

smart.financial

ANNUAL REPORT

2021



● PEOPLE ♥ PASSION ◆ PURPOSE



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Standing Rules

- I.** Robert 's Rules of Order are the governing rules of this meeting.
- II.** Debate by any one member is limited to two minutes at one time on any motion.
- III.** A member may speak only twice on any motion and the second time only after others who wish to have been allowed to speak once.
- IV.** Affirmation and negative views will be recognized alternately, when possible.
- V.** All motions must be submitted in writing, signed by the maker, if requested by the Chairman.
- VI.** The Credit Union bylaws state that written ballots shall be required for any contested position. The nominee receiving a plurality of the votes cast shall win the election; otherwise, the election may be by voice vote.

87th Annual Meeting Minutes

April 8, 2021

The Annual Meeting of the member-owners of Smart Financial Credit Union was called to order by the Chairman of the Board, Mr. Michael O'Neill, Thursday, April 8, 2021, at 6:01 p.m. at Smart Financial Credit Union, 6051 North Course Drive, Houston, Texas. The meeting was also held virtually and streamed out to the member-owners.

Mr. Timothy Raffield gave the invocation. The Chair determined that a quorum was present and appointed Ms. Sandra Torres as Recording Secretary.

Chairman O'Neill welcomed the member-owners to the 87th Annual Membership Meeting. He then introduced the individuals seated at the head table and then introduced the Board of Directors and Audit Committee members of Smart Financial Credit Union.

Mr. O'Neill referred to the Standing Rules as printed in the Annual Report and requested adoption of the Standing Rules as distributed. Mr. Jeffrey Hamlin moved, and Mr. Timothy Raffield seconded that the Standing Rules be adopted as presented. The motion carried.

He then referred to the printed minutes of the April 4, 2019, Annual Meeting in the Annual Report and asked for corrections. There were none.

Mr. O'Neill thanked the member-owners for allowing him to serve as Chairman of the Board over the past year. He added that while 2020 brought several challenges with COVID-19, our management team, employees, and Board of Directors worked together to determine how best to serve our member-owners through an unprecedented year of unknowns. The Credit Union stayed focused on our team, their families, and our member-owners safety while maintaining member services resulting in no person-to-person spread of the virus at our facilities.

Mr. O'Neill then shared that the Credit Union implemented in-branch appointment scheduling and text balancing features and noted that all facilities were upgraded with hospital-grade filters, air purifiers, hand sanitizers, and masks for everyone while maintaining social distancing to staff and the member-owners. He added that the Credit Union's Pandemic Team continues to meet every week to discuss and implement items discussed at the federal, state, and local levels. Also, our team processed skip-a-pays for all Consumer (excluding Line of Credit Loans) and Mortgage loans to ease the financial strains of our member-owners during these difficult times. The team also reached out to work with member-owners that required more assistance, as well as assist member-owners with Commercial loans on a case-by-case basis.

He then stated that our mission is to Advocate, Relate, and Educate. When we get the opportunity to help others in the communities we serve, this team is ready and willing. The opportunities were put on hold for 2020; however, we have plans to get back out in the communities once it

has been declared safe to venture out. Our Foundation and Business Development teams cannot wait to get back out and build those lasting relationships with our member-owners.

Mr. O'Neill then stated that Smart Financial had implemented new loan products, opened new branches, and added more technology, and commented that we would continue to find ways to improve the way we do business. Our main focus will remain on the member-owner. He then added that 2020 was a challenging year; however, we are in a great position to continue to grow this Credit Union the SMART way.

Mr. O'Neill thanked the management team, the Audit Committee, and the Board members for their continued commitment to providing the highest level of service to our member-owners and the communities we serve. He also thanked the member-owners for being patient and working with us through the challenges of this unprecedented pandemic. He then commented that we look forward to building lasting relationships with our member-owners and helping them achieve their financial goals in 2021 and beyond.

Mr. Larry Seidl welcomed the member-owners to the 87th Annual Membership Meeting of Smart Financial Credit Union. He thanked the member-owners for their patience and caring attitudes towards our employees throughout 2020. Mr. Seidl then stated that we were not as convenient as the member-owners expected; however, we have never witnessed anything to the effect COVID-19 has had on this country, this community, and this entire credit union family.

