

Updating the DOWNTOWN SKYLINE



IN partnership with Hunt Companies, WestStar is teaming up to build the first new high-rise office building in Downtown El Paso in 40 years. The modern glass-covered structure will include 735 parking spaces, a mix of office and retail space, and park-like green space. We broke ground on June 20 and welcomed over 200 guests to the site to hear speakers and celebrate this phase of the project.

Once constructed, we will vacate our present headquarters (500 N. Mesa) and move across the street to the new tower (601 N. Mesa) where we will occupy several floors of the building, plus a commercial bank operation on the ground floor. The move will give us access to highly efficient space, advanced office technology, more natural light, and other building amenities.

We hope you're as excited as we are and we can't wait to be a part of the changing downtown El Paso skyline. We're proud our city is thriving and moving forward, and hope the WestStar Tower will serve as a symbol of our community's success for generations to come!



From left to right: Dee Margo, L. Frederick (Rick) Francis, and Woody Hunt.



WestStar team members: Yolanda Garcia, Lisa Saenz, Lee Rodriguez, David Osborn, and Liliana Miranda.



Changes Within Our BOARD OF DIRECTORS

THE members of WestStar Bank's board of directors bring cross-sector expertise and critical perspectives to the bank. They have a variety of backgrounds and a myriad range of professional experiences. Most importantly, they share an unwavering commitment to our community and provide critical leadership as we execute our vision.

It is difficult to find a way to show our gratitude in a way deserving of their contributions. Nonetheless, we want to express a heartfelt thank you to outgoing board member, Robert E. Skov. Having served as an Advisory Director since 2016, he provided valuable counsel through the early days of our merger and continued to offer thoughtful guidance during his tenure. We are grateful for Robert's contributions and wish him the very best moving forward.

Assuming the position of Advisory Director is William D. Skov, also a WestStar board member since 2016. Elected to the First National Bank Board of Directors in 1973, William went on to serve as Chairman of the Board from 1990 to 2016, before its merger with WestStar. His contributions cannot be understated, and we look forward to him continuing to make a meaningful and positive impact on our board.

We are also fortunate to welcome a new member with an exceptional track record of leadership, Miguel S. Fernandez, CEO of Transtelco. An El Paso native and UTEP alumnus, Miguel's professional expertise focuses on the areas of telecommunications, banking, finance, real estate, and economic development. Also, Miguel serves on multiple boards, including the Hub of Human Innovation and the University Medical Center of El Paso Board of Managers. He will be an excellent complement to our existing Board skill set, bringing demonstrated and relevant experience and strategic insight to the table.

Learn more about Robert, William, Miguel and our Board of Directors online at weststarbank.com.

YOUR COMMUNITY PARTNER

At WestStar, we believe in fostering partnerships with others to make a difference in our community. We work with many of the area's professional, civic, non-profit, and educational organizations. In fact, last year our team members served as leaders and volunteers with 161 organizations – from scholarship foundations, local arts initiatives, sports programs, and social and business services. Through the combined contributions of team members and WestStar Bank, we donated more than \$444,000 to our community in 2017.

This is How We Bowl

The 2018 Junior Achievement (JA) of El Paso's annual Bowl-A-Thon welcomed 28 WestStar teams to try their bowling best to rule the lanes after spending months working to raise funds through office-wide food sales, monetary donations, and raffles. The donations go on to fund JA's economic education programs in local schools, which prepare young people for the real world, showing them how to generate and manage their wealth, create jobs and apply free enterprise thinking to the workplace. Our teams' hard work was definitely worth the effort as we raised a total of \$36,149, \$5,767 more than last year. The 2018 JA Top Fundraiser went to our president David Osborn, and we secured the "Top Fundraising Company" and the coveted traveling trophy for the sixth consecutive year!

