

The Truxton Banking team serves the unique financial needs of families, their entities, and investments. We take time to understand your full financial picture to provide tailored, proactive advice.



PERSONAL BANKING

More than just lines of credit and checking accounts, Truxton provides personalized financial guidance and flexible banking options for you and your family.

- Dedicated, responsive client service from a banker who knows you and your goals
- Deposit accounts tailored to everyday needs
- Secure online & mobile banking access
- Use any ATM with no fees



TREASURY MANAGEMENT

Treasury Management Services provides customized solutions to simplify processes, maximize efficiency, increase cash flow, and reduce risk for your business.

- Access to the full suite of Truxton's Treasury Management Services
- Same-day credit for your checks and on-demand limit increases
- Remote and mobile deposit options, saving you time and costs



COMMERCIAL BANKING

Truxton's team streamlines business finances, saving you time and money while giving you command over your day-to-day operations.

- Secure online banking with customized authority levels for your employees
- Positive Pay fraud protection
- Connections to professional service firms
- Experienced Business Advisory support



LENDING SOLUTIONS

Truxton offers a wide range of strategic credit solutions, structured for both personal and business financing, with flexible options for your specific borrowing needs.

- Commercial real estate, business, and construction lending
- Personal and mortgage lending
- Home equity lines of credit
- Securities-based lending

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



Jeffrey W. McGruder II
VP, Banker



Brooke Formosa
AVP, Banker



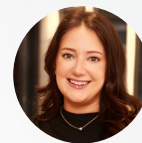
Duncan McGinn
AVP, Banker



Carson Walter
Credit Analyst



Lisa Brown
AVP, Sr. Personal Banker



Keegan Fornoff
Personal Banker



Allison G. Foree
AVP, Banking Specialist



Lori Barry
AVP, Banking Specialist



Andrea Bishop
Banking Specialist



Angie Watson
Banking Specialist

EXPERIENCED

Bankers at Truxton have an average experience of 20+ years

WELL-CAPITALIZED

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

TOP U.S. BANK

Ranked 7th Top U.S. community bank by American Banker in 2025

ASSET STRENGTH

Over \$1 billion in bank assets and over \$2 billion in assets under management

Truxton 2026 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
- OTCID: TRUX
- 92 employees
- Headquartered in Nashville, TN with a wealth management office in Athens, GA
- Recognized by American Banker for thirteen straight years as a top bank, measured by ROAE
- Ranked 7th Top U.S. community Bank nationally by American Banker in 2025