



# HELPING COMMUNITIES PROSPER

2017 CORPORATE SOCIAL RESPONSIBILITY REPORT



TEXAS CAPITAL BANK®

*Here for the Community. Here for Texas.*



# A POWERFUL PURPOSE

## Helping Communities Prosper

*Texas Capital Bank's purpose is to power prosperity in business and in life, and helping our communities prosper is part of how we fulfill that commitment. So it's important that we invest our time, talent and resources into the communities we serve while making long-term, innovative strategic investments for maximum impact.*

During 2017, Texas Capital Bank made significant investments to help us serve our communities in more innovative ways. We adopted new technology to teach financial literacy. We responded to an unprecedented natural disaster quickly and efficiently. And through it all, we took a human approach to service to ensure we're meeting community needs in tangible, long-term ways.

This year we took our philanthropy on the road with the launch of our Mobile Center, allowing us to visit underserved communities and teach customizable financial literacy modules with interactive technology. In addition, we also invested in a mobile food pantry with North Texas Food Bank, a mobile disaster relief truck with Trusted World, and funded a mobile home to provide permanent housing for a homeless person.

Through our Community Development Corporation we've been able to spur community revitalization statewide by acting as the principal funder for affordable housing developments, small and minority-owned businesses, charter schools, and other community rehabilitation projects. We're proud to see our investments transform underserved communities into vibrant, healthy neighborhoods where economic, social and educational opportunities abound.

This last year saw one of Texas' most devastating natural disasters in recent history. I'm proud of our quick response and how we banded together to take care of our clients, our community and our staff. In addition to our financial investments, our employees rallied to help through volunteerism, employee drives and donations while our Mobile Center served as a retail branch during the time our Riverway location in Houston was flooded.

We also created our first ever Employee Assistance Fund to not only aid our affected employees but to provide employee disaster relief for years to come. Finally, through our partnership with the Federal Home Loan Bank of Dallas we were able to facilitate grants to small businesses whose operations were impacted by Hurricane Harvey.

All in all, 2017 brought change and challenges, but through it all, Texas Capital Bank helped communities prosper. Taking care of family, friends, neighbors and the community is part of what makes Texas Capitalism® so powerful. Giving back isn't just something we do, but is a critical part of who we are and why we exist.



*Keith Cargill*

**C. KEITH CARGILL**  
*President and CEO, Texas Capital Bancshares, Inc.*

# CORPORATE SOCIAL RESPONSIBILITY – BY THE NUMBERS



## PHILANTHROPY

**\$1,919,076** TOTAL CORPORATE DONATIONS



## VOLUNTEERISM

**10,585**

Total Hours

**\$152,075**

Employee-Raised Donations

**30+**

Donation Drives

## COMMUNITY INVESTMENT



**Created 450**  
affordable housing units



**Funded Over \$199 Million**  
in loans to support small businesses



**Created 183 Jobs**



**TCCDC Invested Over \$160 Million**  
in underserved communities

*“Texas Capital Bank is committed to serving our communities in real, measurable and impactful ways. From strategic investments to volunteerism, we live our values every day to help communities prosper. Our employees embody those values and spirit of philanthropy, and can frequently be found rolling up their sleeves to help people in need. That’s what we’re all about at Texas Capital Bank. We have always been a relationship-based business, and we take that relationally focused culture into our communities where we show up and show we care. Our purpose is to help communities prosper, but prosperity isn’t just a word to us. Community prosperity comes from individually met needs and holistic thriving. We have big goals to achieve this kind of prosperity, and are proud of how far we’ve come.”*

## COMMUNITY IMPACT



**Donated 1,692 Ounces of Blood**



**Sorted 156,000+ Lbs**  
at food banks statewide



**Donated More Than 1,200**  
backpacks and other school  
supplies to underserved children



**Donated 432 Birthday Bags**  
to children in transitional housing



**Provided Financial Support for**  
2,040 students to attend  
educational enrichment programs



**EFFIE DENNISON**

President, Texas Capital Community Development Corporation  
Director, Community Development

# SERVING THE COMMUNITY

Texas Capital Bank serves low- to moderate-income communities through a variety of initiatives, including:



