

**The  
Blue Book  
A Look Into  
Southside  
Bank's Work  
Culture**



# A Message from the CEO

At its core, a strong and enduring organization is built on people and the values that guide how we show up for one another. Our philosophy is simple, straightforward, and grounded in the Golden Rule: treat others the way you would want to be treated. That principle shapes how we serve our customers, support our colleagues, and engage with our communities. Our team members are the foundation of everything we do, and our customers, clients, and shareholders make our work possible. Simply put, people come first...always.

My hope is that through your interactions with our team, and by spending a little time reading the Southside Blue Book, you'll gain a clear sense of who we are and what you can expect when working with Southside. Our culture, our commitment, and our approach to service are not just words on a page - they are reflected in how we do business every day.

Whether you're new to Southside or have been part of our story for many years, we truly value your trust and partnership. We're grateful for the opportunity to come alongside you in your journey, and we're proud to continue moving forward...together. [#InThisTogether](#)

Keith Donahoe  
President and Chief Executive Officer

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# Our History

## The Beginning of the Bank

The year was 1960. Dwight D. Eisenhower was president and Elvis was the King of Rock and Roll. You could fill up your car for just \$0.31 a gallon, buy a house for nearly \$12,000, and treat yourself to a candy bar for a nickel. It was also the year Southside Bank officially opened in Tyler, Texas.

With 10 employees and \$350,000 in capital, Southside was established to meet the needs of the Tyler community as the first suburban bank. At the time, Tyler was home to approximately 50,000 people and expanding south. The Bank's name even came from its location on the south side of the city.

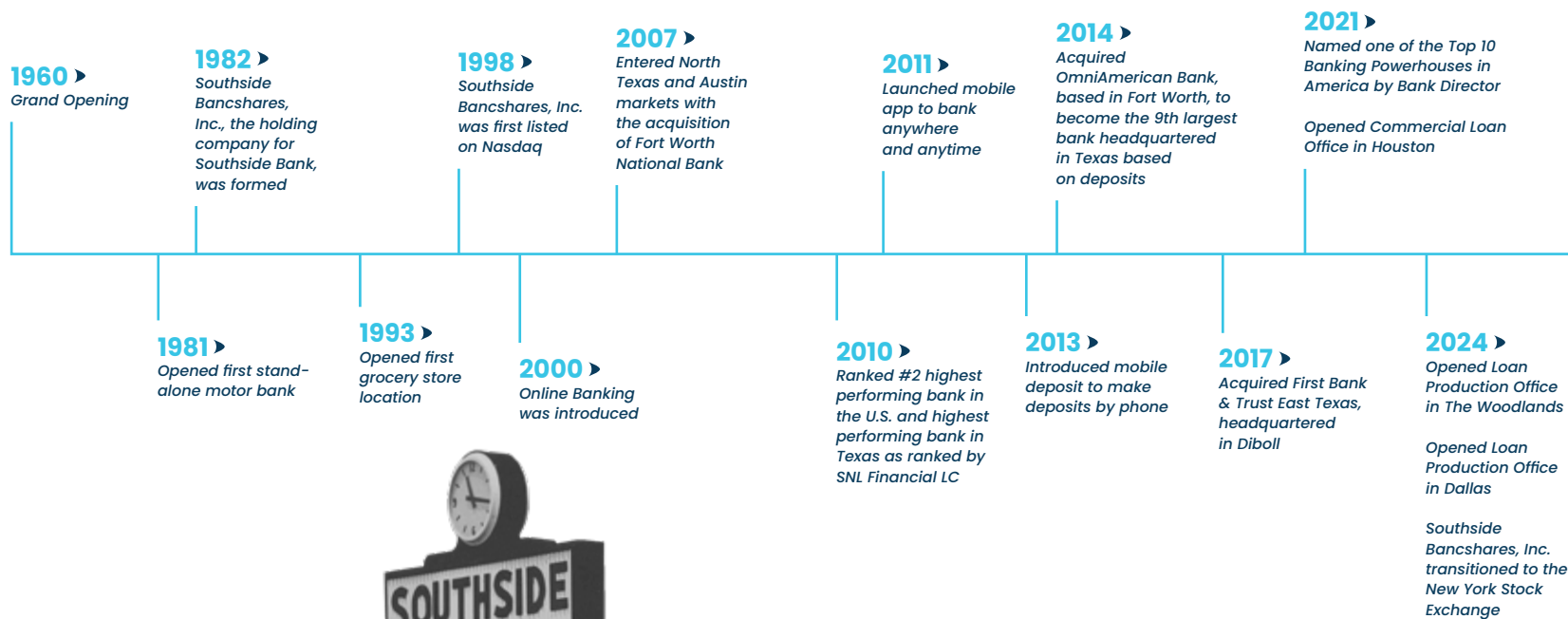
Southside was founded as a real Texas community bank, built on genuine relationships and personal service. And while the times have changed, our commitment to remaining a community bank has not. Throughout our history, we have continually advanced and evolved to meet the transforming needs of our customers and clients, while holding strong to our commitment to putting people first.

