

IF THE walls could talk

Tucked up on the third floor of the WestStar Bank building in downtown El Paso, our boardroom’s foyer has been transformed into a visual tribute showcasing our bank’s rich heritage. Where walls once stood bare, brushed aluminum panels now hang, filled with photos, archived documents, newspaper clippings, and dimensional elements. Each section covers major events in the bank’s history and highlights industry achievements and accolades earned along the way. More than just a link to our past, our history wall serves as a reminder of “who we are” and as a foundation for our future.



contract extended:
HOLIDAY INVITATIONAL

Attention basketball fans - our partnership with the Sun Bowl Association has been extended, securing us as the title sponsor of the WestStar Bank Don Haskins Sun Bowl Invitational for three more years (2017-2019). As a part of the annual Sun Bowl festivities, the Invitational pulls in basketball teams from across the country, including our own UTEP, for a fun-filled, two-night tournament held at the Don Haskins Center. For many in our community, this event has become a holiday tradition. For us, it serves as an ideal way to support and connect with those we happily serve. Now, who’s ready for some Miner ball?



INDUSTRY-RECOGNIZED
excellence

- 2017: 9th Best Performing Community Bank in the U.S., S&P Global Market Intelligence
- 2016: Top 15% of Community Banks in the U.S. (WestStar Bank and First National Bank), Seifried & Brew LLC.
- 2014: 10th Top Performing Midsize Bank, ABA Banking Journal
- 2013: 14th Best Performing Community Bank in the U.S., SNL Financial
- 2010: Best Performing Community Bank in the U.S., SNL Financial

TEAM MEMBER milestones

This past year, a few of our team members experienced one of life’s most significant milestones: retirement. Although we spotlight their years of service below, it doesn’t begin to capture the depth of their commitment, work ethic, or expertise. We consider ourselves privileged to have shared so many years with them, and wish them the absolute best in their next chapter of life.

Reynaldo Guevara	23 years
Ruben Martinez	29 years
Sandy Matyi	10.5 years
Sandy McCune	19 years

OUR community ACTION

we can help make a difference and build a healthy future for all our communities.

As a true community bank, we’re passionate about serving the needs of the community. That sounds great, but what does it mean? It means that along with providing financial products and services, we work hand-in-hand with businesses, professionals, and local nonprofits to help make our communities a better place to live and work. We do this through different initiatives, monetary donations, and good old-fashioned, hands-on efforts.

Day of Service

Once a quarter, one of our branch divisions set aside time to roll up their sleeves and give back with a volunteer “day of service” at a local nonprofit. First quarter of 2017, the West Division (Las Cruces, Redd Road, Alto Mesa, and Hondo Pass branches) took part in a day of service at the Salvation Army. We swept, mopped, and scrubbed from floor to ceiling! It’s a good thing some of the team brought their family with them – for reinforcements and extra sets of hands! Second quarter, the Downtown Division volunteered at The El Pasoans Fighting Hunger Food Bank. The Central and East Divisions will participate later this year.



Jeans Day

At the start of each year, team members submit their choice of nonprofit for a “Jeans Day” (typically one which has a special meaning to them or a member of their family). The chosen organizations are assigned a Friday within the year, for which team members can pay \$5 to wear jeans. The bank matches all donations dollar-for-dollar. In 2016, our “Jeans Days” raised over \$30,000 for local nonprofits. That’s a whole lot of “green” for a little bit of “blue.”

JA Bowl-A-Thon



As a part of Junior Achievement (JA) of El Paso’s annual Bowl-A-Thon, team members raise funds through a wide range of efforts, including baked goods and food sales, raffles, and donations. This last year, we raised over \$30,380 for JA, and secured ourselves as the “Top Fundraising Company” — for the 5th year in a row!



Additionally, throughout the year, team members volunteer their time and expertise to share JA principles of finance and economics with elementary school children in the El Paso area. Using a hands-on curriculum, volunteers teach younger students the basic concepts about money and savings, while older students learn about international trade and the global economy.