Charity Begins at Home

Philanthropic work spearheaded by our hard-working Charitable Giving Committee gives us the chance to support the assorted activities of various organizations directly impacting the region's development in the educational, community, and cultural sectors. In 2017, through our committee, we contributed over \$308,000 to 100 diverse local organizations.

A Splash of Color

During a community service day, 17 team members rolled up their sleeves and headed to central El Paso where Rebuilding Together selected the home of a deserving candidate to receive repairs and improvements. We spruced up the home with fresh coats of paint to the interior and exterior.

Wearing Blue to Make Green

Twice a month, the opportunity to wear jeans on a Friday for a \$5 donation to an associated charitable organization presents itself to our team. All donations are matched dollar-for-dollar by the bank, totaling \$52,250 for 21 local non-profits in 2017.



Check It Out

The work done by the United Way of El Paso County focuses on three major impact areas: education, income, and basic needs and reached over 100,000 community members last year. We work with the United Way through our annual workplace giving campaign. This initiative presents our employees with the opportunity to donate a portion of their paychecks to connect to United Way's mission. In 2017, we contributed a total of \$110,751, with 83% coming directly from team member contributions. As an Arco de Oro level donor, we are grateful to touch the lives of so many people through this important partnership.



STRONG FOUNDATIONS Yield Growth

To support the growth of our company and business partnerships, we are excited to soon begin work on the new WestStar Tower. We broke ground on June 20 and are looking forward to having a new home that will not only serve our needs, but contribute to the growth and revitalization of our budding downtown area.

Additionally, our Board of Directors will see some changes to our Advisory Director position, while also adding a new member. With backgrounds in various fields including real estate, infrastructure, business, healthcare, and agriculture, as well as experiences with charities and non-profits, our board members play active roles in our community. The diversity of their backgrounds provide WestStar with insightful and unique perspectives that contribute to the critical leadership needed to execute our strategic plans.

Reaching Success Through TEAM EFFORT

The WestStar family's unwavering dedication to charitable acts makes us proud. With every opportunity to volunteer time or raise money, team members rise to the occasion and come up with creative ways to deliver amazing results. We donated over \$444,000 to the community in 2017 through raffles, donations, food sales, jean days and corporate contributions. We also carve out time to help with local projects and education programs where we can directly see the impact of our efforts. We believe it is our corporate responsibility to give back to the community and are happy to see our team members share our passion for engaging in charitable work.

We pride ourselves on delivering an exceptional financial experience, especially when compared to our peers. As such, we are delighted to announce we were once again ranked high on S&P Global Market Intelligence's list of 100 Best Performing Community Banks of 2017*. It is an honor to be recognized for our hard work, but even greater to know this ranking would not be possible without the relentless confidence, trust and support of our clients.


In closing, thank you for another great year of allowing us to serve this community. It is a sincere privilege to be your bank of choice, and we look forward to continuing to do so for years to come.

Sincerely,




L. Frederick Francis
Chairman




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.*

Recognition on a NATIONAL LEVEL

Every year, S&P Global Market Intelligence (formerly SNL Financial) scrutinizes hundreds of banks using six core financial performance metrics, focusing on profitability, asset quality, and growth. They then rank the banks to determine the best-performing in the United States. Of the 533 banks in our peer group, we are pleased to announce we are ranked third in Texas and 32nd nationwide.*

This is the fourth year S&P Global Market Intelligence has acknowledged us as one of the best performing banks in the United States (2018, 2017, 2013, 2010) and it truly distinguishes us as a leader in our region's banking industry. To be recognized as the top 6% of banks nationally reflects our continued commitment to quality growth and serves as validation of our community-based, business-focused model of banking.

**Based on S&P Global Market Intelligence 100 Best Performing Community Banks of 2017 with asset size of \$1 billion to \$10 billion.*



WestStar

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Your deposits build
A BETTER FUTURE

At WestStar, we firmly believe in giving back and investing in our community. Your deposits stay local and help fund loans for area businesses, fueling our region's growth.



WestStar