

# C. Brett McDowell

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Co-Founder | CEO | Principal

*victory*  
bank



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**Brett began his banking career in 2003, including nearly 15 years with Centennial Bank, a Texas state-chartered community bank. At Centennial, he was a shareholder and corporate director of both the bank and its holding company.**

- In addition to primary leadership and general executive management responsibilities as the company's President, he led growth, expansion and innovations vital to the success of the Lubbock, Austin, South Plains and Hill Country Divisions of the bank. Brett initiated a friendly departure from Centennial upon its sale in 2020, which opened the door to officially organize Victory Financial Corporation in early 2022.

**Victory Financial Corporation is capitalized with \$60 million from 140 private investors. After completing the private offering, Brett and team acquired The Security State Bank Winters in early 2023. Later in the same year, the bank was redomiciled to Lubbock and officially rebranded to Victory Bank. The bank has 3 locations West Texas and the Big Country.**

- Our Strate“V” Model drives the culture of the organization every day. It is underpinned by the simple concept that innovative technology (process and product) can be leveraged with Victory's exceptional people and linked with constant communication to create a “Different AND Better” client experience. Victory's core values include empathy, authenticity and value-centricity. Brett is most proud to lead this team of Fewer Better People, the best of the best in true Texas community banking.

**Brett is actively involved in several community and banking organizations.**

- He is a current member of the IBAT Board of Directors and its Legislative Committee as well as ICBA's Bank Operations Committee. He is a director alumnus of the Texas Lyceum, the state's pre-eminent leadership organization focused on critical business and social initiatives affecting the state. Brett was a member of the inaugural class of Dallas Federal Reserve Board's Banking on Leaders of Tomorrow (BOLT). He is also engaged in several local community boards including the National Ranching Heritage Center Board and the Lubbock Cooper ISD Education Foundation Board. Brett also enjoys teaching classes ad-hoc for the Rawls School of Business at Texas Tech as well as the Texas Tech School of Banking.

Brett enjoys an active role in co-managing his family's 5<sup>th</sup> generation commercial ranching operation. He is also involved with a fintech investment fund, a bank equity investment fund, and various sector LP investment funds.

- His educational background includes a BS from New Mexico State University, an MBA from Texas Tech University and a Graduate Banking Degree (SWGSD) from SMU. He holds certifications from the TCU Advanced Leadership Program as well as the Wharton School of Business for Fintech and Transformative Finance.

In his spare time, Brett enjoys salt-water fishing, powder skiing, guiding and hunting, and any summer mountain activities with his dog, Sky, who also serves as Victory's Chief Pup Officer (CPO).

Above all, he enjoys spending time with his wife and two daughters in all their activities and travels.