

TOP **5 Things**
Incoming **Physicians**
Need to Know About
MOVING TO **Central TEXAS**

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Congratulations on your match and your upcoming move to Central Texas! We know how relieved you must be to have this milestone in your career behind you. We also know that you now have a whole new set of considerations ahead of you, in what will likely be a whirlwind of excitement and opportunity mixed with a long list of questions and to-do's.

Please allow your friends here at Extraco Banks to be the first to introduce you to Texas hospitality! You probably already know that Central Texas is becoming known for its impact on the health profession in the US. And because it's the fastest growing health community in the state of Texas, you'll have access to innovations in research, advancements in healthcare, and the opportunity to be part of a community surrounded by physicians and healthcare professionals just like you.

An area in the midst of astounding growth, communities in Central Texas remain rich in Texan authenticity. From neighbors knowing neighbors, to waving to others as you drive through town, to knowing your bank teller by name, our area is proud to uphold the friendly reputation we've become known for. Your next step is deciding where to live. We've put together the top five things you need to know about moving to Central Texas, and hope you'll see why we know you're just going to love calling Central Texas home.





1 Family Friendly

Home to highly rated public schools and exceptionally safe communities, Central Texas has much to offer growing families. The area has an abundance of amateur, youth, and recreational sports, from good ol' Texas football to a growing community of lacrosse and even ice hockey.

Each community has close proximity to kid-friendly venues like bowling and indoor climbing, as well as outdoor adventures with an abundance of hiking and biking trails, and lakes and rivers for boating, fishing, and paddle boarding.

For ratings and information on schools and daycares that lie within the Extraco Banks footprint, click here: txschools.gov



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2 Booming Economy



Downtown Waco

Texas is a hotbed of growth, with more than 1,000 new residents moving to the area daily. The state is a leading destination for companies relocating from other states because it's one of the most tax-friendly states in the country.

Our exploding housing market means fast turnaround for young professionals and families looking to set down roots, and the booming job market presents opportunities for your significant other.



3 Rich Traditions & Culture



Texans are proud of their roots, and - with a nod to Texas heritage - communities still host fairs and rodeos, complete with barrel racing and cattle roping. It's not unusual to hear country music on the radio, and to see people donning a cowboy hat and cowboy boots. Texas in the fall is all about Friday night lights, with weekend football tailgates and homecoming mums as big as your head.

While Central Texas still embraces its rustic side, it's also progressive, with many communities experiencing growth, including emerging downtown districts enjoying updates and renewed vitality, and world class museums in all major city centers.

This means that shopping and dining opportunities abound. Communities in Central Texas have convenient access to everything from malls to charming boutiques, and offer restaurants serving dishes the state is famous for — BBQ and Tex-Mex — as well as options for those with a more refined palate, like authentic Indian, and Asian cuisines.

