



WELCOME TO WestStar Tower

WestStar is excited to announce that the move to our new Headquarters is official. **We are now located at 601 N. Mesa.** Before the move, WestStar team members were spread out over four separate buildings in Downtown El Paso. Now, all Downtown team members are in WestStar Tower. Additionally, our Downtown branch was relocated to the ground floor lobby.

This long-awaited move is part of WestStar's commitment to our team members and our community to be the Borderplex's leading financial institution. **We look forward to welcoming you into our new home.**

WestStar Tower is the tallest building in El Paso at over 313 feet high and is a LEED® certified "Green Building". In 2022, we are expecting the addition of a sundry shop and restaurants to the ground floor level.

PPP

As COVID-19 continued to take hold of the Borderplex region in 2021, it put many of our local businesses and non-profits in a dire state where they were unable to cover payroll, rent, utilities, and other necessary expenses. WestStar stood strong during the first and second rounds of the Paycheck Protection Program (PPP) by **securing more than 2,800 loans that totaled over \$374 million**, which enabled businesses to retain over **57,000 employees** and provided a sense of economic security during those uncertain times.

And as we look to the future, WestStar remains dedicated to helping local businesses and non-profits navigate the lingering economic effects caused by COVID-19.

It's more than banking.

UTEP Banking Academy

WestStar committed a **\$1 million** investment towards the development and operation of the **Banking Academy in the College of Business at the University of Texas El Paso**. The Banking Academy was created to provide opportunities for students pursuing business degrees to earn certificates in banking and help address the shortage of banking professionals in the West Texas and Southern New Mexico region.

Our Executive Chairman, L. Frederick Francis said, "Our banks serve a growing Hispanic population with diverse needs. Partnering with UTEP to launch the Banking Academy is a win-win for banks facing a shortage of highly qualified bankers that understand and can meet those needs, and for UTEP students looking for outstanding professional career opportunities."



Supporting Local Children

In support of **El Paso Children's Hospital's 10th Anniversary** in providing medical care for children in the Borderplex region, WestStar made a **\$25,000** investment to the hospital. El Paso Children's Hospital is committed to providing compassionate, coordinated, and family-centered care for children. Our region benefits greatly from having a dedicated children's hospital that offers a place of hope and healing through excellent pediatric patient care, research, and education.

Building Tomorrow's Leaders

Our team members, Kevin Merhege, Jackie Salais, Adrian Santiago, Cindy Willis, and Michelle York, completed the **2020-2021 WestStar Leadership Program**. These individuals serve in various leadership roles throughout the organization and have demonstrated a commitment to enhancing their leadership abilities through participation in the program. The leadership program included various events, workshops, and volunteer opportunities. **Congratulations!**

BRAVO

Our branch team members participate in community outreach programs annually. They call their team **BRAVO (BRanch Activity Volunteer Opportunities)**. This year, they joined the **Frontera Land Alliance** to clean and help preserve the Resler Canyon area. They also took part in **Money Smart Week** at Riverside High School where they taught students about independent living, including how to prioritize their wants vs. needs. This year, **BRAVO's Shoe Me the Love** initiative, exceeded the total number of shoes delivered last year! We are proud to announce that a total of **168 new pairs of shoes** were delivered to the **Child Crisis Center of El Paso. Bravo Team!**

United Way

Our 2022 United Way campaign, "United for Our Community" kicked off in the 4th Quarter. We are proud to partner with **United Way of El Paso County**. As part of our commitment, many of our team members dedicate their time to United Way, including AVP, Director Community Outreach - CRA Officer, Cindy Conroy (Board Chair-Elect); Vice President, Treasury Management Group Manager, Giselle Smith-Johnson (Board of Director); and Investment Advisor, Tommy Gabriel (President of the Young Leaders Society Advisory Board).

The contributions of our team members and bank for 2022, came in at over \$139,000. By donating to organizations like United Way of El Paso County, we hope to better serve our community through volunteer service, charitable fund-raising, and sponsorships.

Together for El Paso

WestStar announced a **\$500,000** investment to **Texas Tech University Health Sciences Center El Paso**. The funds will be used to match other donors' contributions for new scholarships across the university's four schools.

TTUHSC El Paso President Richard Lange, M.D., M.B.A. announced that in just a few short months since WestStar's commitment, our community began stepping up to double the scholarships for TTUHSC El Paso students to **nearly \$1 million.**

In appreciation of WestStar's generous gift, TTUHSC El Paso announced the lobby of Medical Sciences Building II (MSB II) will now be known as the **WestStar Grand Lobby.**



Jeans Day

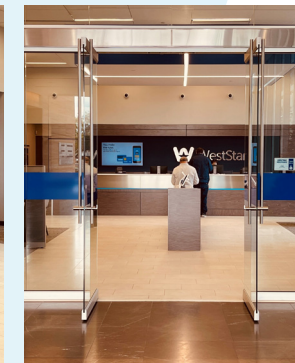
Two Fridays a month, team members wear jeans for a \$5 donation to an associated charitable organization. **All donations are matched dollar-for-dollar by WestStar.** In 2021, our team members contributed over **\$24,000 to 23 organizations!** We are proud of our team members' commitment to giving back.