You can learn more by watching our history video on the "About Southside Bank" section of [southside.com](https://www.southside.com).



**First official bank location  
South Beckham | Tyler, Texas | 1960**

# The Bank's Timeline





# Our Mission



# Our Mission is to bring prosperity, security, and wealth to the people and businesses of Texas.

## **Making Banking Personal**

At our core, we believe that banking is personal. Our customers' and clients' goals, hopes, and dreams are as unique as the path they've taken to achieve them. These are the foundation of their families' stories and the aspirations of their businesses. At Southside, we understand this deeply. That's why we have committed to building a banking experience that's as individual as those we serve—crafted with care, rooted in trust, and designed to help achieve what matters most.

We recognize that trust is everything. It's not something we take for granted. Trust is earned through consistency, reliability, and a genuine investment in the success of not only our customers, but those that work here. When you partner with us, you're choosing more than a financial institution—you're choosing people who see the person or business behind every account. We understand that behind every transaction and every team member, there's a story, and we are honored to be a part of yours.

Our commitment goes beyond numbers; it's about relationships. Businesses are people, and people are our priority. Every handshake, every conversation, every solution we provide is built on the understanding that success isn't just about the bottom line—it's about lives enriched, futures secured, and dreams made possible.

**We are proud to call Texas our home.** This is where our roots are, and this is where we're staying. We're not just a bank for our customers or a place of employment for our team members; we're neighbors, friends, and partners. We're in it for the long haul. Whether it's a first savings account, expanding a business, or planning for the next generation, our team members will be there every step of the way, offering the guidance and support our customers and clients need and deserve.

We believe in the power of wealth, prosperity, and security for every person and business in Texas. It's not just a vision; it's a responsibility we embrace. By helping our customers achieve financial stability and success, we're contributing to stronger communities and a brighter future for all. Together, we're building more than a bank—we're building a legacy of opportunity and trust.

This is our promise. This is our purpose. Because *banking is personal, and so are we.*



**We are  
proud to  
call Texas  
our home.**



# Our Values



# Our Values are at the core of everything we do.

## They're called "core" values for a reason.

They make up what we believe in most as a company and are the heart behind how we carry ourselves. They really are the driving force behind every action we take in how we care for our fellow colleagues, our customers, our clients, and our communities.



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### Integrity



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### Teamwork



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### Innovation



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### Excellence



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### Accountability



## Integrity

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It's not about simply "doing the right thing when no one's watching," it's about doing the right thing...always.

We are honest and authentic in everything we say and do. Through this, we have built trusted and authentic relationships with each other, and with those who we serve. Our aim is to be consistent in making positive choices everyday that lead to the best possible outcomes for our company, customers, and communities.



## Teamwork

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We believe all our team members are capable of great things, and together, we can achieve even more. Our value of Teamwork means we commit to living out the same values and working toward the same goals.