## EDUCATION

Creating opportunities for success through literacy, STE(A)M programs and tutoring

## HEALTH & WELLNESS

Improving health through nutrition, preventive care and family services

## DISASTER RELIEF

Donating financial support, basic needs and time to help people affected by Hurricane Harvey

## COMMUNITY REVITALIZATION

Building vibrant communities through affordable housing, workforce development and economic opportunity

## MOBILE CENTER

Teaching financial literacy across Texas

## EDUCATION

A great education can take a person from poverty to prosperity. Texas Capital Bank invests in the education of the whole person from early childhood to college and beyond by supporting literacy, technical skills and college readiness programs throughout Texas.



## HEALTH & WELLNESS

Many underserved communities struggle with higher instances of chronic health problems due to a lack of access to nutritious food, preventive care and health education. Because healthy individuals are the foundation of a healthy community, Texas Capital Bank continues to invest in enabling access to much-needed wellness resources.



**\$422,497**

Given to Support Educational Programs

**2,040**

Students Reached Through Financial Support

**1,700+**

Impacted by Financial Support

**\$294,088**

Given to Support Health and Wellness Programs

**1,692**

Ounces of Blood Donated

**2,000+**

Families in Food Deserts Received Meals

**156,000+ LBS**

of Food Sorted at Food Banks

*Texas Capital Bank supports educational programs including:*

- Early childhood development
- Reading and literacy
- Technical and career training
- STE(A)M
- After-school programs
- College preparedness
- Fine arts education
- Financial literacy

*Texas Capital Bank supports health and wellness programs including:*

- Community health services
- Nutrition for adults and children
- Preventive healthcare
- Family support services

SERVING THE  
COMMUNITY

# COMMUNITY REVITALIZATION



**Created 450 New**  
affordable housing units

**TCCDC Funded \$19,906,878**  
toward community revitalization

**Created 183 Jobs**

**\$909,031 Given Through**  
corporate philanthropy

Too many underserved communities lack affordable housing, sustainable employment and access to transportation. Texas Capital Bank helps communities prosper through strategic partnerships with affordable housing coalitions, builders, municipalities and nonprofit organizations. Through our Texas Capital Community Development Corporation (TCCDC) we invest in projects that bring economic development to underserved communities to help residents provide for their families.

*Texas Capital Bank supports community revitalization programs including:*

- Workforce development
- Affordable housing
- Economic development
- Transitional and emergency housing
- Disaster relief and recovery

# MOBILE CENTER



**772 Individuals Served**  
through the FIT program

**200 Students Ages 14-20**  
engaged with the FIT program

**67% of Individuals Who Accessed FIT**  
are from low- to moderate-income communities

The Texas Capital Bank Mobile Center is a custom-made community service vehicle which travels throughout Texas delivering financial literacy to underserved communities. Outfitted with the Financial Instructional Tools (FIT) curriculum, the Mobile Center provides customizable financial literacy education for all ages and stages of life. FIT helps individuals set and reach financial goals and break the cycle of poverty.

Texas Capital Bank's Mobile Center is also equipped with two ATMs and can be used to conduct basic banking transactions. In 2017, the Mobile Center was deployed to Houston in the aftermath of Hurricane Harvey to conduct transactions for Houston clients while the Texas Capital Bank Riverway location was flooded.

# DISASTER RELIEF

When Hurricane Harvey devastated the Texas Gulf Coast, Texas Capital Bank mobilized quickly to provide much-needed financial assistance. In addition, our employees volunteered at distribution centers and shelters, aided in several clean-up projects, and raised money to help those affected. We also deployed our Mobile Center to Houston to ensure continued service for our clients, while internally the Employee Assistance Fund was created to help affected staff recover quickly.

As a member bank, Texas Capital Bank also partnered with the Federal Home Loan Bank of Dallas to facilitate distribution of \$250,000 in Homeowner Recovery Grants to 28 families, \$200,000 in Small Business Recovery Grants to 15 small businesses, and \$20,000 in Community Recovery Grants to Avenue CDC and Star of Hope.

