Get to know your friends & neighbors at Happy State Bank

"I love working for a bank that has core values like "Family First" and "Prayer is OK"! To be encouraged to pray with my customers is such a blessing. There is nothing like the HAPPY culture and I'm so excited to be a part of it!" *- Colleen Owens*

Colleen was raised in Southern California, but now calls Memphis home. She has eight years of banking experience and is currently the branch manager in Memphis. Colleen and her husband, Donny, have twin 3 year old sons and a 1 year old son who are the center of their lives.

Colleen Owens *VP, Branch Manager, Memphis*
(806) 259-2265

HAPPY STATE BANK AND TRUST COMPANY

Member FDIC

Cut along dotted line and save

Colleen Owens' *Mississippi Roast*

3-4 lb Chuck Roast
1 packet of ranch dressing mix
1 packet of au jus gravy mix
½ cup butter *(Kerry butter is the best!)*
6-7 pepperoncini peppers

Place roast in the crockpot and place all ingredients on top of roast. No extra water needed. Cook on low for 8 hours and enjoy! Serve over mashed potatoes or rice.

Number 175 HAPPY STATE BANK

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