United Way

Another internal initiative for us is our annual United Way campaign, with the bank serving as an “Arco de Plata” level donor to the United Way of El Paso County. In 2016, we donated over \$99,000, with 82% of the total coming directly from team members. The United Way’s support of its local partner agencies enables them to reach multiple areas of need and to touch the lives of so many people, in so many ways. We’re proud to be a part of that and to partner with them in a meaningful way.

Charitable Donations

Our Charitable Giving Committee handles formal requests from various organizations. In 2016, over 100 groups – from scholarship foundations and local arts to social and business services and sports programs – received more than \$240,000 from WestStar Bank.

As a community partner, we happily serve as dedicated volunteers and leaders with many charitable, civic, educational and professional organizations throughout the year. In fact, 90 of our team members serve over 120 organizations throughout the Borderplex. It is our belief that by working together and in partnerships, we can help make a difference and build a healthy future for all our communities.

BUILDING A promising future

Over the past year, we’ve made key additions to our Executive Management team with Yolanda Garcia (Executive Vice President, Chief Client Service Officer) and Jack Chapman (General Counsel). Both Yolanda and Jack have extensive leadership experience, and we are excited to have team members of their caliber and acumen strengthen our executive management team.

Additionally, last fall we acquired assets from Cimarron Mortgage Capital, a local residential construction and mortgage origination company and subsidiary of Hunt Companies, Inc. It was a strategic addition to WestStar Home Loans, not only providing us with an experienced team and established presence in the El Paso market, but also an opportunity to continue our growth as a mortgage provider in the Borderplex.

DELIVERING A solid performance

We’re proud to share we have achieved another year of solid performance. With a record level of \$1.6 billion in total assets, the financial strength and stability WestStar Bank has built its reputation on is secure. This security and strength has contributed to our latest recognition from S&P Global Market Intelligence, a globally-recognized financial intelligence provider.

Each year, they compile lists of community banks throughout the United States, ranking them on their performance. On this year’s list of banks with \$1 billion to \$10 billion in assets in 2016, WestStar Bank is ranked as the top performing bank in Texas* and the 9th Best Performing Bank in the country.

It’s an honor to be on such a prestigious list, and one that is to be shared. To us, it serves a reflection of the continued faith of our clients. We know there are many financial service choices available, and we truly value your ongoing trust and confidence in our institution. That alone is worth so much more than any award or accolade.

In closing, it is a sincere privilege to be your bank of choice, and we look forward to continuing to serve you for years to come.

Sincerely,



Rick
L. Frederick Francis
Chairman



David W. Osborn
David W. Osborn
President

*Based on S&P Global Market Intelligence (formerly S&P Capital IQ and SNL Financial) 100 Best Performing Community Banks of 2016 with asset size of \$1 billion to \$10 billion.

At WestStar, it’s more than banking.

It’s about bringing together all the services and resources you need to reach your potential and succeed. Please refer to this helpful list should you need specific information about any of our products or services.

Customer Service Center
(915) 532-1000
Mon. — Fri. 8:00 AM — 8:00 PM
Sat. 9:00 AM—1:00 PM

Commercial Lending
Residential Construction
Henry Tinajero (915) 747-1663

Commercial
Burt Blacksher (915) 747-1039

Wealth Management
Joe Sayklay (915) 747-1645
Colleen Marusich (915) 747-1635

Treasury Management
Treasury Management
Roxanna Medina (915) 747-4943

Merchant Services
Adriana Laks (915) 747-1674

WestStar Insurance
Commercial Lines
Ida Gallardo (915) 747-4142
Eric Swanson (915) 747-4114

Personal Lines (Home & Auto)
Cristina Lopez (915) 747-1040

WestStar Home Loans
Cinco Houghton (915) 771-1741
Edmundo Portillo (915) 585-4530

WestStar Title
Residential (East)
Rachel Samaniego (915) 849-5540

Residential (West)
Teresa Darling (915) 849-5549

Commercial
Janette Coon (915) 849-5527



WestStar

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INSIDE

What does WestStar Bank’s latest industry ranking mean?
SHARED HONOR

Save space on your winter holiday calendar for three more years.
INVITATIONAL CONTRACT

From volunteering to fundraising, WestStar Bank is active in our communities. **COMMUNITY ACTION**