

• EVENTS • EDUCATION • ACTIVITIES • OMNIB Club *Outlook*

JULY - SEPTEMBER 2025

AI in Everyday Life: LET'S UNDERSTAND IT

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From virtual assistants, like *Siri* and *Alexa*, to personalized recommendations on streaming services, **Artificial Intelligence (AI)** is becoming an integral part of our daily lives. AI is shaping how we communicate, work, and even manage our finances. Nevertheless, we also understand that the term “artificial intelligence” can sound daunting, especially if it feels unfamiliar. The concept of AI can also feel overwhelming or even intimidating, particularly among individuals in their retirement years.

Many people express hesitation towards AI for a variety of reasons. Many individuals worry about machines making decisions that were once made by humans. Others feel uncertainty towards the security of their personal information behind the technology, especially in an increasingly digital world. We are all asking questions on how AI will change the landscape of industries, including banking, and what that means for the future. Despite the concerns, it is important for us to recognize that AI has already made significant and positive impacts on our lives. The use of AI technology in healthcare, such as analyzing medical data, to assist doctors in making a diagnosis quickly and accurately is just one of the many reasons we are changing the way we look how it can be used. On a lighter side, it has made shopping for things I need more personalized, and I can often get my hands on the products I need sooner.

Even in the banking sector, AI is also making strides that enhance our customer experience and improve financial management. From tools within our Risk Management department to analyze transaction patterns, allowing the bank to identify suspicious activity and potential fraud, to technology used on our teller lines to allow real-time processing of deposits and withdrawals that reduce the likelihood of human error, AI has assisted in making banking smoother and more efficient.

At TBT, we want to be as informed and prepared as possible, and also help our valued customers better understand AI and its future. **Dr. Kenneth Rouse, professor of Computer Science at LeTourneau University**, will lead our next Lunch-n-Learn as we dive into this fascinating topic of artificial intelligence. Mark your calendars and join us for a delicious lunch and an enlightening discussion. We look forward to seeing you!



Lunch-n-Learn

“AI In Everyday Life”
Dr. Kenneth Rouse,
Computer Science Professor at
LeTourneau University

✓ **TUESDAY, SEPTEMBER 23**
Longview

Hazel Hickey Community Room
301 East Whaley Street | Downtown Longview
11:30 a.m. - 1:00 p.m.

✓ **TUESDAY, SEPTEMBER 30**
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 September for our **OMNIB Club Lunch-n-Learn in Longview and Hideaway Lake!**

RSVP to Sabrina Dickerson, TBT Community Relations,
at 903-237-5568, or register online at
www.texasbankandtrust.com. *Seating is limited.*

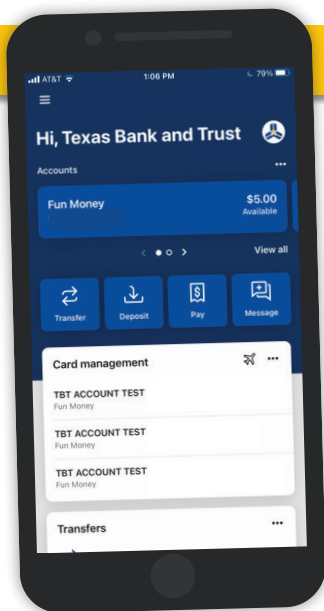
Travel Smart

THIS SUMMER



Summer is the perfect time to hit the road or set sail on a long awaited getaway. Whether you are planning a trip with your family to the beach, a scenic drive through the mountains with longtime friends, or a journey abroad to a new and exciting place, a little preparation can go a long way toward making your travels smooth, safe, and enjoyable.

At **Texas Bank and Trust**, we care about our customers and our community, especially those enjoying retirement. **Setting a travel notice is essential** to ensure uninterrupted access to your funds while you are away. Inform a **TBT Customer Care Specialist at 1-800-263-7013** of your travel plans to minimize the risk of having your transactions flagged as suspicious. This step helps prevent inconvenience, allowing you to enjoy your trip without financial disruptions. We want to share a few helpful travel tips to ensure your summer adventures are full of great memories, free of stress, and cost efficient.