The bottom line is that it's not just about the work we do but the people we do it with. We always look for ways to help and support those around us, and when we see our fellow colleagues doing a great job, we thank them for their contributions and celebrate their success.

Our internal mantra is #InThisTogether. Our success has nothing to do with any one person's achievements, but rather the collective efforts of "the team." This has been and always will be a pillar of who we are. [#InThisTogether](#)



## Innovation

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The only constant is change...so why not embrace it? We're committed to creating value through innovative technologies and resources. As time and technology advance, so do we.

We encourage our team members to consider new approaches to old problems and welcome unconventional ideas. As always, our customers are our priority, so we work to find and implement forward-thinking solutions to meet their ever changing needs.



## Excellence

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We're all about going the extra mile at Southside, which is why Excellence is one of our core values. One of the key ways we strive for this is by delivering a memorable customer experience with passion, consistency, and focus.

In addition to excellent service, we work to produce products and services that exceed customers' expectations. We want to stand out as **the bank** to choose. We also want to be set apart and inspire one another by choosing positive words and actions, both within our team and while interacting with our customers.



## Accountability

We may be excellent, but that does not mean we are perfect. We understand we're all human, and that's why we believe Accountability is so important. This means we own it by taking responsibility for our actions and reactions.

We also help one another continually improve and be our best, so we accept and provide constructive feedback. Another crucial way to stay accountable is by keeping our word and following through on our commitments – that goes for things we say to our colleagues and our customers.





# Service Standards

**Going above  
and beyond  
is our norm.**

***We believe*** our customers and colleagues deserve the best, so we strive to give them our very best all the time. All team members are expected to follow these service standards to create a memorable experience for those we work with and serve.

**“The Southside Standard” is our blueprint for every interaction with a customer or client.**

**The actions of the “The Southside Standard” include the following:**

- ▶ **Stand** - We stand to greet every customer promptly and remain standing throughout the interaction (unless at the new account desk). Standing conveys respect, attentiveness, courtesy, and readiness to serve, reinforcing a welcoming and professional first impression from the moment the customer arrives.
- ▶ **Smile** - Smile upon the initial greeting/welcome, smile when speaking, and smile during the closing.
- ▶ **Connect** - We connect with the customer before we ask how we can help them. This could be as simple as asking “how are you” (with a smile) or offering a compliment. Connecting also includes maintaining eye contact throughout the interaction and giving the customer our full attention at all times.
- ▶ **Name** - We will use the customer’s name at least twice during each interaction.
- ▶ **Closing** - Respond to every “thank you” with “I’m happy to help” and a smile. We will walk the customer to the door (and open the door), when appropriate.

*\*If you are in need of an ADA accommodation, please reach out to HR.*

# Essential Actions & Attitudes

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- ▶ *Honor our core values* in everything we do.
- ▶ *Look for ways to “wow” our customers* in every interaction. Stand up while greeting and assisting the customer (unless while at the new account desk).
- ▶ *Have an upbeat attitude and be courteous* to everyone; smile when speaking to others.
- ▶ *Remain professional at all times* and calm in stressful situations.
- ▶ *Use every opportunity to encourage others* in a positive and respectful way.
- ▶ *Be unoffendable* and welcoming of constructive feedback.
- ▶ *Find opportunities to send thank-you notes* to customers and team members to show you care and appreciate them.
- ▶ *Respond to emails and phone calls* within the same business day, if possible, or early the next day if not.
- ▶ *Be aware* that our actions “off the job” have a direct impact on Southside’s reputation.
- ▶ *Provide potential solutions* when presenting a problem.

