



TRUXTON

WEALTH • FAMILY OFFICE • BANKING

TRUXTON BANKING

Truxton Banking is designed to provide you, your family, and your business with one local decision maker for your unique needs. Our experienced and multi-disciplined banking team takes the time to understand you and your entire financial picture so that we can be proactive and tailor advice specific to you.



PERSONAL BANKING

Banking with Truxton is more than just lines of credit and checking accounts. Every client has a dedicated banking advisor that partners with you to understand your short- and long-term financial goals and will work with you to reach them.

- Responsive, high-touch client service from a banker you know personally
- Deposit accounts tailored to you and your family's everyday needs
- Convenient online and mobile platforms for secure banking anytime, anywhere
- Use any ATM with no fees



COMMERCIAL BANKING

Running a successful business means managing a lot of moving parts. Our team of banking and treasury management experts focuses on streamlining your business finances to save you time and money, giving you command over your day-to-day transactions.

- Secure online banking with customized authority levels for your employees
- The protection of Positive Pay
- Access to professional service firms
- Experienced, consultative support from our Business Advisory Services



TREASURY MANAGEMENT

Truxton provides customized treasury management solutions to simplify processes, maximize efficiency, increase working capital, and enhance controls that mitigate risk, allowing you to focus on your business.

- Access to the full suite of our Treasury Management Services
- Same-day credit for your checks
- On demand limit increases
- Save time & costs with Remote Deposit, from the comfort of your desk
- Mobile Deposit capture allows you to deposit checks on the go



LENDING SOLUTIONS

Truxton offers a wide range of strategic credit solutions structured to provide you with financing whenever you need it, whether for short- or long-term liquidity, personal or business. We work with you to build a plan around your specific borrowing needs.

- Commercial Real Estate Lending
- Business Lending
- Construction Lending
- Personal Lending
- Mortgage Lending
- Securities-Based Lending
- Home Equity Lines of Credit

FINANCIAL SOLUTIONS, LED BY RELATIONSHIPS

When you bank with Truxton, you gain access to a full suite of financial solutions, all under one roof. Your banker will serve as your dedicated advisor to provide personalized guidance that helps you navigate challenges and seize opportunities to grow your wealth.

TRUXTON BANKING TEAM



William H. "Hank" Stuart
Sr Managing Director



Andrew J. Ritter
Managing Director



Lindsey M. Heird
VP, Banker



Lizzie McKeand
VP, Banker



William A. Benson
VP, Banker



Brad Bartkowiak
VP, Banker



Brooke Formosa
AVP, Banker



Duncan McGinn
AVP, Banker



Carson Walter
Credit Analyst



Allison G. Foree
AVP, Banking Ops



Lori Barry
AVP, Banking Ops



Andrea Bishop
Client Relationship Specialist

EXPERIENCED

Bankers at Truxton have an average tenure of 10 + years

WELL-CAPITALIZED

Tier One Capital ratios more than 2x the highest regulatory thresholds

TOP U.S. BANK

Ranked 9th Top U.S. community bank by *American Banker* in 2024

ASSET STRENGTH

Nearly \$1 billion in bank assets and \$2 billion in assets under management

TRUXTON 2024 CORPORATE PROFILE

Truxton Trust Company is a full-service bank and trust company, founded in 2004, that helps clients achieve prosperity and peace of mind by providing distinctive, comprehensive financial solutions. Truxton's mission is to do the right thing every day for clients.

The highest level of personal service is provided to clients through a vastly experienced team of professionals who are experts in personal and commercial loans, depository accounts, comprehensive wealth management and capital advisory services.

Over the years, Truxton's distinctive, consultative approach with clients has made it one of the fastest growing wealth management firms and one of the safest banks in the country.

TRUXTON AT-A-GLANCE

- Founded in 2004
- OTCPK: TRUX
- 80 employees
- Headquartered in Nashville, TN with a wealth management office in Athens, GA
- Recognized by *American Banker* for twelve straight years as a top bank, measured by ROAE
- Ranked 9th Top U.S. community Bank nationally by *American Banker* in 2024



EQUAL HOUSING LENDER

MEMBER FDIC