

RAYMOND JAMES

July 31, 2025

FOR IMMEDIATE RELEASE

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RAYMOND JAMES TO WELCOME NEW \$605 MILLION PROGRAM WITH TEXAS COMMUNITY BANK

ST. PETERSBURG, Fla. – Raymond James Financial Institutions Division (FID) announced today that Texas Community Bank (TCB) has selected the firm's platform to enhance its financial planning and advisory offering, according to Stephen Kruchten, president of FID. With this new alignment, TCB Investments will provide clients with investment and wealth management services through Raymond James Financial Services.

Based in Laredo, Texas, TCB Investments includes financial advisors Luis J. Gonzalez, III and Carlos M. Chapa. They manage approximately \$605 million in client assets.

"Texas Community Bank has a clear vision and profound dedication to delivering exceptional service to its clients. We're pleased to be selected to support this talented group of advisors with the robust resources, advanced technology and investment platform that Raymond James is known for – all tailored specifically to meet the unique needs of our affiliated financial institutions," said Kruchten.

"We are excited to work with an industry leader like Raymond James," said Oscar Cisneros, senior vice president at Texas Community Bank. "The wealth of solutions and support Raymond James provides will enable TCB Investments to elevate our offerings, enhance our client service capabilities and strategically grow our investment and wealth management program."

"By aligning with Raymond James FID, programs like TCB Investments gain access to the sophisticated resources and capabilities needed to effectively meet the distinctive needs of high-net-worth and ultra-high-net-worth clients," said Jon DeMayo, vice president of business development at FID. "Our continued growth in Texas and other key markets underscores the strength and importance of our value proposition for financial institutions targeting this expanding client segment."

Transition to Raymond James expected late 2025. Please contact TCB Investments at 956-722-8333 for more information.

About the Financial Institutions Division

The Financial Institutions Division was established by Raymond James in 1987 to provide banks and credit unions with an alternative to traditional third-party investment providers. Raymond James provides full-service securities brokerage and advisory services to financial institutions seeking to compete with the largest banks and securities firms in the country. In addition to a full complement of investment products and services, Raymond James has the ability to deliver investment banking, public finance, research, self-clearing capabilities and wealth management services to both individuals and institutions.

About Raymond James Financial Services

Raymond James Financial Services, Inc. (RJFS), member FINRA/SIPC, is a financial services firm supporting independent financial advisors nationwide. Since 1974, RJFS provides a wide range of investment and wealth planning-related services through its affiliate, Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. Both firms are wholly owned subsidiaries of Raymond James Financial, Inc. (NYSE-RJF), one of the nation's premier diversified financial services companies with financial advisors throughout the United States, Canada and overseas. Total client assets are approximately \$1.64 trillion as of Jun. 30, 2025. Additional information is available at raymondjames.com.

About Texas Community Bank

Texas Community Bank is a locally owned and operated, community-oriented financial institution with its heart and roots embedded along the South Texas-Mexico border. TCB is a wholly owned subsidiary of Vision Bancshares, Inc., a one-bank holding company that was founded in 2003 by Laredo banker, Douglas G. Macdonald and a group of local investors. Macdonald was familiar with the Laredo market and believed that an opportunity existed for a community bank that emphasizes personal service.

Since its inception in 2003, TCB has built a stable core deposit and loan base in not only its primary home of Laredo, but also in San Antonio, Somerset and the border towns of Brownsville, McAllen and Del Rio. TCB has flourished due to hiring exceptional local bankers in each of our markets and has been able to assemble teams of experienced and knowledgeable industry professionals that specialize in all facets of banking including deposit and lending, international, investment, technology and operations. Our extraordinary and rapid growth has been enhanced by offering competitive products and services that meet the financial needs of the communities in which we serve.


Securities offered through **Raymond James Financial Services, Inc.**, member FINRA/SIPC, and are not insured by bank insurance, the FDIC or any other government agency, are not deposits or obligations of the bank, are not guaranteed by the bank, and are subject to risks, including the possible loss of principal. Texas Community Bank and TCB Investments are not registered broker/dealers and are independent of Raymond James Financial Services. Investment advisory services offered through Raymond James Financial Services Advisors, Inc.



DISCOVERING RAYMOND JAMES

The power of a personal relationship, backed by sophisticated resources

RAYMOND JAMES



Financial planning is what we do best. After all, we pioneered it.

