

CELEBRATING MILESTONES. BUILDING FUTURES.

2025 Annual Client Newsletter

weststarbank.com | 915.532.1000

Equal Housing Lender
Deposit and loan products are offered through WestStar Bank, Member FDIC.



EXECUTIVE MESSAGE

At WestStar, we believe financial stability, security, and strength are the foundation of trust. This year, we proudly achieved a historic milestone by becoming the largest bank by deposits among FDIC-insured institutions in El Paso. This accomplishment is a testament to your confidence in us and the strong partnerships we have cultivated in our community.

Your decision to bank with WestStar strengthens your financial goals and, in turn, the broader Borderplex region. By keeping your deposits local, you help fuel business growth, create job opportunities, and support essential non-profit initiatives that uplift those in need. This shared commitment drives economic development and fosters a stronger, more resilient region.

Furthermore, our partnerships with organizations like the University of Texas at El Paso, Texas Tech, New Mexico State University, and United Way further reflect this dedication. Together, we collaborate on programs and initiatives that enhance education, provide critical resources, and create opportunities for individuals and businesses alike. Through these efforts, we are working to ensure that the Borderplex continues to thrive for generations to come.

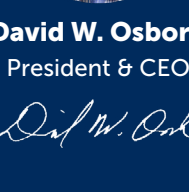
As we look toward the rest of 2025, we remain committed to leading with innovation and investing in our team to meet your evolving needs in banking, treasury management, wealth management*, and title** services. As the only locally owned community bank in El Paso, we are uniquely positioned to deliver the personalized service you deserve.

Thank you for choosing WestStar. Together, we will continue building a stronger future for our region.



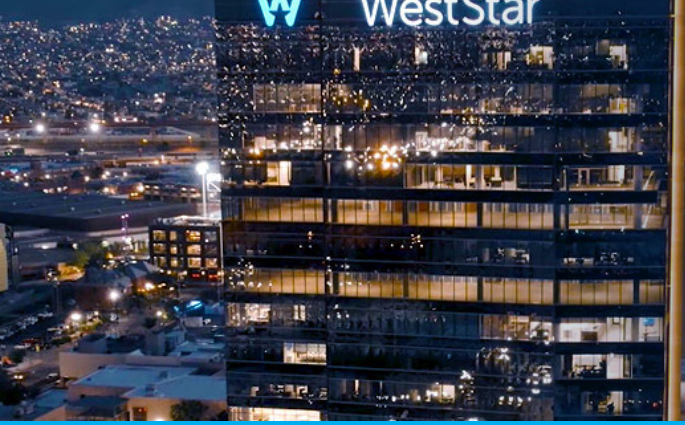
L. Frederick Francis
Executive Chairman

RF



David W. Osborn
President & CEO

DW Osborn



Thank You!

For the first time in our history, WestStar is the largest bank by deposits in El Paso. This achievement underscores the trust and support of our clients and reflects our commitment to the Borderplex region. Your partnership fuels local businesses and strengthens the economy.

We are honored to serve you and our community!

[Learn More](#)

ACHIEVEMENTS

David W. Osborn – Board of Directors - American Bankers Association; member of the Finance Commission of Texas; Chairman of the Board - The Borderplex Alliance; Chaney-Shallenberger Lifetime Award - El Paso Association of Builders

Cindy Conroy – Member of the Texas Department of Housing and Community Affairs

Bernie Del Hierro - Member of the Texas Land Title Association Political Action Committee Board of Trustees

Liliana Miranda - "Service Appreciation" award from the Texas Regional Chapter of the Risk Management Association (RMA) Board of Directors

WestStar Title – Texas Top Agent of the Year – First American Title Insurance Company

Voted Best Bank of 2024 – El Paso Inc. "Best of El Paso" (2022–2024) and El Paso Times "Best of the Border" (2021–2024)

Voted Best Title Company of 2024 – El Paso Times "Best of the Border" (2023–2024)

Voted Best Place to Work of 2024 – El Paso Times "Best of the Border"

RETIREMENTS

Wes Wolff – President, WestStar Insurance, 6 years

Rose Gonzalez – SVP, Wealth Management Officer, 21 years

Henry Tinajero – SVP, Commercial Banking Manager, 27 years

Priscilla Amiri – Loan Document Specialist IV, 19 years

Ponciano Bocanegra – Loan Document Specialist, 25 years

Magda Perez – Senior Lobby Service Specialist, 34 years

Irene Sanchez – Commercial Loan Specialist, 6 years

Connie Tavarez – Loan Document Specialist, 25 years

Welcome to the WestStar Family!

NATHAN T. HIRSCHI

EVP, Chief Financial Officer



Nathan T. Hirschi has joined the WestStar team as Executive Vice President and Chief Financial Officer, bringing over 30 years of finance and accounting experience. He will be a key member of the Executive Team, focusing on our financial health and ensuring long-term sustainability.