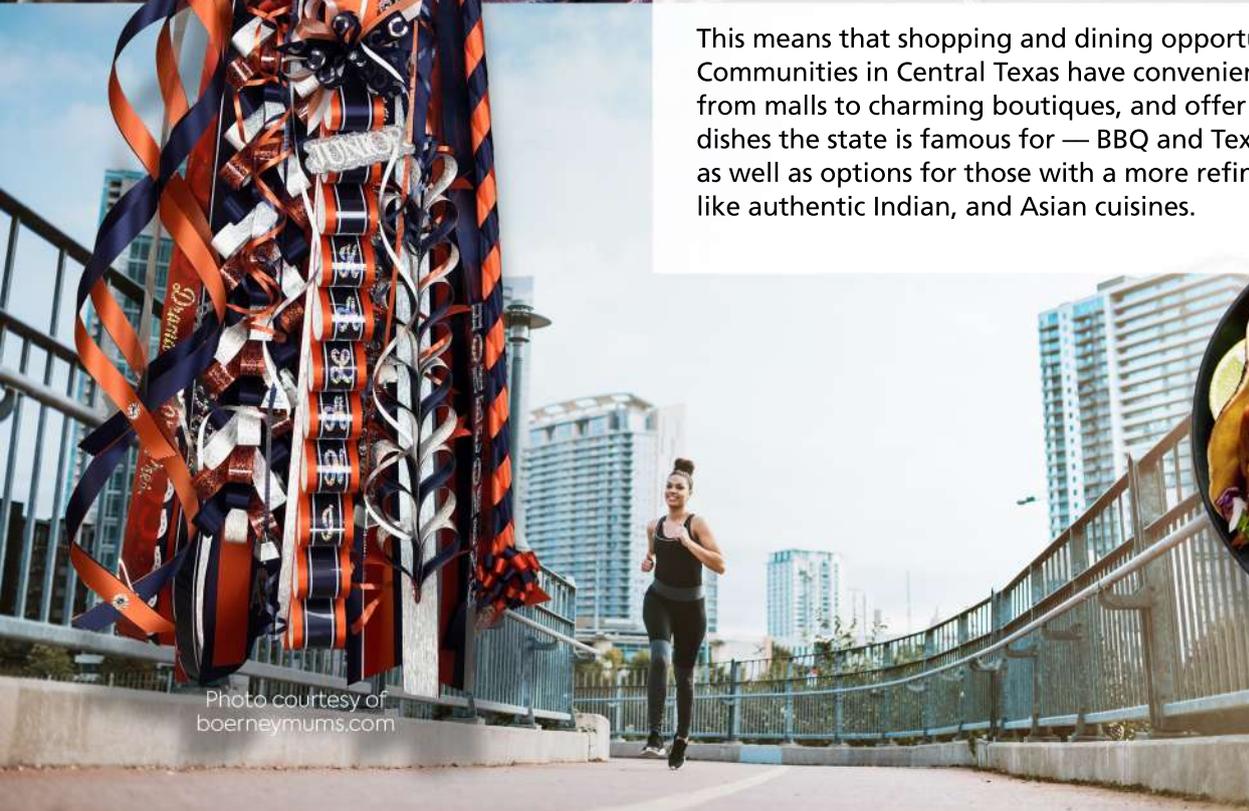


Photo courtesy of boerneymums.com

4 Wide Open Spaces

When you think of Texas, you may not envision rolling hills and enormous waterfalls, but that's one of our area's best kept secrets. Central Texas is the envy of the rest of our state, thanks in part to the Hill Country.

Home to abundant wildlife and nature preserves, the area boasts **canyons**, **scenic hills**, and **multiple lakes**, all ideal for **hiking** and **exploring**, and the perfect backdrop for the most magnificent sunsets you've ever seen.

Weather in Central Texas is warm on average, with mild winters and hot summers, and a beautiful spring wildflower season ushered in by the state's official flower, the Texas **bluebonnet**.

Texas bluebonnets, a perennial favorite in March/April



Enchanted Rock State Park



Hamilton Pool

5 Texas Hospitality



The term “Texas hospitality” refers to the warm, friendly kindness Texans typically exhibit, and you won’t see it on display more than right here in Central Texas. Our area is far enough away from the bustle of the state’s big cities, that we still take the time to say howdy to strangers, and it isn’t unusual for a new neighbor to receive a plate of fresh baked cookies by way of introduction. Laid back and friendly, Central Texas is eager to welcome you to your new home.

We hope that we’ve answered any questions you might have had about moving to Central Texas as a newly minted physician. With these big life changes comes opportunities, excitement, and adventure. We understand the unique situations Texas physicians and medical residents face, and we want you to know Extraco Banks is excited to help you obtain a home loan tailored especially to you: the Physician’s Home Loan.

With features like no PMI, 3% seller contributions allowable, and up to 100% financing on the purchase or refinance of a principal residence, the Physician Home Loan truly is a mortgage designed with you in mind. For more information, visit extracobanks.com/physicians



As Central Texas natives ourselves, we at Extraco Banks aren’t just another bank. We are friends, neighbors, and active members of the communities we serve, and we look forward to shaking your hand and helping you feel welcome as you make Central Texas your new home.