Our founder Bob James believed a financial services firm should do more than buy and sell stocks and bonds. He defined an advisor as someone who helps clients plan for a future with the ones they love – a future based on your hopes, your dreams, and your concerns. You see, what matters most to us is you.

Since 1962, Raymond James has been committed to providing individuals, families and businesses with customized investment and financial planning – a novel approach back then. Raymond James advisors have the investment choices, services and support they need to deliver you personal, customized service offerings, because we believe clients deserve the sophisticated resources of a global firm and the personal attention of someone who knows you.

When you work with one of our advisors, your financial well-being will be at the forefront of everything we do – **exactly as it should be.**

“We are in a people business, inside as well as out.”

— BOB JAMES, *FOUNDER*



Markets change, but our values remain the same

Our culture is rooted in the values that were part of the foundation of the firm and have continued throughout our history. More than the characteristics that define Raymond James as a company, they are our pledge and our promise to clients, to advisors and to each other.



We put clients first

If we do what's right for clients, the firm will do well and we'll all benefit.



We value independence

We respect autonomy, celebrate individuality and welcome diverse perspectives, while encouraging collaboration and innovation.



We act with integrity

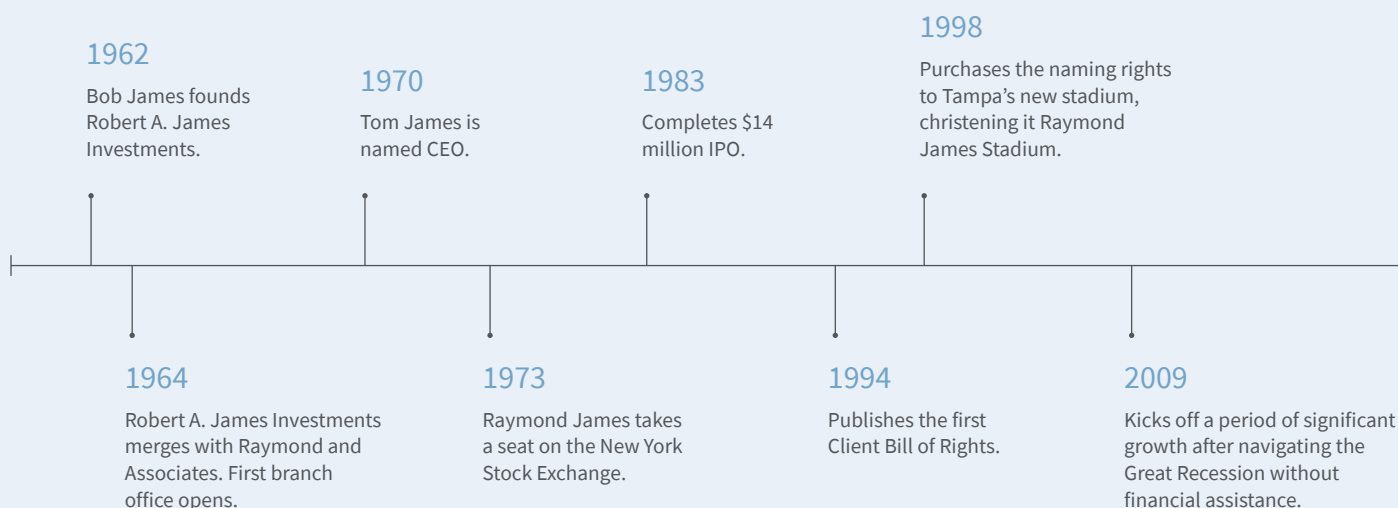
We put others above self, and what's right above what's easy. We believe doing well and doing good aren't mutually exclusive.



We think long-term

We act responsibly, taking a conservative approach that translates into a strong, stable firm for clients, advisors, associates and shareholders.

The power of thinking long-term



A history of strength and stability

Since 1962, we've weathered our share of market zigs and zags, which has only strengthened our commitment to a thoughtful, long-term approach – for clients as well as our company. Whether in times of calm or chaos, we remain committed to our top priority: putting you first. That will never change.

1974 — A bear market shook the financial world, but Bob James, his son Tom and other firm leaders took the necessary measures to help preserve client assets and the jobs of the firm's associates. A timely rebound helped when things looked bleak, but the experience indelibly influenced our firm's character, culture and pragmatic nature.