BUILDING STRONGER COMMUNITIES:

OUR COMMITMENT TO THE BORDERPLEX

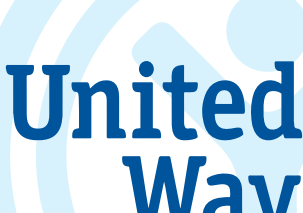
At WestStar, our commitment to the Borderplex region goes far beyond banking. Building strong communities fosters growth and resilience for businesses, individuals, and families. In 2024, our team came together to make a difference through various volunteer efforts and charitable contributions. From raising funds for local non-profits to rolling up our sleeves at community events, we proudly give back to the communities we call home. WestStar is proud to be a trusted partner in strengthening the Borderplex. **Together, we are building milestones and futures that benefit us all.**

A REAL TEAM EFFORT

WestStar Team Members wore jeans every other Friday in exchange for a \$5 charitable donation. WestStar matches these contributions dollar-for-dollar, and in 2024, we collectively donated over \$45,000 to local organizations.

We are proud of our team's commitment to giving back!

[Learn More](#)



TOTAL CONTRIBUTIONS

\$155,000

Once again, our Team Members and WestStar hit a milestone in pledging over \$155,000 to the 2025 United Way Giving campaign, including the most "Leadership" givers of any company in El Paso, who donated \$1,000 or more. Each Team Member's contribution represents a step toward positive change in our community, and we are excited to be part of this impactful journey!

PAINT THE TOWN RED

WestStar Team Members proudly participated in the "Walk a Mile in Her Shoes: International Men's March," a meaningful event to support the YWCA El Paso's Sara McKnight Transitional Living Center for survivors of domestic violence. Participants walked in red high-heeled shoes to raise funds and awareness about gender violence while challenging gender stereotypes.

Our dedicated volunteers include (from left to right) Willy Cardenas, Emilio Grijalva, Victor Parra, Bill Brady, David De La Rosa, Luis Rodriguez, Gilbert Quezada, Javier Varela, and Anibal Roman.

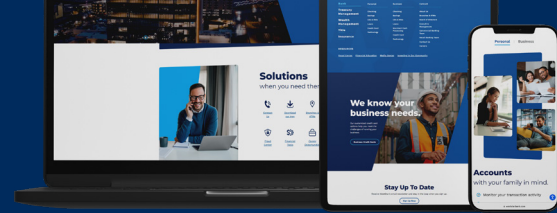


STAYING CURRENT: MEETING YOUR NEEDS

NEW LOOK, ENHANCED EXPERIENCE

In June 2024, we launched a redesigned website featuring a modern look and enhanced functionality. The new site simplifies access to information about our services, including banking, treasury management, wealth management*, and title**, in one convenient location.

[Visit Now](#)



BUSINESS+ CASH MANAGER

In 2024, we launched Business+, a new checking account, tailored to meet your business needs. This premium account offers access to our full suite of business checking features and enhanced benefits including Cash Manager and optional Treasury Management services.

From daily transactions to long-term planning, Business+ can equip you with the tools to succeed in a competitive market.

[Learn More](#)



Fraud continues to evolve, with threats like **spoofing** and **check fraud** posing risks to businesses and individuals alike.

At WestStar, we prioritize your security by providing resources like **Banks Never Ask That** to help you recognize and prevent scams. Stay vigilant and informed to protect your financial well-being.

[Learn More](#)

PROTECT YOURSELF FROM FRAUD

OUR TEAM: THE HEART OF WESTSTAR

At WestStar, our Team Members are more than just employees—they are the driving force behind our success and the foundation of the trust we build with our clients and community. We are proud to showcase the faces of the people who make it all possible.

NEW LEADERSHIP. SAME COMMITMENT.

We know the financial needs of residential construction because we have spent years working alongside Borderplex builders like you. Our Construction Banking Team has decades of combined local experience, and now, under the leadership of Patsey Martinez, we will maintain the same commitment to moving your projects forward.

Whether you are breaking ground or finishing the job, we are the local team you can count on to deliver trusted residential construction banking solutions and dedicated service.

[Learn More](#)



LEAD WESTSTAR'S FUTURE LEADERS

This year, nine Team Members completed the WestStar LEAD (Leadership, Excellence, And Development) Program, an initiative that fosters leadership through workshops, events, and volunteerism. Participants supported local causes like the Assistance League of El Paso, making a meaningful difference in the community.

Congratulations to our 2024 LEAD graduates (from left to right): Xavier Parra, Tina Crosby, Luis Rodriguez, Isela Denton, Jaime Gloria, Courtney Yeatman, Jenny Gallardo, not photographed; Cristina Corral and Hugo Morales.



MEET WESTSTAR'S SMALL BUSINESS BANKERS

Do not let financial obstacles hold you back from achieving your dreams! Our team of small business bankers recognize the challenges that come with building a business and are here to support you every step of the way.

Partner with our team of local experts to learn how your business can thrive!

[Learn More](#)

WestStar Presents **COOL CANYON nights** FREE Concert Series

SUMMER 2025



Congratulations!



2024 WestStar Don Haskins Sun Bowl Invitational Winners