Mr. Seidl then thanked the Board of Directors for their continued dedication and support of Smart Financial, even with most of the communication done virtually in 2020. He also thanked the Audit Committee and the Credit Union staff, and their families.

He then shared that before the pandemic, the Chris Gardner Foundation brought the nationwide "Back 2 School: Permission 2 Dream" tour to Lamar High School and Stafford High School with the support of Smart Financial and the Smart Financial Foundation. In addition, Smart Financial was awarded a Houston Top Workplaces honor by The Houston Chronicle for the second consecutive year. We also opened a new branch in The Woodlands to replace the small branch on Rayford Road. We were finally able to open the new Lamar High School branch, which is open to the public, closed the Missouri City location and are in the final stages of purchasing land to build a much more accessible location within 7-8 miles of that branch. In addition, 2021 has already brought us a new branch in Magnolia, and more options are in the works. We rolled out a 20-year term on Mortgage loans and are in the final stages of bringing the HELOC mortgage product to the membership.

Mr. Seidl then commented on the financials for 2020 and added that on paper, we had a Net Income loss of \$392,432 for the year. In reviewing the Statement of Operations, the main concern was our Provision for Loan Losses, where we set aside additional resources to cover any potential losses pertaining to the economic situations many people and businesses have been in throughout 2020. He stated that 2020 was a bump in the road, but we are confident 2021 will produce positive results as January and February started on a very positive note income-wise. Mortgage lending was at an all-time high, and we grew that portfolio by over \$18 million. Deposits grew by an astounding \$92 million, and that resulted in the Credit Union growing Assets by over

87th Annual Meeting

Minutes cont'd

\$85 million and ending 2020 at \$785,624,760. On the expense side of the financials, we lowered expenses by over \$1.1 million, resulting in a very strong Net Worth Ratio of 9.19%, which is well above the regulatory guideline of 7%.

He closed, stating that 2020 was a challenging year for all, and added that he was very proud that our team was still able to accomplish many positive things. He added that with COVID-19 still lurking, we would continue our pledge to work hard and SMART while staying safe and finding more opportunities to build lasting relationships with the member-owners we have and the new member-owners we bring in throughout 2021.

Ms. Halfon commented that it was an honor and privilege to serve as the Executive Director for the Smart Financial Foundation. She then thanked the Foundation Board of Directors for all their hard work and dedication this past year.

She then stated that while 2020 was not the year we envisioned it to be, the Smart Financial Foundation stayed committed to the communities we serve. We fulfilled our grant requests to the Catholic Charities, Child Advocates of Fort Bend, CHRISTUS Foundation for HealthCare, Easter Seals of Greater Houston, George Foundation, Houston ISD Education Foundation, Humble ISD Education Foundation, and Klein ISD Education Foundation. The Foundation distributed more than \$50,000 in scholarships, donations, and sponsorships back into the communities. Smart Financial employees participated virtually in the Easter Seals of Greater Houston Walk with Me 5K and the Susan G. Komen Race for the Cure. The Foundation also hosted a Food Drive that benefited Kids' Meals Inc.

Ms. Halfon shared that the Smart Financial Foundation began its application process during the spring semester for the Ruby Sue Clifton Scholarship Program. In 2020, the Foundation awarded \$15,000 to students within the following school districts: Cypress Fairbanks ISD, Houston ISD, Needville ISD, and Stafford Municipal School District. To date, this program has awarded over \$230,000 to graduating high school students.

She then commented that with fundraising efforts limited during the year, the Smart Financial Foundation worked on partnering with the AmazonSmile Foundation. This partnership allows the Smart Financial Foundation to receive 0.5% of the purchase price from each eligible AmazonSmile purchase when the Foundation is selected as your designated charity. People helping people is at the core of what credit unions stand for. When Hurricane Laura hit the Lake Charles area, the Foundation sent donations to CSE Federal Credit Union and Calcasieu Teachers and Parents Credit Union. We understand the importance of our giveback and are grateful that we could pay it forward to those two credit unions who needed the help so much.

Ms. Halfon concluded by stating that while this year was a challenging year for all of us, the Foundation stayed committed to its mission to change lives, improve communities, and achieve dreams.

Mr. O'Neill asked if there was unfinished business from the last Annual Meeting and stated the Chair knew of none.

