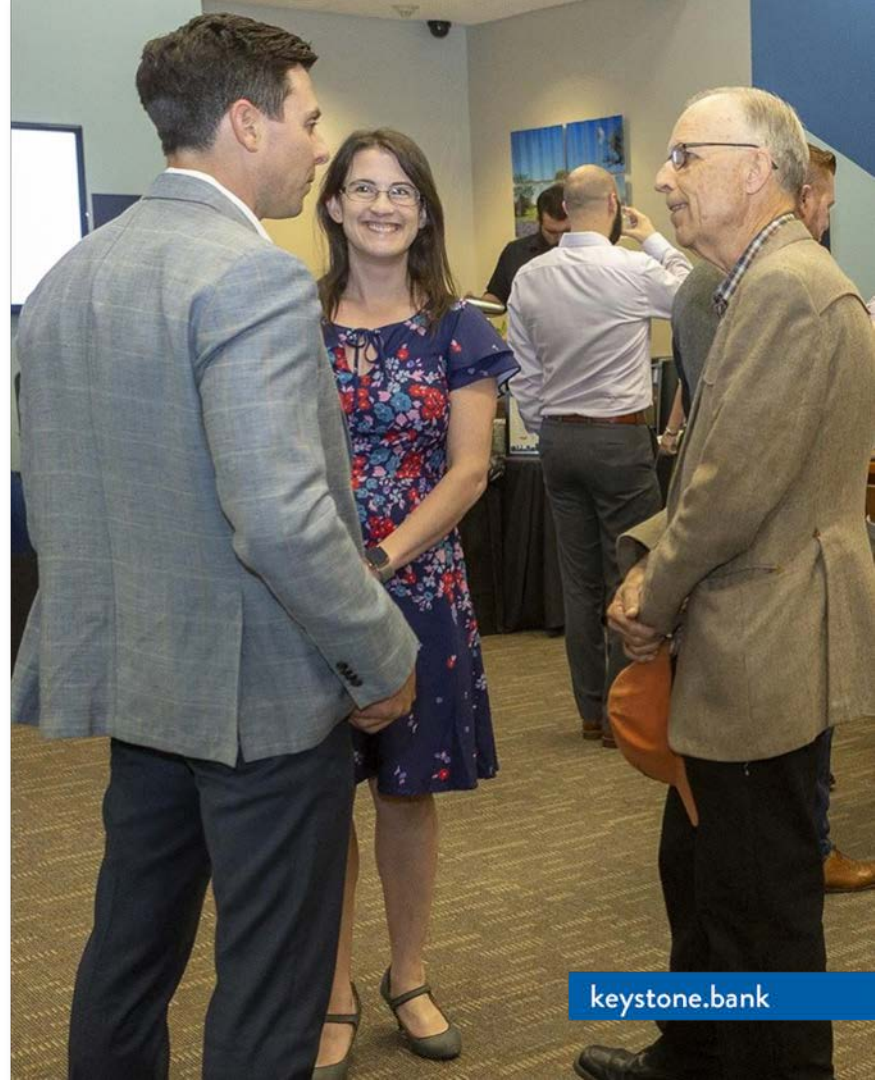
58% YOY Growth

Personal Banking

Keystone Bank is centered on you

Bank where you matter.

- Earn high interest, cash back and digital refunds
- No fees on checking accounts
- Seamless saving solutions
- Comprehensive fraud protection
- State of the art digital banking



Commercial Banking

Austin ranked No. 1 for its “business environment,” and No. 4 in the country among the top cities to start a business, according to a 2019 report from personal finance website WalletHub.

#1 BUSINESS ENVIRONMENT

#4 TOP CITIES TO START A BUSINESS

Keystone Bank is honored to count more than 100 Austin entrepreneurs as investors and we love connecting with business leaders on their commercial banking needs.



Keystone Mortgage

NMLS# 1816730

Austin is America's best housing market

and we're honored to make local
decisions that connect our neighbors
with the home of their dreams.

TOP MARKETS FOR REAL ESTATE IN 2020

Cities ranked for the top overall prospects in the
annual Emerging Trends in Real Estate report.

1. Austin
2. Raleigh-Durham
3. Nashville
4. Charlotte
5. Boston
6. Dallas-Fort Worth
7. Orlando
8. Atlanta
9. Los Angeles
10. Seattle

Source: Urban Land Institute and PriceWaterhouse Coopers

Keystone Mortgage



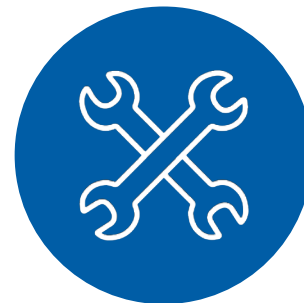
Purchase or refinance

Home purchase or refinance with a wide range of financing programs available.



Home equity

Several options for short-term, one-time, on-going or seasonal needs.



