

Note: C12 is about community, and that is why we meet in our groups. However, there is a broader community of C12 members throughout North Texas. Look for a series of introductions that you can use to get to know others that share the bonds of C12. – Tom Hawes, Joe Galindo, Mike Gullatt, Tom O'Dwyer, Michelle Moore, Andrea Rodarte



Meet Craig Scheef

Craig and his wife, Christy, have been married 33 years. While waiting tables in a restaurant, they met, fell in love, and in 1986 began going to church together at Fellowship Bible Church in Dallas (where they married), and it is still their church home today. They live in East Dallas in the Historical District on Swiss Avenue, with their dogs, Milo and Lola, and cats, Gracie and Lexi. During a successful career in the banking industry, Craig noticed an underserved population of entrepreneurs and felt the call to assist and equip owner-managed businesses. In 2008, he started



Texas Security Bank, with a mission of *'Elevating the Champions of Free Enterprise.'* Craig is the Chairman of the Board, CEO, and President of Texas Security Bank. www.texassecuritybank.com.

Tell us a little about yourself and your family.

Both of my parents are from the Midwest. My dad was a Civil Engineer, so we moved a lot before moving to Plano in 1974. In high school, I played football for Plano's only high school at the time and was fortunate to receive a scholarship to play four more years at East Central University in Oklahoma. I had a great experience there, and then I went to UNT, where I received an MBA in Finance and began my career in banking. Christy taught first and second grade for 26 years until she retired a few years ago. We have a large extended family we are close to and enjoy spending time with.

What are some of your favorite things?

Reading, laughter with friends, vacations, and going to beautiful places are things I love doing. I also enjoy sports, fellowship, music, and singing.

How do you like to spend your spare time?

I like relaxing with Christy, reading, playing golf, and going to events. I love my work too, I really do, and I love the people.

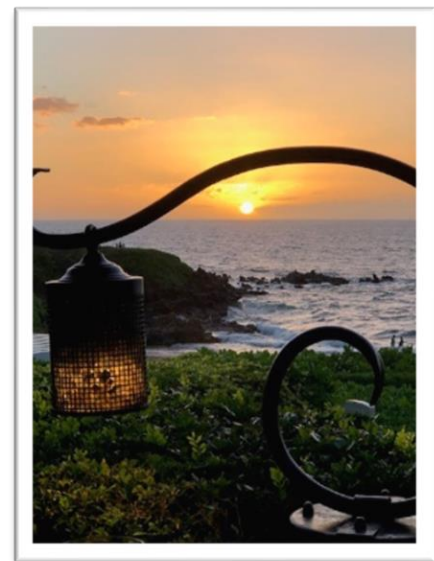
What was the last trip you took?

Our main trip each year is to Hawaii, where we spend time enjoying Maui. During the hot summers, we go to Colorado Springs to enjoy the cooler weather. Recently, we went with friends to a beautiful place in New Mexico in the Sandia Mountains.

How did you start your business, and how did you get to where you are now?

In 1988, I started my career in banking at First Interstate, which became Wells Fargo. I was there for 15 years in the Commercial Banking Group, where I managed a team of middle-market bankers. This led to an opportunity to go to work for Bank of Texas. I was employed there for four and a half years. Unlike at Wells Fargo, where I was dealing with larger companies, I was dealing with owner-managed businesses at Bank of Texas, and I loved it.

Most entrepreneurs in owner-managed businesses, if they have a degree, do not have a college degree in business management. They are starved for information and appreciate a banker who understands how to operate a business enterprise beyond just providing financing. The idea came for Texas Security Bank to create a bank that focuses on owner-managed businesses and provides rich business education to these entrepreneurs. I shared the vision with good friends, bankers, and they got excited about it. This was a confirmation that I should do it. Together, Drew Keith, Chris Jones, Shon Cass, and I became the founders of Texas Security Bank. I left Bank of Texas in April 2007 to write the business plan for the bank and do all the things you have to do in terms of rate authority approval, putting an organized group together, and raising capital. I spent about a year doing all of that. We had our capital raised by October of 2007. In May 2008, we opened our doors at the beginning of the banking crisis. It



turned out to be an excellent time to start a bank. Many other banks were suffering, but we did not have any bad loans, had our pick, and were very careful. Since opening, we have grown steadily. Today, we have about one billion dollars in assets. We have done well, have been profitable, are growing and hiring new people all the time. We have been very blessed.

