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TEXAS GULF BANK, N.A. EXPANDS INTO THE HOUSTON MARKET

New branch located at corner of San Felipe and Voss in the heart of Memorial/Tanglewood market

HOUSTON, TX March 30, 2009: Texas Gulf Bank is proud to announce the opening of its Houston branch at 1626 S. Voss. For nearly 100 years, Texas Gulf Bank has been a strong, stable, and financially secure member of the Texas Gulf Coast community. Now it is bringing its hometown personal service, professional experience, and substantial lending capacity to Houston.

"We have been diligent in building Texas Gulf Bank in a stable and conservative fashion with a focus on credit quality," said Jimmy Brown, president and CEO of Texas Gulf Bank. "In a time when many banks are experiencing financial weaknesses, Texas Gulf Bank is well capitalized with more than \$36 million in equity capital--meaning we have the balance sheet to build businesses, build dream homes, and build personal portfolios."

Texas Gulf Bank offers business and personal depository and lending services. In addition to an experienced retail team, Texas Gulf Bank's Houston branch is led by veteran bankers Richard W. Jochetz and J. Cliff Green, who both possess a great depth of experience in real estate, commercial lending, and private banking with a focus on the oil and gas sector.

"Today's banking industry has become disconnected from its true purpose; so few people really know their banker on a first-name basis anymore. At Texas Gulf Bank, our customers will be able to speak face-to-face with a local decision-maker. We want to really get to know our customers, understand their needs and businesses, and work with them to help them achieve their objectives," said Rich Jochetz, president of Texas Gulf Bank - Houston.

"Opening the Houston operation solidifies our strategic growth plan and allows us to take advantage of significant market opportunities with continued emphasis on measured growth and bottom line results," said Brown.

About Texas Gulf Bank

Texas Gulf Bank is an independently owned and operated bank that offers a full range of financial products and services to meet business and consumer needs in Brazoria County and Houston, Texas. Established in 1913 in Freeport, Texas, the bank has grown to offer services to customers at seven locations along the Texas Gulf Coast. The Bank is proud of its five star Safe & Sound® rating from Bankrate.com and encourages everyone to check the rating of their financial institution. For more information, visit www.texasgulfbank.com.

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