



**Receiving Superior Service to Provide Superior Service
Frontier Bank of Texas Shares their Customer-Centric Philosophy & Partnership**

Elgin is a small Texas town, about 25 miles east of Austin. It is situated on the edge of the Texas Hill Country, a scenic region known for its rolling hills and charming small towns. Elgin features a historic downtown district that was recently added to the National Register of Historic Places. It is no surprise that this small town rich in tradition and history wanted to form a community bank—for the community. Enter Frontier Bank of Texas, which opened its doors for business June 11, 2007, when five area leaders realized the need for a local, independent bank in Bastrop County. They came together and created a vision for a community bank that offers superb customer service, sophisticated financial products and local leadership. These five leaders set out on their own "Frontier" and secured many organizers for the bank. As a result of their hard work, many local shareholders were secured through stock offering that, in turn, support the bank's growth with their business.

Elaine Martin, Frontier Bank's President & CEO has deep roots within Elgin. She started her career at Elgin Bank and even worked at a De Novo before she was asked to help be part of the organizers forming Frontier Bank. "Frontier Bank was the last chartered De Novo in Texas before the financial crisis happened," explained Elaine. "It was a perfect time for us to open a new community bank in Elgin where decisions are made locally. We knew we needed a partner we could depend on even before our doors opened for business. Our team turned to the bank and technology experts of 21CFS to help us get the bank ready to open."

The bank's leadership team were all seasoned bankers, but with brand new programs and products, they needed some hand-holding to make sure all of the programs and core processing systems were working right.

"21CFS did a great job helping us in the beginning and has continued to be our partner for nine years," shared Elaine. "Cindy Gordon, 21CFS' Senior VP of Operations is a wealth of knowledge. She can tell you everything and anything about the processing system we use (BancPac from FIS licensed to 21CFS). She has a tremendous operations and banking background."

For Frontier Bank, having bankers serving bankers has been a major benefit for the bank, especially in the early days when the bank opened and as they continue to grow and expand.

The Catalyst for Success & Growth

In 2010 Frontier Bank opened their first branch located in Bastrop, TX. Even though Bastrop already had at least 18 other banks within the city, Frontier Bank has been well received by local residents. This year, Frontier Bank is further seeking to expand and build another branch and will continue to look for expansion opportunities.

Elaine is excited about the future and credits the invaluable customer support received from 21CFS as the catalyst for their success and unwavering customer service.

"Your customers and your data are so important not to put at risk. With 21CFS, they immediately help us out with any questions. We send our work to them electronically after 6pm each night and they do a great job helping through hiccups, updates and record keeping. Each morning they provide us with current information to make sure we have accurate reports on all activity," Elaine explained. "21CFS provides the best customer service that I can imagine for our bank. For us to provide great customer service, we need the peace-of-mind that our processor can provide the bank with great customer service. "



Elaine Martin, President & CEO
Frontier Bank of Texas - Elgin, TX
\$145M assets