



Celebrating

35 YEARS

of Community Banking!

L. Frederick Francis
Executive Chairman*Rick*David W. Osborn
President & CEO*DW Osborn*

EXECUTIVE MESSAGE

As we reflect on the journey of WestStar, we are filled with gratitude and pride as we celebrated 35 years of community banking in 2025. This milestone is particularly significant for us, highlighting the solid foundation we have built on trust, financial stability, security, and strength—principles that we hold dear.

We are excited to share that WestStar has once again achieved the remarkable honor of holding the largest number of deposits among all FDIC-insured institutions in El Paso. By continuing to place your trust in us, you are playing an essential role in driving business growth, creating job opportunities, and supporting crucial non-profit initiatives that will positively impact our region for generations to come.

A significant part of our identity has always been our commitment to giving back and partnering with local organizations. Together, we support programs that enhance education, deliver vital resources, and generate opportunities for both individuals and businesses. We are fostering economic development and building a stronger, more resilient region.

Looking ahead, interest rates are projected to continue their downward trend through 2026, likely benefiting small businesses and home builders in our community. However, we remain vigilant and aware of potential economic shifts that may arise from tariff uncertainties. Regardless, the region's economic outlook remains positive.

Thank you for being an essential part of our journey. Together, we can continue to build a prosperous future for the Borderplex.

THANK YOU EL PASO!

For the second consecutive year, WestStar surpassed all other FDIC-insured institutions, holding the largest number of deposits in El Paso. As the only locally owned bank, this accomplishment reflects our commitment to our community and the trust you place in us.

Together, we are strengthening local businesses and enhancing our regional economy.

We are honored to serve you and our community!



WELCOME TO THE WESTSTAR FAMILY ENRIQUE ESCALANTE



Enrique Escalante has joined as an Advisory Director on the WestStar Board of Directors. Mr. Escalante brings deep expertise and a strong commitment to the Borderplex. His insights will help guide our continued mission to provide tailored solutions to the area businesses.

Our commitment to New Mexico goes beyond banking. We believe strong community relationships are essential to the success of local businesses and families. Last September, we proudly hosted the Greater Las Cruces Chamber of Commerce Business After Hours event, reinforcing our dedication to building meaningful partnerships across the region.

That commitment extends into hands-on community involvement. Erica Saunders, Senior Vice President and Commercial Banker, serves as President of Jardín de los Niños, helping provide critical care and resources for children in need. In addition, we were proud to sponsor the Dress the Child Las Cruces Annual Fundraising Dinner, supporting efforts to ensure every child has access to essential clothing.

These efforts reflect a culture of teamwork and creativity throughout our organization. We also participated in the United Way of Southwest New Mexico shoebox drive, assembling boxes filled with necessities for local families. Through these collective efforts, we continue to invest in people, strengthen our community, and support New Mexico in meaningful ways.

TITLE CLOSINGS THROUGHOUT DOÑA ANA COUNTY

In our ongoing mission to deliver exceptional service, WestStar Title is now closing transactions throughout Doña Ana County! Our skilled team is ready to tackle the complexities of each deal, ensuring that every document is perfectly in order and that the entire process flows seamlessly.

We take pride in making this critical part of your financial journey as straightforward as possible, allowing you to have peace of mind.¹

RETIREMENTS

Robert Brown - 21 Years (Advisory Director)
Jack Chapman - 8 Years
Janette Coon - 41 Years
Vassie Euzarraga - 17 Years
Olga Martinez - 19 Years
Rosie Mendoza - 17 Years
Jan Schauer - 45 Years
Annette Barela - 12 Years
Adriana Laks - 12 Years

NEW HIRES

Nancy McElroy - VP, Corporate Accounting
Myrna Ortiz - SVP, Corporate Accounting
Liz Gatlin - SVP, Commercial Banker

ACHIEVEMENTS

Voted Best Bank by El Paso Inc. and El Paso Times (2022 - 2025)