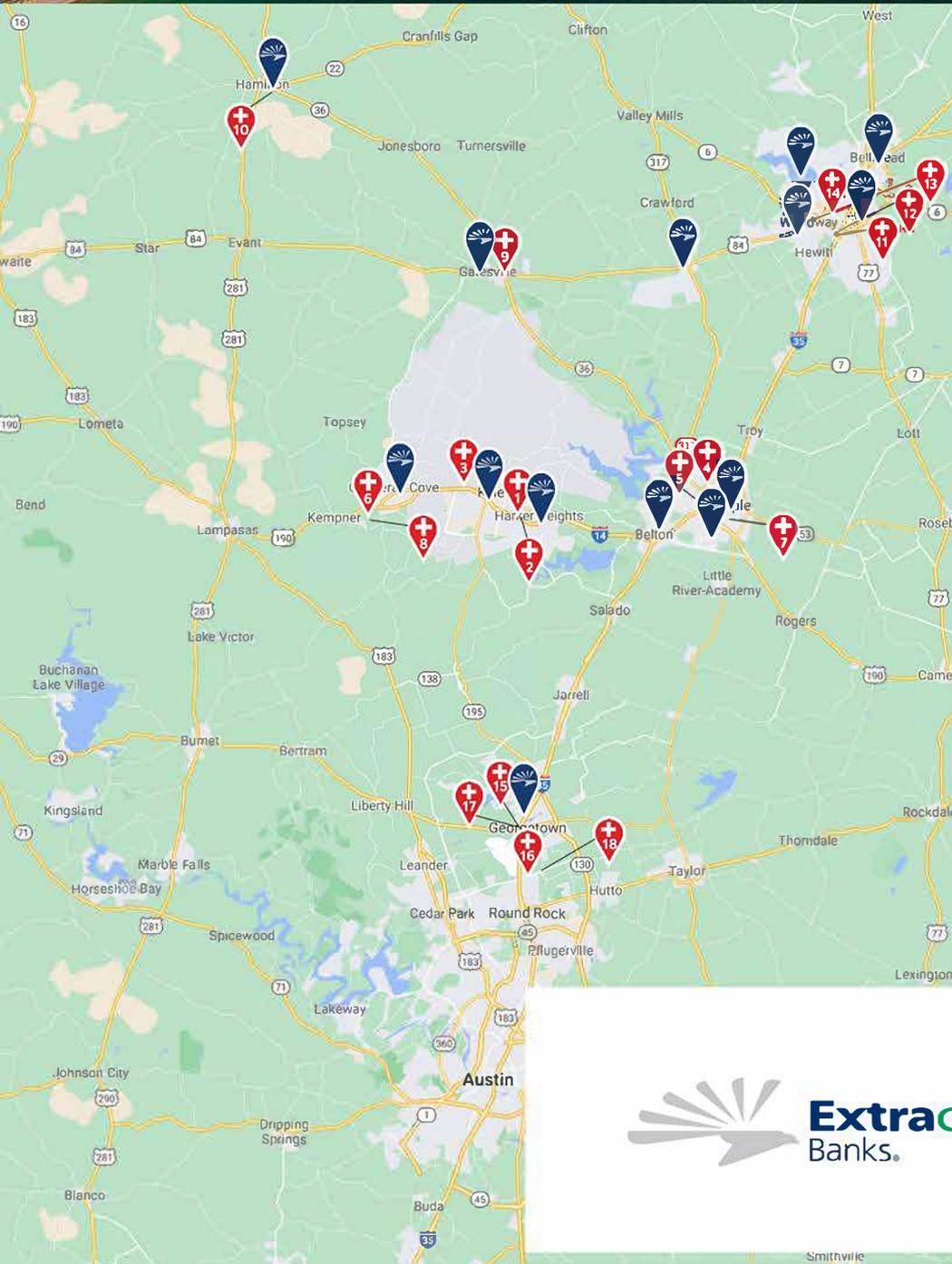
Congratulations again, and welcome to Central Texas!

Now Entering **EXTRACO** Country

-  Extraco Branch Location
-  Key Medical Centers

Lake Travis

- 1 Seton Medical Center Harker Heights
- 2 Austin Heart Harker Heights
- 3 Carl R. Darnall Army Medical Center
- 4 Baylor Scott & White Medical Center
- 5 Baylor Scott & White McLane Children's Specialty Clinic
- 6 Advent Health Central Texas
- 7 Central Texas Veterans Health Care System
- 8 Austin Heart Killeen
- 9 Coryell Memorial Hospital
- 10 Hamilton General Hospital Family
- 11 Baylor Scott & White Medical Center Hillcrest
- 12 Baylor Scott & White Hillcrest Cardiology
- 13 Ascension Providence Hospital
- 14 Waco VA Medical Center
- 15 St. David's Georgetown Hospital
- 16 Baylor Scott & White Medical Center Round Rock
- 17 Austin Heart Georgetown
- 18 Ascension Seton Williamson Hospital
- 19 Baylor Scott & White Medical Center College Station
- 20 CHI St. Joseph Health College Station
- 21 CHI St. Joseph Health Regional Hospital
- 22 The Physicians Centre Hospital
- 23 CapRock Hospital
- 24 Specially for Children College Station
- 25 Bryan Medical Center



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