Mr. O'Neill turned the meeting over to Dr. Robert Bostic, Chairman of the Nominating Committee. Dr. Bostic explained the Election Process and then introduced the 2020-2021 Nominating Committee members. Dr. Bostic reported that the Committee placed the following slate of nominees before the membership for their consideration:

POSITION	NAME	LENGTH OF TERM
1	Mr. Chad G. Greer (Incumbent Director)	3 Years
2	Ms. Angela Cox (Incumbent Director)	3 Years
3	Ms. Tammie Moore (Incumbent Director)	3 Years
4	Mr. Larry Frazier (Incumbent Director)	3 Years
5	Ms. Diana Carrion (Incumbent Director)	3 Years

Dr. Bostic reported that no nominations by petition had been received for Position 1, Position 2, Position 3, Position 4, and Position 5; therefore, the election for these positions may be held by voice vote. Mrs. Susan Greer motioned for election by acclamation for Position 1, Position 2, Position 3, Position 4, and Position 5 for three-year terms. Mr. Jeffrey Hamlin seconded the motion. The motion carried. Dr. Bostic then congratulated the elected Board members.

Mr. Seidl commented on Smart Financial employee groups usually at our Annual Meetings: Smart Insurance Group, Smart Auto Direct, Smart Financial Commercial Services, Smart Financial Mortgage Services, and Smart Financial Foundation, and added for more information, visit smartcu.org.

Mr. O'Neill asked for any other new business, and hearing none, he expressed his appreciation to the membership for attending.

Mr. O'Neill then asked for a motion to adjourn. Mr. Hamlin moved, and then Mr. Greer seconded. Carried.

The meeting adjourned at 6:26 p.m.



Ms. Tammie Moore

Secretary, Board of Directors

Report From the Chairman of the Board

Thank you for attending the Smart Financial 88th Annual Meeting. We held our meeting virtually last year as a safety precaution due to the pandemic, and it turned out to be a great way to increase participation, so we decided to have our meeting virtually again this year. While on the subject, I'd like to point out that health and safety of both our member-owners and our employees have been top priorities for Smart Financial over the past two years. With surges of the Delta and Omicron variants impacting our area, I have been pleased with how your credit union management team increased safety protocols and upgraded AC systems with hospital-grade air filters at every branch location. Member-owners, we appreciate your patience as you may have experienced longer wait times or holds than you typically have received due to staffing availability.

I want to thank you for allowing me to serve as your Chairman of the Board for the past three years. While 2021 will be my last serving as your Chairman, I hope to continue serving on the board for years to come. It has been an honor to serve as Chairman, and I hope that my leadership positively impacted the growth of our thriving and evolving credit union.

Looking back on 2021, we have several things to be proud of: strong net income, a new Home Equity Line of Credit product, a new branch location in Magnolia, and another planned location in Pearland. We continued to invest in our people and a branch infrastructure that spreads across the Houston area to serve our membership better. In the near future, you will see that we are investing in new technology to provide our member-owners with even more convenient options. I am most proud of the financial stewardship that our board and management team provided to remain a fiscally sound credit union as we faced unprecedented challenges from the global pandemic and government regulators. It has been a demanding two years for business in general including our commercial loan products, but in spite of everything we have become an even stronger institution for enduring the challenges, even when it has required us to make difficult, but smart decisions. I expect 2022 will come with its own set of obstacles, but I want our membership to know that the needs of our member-owners continue to be at the forefront of our decisions.

I want to reiterate what an honor it has been to serve as Chairman. I look forward to continuing my service on the Board of Directors for years to come. I also want to take a moment to applaud our employees, our management team, the Audit Committee, and my fellow Board members for their continued commitment to this credit union. These outstanding employees and volunteers made substantial contributions by providing the highest level of service to our member-owners and the communities we serve. We look forward to building lasting relationships with you in 2022. Many thanks to you for your membership and loyalty.



Mr. Michael O'Neill

Chairman of the Board

Report From the President and Chief Executive Officer

I want to start by welcoming our member-owners, our Board of Directors, our Audit Committee and employees to the 88th Annual Membership Meeting of Smart Financial Credit Union. As I write this report, our Pandemic team continues to monitor the Omicron effects and we feel the national, state and local numbers are going in the right direction – which is down. Last year was our first attempt to host this meeting virtually, so taking what we learned from last year, this should be another successful event.