Richard Castro - Latino Legacy Award, LULAC
Tamara Gladkowski - President of Sun Bowl Association
Bernie Del Hierro - Advisory Board Member for Southwest University at El Paso
Crystal Martin - Emerging Leader, Texas Bankers Association
Kelly Tomblin - 2025 Junior Achievement of El Paso Business Hall of Fame
Shanon Woodruff - Marketing Conference Committee, American Bankers Association

EXPANDING INTO ENCHANTMENT

EXPANDING INTO ENCHANTMENT



COMMUNITY REINVESTMENT ACT (CRA)

"OUTSTANDING" RATING SINCE 2008

BUILDING STRONGER COMMUNITIES:

OUR IMPACT IN THE BORDERPLEX

Giving back to the community is part of our identity. In 2025, we engaged in various volunteer initiatives and charitable donations, from fundraising for local non-profits to actively participating in community events. One of those efforts marked a significant achievement for our organization. Our Team Members and WestStar reached a milestone by pledging over **\$160,000** to the United Way of El Paso, our largest yet. Each of these efforts has strengthened our connection to the Borderplex, allowing us to better serve the neighborhoods we cherish.

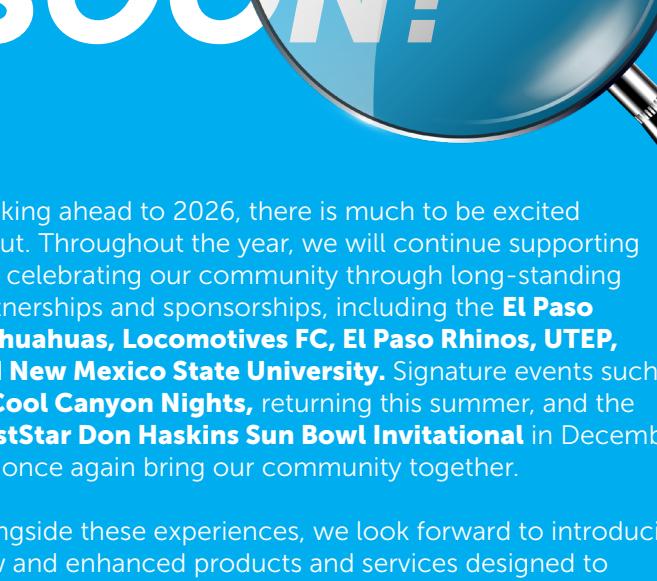
Together, we are building strong communities that foster growth and resilience, benefiting us all.

WE WEAR OUR HEART ON OUR JEANS

Every other Friday, WestStar Team Members wear jeans for a \$5 donation to charity. WestStar is proud to match these contributions dollar-for-dollar, and in 2025, we collectively raised over **\$53,000** for local organizations. **We take great pride in our team's dedication to giving back!**

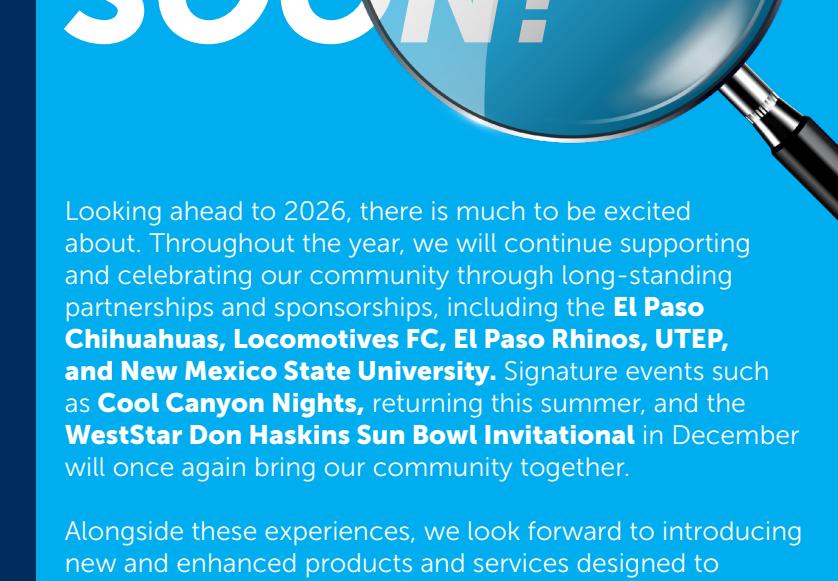


NEW DEBIT CARD DESIGNS!



