

A community bank, like Texas Bank and Trust, is a bank that helps people and businesses close to them. They are an important part of towns because the money people put in the bank helps businesses buy things that cost a lot that they can't afford without a loan.

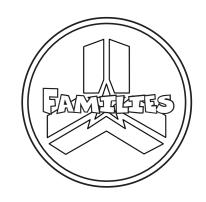
As a business grows, and is able to offer more products or services to its customers, it can hire new employees. Those employees then deposit their money back into the community bank for safe keeping, and buy things at local stores, which, in turn, helps the business owners pay back their loans. As loans are repaid, the bank can make loans that help other businesses expand.

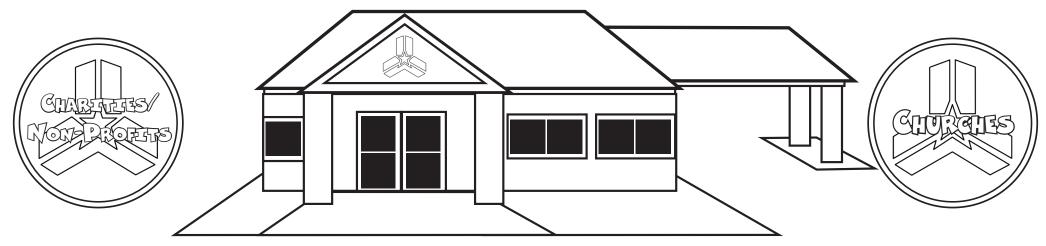
Another good thing about having a community bank is that they are able to give to local charities and school activities because they know the needs of the town they serve. The employees live in the town, so they know how to help the people who need it most.

If you would like to learn more about community banking, ask your parent to schedule a tour at your local Texas Bank and Trust branch.



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