I want to personally thank each of you for being a part of this great family. 2021 was another challenging year with the constant impacts from the global pandemic. Smart Financial, our member-owners, and the communities we serve will get through this and be better because of it. We were able to keep offices open while following all the safety protocols for our employees and member-owners. Our branch set-ups allowed us to be open for all your banking needs, even though 60% of our member-owner transactions occurred through on-line banking and our mobile platforms. We will continue to invest in digital banking opportunities, as we understand you, the member-owner, are the reason we are in business. Our main focus will continue to be on building your trust and getting to know you, your family, and your friends. Putting it plain and simple, WE ARE HERE FOR YOU! You are the reason we have a vast branch network in Harris, Brazoria, Ft. Bend and Montgomery counties. Speaking of the world we live in, we are witnessing the effects caused by the shortage of new autos, used auto prices continue to escalate, and now the reality that loan rates will be going up soon. We invite you to stop in, call, or e-mail us so we can help you save money and improve your financial situation.

2021 was a difficult year for all of us, including the wonderful staff at Smart Financial. We have a lot to be proud of while knowing we can not rest on our laurels. In 2021, we again won Houston Chronicle Top Workplaces in Houston, as well as Top Workplace and Top Financial Services in the U.S. These awards are a testament to our employee's commitment to our Core Values and that we can deliver on our Vision of People, Passion and Purpose. Early in the year, we added to our in-house insurance agency, so reach out to the team to see if we can save on all your insurance needs. We opened a new Magnolia branch, purchased land for a new Pearland site with plans to have it open just prior to this meeting. In addition, we purchased land at Highway 99 and Kuykendahl to take the place of the current 2920 branch when that lease expires in 2023. We held two consumer loan giveaway promotions earlier in the year – one on an auto loan (awarded \$25,000) and one on a personal loan (awarded \$5,000). The Smart Financial Foundation was able to hold its 8th Annual Golf Tournament and proceeds went to scholarships in the community. The Foundation also reciprocated with the Louisiana Credit Union family by donating for Hurricane Ida relief efforts.

Our team collected over 1,000 food items and donated them to the Houston Food Bank. Internally, we continue to enhance our own Diversity and Inclusion Committee by raising awareness and creating on-going employee engagement.



As for year-end 2021 financials, Smart Financial now has Assets of \$863,409,315, an increase from the previous year of over \$77 Million. Total Deposits grew by over \$67 million and stand at \$780,329,791. If you recall in my Annual Report from last year, we set aside additional resources in our Provision for Loan Losses to end 2020. These additional resources were due to concerns with our Commercial Loan portfolio. We continue to work through this and trust me, the Board of Directors is holding me accountable for getting these concerns fixed as soon as possible. Good news, we were able to recoup a large percentage of that resource and ended 2021 with Net Income of \$4,018,760. Auto loans and real estate loans had growth, but we also need to improve in these areas as our member-owners have numerous loans elsewhere. Again, give us a shot at lowering your rates and your payments. On the Expense side of our financials, we continue to look for any savings we can, and we ended the year well under budgeted numbers.

Board of Directors, we can't do it without your guidance and commitment to Smart Financial. We know these last couple years have been tough, so I personally want to thank each of you for your patience, your dedication, and support. Audit Committee, thank you for all you do. And Credit Union employees, my second family, I can't thank you enough for staying focused, taking great care of each other and continuing to find ways to build long lasting relationships with the member-owners you meet each day.

2021 is in the rearview mirror. We understand we will be challenged in 2022 with Omicron still in the headlines, the rising rate environment, and uncertainty with inflation, but we feel confident we will rise to the occasion again. I want you, our member-owners, to know that our first priority is YOU! We will work hard and SMART to build your trust while building lasting relationships within the communities we serve.

Larry Seidl

President & Chief Executive Officer

Smart Financial Foundation Report From the Executive Director

Greetings! What an honor and a privilege it is to serve as both Vice President of Community Relations and Executive Director of the Smart Financial Foundation. I would like to personally thank the Foundation's President and Smart Financial's CEO Larry Seidl for entrusting me with this opportunity. I would also like to thank the Foundation Board of Directors for your dedication to moving the Smart Financial Foundation forward this past year. Your time given and talents shared have been instrumental in the success of the Foundation.

