

Refer to these institutions for corporate fiduciary services.

Abilene

First Financial Trust & Asset Management Co., N.A.

Addison

Wachovia Trust

Amarillo

Amarillo National Bank
Bank of America
Happy State Bank & Trust Co.
Wells Fargo Bank, N.A.

Austin

Bank of America
Encore Trust Company, N.A.
Frost National Bank
JPMorgan Chase Bank, N.A.
PlainsCapital Bank
Wells Fargo Bank, N.A.

Beaumont

Capital One, N.A.
Texas State Bank

Brownsville

Wells Fargo Bank, N.A.

Bryan

The First National Bank of Bryan
Wells Fargo Bank, N.A.

Cameron

Citizens National Bank

Carthage

First State Bank & Trust Co.

College Station

Texas A&M Foundation Trust Company

Corpus Christi

Frost National Bank
The Trust Company
Wells Fargo Bank, N.A.

Corsicana

Citizens National Bank

Dallas

Bank of America
Brown Brothers Harriman Trust Company, N.A.
Comerica Bank
Compass Bank Private Client Services
Encore Trust Company, N.A.
Frost National Bank
JPMorgan Chase Bank, N.A.
North Dallas Bank & Trust Co.
PlainsCapital Bank
Texas Capital Bank, N.A.
Wells Fargo Bank, N.A.

Denton

First United Bank & Trust
Wells Fargo Bank, N.A.

Dickinson

Amegy Bank, N.A.

El Paso

Bank of the West
State National Bank
Wells Fargo Bank, N.A.

Fort Worth

Bank of America
Compass Bank Wealth Management
First Command Bank
Frost National Bank

JPMorgan Chase Bank, N.A.
PlainsCapital Bank
Summit Bank, N.A.
Wells Fargo Bank, N.A.

Gainesville

First State Bank of Gainesville

Galveston

Bank of America
Frost National Bank
Moody National Bank

Henderson

Citizens National Bank

Houston

Amegy Bank, N.A.
Bank of America
Comerica Bank
Compass Bank Wealth Management
Dyer Robertson & Lamme Trust Company

Encore Trust Company, N.A.

Frost National Bank

Houston Trust Company

JPMorgan Chase Bank, N.A.

Kanaly Trust Company

Legacy Trust Company, N.A.

Sentinel Trust Company, L.B.A.

Stanford Trust Company, Inc.

Sterling Bank

Vaughan Nelson Trust Company

Wachovia Trust

Wells Fargo Bank, N.A.

Woodway Financial Advisors A

Trust Company

Huntsville

First National Bank of Huntsville

Kerrville

HCSB, a State Banking Association

Security State Bank & Trust

Wells Fargo Bank, N.A.

Lake Jackson

Texas Gulf Bank, N.A.

Laredo

International Bank of Commerce

The Laredo National Bank

League City

Amegy Bank, N.A.

Liberty

First Liberty National Bank

Longview

Texas Bank and Trust Company

Lubbock

Lubbock National Bank

PlainsCapital Bank

State National Bank

Wells Fargo Bank, N.A.

Lufkin

First Bank & Trust East Texas

Marshall

Capital One, N.A.

McAllen

McAllen Natry's National Bank
Texas State Bank

McGregor

First National Bank of McGregor

Midland

Bank of America
First National Bank of Midland
Wells Fargo Bank, N.A.

Mount Pleasant

Guaranty Bond Bank

Nacogdoches

Commercial Bank of Texas, N.A.

Odessa

JPMorgan Chase Bank, N.A.
State National Bank
Wells Fargo Bank, N.A.

Palestine

East Texas National Bank

Plainview

HCSB, a State Banking Association
State National Bank

San Angelo

First Financial Trust & Asset Management Co., N.A.
Texas State Bank of San Angelo
Wells Fargo Bank, N.A.

San Antonio

Bank of America
Broadway National Bank
Falcon International Bank
Frost National Bank
Jefferson State Bank
JPMorgan Chase Bank, N.A.
The Trust Company
Wells Fargo Bank, N.A.

San Marcos

Frost National Bank

Stephenville

First Financial Trust & Asset Management Co., N.A.

Sweetwater

First Financial Trust & Asset Management Co., N.A.

Temple

Extraco Trust Services

Terrell

American National Bank of Texas

Texarkana

Capital One, N.A.

Tyler

Bank of America
Southside Bank
Texas State Bank

Victoria

First Victoria National Bank
Wells Fargo Bank, N.A.

Waco

Community Bank & Trust
Extraco Trust Services
Wells Fargo Bank, N.A.

Wichita Falls

Wells Fargo Bank, N.A.

For more information, visit the industry's Web site at www.texasbankers.com/trust



The Value in Selecting a Corporate Fiduciary

It's a Matter of Trust

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Data from the U.S. Census Bureau and financial industry surveys indicate the generation of Americans born between 1946 and 1964 — the baby boomers — will control up to \$19 trillion in assets from inheritances and other sources of wealth by 2012. Attorneys, CPAs and other professionals increasingly will need to refer individuals seeking wealth management and trust services to corporate fiduciaries. Here are a few good reasons to select a corporate fiduciary:

Expertise

Wealth management and trust administration are complicated and intimidating to anyone lacking the necessary time, training and experience. Corporate fiduciaries are experts with unique insights into these complex issues. They are skilled specialists committed to excellence in their field. Instead of relying on a novice for matters of such importance, select and depend on a professional.



Objectivity

Family interests sometimes present conflict. An impartial corporate fiduciary can objectively work through issues, minimizing or even eliminating potential conflicts. Corporate fiduciaries proceed on facts and laws, not emotions, to deliver quality, unbiased performance.



Trusted Advisors

When entrusting the management of assets to a fiduciary, it is important to know you will be guided by sound advice from qualified and experienced professionals. This is accomplished through building long-term relationships and earning confidence. It's a matter of personal attention, sound advice and value. It's a matter of trust.

Sound Investments

Corporate fiduciaries offer a consistent record of investment performance and a history of quality. They operate within a framework of clearly defined goals and objectives and apply a discipline that results in a proven track record.

Permanence

When you need confidence for the long haul, a corporate fiduciary is your best option. Individuals may move, change their mind, die or become mired in other priorities. You can count on corporate fiduciaries to be focused on their job today and into the future.

Legal and Regulatory Oversight

State and federal laws impacting asset growth and protection are complex and constantly evolving. The new Uniform Prudent Investor and Principal & Income Acts are examples of changes requiring significant attention. Corporate fiduciaries have the capacity and vigilance to monitor even the most complicated developments and requirements, maximizing benefits and minimizing risks for clients.

Accounting and Reporting

No detail is too small for a corporate fiduciary. Clients can expect full time attention, administrative detail, regular reports and timely responses to related inquiries. Due to their professional and technical support, corporate fiduciaries offer a level of accounting and reporting others simply cannot.

Diverse Products and Services

Corporate fiduciaries offer a diverse menu of services designed to build, preserve and transfer wealth. These services include trusts, investment management, income and principal distribution, custodial services, financial, business, retirement, charitable and estate planning, tax decisions and agent services — all conveniently from one provider!

Personalized Service

Corporate fiduciaries realize a one-size fits all approach cannot meet individuals' needs. Professionals know how to ask the right questions and how to listen. The result: Customized solutions tailored to clients' unique needs and circumstances.

Value

Corporate fiduciaries provide services at competitive rates. Choosing a trusted advisor is not the time to bargain shop. Instead, clients should assess the *combined cost* of unbundled products, services and fees to understand the true value of a corporate fiduciary.

