

TEXAS \ BEST IN BANKING

The Way It Should Be

With old-fashioned excellence in customer service, innovative products, and a community-focused mission, PointBank continues to be a pillar of stability for Denton County.



Decades ago small community banks were an American staple. Sadly, many small banks today have been gobbled up by large institutions, de-centralizing their leadership and creating distance between decision-makers and the communities they supposedly serve.

But not PointBank. Founded in 1884, PointBank remains an icon of small-bank, small-town values that helped people achieve their American dreams in the first place.

“As an independent, locally owned bank, our profits are poured directly back into the local economy. When you bank with PointBank, you’re benefiting Denton County,” says Ray David Jr., President. Alongside his father, CEO J. Raymond David Sr., and brother, COO Jonathan David, Ray has been a part of PointBank for 25 years. “We are a family-run business, and we want customers to feel like part of our family.”

Innovation Meets Service

Because PointBank is deeply rooted in the Denton County community, its leaders understand the unique needs of its customers. Aircraft, Construction Financing for Residential and Commercial Real Estate, churches and medical administration loans, for example, are a few of the bank’s more niche services. “We also hold our own mortgages,” adds Jonathan, “and we offer competitive market rates.”

In addition to nine convenient branch locations, PointBank makes it a priority to stay on the cutting edge of banking technology. It was the first community bank in Texas to create its own mobile deposit app, giving customers a convenient and customized option for on-the-go banking.

PointBank was also one of the first community banks in Texas to implement Live



Teller Machines, which streamline drive-thru banking to eliminate clunky tubes and hand-written slips. “What used to take minutes now takes seconds,” says Ray.

Culture Matters

PointBank is routinely voted Best Business Bank, Best Business Networking, and Best Personal Finance Bank in Denton County by the community. Employees consistently remark on the enjoyment of their work environment and their passion for customers.

“The fact that we hire people who love who they work with and for makes all the difference in setting the right culture, both for employees and customers,” says Ray. “We know the market, and we know the people. Being right here in the community allows us to know our customers as people, not just data.”

It is a point of pride, Jonathan says, to see flourishing businesses around the community that PointBank has supported over the years—such as Marty B’s, a booming local restaurant. “Marty had a dream, and we helped him get that dream going,” Jonathan says. “It is very

rewarding knowing we were part of something that means so much to the community.”

The bank relishes opportunities to support community causes such as financial literacy programs, college scholarships, and teacher grants for school supplies. The Business Breakfast program, which welcomes all community members, is a monthly keynote and networking event that provides educational topics like safety, self-help, and cyber-security to the general public.

“The pride in our work is beyond numbers and cents,” Ray concludes. “It’s about returning value to the very community we’re proud to be part of.”



940-686-7000 or 972-434-3200
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