**Employees Raised**  
over \$15,000

**Volunteers Assembled**  
2,200 emergency kits

**500 Volunteer**  
service hours



**\$100,000**

Donated to  
United Way of Greater  
Houston Relief Fund

**\$100,000**

Donated to Houston Children's  
Charity to Purchase 1,000 Beds  
for Affected Families

**\$26,000**

Donated to Trusted World  
Foundation for a Box Truck to  
Deliver In Kind Donations

**\$25,000**

Donated to  
American Red Cross  
of North Texas

**\$42,460**

Corporate Donations  
for Other Disaster  
Relief Efforts

# AUSTIN



# DALLAS

**592,236**

Meals Provided to Families in Need

**12,458 LBS**

of Food Sorted, Packed and Distributed in Food Deserts

**672 STUDENTS**

Impacted in Austin Public Schools

**PROVIDED 95 YOUTH**

Former Offenders with Job Readiness and Financial Literacy Training

**172 WOMEN**

Affected by Domestic Violence Provided with Housing

**7,000**

Families Received Free Meals

- Taught financial literacy courses for 120 students
- Highest percentage of employee engagement with Junior Achievement in Austin
- Provided financial literacy software to Jobs Plus program, impacting 150 residents at the Housing Authority of the City of Austin
- Provided 13 scholarships to young entrepreneurs to participate in Economic Growth Business Incubator through the Curso Empresarial program

*“In Austin, Texas Capital Bank is at the forefront of crucial issues such as affordable housing and financial literacy. But it doesn't stop there. Every day our people make a difference in our community by giving their time and resources to help those in need. I am proud to serve alongside so many difference-makers who truly live our values.”*

– Kerry Hall, Regional Chairman, Austin

- Impacted 422 Dallas ISD students through software, supplies and enrichment programs
- 100% in TCB-supported literacy programs reading at or above their grade level
- Packed, sorted and distributed 5,691 pounds of fresh produce to go to families living in food deserts
- Provided emergency needs to over 400 homeless families

*“In our Dallas headquarters and surrounding offices, our team consists of the very best bankers in the business, all of whom work to serve their clients and community with the highest level of excellence. I am proud to work alongside such a wonderful team who cares so much about the Dallas community.”*

– Jim Recer, Managing Director, Dallas Region

# FORT WORTH



85

Students  
Received Books

90 ENTREPRENEURS

Hosted at Small Business  
Educational Seminars Through the  
Hispanic Chamber of Commerce

ENABLED 260

Low Income Children to Attend Summer  
Camps and After School Programs

- Sponsored the C.A.L.F. race, which provides physical fitness training, nutrition programs and a free pair of running shoes for low-income students
- Adopted a 1st grade class at a Fort Worth ISD elementary school

*“Serving our community is a big part of who we are as an organization. Our Fort Worth team is hands-on in our service, and I am grateful to see our impact in action for kids and families in need.”*

*– Robin Hamilton, Regional Chairman, Fort Worth*

# HOUSTON



400+ FAMILIES

Fed by Volunteers Through  
Nonprofit Food Pantries

300+ HOUSTONIANS

Received Financial Literacy Credit  
Counseling and Other Resources from TCB  
Volunteers and TCB Sponsored Programs

1,200

Weekend Meal Bags for  
Food Insecure Students

- 480 students impacted through providing educational resources
- Enabled 150 children to learn how to swim
- Repaired and stabilized 10 owner-occupied homes for veterans and disabled, low-income individuals through Rebuilding Northside Together partnership
- Adopted 40 children for Holiday Giving Project

*“We have a wonderful team in Houston that steps up to help those in need at every opportunity. After Hurricane Harvey and its aftermath, our team took action to help individuals and families who were affected, including each other. Even while our building was flooded, they proactively served their clients’ and community’s needs. This is a testament to the above-and-beyond attitude of Texas Capital Bank and our great employees.”*

*– John Sarvadi, Regional Chairman, Houston*

# SAN ANTONIO



## A STRONG COMMUNITY IS OUR BEST INVESTMENT

**182 STUDENTS**

Provided with After School Programs

**750 INDIVIDUALS**

Received Medical Equipment and/or Services

**900**

Food Insecure Children Received Meals Over the Summer

## COMMUNITY PARTNERS

- Awarded \$10,000 to start scholarship fund with San Antonio Can High School
- Enabled 150 homeless families to secure transitional housing
- Provided \$48,000 in down payment assistance through Federal Home Loan Bank to benefit homeowners with Habitat for Humanity
- Job coaches assisted 20 special-needs Texans to secure full-time jobs