What service does your company provide?

As a commercial bank, we provide financial products, loans, deposits, and treasury management for entrepreneurs and owner-managed businesses. Our service offering has two main educational components: The Business Speaker Series and the TSB Academy. The TSB Academy offers everything from Accounting Principles, Capitalization and Funding, Traction: An Entrepreneurial Operating System, Executive Communications, and How to Hire and Retain Top talent are just a few of the many classes we offer. Our academy, structured like an executive MBA, is a one-year, 50-hour program for business owners and their key players. On our website, under 'Resources,' you will find books, videos, whitepapers, training resources, and tools for business owners. We believe free enterprise is the strong horse that pulls, from an economic standpoint; It raises people's lot in life and pulls people out of poverty, more than anything else. Banks are uniquely positioned to assist people exercising their right to free enterprises provided by our constitution.

How do you describe your mission and values?

Our mission: Elevating the Champions of Free Enterprise. Our Core Values: Integrity, Growth, Team Players, Independent Thinking, Exemplary Customer Service, Winning, Innovation, Collaboration, Discipline to Process, and Diligence.

Who are your primary customers?

Owner-managed businesses.

How and why did you come to C12?

I got involved in C12 about two years into operating the bank. The process of deciding to start a bank was very spiritual, and I felt very led by the Holy Spirit. It was something I could not do on my own, and I needed supernatural help to make it happen. I was completely dependent upon the Holy Spirit and God to guide me through the process. C12 played a significant role in that. I had received an email ad from Tom O'Dwyer, who was just getting started in his business as a C12 chair. I felt led to respond and wanted to learn more, so I attended an introductory meeting. There was never any question or consideration about joining. I knew I needed to do it. I wanted the business to be a platform for kingdom building, growing people, and making God known.

What do you value about your group?

The love. I've known these guys a long time, have been with them on their journeys, and they know my journey. When we are together, there is a lot of laughter, honesty, transparency, and wisdom. We meet once a month, and I leave every one of those meetings just full. We love each other. It's unique and very rich.

What challenges as a CEO have you faced, and how has your C12 group or chair helped with these challenges?

When discussing and solving issues at the meeting, whether it is challenging personal or family stuff, work-related decisions regarding strategy, or problems around personnel, customers, or ethics, my C12 group is a place I can take those things. When you are a CEO, it can be lonely to have no one to talk to, and C12 provides that venue. C12 is a safe place to share and get feedback. That is a powerful thing.

How can you help other C12 members either professionally or personally?

I would do just about anything they needed me to do if I could do it. In the same way, I feel I could ask anyone, and they would be there for me too. The early church took care of each other's needs, which we are to do for each other. Prayer is a big one. The Holy Spirit speaks to us through the word, fellowship, circumstances, and prayer. When a group of believers prays and abides in the word, there can be a lot of confidence in the given advice.

How are you using your business as a ministry?

C12 helps us with this. We make it clear that if you come to work here, you will hear some faith-based things because I'm faith-based, and I do not separate my work life and my church life; I live an integrated life. Our website lists ten core values. At their core, they are biblical values, and we have a system where we make those values real. We have weekly Bible study for anyone interested, and we trust the Holy Spirit to determine who needs to be there. We support many different ministries and causes, and we also measure ourselves through Best Christian Workplaces to gauge the extent to which people on our team feel their work is life-giving and fulfills a purpose.