Although the Pandemic decreased the number of in-person events, the Foundation stayed committed to the communities we serve. We fulfilled our grant requests to several organizations, including The Arc of Fort Bend, Child Advocates of Fort Bend, Catholic Charities, CHRISTUS Foundation for HealthCare, Fort Bend Forward George Foundation, HISD Foundation, Humble ISD Education Foundation and Klein ISD Education Foundation, just to name a few. The Foundation distributed more than \$45,000 in scholarships, donations, and sponsorships to the community. Our gratitude goes out to the Smart Financial employees who participated virtually with the Easter Seals of Greater Houston. Together, we helped provide laughter and learning to children and adults with mental disabilities.

During the Spring Semester, the Smart Financial Foundation began its application process for the Ruby Sue Clifton Scholarship Program. This scholarship program was designed for credit union member-owners with graduating high school students in their household. In 2021, the Foundation proudly awarded \$15,000 to students within the Houston ISD, Humble ISD and Spring ISD school districts. We are delighted to announce that our scholarship program has awarded over \$245,000 to graduating high school students.

Because of our partnership with the AmazonSmile Foundation, we receive a percentage of the purchase price from each eligible AmazonSmile purchase, when the Foundation is selected as your designated charity. All donations come from AmazonSmile so it cost you nothing to make a difference in your community. We are excited for this partnership and hope that, our member-owners, continue to support this initiative. Visit the Community Tab on our website to learn how to designate The Foundation as your charity of choice on AmazonSmile.

People helping people is at the core of what makes credit unions unique from other financial institutions. Smart Financial is no exception to this distinction. When Houston was hit hard by the arctic freeze last February, some of our own employees endured unexpected hardships in their homes such as ruptured pipes, damaged floors and extended time without water. The Smart Financial Foundation provided Employee Disaster grants in the amount of \$5,400, as well as providing basic necessities to help our employees during this hardship.



We understand the importance of giving back and are grateful that we were able to pay it forward to our employees in their time of need.

I hope you all take pride in the efforts the Foundation accomplished in 2021. While this year was challenging for us all, the Foundation stayed committed to its mission to change lives, improve communities, and achieve dreams. We are already planning our 2022 fundraisers, and I am optimistic for what this year holds. I know the Foundation will continue to make a lasting impact in the communities we serve.

Shana Scott

Shana Scott

Executive Director - Smart Financial Foundation

Vice President - Community Relations



New Business Report From the Nominating Committee and Election of Directors

Positions for Election

Position 7	Mr. Michael O'Neill	Incumbent
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No nominations by petition were received for Position 7; therefore, the election for this position will be confirmed.



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Statement of Financial Position

	DEC 31, 2021	DEC 31, 2020
ASSETS		
Cash	\$170,584,856	\$189,077,221
Investments	\$199,905,617	92,082,116
Loans	\$424,193,972	445,549,424
Receivables	\$122,740	88,578
Accrued Income	\$1,883,950	2,530,799
Land	\$9,542,298	5,723,245
Building and Leasehold Improvements	\$18,873,208	18,283,249
Furniture and Equipment	\$1,959,340	2,784,657
Other Assets	\$36,343,334	29,505,471
TOTAL ASSETS	\$863,409,315	\$785,624,760
LIABILITIES		
Accounts and Drafts Payable	\$11,491,743	\$9,179,745
Other Payables	\$2,956,163	2,801,417
	\$14,447,906	\$11,981,162
MEMBERS' DEPOSITS		
Member Shares	\$400,837,954	\$359,935,898
Other Member Deposits	\$379,491,837	\$352,966,232
	\$780,329,791	\$712,902,130
RESERVES and UNDIVIDED EARNINGS	\$68,631,618	\$60,741,468
TOTAL LIABILITIES, MEMBER DEPOSITS, and RESERVES	\$863,409,315	\$785,624,760

