



Business Bank of Texas, N.A. – Company Overview

Established in 2007, Business Bank of Texas, N.A., is dedicated to meeting the needs of businesses and entrepreneurs across the state of Texas. Founder, President and Chief Executive Officer, Ed Lette, has become founding president of four national bank charters, including Business Bank of Texas, and has served as Chief Financial Officer for five national banks over the course of his 45-year career. The management team of Business Bank of Texas boasts more than a century of combined banking and financial services experience. The bank also recently shed its de novo bank classification as scheduled.

Entrepreneurs and businesses benefit from the fundamental stability, business-to-business expertise, innovative virtual banking model, and superior customer service offered by Business Bank of Texas. The bank focuses exclusively on banking services for businesses, bringing the full and broad experience of its management team to bear on the challenges specific to business customers. In addition to traditional banking services, Business Bank of Texas offers commercial lending options, cash management and concierge services, along with lower service rates and fees resulting from its lower overhead costs.

Business Bank of Texas serves its customers through a completely virtual banking model – no physical branches, no tellers and, most importantly, no lines. The bank utilizes cutting-edge technology and processes to enable 24/7 online banking, remote deposit capture, next-day availability on full amount of deposited funds, ACH processing, and a four-hour post-event disaster recovery plan. Business Bank of Texas understands the demands placed upon business owners and managers and continuously works hard to deliver banking solutions that enable the most seamless banking experience possible.

Perhaps most important to the success of Business Bank of Texas, N.A., however, is its commitment to building and maintaining strong relationships with its customers. The management team works closely with each customer to educate and provide the best possible banking experience, aid in important banking decisions, and ensure an always-open line of communication. Said Mr. Lette, "We really work hard to develop a strong individual bond with each of our customers, as no two situations are ever the same. And given the drop in customer service among large institutions, we realize the competitive advantage that we have."

Business Bank of Texas, N.A. is a 5 star rated National Bank with excessive Capital Strength. For rating information and capital ratios, please visit <http://www.bankrate.com>.