1987 — A little over a decade later, Black Monday saw many firms shutter their trading desks to minimize losses, yet Raymond James remained open to serving client needs, resulting in the firm's first and only unprofitable quarter since going public in 1983.

2010

Paul Reilly succeeds Tom James as CEO.

2016

Acquires Alex. Brown, bringing clients even more options for sophisticated investment offerings.

2020

Surpasses \$1 trillion in client assets under administration.

2025

Paul Shoukry succeeds Paul Reilly as CEO.

2012

Raymond James celebrates 50 years of client-first service.

Unites with Morgan Keegan, forming one of the largest non-Wall Street firms in the country.

2017

Selected to be a part of the S&P 500® index.*

2022

Celebrates 60 years of putting clients first.

*The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. One cannot invest directly in an index.

2008 — Our conservative nature once again served our clients in 2008, when the country experienced one of its worst recessions. The firm navigated the downturn without financial assistance from Congress, relying instead on our own revenue, our dedicated advisors and their clients' continued trust.

2020 — The new decade began with an incredible challenge: the COVID-19 pandemic. Overnight, the firm pivoted to remote operations to protect associates and ensure clients had access to the people and services they needed. The success of those efforts ensured the firm required no emergency funding.

2023 — The sudden collapse of Silicon Valley Bank set off a chain reaction that compounded market volatility already heightened by inflation and rising interest rates. As the stability of the banking industry was being questioned, Raymond James' commitment to remaining exceptionally well-capitalized put the firm in a position of strength.

A long-term partnership focused on you

When it comes to financial planning, what matters is you – your life, your goals and your dreams. Just as you would with your doctor or attorney, it's important to establish a trusting relationship with your advisor that grows over time to help you achieve your goals. Your advisor will be there when things are going well and, just as importantly, when you experience financial challenges.

STARTING THE CONVERSATION

Whether you're just starting to save or ready to retire, your advisor will get to know you and your vision for your life. Like most people, you may need to balance needs with wants, and prioritize long-term goals over near-term desires. This is made easier when you and your advisor work together to bring your vision for the future into sharp focus.

PUTTING A PLAN TOGETHER

With your priorities and goals top of mind, your advisor will design a realistic, fully customized plan and help you weigh the decisions that can strengthen your plan and address any concerns that keep you up at night. The plan will be built around and aligned with your short- and long-term goals, and will consider your income, assets, liabilities, risk tolerance, time horizon and even your tax situation. Your advisor will also closely collaborate with your other tax and planning professionals.

PREPARING FOR UNKNOWNNS

Before putting your plan into action, your advisor will thoroughly test it to help ensure you are prepared for the curveballs life can throw your way. We believe sound planning that accounts for the "what ifs" goes a long way toward keeping your financial plan on track.

BUILDING YOUR PORTFOLIO

Whether you're looking to grow your money over time, generate income in retirement or preserve your wealth for future generations, your advisor will build and maintain your portfolio, adjusting whenever necessary, to help ensure it remains aligned with your goals.

STEADFAST COMMITMENT

Your advisor is committed to helping you achieve your goals and, in turn, we are dedicated to backing your advisor with a comprehensive combination of support, products, analysis, research and technology so they can focus on their relationship with you. We believe you deserve objective, independent advice from someone who knows you, enhanced by comprehensive, industry-renowned capabilities.





Life changes – your financial plan should, too

CELEBRATING YOUR MILESTONES

Life offers many reasons to celebrate, like marriage, buying a first home, expecting a baby, birthdays and more. Through our holistic offerings, which range from robust mortgage options* to education savings plans, your advisor will help you find the services that make the most sense for you and your family.

ANTICIPATING CHANGES

In addition to celebrating milestones, your advisor will also support you through life's challenges. Whether you're mourning a loved one or experiencing divorce, remember, you won't have to go through it alone. Your advisor will have the knowledge and experience to help you tend to important matters during difficult times. And when it comes time to make decisions, they'll be there to help you see the possibilities more clearly.

PLANNING FOR A FULL RETIREMENT

You have a vision, and your advisor is here to help you plan, transition into and enjoy the retirement you've always imagined. No matter how you envision your retirement, they can work with you in the years and months before this stage to help you define and refine everything from housing to healthcare – all the things that contribute to your quality of life.