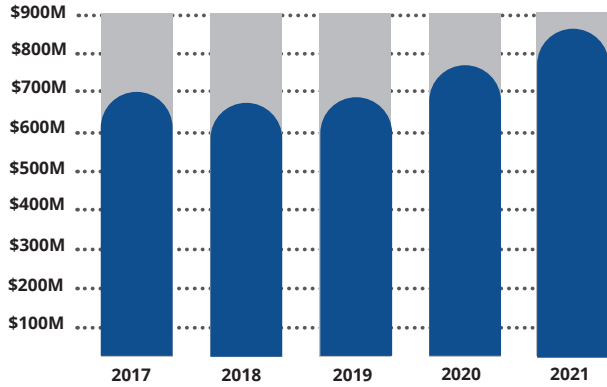
Statement of Income and Expenses

	DEC 31, 2021	DEC 31, 2020
INCOME		
Income on Loans	\$19,530,890	\$22,070,096
Income from Investments	\$1,319,375	\$1,707,645
Other Income	\$13,283,742	\$13,423,602
TOTAL OPERATING INCOME	\$34,134,007	\$37,201,343
EXPENSES		
Salaries and Benefits	\$16,425,384	\$16,562,222
Travel and Conference	\$449	\$9,364
Office Occupancy	\$3,531,224	\$3,680,500
Office Operations	\$5,642,794	\$5,734,107
Marketing	\$969,238	\$1,127,970
Loan Servicing	\$651,176	\$916,505
Professional Services	\$2,427,743	\$2,555,566
Provision for Loan Loss	\$(903,608)	\$5,182,277
Interest	\$443	\$187
Other Operating Expenses	\$131,452	\$148,167
TOTAL OPERATING EXPENSE	\$28,876,295	\$35,916,865
INCOME FROM OPERATIONS	\$5,257,713	\$1,284,478
Non-Operating Gain (Loss)	-	\$523,325
Dividends Paid to Members	\$1,238,953	\$2,200,235
NET INCOME	\$4,018,760	\$(392,432)

Smart Financial Credit Union Profile

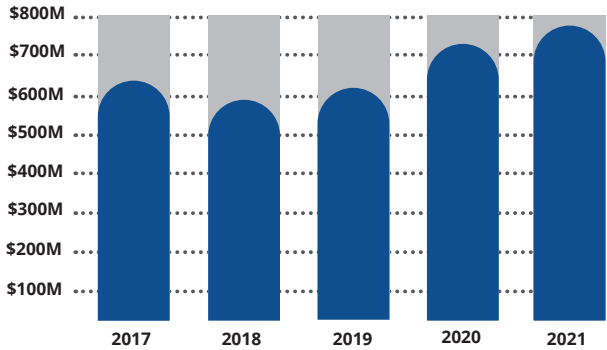
Total Assets

2017	\$700,537,453
2018	\$687,422,982
2019	\$699,800,652
2020	\$785,624,760
2021	\$863,409,315



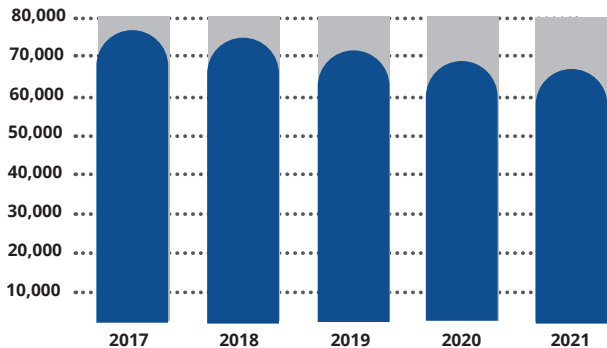
Total Deposits

2017	\$628,792,119
2018	\$609,037,440
2019	\$620,616,355
2020	\$712,902,130
2021	\$780,329,791



Membership Size

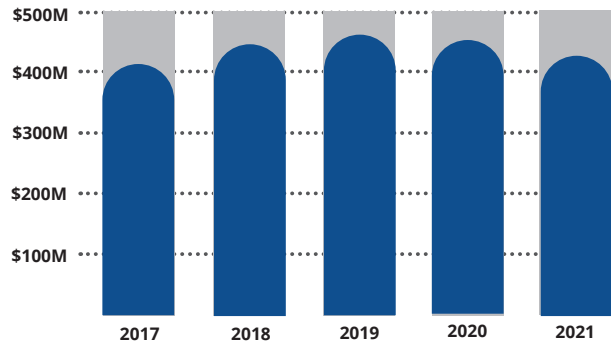
2017	77,603
2018	75,249
2019	71,554
2020	69,862
2021	68,277



