

TEXAS / *Best in Banking*

Faith. Family. Bank.

FirstBank Southwest helps bring prosperity and peace of mind to families, businesses, and communities across the Texas-Oklahoma panhandle.

In the dusty cattle town of Hereford, Texas, the name FirstBank Southwest (FBSW) recalls more than banking for the community that calls “the beef capital” home.

“You feel this warm sense of timeless continuity when you visit the Hereford branch,” explains Andy Marshall, president and CEO. “You know what it felt like 50 years ago, and you know what it’s going to feel like in another 50 years.”

The timeless atmosphere represents both Hereford’s predominately Hispanic population and FBSW’s guiding principles, which articulate and encapsulate the bank’s community-centric culture. Whether in a country town or the Dallas-Fort Worth metroplex, customers find at each branch a financial partner eager to help protect, preserve, and grow their wealth.

“We don’t tell people what their culture is; we learn it,” says Marshall. “The people we hire are proud of who they are and want to help their community prosper, because they love everyone they work with.”

More than a Tagline

The evolution from a humble Ochiltree County bank in 1907 to a dynamic, \$1.8 billion regional bank supporting communities across the Texas-Oklahoma panhandle wasn’t planned but became inevitable with each success. New markets and hires not only embrace the bank’s culture but enhance it with new perspectives and ideas, united by shared values and a desire to see customers and coworkers fund their dreams.



Andy Marshall,
President and CEO

“We spent years learning why the bank felt like family and boiled it down to six values and four guiding principles, each connected by our precept, which is faith, family, bank,” says Marshall. “It’s not just a tagline thrown on a break room wall—it’s a sustainable practice that we live out every day as an economic engine that helps neighbors prosper. We thrive when our community thrives.”

The Next Generation of Banking

Marshall recognizes a growing gap in community banking that must be filled for the industry to move into the future.

“We need to build the next generation of bankers, or at least make our communities more financially literate,” explains Marshall. “Most young people aren’t visiting our branches, but having a physical location is necessary, so we created a student-led banking advisory council at the

Amarillo branch to find out how to evolve the bank to meet the needs of the next generation.”

Now in its third year, the student-led council is a highly competitive program that partners 15 meticulously selected high school seniors as well as college freshmen and sophomores with the bank’s human resources director and an executive officer for civic projects, financial education, and input on how to shape the future of community banking.

“I wouldn’t be here if I thought we were going to sell any time soon,” says Marshall. “Our shareholders are here for the long haul. We aren’t focused on short-term gain in terms of quarters or years—we’re here to meet people where they are to evolve into something greater for generations to come.”



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