# Great communication matters. Here's our promise.

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- ▶ *We are never too busy to answer the phone.*
- ▶ *We will ask permission from the caller before we knowingly transfer their call to someone's voicemail.*
- ▶ *We will return all calls within two hours of receiving them, whenever possible, or at least by the end of the day.*
- ▶ *We will give customers and colleagues realistic expectations of a response to a question, and follow through with our commitments.*
- ▶ *We will say "yes" whenever possible, but will seek manager guidance and provide an explanation when we have to say "no."*

- ▶ *We will respond to emails within four business hours of receiving them, whenever possible, or at least by the end of the day.*
- ▶ *We will follow up on emails that require action and inform the sender of the steps we've taken.*
- ▶ *We will always be professional in written communication, using proper grammar, punctuation, and spelling.*
- ▶ *We will always be attentive in meetings with colleagues and customers.*
- ▶ *We will set and communicate reasonable timelines for completing any task.*
- ▶ *We take confidentiality seriously.*
- ▶ *We will actively listen and fully understand an issue before responding and then offer potential solutions to resolve the issue.*
- ▶ *We will provide frequent updates to customers' or colleagues' concerns until fully resolved.*
- ▶ *We will communicate any unresolved problems to the account officer so they can follow up accordingly.*



# Collective Perspective

# Our “Collective Perspective” is a critical component of the Southside culture.

**Our goal as team members is to come together to understand and uphold the overarching mission of Southside and remember... “It’s not about the money.”**

**We never talk about others negatively, but respectfully and privately address concerns directly or with a manager. Additionally, we never show impatience, such as rolling our eyes, sighing, or making negative comments to those around us. Let’s remember we are all *#InThisTogether*.**

**Our goal everyday is to provide unmatched service to customers and to support each other. Here’s how we achieve this:**

## **1. Astound customers by the way we treat them**

This is achieved through unwavering patience, determination to solve the customer’s needs, helping with a smile, addressing the customer by name, and responding to a “thank you” with “I’m happy to help.”

## **2. Care for and elevate each other**

Life is hard and there is always someone who is going through something we know nothing about. Therefore, we always treat others with dignity and respect. We encourage, uplift, and support one another. We offer help when someone is struggling and celebrate victories (big or small) when they happen.

## **3. Believe in yourself**

We bring our best to work each day and remain confident in who we are. We’re in our positions for a reason. We speak up if we do not have the tools we need or if there is a question. We don’t make assumptions, but ask for clarity when needed and execute our jobs with confidence. We believe in our team members and encourage them to believe in themselves as well.

## **4. To do what is right**

It’s in our core values. Integrity is not just doing what is right when no one else is watching...it’s doing what is right always. It’s not cutting corners or slacking even when no one might not ever know. A good question to constantly ask is, “Is this what ‘right’ looks like?” If the answer is no, we find another solution.



