



For Immediate Release

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Gunnels Joins ANB as Chief Risk Officer, Chief Credit Officer

Terrell, Texas (July 15, 2008)—Mike Gunnels recently joined American National Bank of Texas (ANB) as chief risk officer and chief credit officer. His primary responsibilities will include oversight of all aspects of lending and lending policy, as well as implementation of the bank's Enterprise Risk Management program.

"We are pleased to welcome Mike to our executive team," said Robert A. Hulseley, president and chief executive officer of ANB. "The newly created position of chief risk officer and chief credit officer allows us to capitalize on the comprehensive array of skills and expertise that Mike brings to the table with his experience in all aspects of lending, from commercial real estate to small business, commercial and industrial lending. He is a dedicated, experienced banking professional who will continue to carry out and enhance the credit culture that has been fundamental to our successes."

Gunnels brings 31 years of banking experience to his position with ANB. He brings to ANB a broad array of experience including loan origination, credit review, credit administration and risk management. Gunnels came to ANB from Compass Bank in Dallas where he served as senior vice president of Commercial Loan Administration. Prior to that, he served as national chief credit officer of Business Banking for Bank One.

The creation of the new position was made necessary by the bank's recent growth and expansion in the Dallas and Tarrant County markets. Since 2007, ANB opened acquired two DFW banks: Dallas National Bank with one location and Citizens National Bank with four locations in Tarrant County. ANB also opened new offices and banking centers in Burleson, Fort Worth and Dallas during that time.

About American National Bank of Texas

American National Bank of Texas, founded in 1875 in Terrell, is one of the oldest and largest independently owned banks in the state. With assets exceeding \$1.85 billion, the bank has 36 banking locations throughout North Texas serving Collin, Dallas, Hunt, Johnson, Kaufman, Rockwall, Tarrant and Van Zandt Counties. ANB provides individual and corporate trust, investment and estate planning services through its Wealth Management Group as well as personal and commercial insurance and risk

management services through SleeperSewell Insurance Services, Inc. Visit American National Bank on the Web at www.anbtx.com.

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