

• EVENTS • EDUCATION • ACTIVITIES •

OMNIClub *Outlook*

JANUARY - MARCH 2026

GETTING ORGANIZED *in 2026*

Tammy Gage
Vice President
and Community
Relations Manager



Happy 2026! I do not know what it is about the beginning of a new year, but it seems to get us in the mood to organize and de-clutter. I think some of it has to do with taking down decorations from the holidays, packing everything away, and giving your home a good deep cleaning.

Additionally, it will not be long before you need to start gathering all the documents and statements to prepare your 2025 taxes. If you notice this time of year, there are a variety of storage containers and expandable file organizers available to purchase - in different shapes, sizes, and colors to meet all of your organizational needs. So, while you are taking the time to get your home organized, why not take the time to get your financial affairs in order, as well!!

With all the changes that life brings, it is important to review your financial plan regularly to make sure your plans keep up with those changes. The recommendations noted will help ensure that your assets are distributed as you intend. Consider conducting a financial checkup annually.

FINANCIAL CHECKUP CHECKLIST

- ✓ **Draft or Update Your Will**
- ✓ **Draft a Living Will**
- ✓ **Create a Durable Power of Attorney for Healthcare**
- ✓ **Create a Letter of Instructions**
 - This document should spell out your burial instructions, people to contact, the location of important legal documents, how to dispose of items not listed in the Will, and even personal notes to family members and loved ones.
- ✓ **Simplify Your Banking**
 - Set up direct deposits, online bill payments, and sign up for eStatements.
- ✓ **Review Your Accounts Ownerships and Update Account**
- ✓ **Signature Cards, if Necessary**
- ✓ **Shred Any Outdated Financial Information**

By following the checklist above it may give you peace of mind knowing that your requests are being followed by your loved ones.

Wishing you health, peace, love, and joy throughout 2026!



Stay Informed.



WEALTH
MANAGEMENT
TEXAS BANK AND TRUST

The **Wealth Management Division of Texas Bank** and trust offers a full range of wealth management services for individuals and businesses alike. By cultivating one-on-one relationships with our customers, we strive to assist them in the creation and preservation of wealth.

Whether we are assisting our clients with establishing a trust, navigating the complexities of estate settlement, or managing personal assets for their future or that of their family, we provide our clients with peace of mind knowing that we adhere to a fundamental set of values and principles.

Personal, responsive, and professional service is the hallmark of what we do. Assisting our clients with an unwavering commitment to excellence is who we are.

Services offered through **TBT Wealth Management** are:

- ★ **Investment Management Services**
- ★ **Retirement Plan Services**
- ★ **Personal Wealth Management Services**
- ★ **Estate Administration Services**
- ★ **Mineral Management Services**
- ★ **Real Estate Management Services**

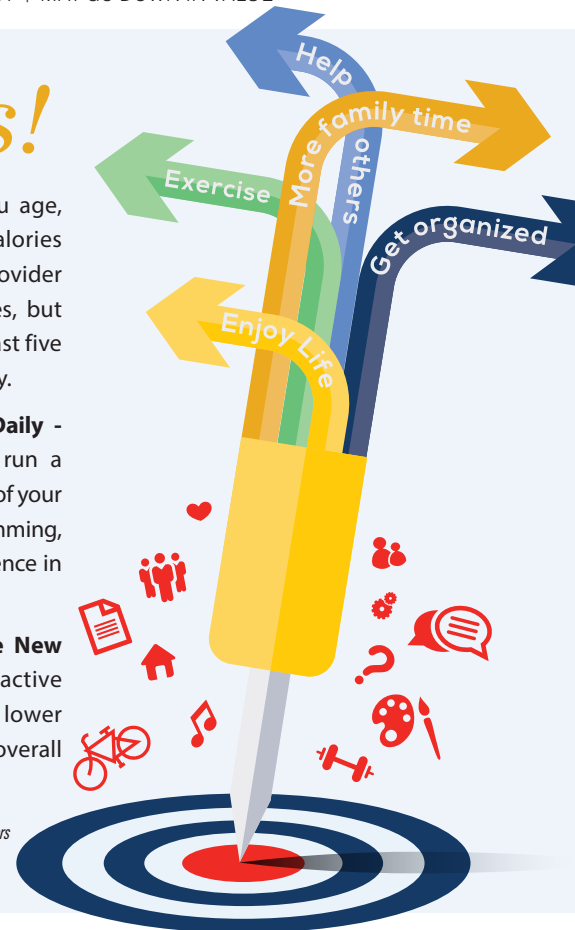
Make plans to attend one of the OMNI luncheons on **Wednesday, February 18, 2026** at the Hazel Hickey Community Room or **Tuesday, February 24, 2026** at the Hideaway Lake Clubhouse. To learn more, **Kimberly Spinks, Senior Vice President Chief Investment Officer** will be speaking on the *Economic Outlook for 2026*.

