



IMMEDIATE RELEASE

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**American National Bank of Texas Congratulates Jeff Atwell
on Registered Fiduciary™ Designation**



Fort Worth — September 9, 2011 — American National Bank of Texas (ANB), one of the oldest and largest community banks in Texas, today announced the designation of Jeff Atwell as a Registered Fiduciary.

The RF™ award given to Jeff Atwell recognizes particular skills in the area of qualified plan trust and fiduciary services. As a Registered Fiduciary™ Jeff is committed to always acting in the best interest of clients, using the skills, ethics and focus on the client needs that the designation represents.

“At a time when the public concern has been elevated by years of financial excesses and scandals, the RF™ validation process offers comfort in the knowledge that our firm has been found worthy of this distinction” said Kathy Howe, EVP Wealth Management, adding “We have always been dedicated to our clients and this award gives us the independent confirmation of this policy.”

Mr. Atwell, has specialized and excelled in the qualified retirement plan area for over 30 years. In 1983 he founded Atwell & Associates, a third party administration firm specializing in the establishment and maintenance of qualified retirement plans. Mr. Atwell joined Nationwide Financial in 2001 as a Regional Vice President for the North Texas area. He has been involved in over 2000 plans since 1978. Mr. Atwell joined the trust department of the American National Bank of Texas on March 1, 2010 as Senior Vice President of Trust Business Development.

The Registered Fiduciary designation is based on the 2010 Fiduciary Standards of the Fiduciary Standards Board and validated by DALBAR, Inc., the independent expert.

The Fiduciary Standards Board is a not-for-profit (501(c)(3)) organization established in September of 2000 to develop and advance standards of care for investment fiduciaries, which includes trustees, investment committee members, brokers, bankers, investment advisers, money managers, etc. The Fiduciary Standards Board is independent of any ties to the investment community and therefore positioned to be a crucible for advancing fiduciary standards throughout the industry and to the public.

DALBAR, Inc. is the financial community’s leading independent expert for evaluating, auditing and rating business practices, customer performance, product quality and service. Launched in 1976, DALBAR has earned the recognition for consistent and unbiased evaluations of investment companies, registered investment advisers, insurance companies, broker/dealers, retirement plan providers and financial professionals. DALBAR awards are recognized as marks of excellence in the financial community.

About American National Bank of Texas

American National Bank of Texas, founded in 1875 in Terrell Texas, is one of the oldest and largest independently owned banks in the state. With assets exceeding \$2 billion, the bank has 30 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 Sleeper Sewell Insurance Services, Inc. In 2009 and 2010, ANB was ranked one of the Top 100 Places to Work by the *Dallas Morning News* and was the highest ranking financial institution on the list. Visit American National Bank of Texas on the Web at www.anbtx.com. Member FDIC.