SET A TRAVEL NOTICE

To set a travel notice online, visit texasbankandtrust.com and navigate to Digital Banking Features for detailed instructions.

To set a Travel Notice in TBT Digital Banking via the mobile app:

1. Open and log on to the mobile app
2. On the Dashboard, scroll to Card Management
3. Click the airplane icon
4. Select Add Travel Notice
5. Enter the Destination
6. Enter the Start and End Dates
7. Select the appropriate card
8. Click Save (you will receive an email confirming your Travel Notice)

Safe travels this summer to you and your loved ones!

TRAVEL SAFETY TIPS



CHECK OUT THESE SIX TRAVEL TIPS TO HELP SAVE MONEY, TIME, AND STRESS:

Notify your financial institution of travel plans.

Call and alert your bank about upcoming travel to help us spot legitimate purchases and avoid erroneous credit card blocks.

Eliminate distractions.

Don't text and drive and use hands-free devices (for calls and GPS devices) when behind the wheel.

Create a car safety kit.

Travels can often include long delays, road closures, and depending on the time of year—unpredictable weather. Create a safety kit complete with blankets, flares/flashlights, a radio, first-aid kit, cell phone (with portable battery and charger), jumper cables, non-perishable foods, bottled water, an ice scraper, and warm gloves.

Get a car checkup.

Breaking down on the side of the road can put a damper on travel plans. Have a mechanic run a diagnostic to ensure you're road ready or, at minimum, check fluid levels, wipers, and tire condition before heading out.

Consider travel insurance.

Travel insurance can help protect you when life—such as a medical emergency or last-minute business meeting—gets in the way of your plans.

Start early and take it slow.

The increased number of travelers during the summer months and holidays means longer lines at security checkpoints. Exercise patience and be considerate of others with whom you share the road.

Upcoming Events

Dates to Remember

JULY 4	Independence Day (BANK CLOSED)
SEPTEMBER 1	Labor Day (BANK CLOSED)
SEPTEMBER 7	Grandparents Day
SEPTEMBER 22	First Day of Autumn
SEPTEMBER 23	OMNIClub Lunch-n-Learn (LONGVIEW)
SEPTEMBER 30	OMNIClub Lunch-n-Learn (HIDEAWAY LAKE)
OCTOBER 13	Columbus Day (BANK CLOSED)





43RD ANNUAL PHOTOGRAPHY CONTEST DAILY EXHIBITION

ALL ENTRIES ON DISPLAY

JUNE 29 – JULY 10

9 A.M. TO 5 P.M. | MAIN BANK
300 EAST WHALEY | LONGVIEW

Reminder: All winning photographs will be published in the Texas Bank and Trust's 2026 Collector's Calendar. Be sure to get yours at our OMNI Open House in December.

TEXAS BANK AND TRUST

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If You Missed It: Summer Skin Survival Lunch-n-Learn



The **Lunch-n-Learns** we hosted in May and June were very informative and well attended in both Hideaway and Longview. Thank you to our guest speakers **Dr. Laura Fite** and **Dr. Taylor Dickerson**, with **Wallis Dermatology Associates**, for sharing their knowledge on "Summer Skin Survival."



Please see below for key takeaways from their presentation.

While some of us may have missed previous opportunities for early protection from some forms of skin cancer and to minimize wrinkles, it is never too late to make changes to protect from further damage.

- ⚙️ **USE** SPF 30 or higher sunscreen daily.
- ⚙️ **ADD** Retinoid in your daily routine as studies show faster turnover of surface skin cells and improves collagen. It also helps with fine lines, wrinkles, and sun damage!
- ⚙️ Antioxidants, such as Vitamin C/E and Niacinamide, have shown to protect skin from damage and aging and may improve skin texture and appearance.
- ⚙️ Incorporating a healthy lifestyle by managing stress, avoiding smoking, limiting alcohol intake, drinking more water, and exercising regularly can help maintain healthier skin, as well.



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

ONE OF THE  BEST BANKS



*Thank You
Longview!*

Always Texas Strong.



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