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New Year's *Resolutions!*

- 1. Play With Your Grandkids** - Research shows that elderly individuals who spend more quality time with their grandchildren live longer and have better physical and mental health outcomes than those who do not.
- 2. Keep a Positive Mindset** - According to findings, positivity has been linked to a lower risk of memory loss, quicker recovery from illness, injury or disability, a lower risk of chronic disease, decreased feelings of loneliness and isolation, and increased likelihood for seeking preventive care.
- 3. Simulate Your Mind** - Challenging your brain is one of the best ways to reduce your risk of memory loss or developing dementia.
- 4. Quit Smoking** - It is never too late to quit smoking. By doing so it may improve your overall quality of life!
- 5. Make Better Dietary Choices** - as you age, you will need to consume fewer calories but more nutrients. Your health care provider can help you make better food choices, but ultimately, you should strive to eat at least five servings of fruits and vegetables per day.
- 6. Committing 10 Minutes of Exercise Daily** - While you don't have to get up and run a marathon, you should dedicate a portion of your day to fitness. Just 10 Minutes of swimming, walking, or yoga can make a huge difference in your health, happiness, and lifespan.
- 7. Reach Out to Old Friends and Make New Ones** - Studies show that socially active older adults have better cognition, lower risks of disability and depression, and overall better health.

Source: www.caringplaces.com/actionable-and-healthy-resolutions-for-seniors



The **OMNIClub OUTLOOK** newsletter serves as your invitation and notification to upcoming events. If you are interested in attending any of our **OMNI** events, educational seminars, or activities, please contact Tammy Gage, 903-237-5568, at your earliest convenience due to limited availability.

Upcoming Events

Dates to Remember

FEBRUARY 14 Valentine's Day 
FEBRUARY 16 President's Day (**BANK CLOSED**)
FEBRUARY 18 Ash Wednesday
MARCH 8 Daylight Savings time begins
MARCH 17 St. Patrick's Day 
MARCH 29 Palm Sunday
APRIL 3 Good Friday
APRIL 5 Easter Sunday



Lunch-n-Learn

2026 Economic Outlook

With Kimberly Spinks, Senior Vice President
Chief Investment Officer

- **WEDNESDAY, FEBRUARY 18, Longview**
Hazel Hickey Community Room
301 East Whaley Street | Downtown Longview
11:30 a.m. - 1:00 p.m.
- **TUESDAY, FEBRUARY 24, Hideaway Lake Clubhouse**
101 Hideaway Lane Central | Hideaway
11:30 a.m. - 1:00 p.m.

If you are interested in learning more, join us in February for our
OMNIClub Lunch-n-Learn in Longview and Hideaway Lake.

RSVP to Tammy Gage, Vice President and Community Relations Manager,
at 903-237-5568, or register online at www.texasbankandtrust.com.

Seating is limited.

If You Missed It: OmniClub Christmas Open House



Our **OMNIClub Christmas Open House** on December 3 was truly something special, made even brighter by the presence of our wonderful customers. The room was filled with laughter, connection, and holiday cheer! It reminds us just how fortunate we are to serve such an incredible community. Your warmth and support made the celebration unforgettable, and we're grateful to have shared the season with you.

OmniClub Outlook

Membership in **OMNI Club** is easy. Simply maintain a minimum \$5,000 balance in any account with Texas Bank and Trust.

MEMBER FDIC

God Bless America!

Celebrating 250 Years of Freedom
1776  2026

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