A commitment to safeguarding your assets

Protecting you and your privacy is among our highest priorities and one that continuously guides how we do business, from adhering to strict securities-holding practices and important regulatory edicts to meticulously monitoring our technological systems.

STATE-OF-THE-ART SECURITY

Raymond James is committed to keeping clients' accounts secure. Our advisors are backed by our multilayered security approach, which combines state-of-the-art cybersecurity technology, rigorous internal practices and protocols and reliable resources. You can also rely on our more than 1,000 associates dedicated to preserving your privacy through technology and security management.

SIPC COVERAGE

Raymond James & Associates and Raymond James Financial Services are members of the Securities Investor Protection Corporation (SIPC). SIPC protects against the customer's loss of cash and securities that are held by a participating brokerage firm that becomes insolvent. SIPC brochures are available for download at sipc.org or by calling (202) 371-8300.

Raymond James has purchased Excess SIPC coverage through various syndicates of Lloyd's, a London-based firm. Excess SIPC is backed by the Lloyd's trust funds and Lloyd's Central Fund.

The additional protection currently provided has an aggregate firm limit of \$750 million, including a sub-limit of \$1.9 million per "separate capacity" for cash in excess of basic SIPC limits.

Account protection applies when a SIPC member firm fails financially and is unable to meet obligations to securities clients, but it does not protect against market fluctuations.

FDIC COVERAGE¹

Additionally, all accounts held at Raymond James Bank are insured by the Federal Deposit Insurance Corporation (FDIC), an independent agency of the United States government, for up to \$250,000 per depositor. FDIC insurance protects against the loss of insured deposits if an FDIC-insured bank or savings association fails. FDIC deposit insurance is backed by the full faith and credit of the United States government. FDIC insurance covers funds in deposit accounts including checking and savings accounts, money market deposit accounts and certificates of deposit (CDs). For more information, visit fdic.gov or myfdicinsurance.com.

¹Raymond James & Associates, Inc. and Raymond James Financial Services, Inc. are not FDIC-insured banking entities. FDIC insurance only covers the failure of FDIC-insured depository institutions and does not cover Raymond James & Associates, Inc. or Raymond James Financial Services, Inc.

ACCESS ON YOUR TERMS

Your advisor's personal website can provide you with a wealth of resources, including investing and planning education, market updates, and a link to your personalized Client Access page, which gives you convenient, secure access to your accounts whenever and wherever you need it. Client Access consolidates all your account information, so you can easily see the "big picture," review account activity, monitor your progress toward your goals, review tax-reporting documents or analyze your entire portfolio.

An array of services to meet your needs

You can expect more – much more – from a premier investment firm built on enduring values. We'll provide you with the client-first service our company was founded on, paired with the resources and support only an international financial services firm can deliver.

Whether you're seeking to preserve your wealth or fulfill your philanthropic aspirations, our broad range of investments and holistic financial services can help meet even your most complex needs. From money market fund offerings and IRAs to asset management programs and retirement income strategies, our goal is simple: to help you meet yours. That's why we proudly offer a breadth of resources designed to help support you through every stage, no matter where life takes you:

- Alternative investments
- Asset management
- Asset protection and risk management
- Capital markets expertise
- Cash and lending solutions, offered through Raymond James Bank ¹
- Charitable giving and gifting strategies
- Education planning
- Equity research
- Estate planning and trust services, offered through Raymond James Trust ²
- Fixed income services
- Insurance and annuities ³
- Investment banking
- Retirement planning
- Tax planning
- Wealth management

LIFE WELL PLANNED.

For us, life well planned is more than a motto. It's our purpose and our promise. It's also the goal that drives every Raymond James advisor to help their clients prepare for major financial milestones and each moment in between. We focus on growing and preserving your wealth to enhance your life – to allow more time for the people, causes and activities that make life worth living.

¹ Raymond James Bank is an affiliate of Raymond James & Associates, Inc and Raymond James Financial Services, Inc.

² Trust Services provided by our affiliate, Raymond James Trust

³ Insurance and Annuities offered through our affiliate, Raymond James Insurance Group.

“The thing that makes me most proud is that we’re still true to our original principles. The client comes first.”

— TOM JAMES, *CHAIRMAN AND CEO, 1970 TO 2010*



LIFE WELL PLANNED.

RAYMOND JAMES®

INTERNATIONAL HEADQUARTERS: THE RAYMOND JAMES FINANCIAL CENTER

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