New home build

Short-term options to help you get the construction started.

Keystone Treasury Management

By utilizing any one of Keystone Bank's extensive Treasury Management products and services, you can improve your company's cash flow, lower costs and simplify your accounting.



User Management

We grant you the ability to control your users within the Treasury platform



ACH Originations

Send and receive funds for direct payroll deposit, business-to-person (B2P) and business-to-business (B2B).



CDARS/ICS

Secure your cash above the standard FDIC Insurance with CDARS and/or ICS services. We have partnered with Promontory Network to offer extra FDIC insurance on your funds.

Keystone Treasury Management



Merchant Services

Easily accept credit and debit cards for your business while lowering monthly fees on your operating account.



Positive Pay (Check & ACH)

Check Positive Pay automatically detects attempted fraud by comparing every check received with issued check information. If the numbers don't match, your approval is required to process. ACH Positive Pay allows customizable filters to ensure payments are made according to your terms. Designate approved business entities and even transaction amounts to ensure your account is secure.



Remote Deposit Capture

Securely scan checks and import information into your accounts receivables online with Remote Deposit Capture (RDC), all without leaving your office.



Wire Origination (Domestic & International)

Send funds online, fast without having to fill out, sign and send in a form for processing. Your recipients are saved online, so there's no need to fill in the same information each time you need to send a wire.

Small Business Administration (SBA) Loans

Your small business doesn't have to stay that way.
Get the financing you need to grow.

- Available for start-up and established businesses
- Competitive rates
- Financing for a wide range of business needs
- Generally lower down payments
- Extended maturities
- Fast, local decision-making and processing
- Tailored to your needs by knowledgeable, responsive and creative staff



Competitive Rates



Lower Down Payments



In-House Decision-Making



Local Service

Keystone Deposits

Consumer

Basic Checking
Basic Savings
Kasasa Cash
Kasasa Cash Back
Kasasa Tunes
Kasasa Saver

Consumer & Business

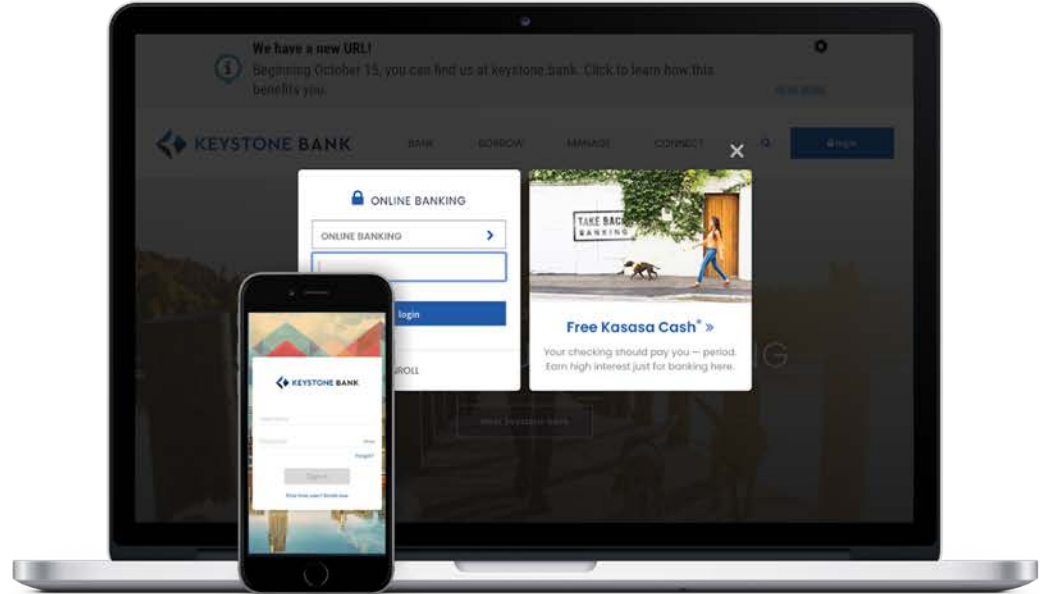
Money Market
Founder's Checking
Founder's Money Market

Business

Small Business Checking
Impact Checking
Basic Business Savings
Impact Money Market

Keystone Mobile

Our new online and mobile banking platforms are packed with features that give you more control over your accounts and better ways to manage your money. We're constantly looking ahead to provide innovative technology solutions for you.



Let's Connect!

If you or someone you know is looking for a modern community bank that connects neighbors with their future, we'd love to learn more.



Jeff Wilkinson
jeff@keystone.bank



Bryan St. George
bryan@keystone.bank

512-982-9150

Follow us:    

Stop by and see us!

Bee Caves
11500 Bee Caves Road, Suite 150 • Austin, TX 78738

Downtown Austin
507 Pressler Street, Suite 400 • Austin, TX 78703

Ballinger
900 Hutchins Avenue • Ballinger, TX 76821



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