# Southside Serves



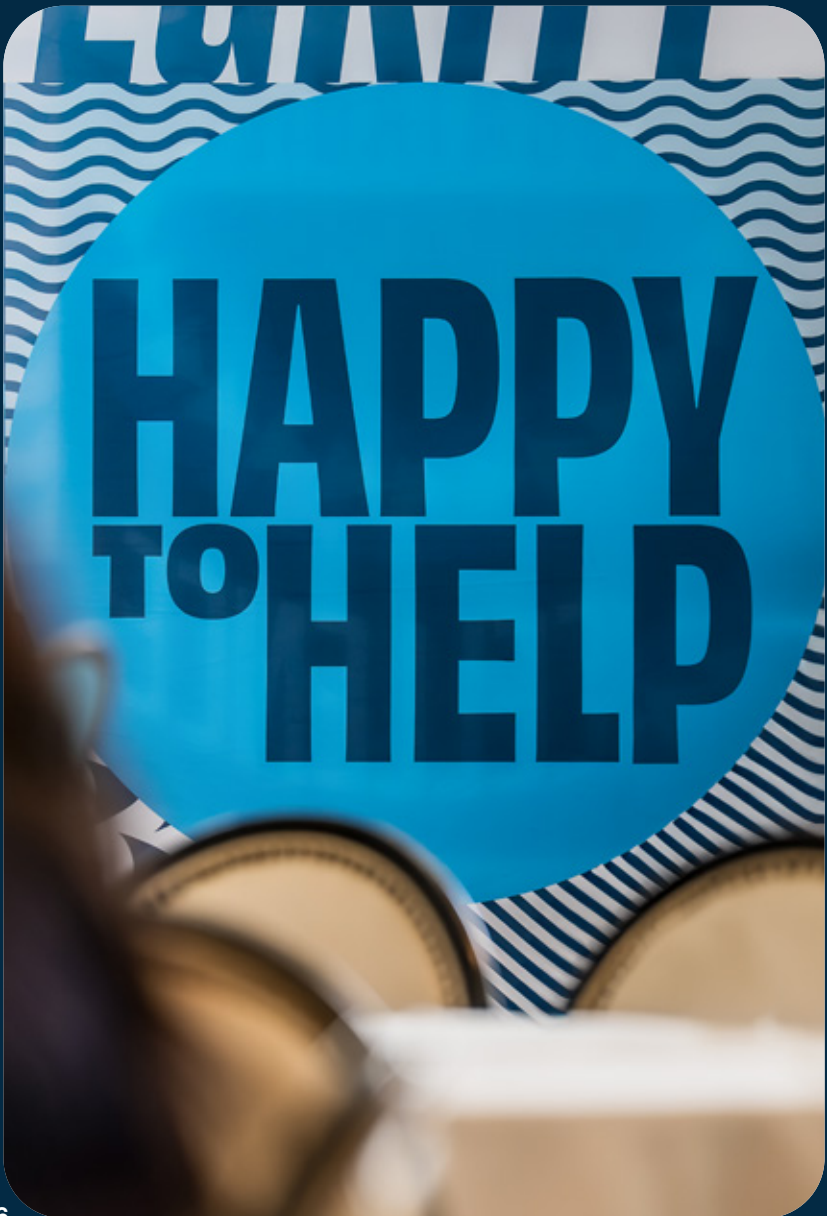
# Our service goes beyond these walls.

As a true community bank, we're always looking for ways to support the individuals and organizations that make our communities special.

Our Southside Serves program provides each full-time team member with up to 20 hours of paid time per year to volunteer with meaningful community organizations during work hours. Many team members use all of their time and even continue their volunteer efforts outside of work hours.

At the end of the year, Southside leadership recognizes the team member in each region who has the most volunteer hours with the Southside Serves award. They also present the **Southside Impact Award** to the team member or team members whose volunteer efforts had the greatest impact during the year. Executive management is invited to a luncheon with all awards recipients to celebrate their accomplishments.





# Awards, Accolades, Appreciation, and Achievements

# We believe in celebrating our team members, recognizing those who go above and beyond in serving their communities and living out the Southside culture.

Here are a few of internal award and appreciation/ recognition efforts that Southside offers:

## Southside Serves Winners and The Southside Impact Award

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Southside Serves Awards are given to the team member in each region who has the most volunteer hours from the prior year. The Southside Impact Award is also presented to the team member or team members whose project had the greatest impact during the year. Executive management is invited to a luncheon with awards recipients to celebrate and commemorate their respective awards.

## The Southside Champions Award

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Twice a year, Southside recognizes team members who have been viewed as “champions” of living out the Southside culture and our core values. Team members are nominated by their fellow colleagues, which makes this award even more meaningful. Winners are then selected among members from our Executive Management Team and are celebrated at the “Breakfast of Champions.”

## Employee Appreciation Day

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We try to celebrate our team members regularly, but we pause each year on National Employee Appreciation Day to celebrate the accomplishments of our colleagues. Team members enjoy lunch paid for by the Bank and a variety of gifts, prizes, and activities.

## Southside Service Anniversary Gifts

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Team members are rewarded with a celebratory gift to commemorate their anniversary with the Bank each year.

