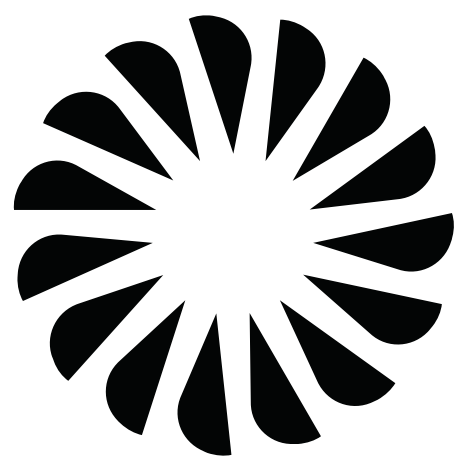




Frost

**BANKING
INVESTMENTS
INSURANCE**