A Modern Update

In 2021, we continued with our branch redesigns. Our biggest transition came to our **Downtown branch, which moved from 500 N. Mesa to across the street at 601 N. Mesa.** Located on the ground floor lobby inside WestStar Tower, our new branch has a modern design and our same friendly staff. The **Downtown motorbank** will continue to be located at 500 N. Mesa, while our new motorbank facility is being constructed (*scheduled to open in the 2nd Quarter of 2022*).

In addition, our newly built **Pebble Hills** branch replaced Firehouse and we remodeled **Clint** and **Alto Mesa**.



Downtown



Pebble Hills

Additions to Our Team



Linda Alvarado
AVP Commercial Banker I

Linda Alvarado joined our Commercial Banking Group and brings eight years of commercial banking experience. Linda has previous experience as a Commercial Portfolio Manager, Credit Analyst, and Commercial Relationship Manager. Throughout her banking tenure, she has managed a variety of complex credit portfolios, monitored and aided in the growth of middle-market relationships, and managed and promoted the maintenance of portfolios in the Borderplex region.



Yvonne Santillan
AVP Downtown Branch Manager

Yvonne Santillan joined our Downtown branch and brings 21 years of banking experience. She has previously served as Recruiting Manager, Sales Development Coach, Branch Manager, and District Manager. Yvonne has led high-performing teams in multiple markets. Her passion for Sales and Team Member development will aid WestStar in providing an excellent client experience for the Borderplex region.

Board of Directors

WestStar Bank

- **Josh Hunt** – Executive Vice President, Hunt Companies, Inc.

WestStar Title

- **Scott Adkins** - President, PyroCom Systems, Inc.
- **Yolanda Giner** – Executive Vice President & General Counsel, Franklin Mountain Investments
- **Michael Houghton** – Partner & Retirement Plan Consultant and Investment Advisor, Houghton Financial Partners
- **Nicholas R. Tejeda** – Market CEO, The Hospitals of Providence

Achievements

- **L. Frederick Francis** – Chairman, Medical Center of the Americas Foundation
- **David W. Osborn** – Treasurer, Texas Bankers Association
- **Lisa J. Saenz** – Public Service Board
- **El Paso Times** "Best Bank on the Border"

Retirements

- **Bob Guerra** – Senior Vice President, Commercial Banker
- **Woody L. Hunt** – Advisory Director, WestStar

Executive Message

2021 was a year to remember for WestStar. While COVID-19 delayed the opening, we are excited to have moved into our new home at WestStar Tower. Our Banking, Wealth Management, Treasury Management, Title, and Insurance team members now occupy the 9th through the 12th floors. Bringing our team members together in one building will allow us to better serve you and provide you with the best products and services in the Borderplex region.

At the beginning of 2021, we continued to assist businesses that had been negatively impacted by the pandemic with applying for new funds provided through the Paycheck Protection Program (PPP), implemented by the U.S. Small Business Administration. Later in the year, we helped with the processing of their applications for the forgiveness of these funds. **We are proud to have been able to help so many local businesses and non-profits through this difficult time.**

In addition to our annual sponsorships, this year we made major investments to our community through the **Banking Academy at UTEP, TTUHSC, and El Paso Children's Hospital**. At WestStar, we want to better the lives of the communities we serve, and we are driven to be actively involved in many civic organizations and non-profit agencies.

As we look to 2022, we have high hopes for what the future has to hold. We are excited about the renovations of our **Downtown motorbank, Lee Trevino** branch, and the addition of our new **Eastlake** branch opening in Horizon. These upgrades are a part of our promise to the Borderplex region to provide our clients with the best experience possible. We are proud to be part of a team that shares this vision and strives to deliver on it every day. **We are thankful for our clients, like you, who place their continued confidence and trust in our bank.**



L. Frederick Francis
Executive Chairman



David W. Osborn
President, CEO

Digital Footprint

Throughout 2021, we continued to expand our digital options to our clients. Bringing on digital platforms, such as **Zelle®**, **Online Account Opening**, **Digital Wallet**, and **Contactless Debit Card**, will help you in our new digital world. To learn more about our digital offerings, please visit our website or speak with one of our team members.

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WestStar

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