INTRODUCING FIVESTAR PERSONAL CHECKING ACCOUNT

Discover a banking experience tailored for you with our FiveStar Checking account. Designed for clients who value our FiveStar relationships and seek a more flexible approach to managing their finances, this account rewards those who maintain higher balances. Pair it with our FiveStar Money Market to put excess funds to work while maintaining easy access to your cash. With a streamlined structure and premium benefits, FiveStar is here to empower your financial journey and support your financial goals with clarity and confidence.



DIGITAL REBOOT

This past year, we were excited to unveil our revamped Digital Banking platform! With innovative "Widgets," managing your finances is now easier than ever. Enjoy personalized financial tools all on the homepage, and faster account access and a streamlined interface that makes banking simpler with us!

1) Title products offered through WestStar Title Subsidiary. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 2) Product subject to online banking account terms and conditions. 3) FDIC may not guarantee rates and fees. 4) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

5) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 6) FDIC may not guarantee rates and fees. 7) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

8) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 9) FDIC may not guarantee rates and fees. 10) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

11) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 12) FDIC may not guarantee rates and fees. 13) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

14) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 15) FDIC may not guarantee rates and fees. 16) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

17) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 18) FDIC may not guarantee rates and fees. 19) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

20) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 21) FDIC may not guarantee rates and fees. 22) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

23) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 24) FDIC may not guarantee rates and fees. 25) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

26) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 27) FDIC may not guarantee rates and fees. 28) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

29) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 30) FDIC may not guarantee rates and fees. 31) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

32) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 33) FDIC may not guarantee rates and fees. 34) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

35) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 36) FDIC may not guarantee rates and fees. 37) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

38) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 39) FDIC may not guarantee rates and fees. 40) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

41) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 42) FDIC may not guarantee rates and fees. 43) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

44) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 45) FDIC may not guarantee rates and fees. 46) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

47) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 48) FDIC may not guarantee rates and fees. 49) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

50) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 51) FDIC may not guarantee rates and fees. 52) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

53) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 54) FDIC may not guarantee rates and fees. 55) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

56) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 57) FDIC may not guarantee rates and fees. 58) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

59) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 60) FDIC may not guarantee rates and fees. 61) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

62) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 63) FDIC may not guarantee rates and fees. 64) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

65) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 66) FDIC may not guarantee rates and fees. 67) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

68) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 69) FDIC may not guarantee rates and fees. 70) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

71) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 72) FDIC may not guarantee rates and fees. 73) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

74) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 75) FDIC may not guarantee rates and fees. 76) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

77) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 78) FDIC may not guarantee rates and fees. 79) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

80) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 81) FDIC may not guarantee rates and fees. 82) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

83) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 84) FDIC may not guarantee rates and fees. 85) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

86) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 87) FDIC may not guarantee rates and fees. 88) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

89) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 90) FDIC may not guarantee rates and fees. 91) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

92) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 93) FDIC may not guarantee rates and fees. 94) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

95) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 96) FDIC may not guarantee rates and fees. 97) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

98) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 99) FDIC may not guarantee rates and fees. 100) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

101) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 102) FDIC may not guarantee rates and fees. 103) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

104) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 105) FDIC may not guarantee rates and fees. 106) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

107) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 108) FDIC may not guarantee rates and fees. 109) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

110) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 111) FDIC may not guarantee rates and fees. 112) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

113) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 114) FDIC may not guarantee rates and fees. 115) Investment products are not deposits or other obligations or, or guaranteed by WestStar Bank or any affiliate.

116) Deposit products offered through WestStar Bank. Member FDIC. Not a deposit or guaranteed by WestStar Bank or any affiliate. 117) FDIC may not guarantee rates and fees. 118) Investment products are not deposits