## Southside Cares Program

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We're with our team members during the good times and the bad. We send our team members a “care package” to celebrate a new addition to their family as well as anytime they experience a hardship, such as the death of an immediate family member or a hospital stay.

## Community Commitment Program

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Team members are encouraged to participate in CRA-qualified volunteer activities and make a positive impact in low to moderate income service areas. The Community Commitment program seeks to recognize and reward team members who participate in these initiatives.

**The Southside culture has led to various awards and recognitions locally, state-wide, and nationally.**

While we don't do it for the accolades, we are proud to celebrate the accomplishments of our team.

Here are just a few:

- ▶ *Best Bank in Town (Tyler)*
- ▶ *Best Companies to Work for in Fort Worth*
- ▶ *TBA Cornerstone Award*
- ▶ *TBA Leaders in Financial Education Award*
- ▶ *Best Banks to Work For*
- ▶ *Best Places to Work in Texas*



# Growing Together

**At Southside,  
we believe in  
developing  
our talent  
personally &  
professionally.**

**That's why we have invested in numerous initiatives and tools to help our team members grow here at the workplace and also at home. Here are just a few of the programs we have in place to focus on team member development:**

### **Corporate Mentorship Program**

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Team members, nominated by Executive Leadership, are paired with an upper level "mentor." The mentor and mentee meet regularly to discuss the inner workings of the Bank, share knowledge, shadow, and sit in on meetings with the end goal of helping the mentee expand their knowledge and enhance their leadership skills.

### **Core Leadership**

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A leadership academy for supervisors to help strengthen their managerial and leadership skills.

### **Andy Andrews**

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Best-selling author and renowned speaker, Andy Andrews, provides monthly videos addressed to Southside team members on topics related to personal and professional growth, strengthening relationships, parenting and marriage advice, history, and more, helping our team members to gain knowledge, shape new ways of thinking, and encourage healthy perspectives.

## Wisdom Harbour

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Wisdom Harbour is an online platform full of resources, books, podcasts, stories, and educational material to help individuals learn, grow, and explore new ideas and solutions to life's problems. Each Southside team member is gifted a subscription to Wisdom Harbour.

## Marketplace Chaplains

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We feel our team members should have the support they need to cope with life's challenges. We partner with Marketplace Chaplains who visit our team members each week to offer counsel and spiritual support, in their times of need.

## Wellness Program

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It's important for our team members to be a part of a work community who support them in living a healthy lifestyle. Our benefits package offers a wellness program where team members are rewarded for making healthy lifestyle decisions.

## Adoption Reimbursement

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Welcoming a new child to a family is a joyous occasion. That's why we offer a generous reimbursement package for any team member who adopts a child into their family.

## Education Reimbursement

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We never want our team members to stop learning. We offer educational reimbursement for team members who choose to further their education with an advanced degree.

## Benefits

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Southside offers a very generous benefits package, including health care, paid time off, 401k matching, and more, to attract and retain the best talent to help our customers and clients be successful.



# Our Future



# The future is bright.

We are so glad you're here and hope you're just as excited.

As Southside Bank continues to excel and advance as a company, we want you to learn and grow right here along with us. We know the future holds many great experiences and milestones, and we can't wait to reach them together.

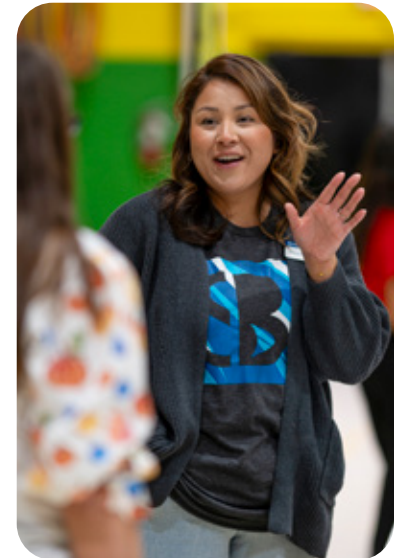


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**#InThisTogether**