Financial Highlights

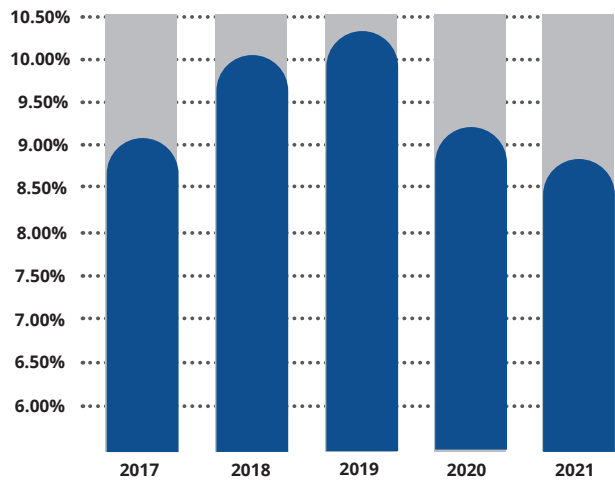
Total Loans

2017	\$402,909,421
2018	\$444,723,838
2019	\$460,382,429
2020	\$445,549,424
2021	\$424,193,972



Net Worth Ratio

2017	9.17%
2018	10.00%
2019	10.37%
2020	9.19%
2021	8.83%



Board of Directors and Officers

BOARD OF DIRECTORS

Mr. Michael O'Neill,
Chairman

2021

Mr. Chad G. Greer,
Vice Chairman

2023

Ms. Tammie Moore,
Secretary

2023

Mr. Timothy Raffield,
Treasurer

2022

Ms. Diana Carrion,
Director

2023

Mr. Larry Frazier,
Director

2023

Mrs. Douthulia Gardner,
Director

2022

Mr. Jeffrey Hamlin,
Director

2022

AUDIT COMMITTEE

Ms. Douthulia Gardner, *Chair*

Mr. Jerold Johnson, *Secretary*

Mr. Mike Childers, *Member*

Ms. Tamara Jean Cubit, *Member*

Ms. Mackenzie Rychlik Ellis, *Member*

Ms. Lena Gilmore, *Member*

OFFICERS

Larry Seidl, *Chief Executive Officer*

LeAnn Kaczynski, *Executive Vice President*

Angela Chan, *Chief Financial Officer*

Marcus Manning, *Chief Technology Officer*

Preston Price, *Chief Experience Officer*

Darcy Stephens, *Chief People Officer*

Corbin Wilson, *Chief Marketing Officer*

Loretta Wolsey, *Chief Risk Officer*

Brian Ziemba, *Chief Credit Officer*

Chris Conway, *SVP Operations*

Sean Price, *SVP Insurance Services / Commercial Lending*

Angela Aguirre, *VP Lending Sales*

Caire Chambers, *VP Relationship Management*

Ray Finnegan, *VP Logistics and Security*

Cynthia Galindo, *VP Technology Operations*

Luis Garcia, *VP Commercial Credit*

Shana Scott, *VP Community Development / Foundation Executive Director*

Brett Sturgeon, *VP Analytics*

Sandra Torres, *VP Board Services / Assistant to CEO*



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Branch Locations

The Woodlands

26515 I-45
Spring, TX 77380

Westchase

5840 W. Sam Houston
Parkway, Suite 100
Houston, TX 77072

FM 2920

5200 FM 2920
Suite 100
Spring, TX 77388

FM 1960

520 FM 1960 East
Houston, TX 77073

Conroe

3201 West Davis
Conroe, TX 77304

Magnolia

6311 FM 1488 Suite A
Magnolia Tx, 77354

Wayside

4411 South Wayside Drive
Houston, TX 77087

Kingwood

4529 Kingwood Drive
Suite 100
Kingwood, TX 77345

Pearland

10201 Broadway St.
Suite 117
Pearland, TX 77584

North Loop

2510 North Loop West
Houston, TX 77092

Sugar Land

9810 Highway 90A
Sugar Land, TX 77478

Katy/Fulshear

6727 FM 1463
Suite 100
Katy, TX 77494

Lamar High School

OPEN TO PUBLIC

3325 Westheimer Rd
Suite B101
Houston, TX 77098

Outlet Locations

Nabors

LIMITED ACCESS




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OPLE ♥ PASSION ◇ PURPOSE ○
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