



HOUSTON COMMUNITY BANKER SHARES EXPERTISE & PPP

QUESTIONS & ANSWERS

How did you get your start in banking?

Growing up, many of my friends' parents were CEOs or high executives at various businesses. When I would visit, I would hear their parents constantly speaking with bankers, lawyers and accountants, and I always found that interesting. While I didn't know exactly what I wanted to be at that time, that experience engrained in me that banking is a business everyone needs. So upon graduation from Texas Tech, I chose to pursue a career in banking.

What is your business philosophy?

I believe in working with people to achieve their financial goals no matter how lofty they may seem. In this industry, many bankers assume they know what customer's goals are, or even what they should be. It can very easily become a transactional business. But if you take the time to really find out what your customer is after, you can and should offer a solution tailor-made for them.

What is your area of lending expertise?

Many banks will silo employees into one particular area of lending. I found myself in that situation at the beginning of my career, and I quickly learned that wasn't for me. It was my feeling that companies need a banker that can help them in a number of different areas including everything from real estate to working capital. So I became a generalist, which I greatly enjoy because I have the opportunity to be involved in a variety of transactions. My expertise includes but is not limited to lines of credit, construction lending on spec homes, apartment buildings, retail shopping centers and commercial industrial equipment financing.

In what ways do you see your industry changing?

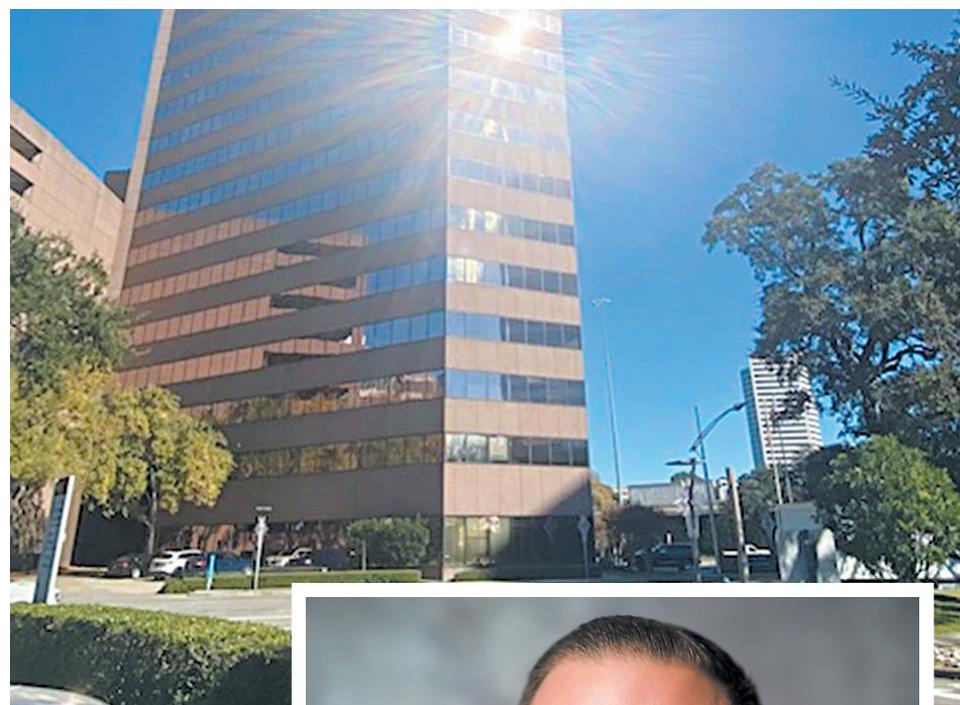
It's definitely changing in the area of technology. While technology is certainly making our lives better, the problem I see is that many institutions are becoming dependent on it and taking people out of the front line. Customers want to feel secure where their businesses and finances are concerned, so they want assurance that they can reach their banker with needs and concerns. Automated systems and apps are great for general help, but they don't replace the need for human relationships, especially in banking.

What is something you are especially proud of during your time with Third Coast Bank?

I'm definitely most proud of our involvement in the Paycheck Protection Program (PPP). Many banks decided to solely do PPP loans for their own customers, and I understand that. There's less paperwork involved and there's already an existing relationship. But we took the opposite approach at Third Coast. We processed just over 3000 PPP loans, which is incredible given our size. And it's been great for us. We've met new people, helped the community in a difficult time of need and established relationships that will continue well into the future. It's not often that bankers find themselves in a position to be a lifeline for so many people, and it was our turn and our pleasure to step up and do that.

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- MICHAEL R. MALLETT



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Tell us something about yourself that people find most interesting?

I'm the proud husband of an IRONMAN athlete. I've completed the sprint triathlon, but I haven't been as brave as my incredible wife to tackle the big one. She is an absolute force, up every morning at 4 a.m. with a running group working on her craft. I love being on the sidelines cheering her on. And my 8-year-old daughter is following in her footsteps. She's won the kids division of the Woodlands Turkey Trot the last four years, so it's been fun to watch her come into her own.

What do you want your legacy to be at Third Coast Bank?

I want my legacy to be that people wanted to bank with us because there was a relationship there. We make sure our customers know that they are more than just a number. When you have a banking need, you certainly don't want to hassle with

automated customer service. That's why I love working at a community bank. We want a relationship with you, we want to know your business. So as our customer, if we can think entrepreneurially and grow alongside you, then that's a win everyone can feel good about.

What makes Third Coast Bank different from big box banks?

We've obviously had to change the way we interact with people, switching from in-person meetings to virtual calls. We are also seeing that with the increase in automated customer service combined with all the uncertainty and changes surrounding the pandemic, our customers are now approaching us with an array of questions that pertain to accountants, lawyers and other professionals. Because we have earned their trust as valued advisors, they confidently come to us for guidance and direction, and it's a role we proudly assume.