



Charles G. Cooper
Commissioner

TEXAS DEPARTMENT OF BANKING

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PRESS RELEASE

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First National Bank in Graham Converts to a State-Chartered Bank

Commissioner Charles G. Cooper confirmed today that First National Bank in Graham, Graham, Texas completed its conversion to a state-chartered bank. This marks the fourth conversion of a national bank to a Texas state charter in 2013.

Prior to completing the conversion, two affiliate banks merged with First National Bank. As result of the conversion, the bank changed its name to Ciera Bank.

Ciera Bank emerges from the reorganization as a \$495 million bank with eight locations, including the main facility in Graham. The institution has a long standing history dating back to 1890 and will continue to be a Federal Reserve member bank. Its FDIC deposit insurance coverage for all deposits will be uninterrupted.

Commissioner Cooper stated, "I am pleased to welcome Ciera Bank as our newest state bank."