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TEXAS \ BEST IN BANKING

Banking Business to Business

Plains State Bank's insights, coupled with its personal relationships with customers, create tremendous value for small businesses and personal wealth.

“Even though there are 33 million small businesses, making up 99% of all U.S. businesses, most banks don't cater to them,” says Lori Hilman, president and COO of Plains State Bank. Hilman and her team believe that these small businesses don't get the respect they deserve.

From the day it opened its first branch in Yoakum County in 1957, Plains State Bank focused on cultivating relationships within the community, including small businesses, their owners, and their managers. In 2008, the bank was acquired by a group of investors from Houston, and the charter was moved to Humble, Texas, 20 miles northeast of Houston. The move allowed Plains State Bank to focus more heavily on small businesses and their unique banking needs. Today, the bank has five branches in and around Houston, along with the original branch in Plains and a Loan Production Office in San Antonio, and it has become the preferred bank for local entrepreneurs, executives, and their families.

“While traditional community banks serve specific geographic areas,” says Hilman, “we prioritize relationships over transactions. For small businesses, having a banker you know personally—and who knows you—is not a luxury, it's essential.”

A locally owned, full-service company, Plains State Bank speaks the language of business. It surrounds customers with a broad set of checking, savings, and robust treasury management tools necessary for success. And, because one size doesn't fit all, these sophisticated services can be customized to meet specific needs.

Plains State Bank continually invests in world-class financial services like mobile and digital solutions designed to help businesses gain market share, improve efficiency, and enhance services. Security measures built into its online banking module, such as real-time transaction tracking, makes it easier for account holders to quickly detect and inform the bank of security breaches.

“It's not enough to offer the latest and greatest technologies,” says Hilman. “We take the time to walk customers through their choices, and once they've decided which solution benefits their overall operations, our on-staff technology experts are here to support them and maximize results.”

Person to Person

The bank's value proposition lies in its long-lasting relationships between local business owners and its veteran team of bankers—who have expertise across a variety of industries fueling the local economy. These relationships are especially important when it comes to business lending.

A welcome alternative to distant leadership at big banks, Plains State Bank draws on its loan officers' firsthand knowledge of the region's strengths, weaknesses, opportunities, and threats. No rarely means no—but rather provides opportunities for loan officers and applicants to problem-solve and explore new paths forward.

One of those overlooked solutions could be a U.S. Small Business Administration (SBA) loan. These advantageous loans are usually considered too arduous and time consuming to pursue. As a preferred SBA lender, Plains State Bank can guide borrowers through the approval process, avoiding unnecessary delays.

For the Long Term

Plains State Bank understands the line between personal and business finances is often blurred. Strategies for wealth management, planning for retirement, education, and estate transfer should be evaluated considering risk exposures, compensation packages, succession plans, and other factors related to the business. Plains State Bank's wealth management arm, Plains Wealth Management, provides comprehensive, unbiased financial advice to build wealth, protect families, or preserve assets.

“We get it,” concludes Hilman. “It's not just your business, it's your life.”

Plains State Bank 

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