

Unparalleled Banking Services Big D-Style

Veritex® Community Bank

When banking veteran and longtime Dallas resident Malcolm Holland founded Veritex in 2010, he set out to redefine the community banking model. “Even among community banks that are traditionally known as ‘relationship lenders,’ too few truly put the needs of their customers first. We’re committed to treating people the way we’d want to be treated ourselves, rather than simply chasing profits,” says Holland.



Malcolm Holland

Holland’s business model changes the customers’ and employees’ experience. “Banking is truly personal,” he says. “So we don’t look at each encounter as a transaction, but as another opportunity to build a solid individual relationship. We earn the trust of those we serve by being completely transparent and honest in all of our dealings.”

Veritex customers, whether looking for a small \$10,000 startup loan or \$10 million for a major expansion, sense the difference immediately. The phones are answered locally by the branch’s staff they’ve come to know over the years, not by a nameless operator at a remote call center. This results in customers receiving a high level of personal attention that big-box banks just don’t deliver.

Veritex goes the extra mile to settle critical issues quickly. “We have an extremely talented team of experienced banking professionals who are amazing problem solvers. If we can solve a problem for a customer the same day, we will, without unnecessary delay,” says Holland.



Veritex employees celebrating “Best Place To Work” award!

Neighbors Serving Neighbors

Just as importantly, Veritex’s staff is made up of people who are personally vested in the welfare of their community and who understand the industries that drive the local economy.

“The bank’s decision-makers are easily accessible; after all, we live here,” says Holland. “We know the opportunities, the people and local funding sources. Recently, we pulled together financing for a company that had been waiting for an approval from a big-box bank for well over a month. We approved it in just a couple of days. That

kind of ready access to decision making is often the difference between success and an opportunity lost.”

Holland’s vision proved the wisdom of the Golden Rule. As word has spread, Veritex has experienced tremendous growth in its first six years. Now with assets of \$1 billion, the bank is publicly traded (VBTX), and has 10 branches and one mortgage office serving the Dallas area.

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– Malcolm Holland, Veritex Community Bank President and CEO



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“The best measure of our success is in the retention rate of our customers and our employees,” says Holland, who is justifiably proud of Veritex Bank’s “Best Places to Work” award. “Because we genuinely care for the welfare of those we work with and serve, we enjoy tremendous customer loyalty and low employee turnover. That loyalty affords us the luxury of building lasting relationships.”