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For Immediate Release

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TEXAS BANK CREATES METAMORPHOSIS IN RETAIL BANKING: FROM CATERPILLAR TO BUTTERFLY

Victoria, TX (July 21, 2008) - Texas' oldest independent bank, First Victoria National Bank, is pioneering a new retail banking concept that, in addition to offering traditional banking services, gives its customers access to club-style business center amenities within its new 3,500 square-foot prototype banking center of the future, scheduled to open on August 11 in Victoria, Texas.

The value-added facility, branded the "*V-Source Center*TM," will provide customers with access to a menu of non-traditional services including financial resource materials, copying machine, faxing services, coin counter, internet access and more. Many of the services will be free to First Victoria customers, while others can be earned in points granted for specific bank relationships. The *V-Source Center*TM is also designed to convert into an in-branch education and entertainment center where the bank plans to host a variety of programs its customers want.

"With the *V-Source Center*TM, we're giving our customers two important things they've told us they want. The first is additional recognition for doing business with First Victoria in a way no other bank does," said Ken Olan, Executive Vice President and Chief Retail and Marketing Officer. "The second thing we know our customers want is any help they can get to make their busy lives simpler and easier. So we're going well beyond the physical offerings of photocopies, internet access and other services. The convenience provided by our *V-Source Center*TM equates to the gift of time. And with today's hectic lifestyles, time is precious."

Olan expects First Victoria's transformation of its retail lobby space to set a trend within the industry that has recently experienced the proliferation of cookie-cutter branch banks. "As Texas' oldest independent bank, we have a deep history of responding to what our customers want and are clear on how their expectations have changed over the years," he added.

Before the end of the year, First Victoria plans to open more new banking centers featuring a *V-Source Center*TM, in addition to the Victoria location at 8811 Navarro Street. The bank has new banking centers currently under construction in other Texas communities including Magnolia, Corpus Christi and College Station. Six additional banking centers are slated to be built in 2009.

"The *V-Source Center*TM provides customers with that 'third space' apart from their homes or offices where they can drink a cup of coffee while they use our PCs with internet service, learn something new about financial strategies, take care of business or simply catch up with their neighbors," said Russell Marshall, President & CEO. "We're expecting the *V-Source Center*TM to become a popular gathering place with a small-town feel where members not only have access to new resources but also exchange ideas and friendly conversation."





Customers can redeem *V-Source* credits (points) by using their *V-Source Card* to access various amenities. They'll earn "Customer Appreciation Points" (CAPs) as they maintain and grow their banking relationship.

As a visual illustration of the metamorphosis of banking created by the *V-Source Center*[™], First Victoria has sent Butterfly Gardens (yes, with live caterpillars) to local and national media and businesses timed so that beautiful butterflies will take flight at the same time the new Victoria location opens for business. To further illustrate the banking metamorphosis this concept offers, First Victoria will stage an enormous butterfly release at its grand opening ceremony scheduled in late August.

The new Navarro Street First Victoria full-service banking center, featuring three drive-through lanes and one ATM, will be open weekdays from 9:00 a.m. to 6:00 p.m. and 9:00 a.m. to 1:00 p.m. on Saturdays. The drive-through will be open 7:00 a.m. to 7:00 p.m. Monday through Friday and Saturday's 9:00 a.m. to 1:00 p.m. Frederik "Rik" Hansen will be the banking center manager of the new location, which will employ a larger-than-normal staff to augment this truly differentiated customer experience.

"Besides expanding the convenience of local banking for customers, this new branch represents yet another step in our commitment to provide a strong local presence as we expand our footprint throughout Texas," said Marshall.

"The momentum continues to build, and if this new concept is embraced by our customers, renovations to existing branches are inevitable," said Olan.

First Victoria was founded in 1867 by pioneer families. It is the oldest independent bank in Texas. Today, with more than 400 employees, First Victoria is still privately owned and operates a network of banking centers in multiple markets throughout eastern Texas including Victoria, Port Lavaca, Taft, Edna, Katy, New Waverly, Spring/Woodlands, Magnolia, Huntsville, Hearne, Bryan, College Station, Corpus Christi and Rockport, Texas. First Victoria provides a broad line of consumer and commercial banking products and services that emphasize local decision making. For more information about First Victoria, visit www.firstvictoria.com.