*“Our commitment to the community runs deep. The heartbeat of our employee engagement not only includes employee volunteerism, but all of our employees contribute to United Way, giving back to those most in need. It is this collaboration with community-wide partners that will have a transformational and profound impact for good, and we’re proud to do our part.”*

– Shaun Kennedy, Regional Chairman, San Antonio

Advocates for Community Transformation (ACT)  
African American Museum  
After-School All-Stars  
American Red Cross of North Texas  
Austin Community Foundation  
Austin Pathways  
Austin Tenants’ Council  
Austin YMBL Sunshine Camps  
Avenue CDC  
Black Tie Dinner, Inc.  
Blessings in a Backpack, Inc.  
Boysville, Inc.  
Bread of Life, Inc.  
Brother Bill’s Helping Hand  
The Bryan Museum  
Capital for Kids  
Caritas of Austin  
Central Texas Food Bank  
ChildCareGroup  
CitySquare  
Con Mi MADRE  
The Cowtown Marathon  
Dallas Black Chamber of Commerce  
Dallas Women’s Foundation

Dell Seton Medical Center at The University of Texas  
Destiny Empowerment Enterprises, Inc.  
E3 Alliance  
Economic Growth Business Incubator  
Educational First Steps  
Evolve Austin  
Fine Arts Chamber Players  
The Food Foundation (Hunger Busters)  
Fort Worth Hispanic Chamber of Commerce  
The Gatehouse  
Greater Austin Hispanic Chamber of Commerce  
H.I.S. BridgeBuilders  
Habitat for Humanity  
HOPE Farm, Inc.  
Houston Children’s Charity  
Houston-Harris County Retired Teachers Association  
Interfaith Family Services  
Jack and Jill of America, Inc.  
Junior Achievement  
Leadership ISD  
The Links Foundation, Inc.

Literacy Instruction for Texas (LIFT)  
Meals on Wheels  
Mercy Street  
National Council of Jewish Women, Greater Dallas Section  
National Multicultural Western Heritage Museum  
North Texas Food Bank  
North Texas Public Broadcasting, Inc. (KERA)  
Oak Cliff Chamber of Commerce  
Oasis Center  
Operation Care International  
Project MEND  
Readers 2 Leaders  
The Real Estate Council  
Resource Center of Dallas  
S.L.E.W. Cancer Wellness Center  
The SAFE Alliance  
Second Servings of Houston  
Small Steps Nurturing Center  
Snack Pak 4 Kids  
Solutions for Better Living  
South Dallas/Fair Park Innercity Community Development Corporation

Strong Foundation  
TeCo Theatrical Productions, Inc. (Bishop Arts Theatre Center)  
Temenos Community Development Corporation  
Texans Can Academies  
Texas Book Festival  
Texas Offenders Reentry Initiative  
Texas State Affordable Housing Corporation  
Theatre Under The Stars  
Trinity Park Conservancy  
Trinity River Mission  
Trusted World Foundation  
Two-Wins Foundation  
The Unicorn Centers, Inc.  
VolunteerNow  
West Dallas Chamber of Commerce  
Women in Need of Generous Support (WiNGS)  
The Women’s Resource  
Yellowstone Academy  
YMCA of Greater Houston  
YMCA of Metropolitan Dallas



## *About Texas Capital Bank*

Texas Capital Bank delivers highly personalized financial services to businesses and entrepreneurs. We are headquartered in Texas and work with clients throughout the state and across the country. Texas Capital Bank is a wholly owned subsidiary of Texas Capital Bancshares, Inc. (NASDAQ®: TCBI) and is consistently recognized as one of *Forbes'* Best Banks in America.



To learn more about our community involvement and partnership opportunities,  
please contact [CommunityRelations@texascapitalbank.com](mailto:CommunityRelations@texascapitalbank.com)