

STATEMENT OF CONDITION

	March 2023	March 2024
Cash	\$12,438,000	\$11,539,000
Securities and Other Investments	\$88,649,000	\$87,008,000
Federal Funds Sold	\$34,010,000	\$50,808,000
Loans Net of Reserves	\$681,126,000	\$715,355,000
Bank Fixed Assets	\$14,602,000	\$14,360,000
Other Assets	\$8,013,000	\$9,269,000
Total Assets	\$838,838,000	\$888,339,000
Deposits	\$726,912,000	\$744,499,000
Total Borrowings	\$230,000	\$20,174,000
Other Liabilities	\$3,674,000	\$6,531,000
Total Capital	\$108,022,000	\$117,135,000
Total Liabilities and Capital	\$838,838,000	\$888,339,000

Board of Directors

LANCE JONES

LANA JONES - ELLIOTT

NANCY JONES

BARRY DUREN

TANYA DUREN

ROBERT PETERSEN

OFFICERS

Corporate

ROBERT PETERSEN
President/CEO/Chairman of the Board

LESLIE BRIDGES
EVP/Chief Credit Officer

MELANIE MARTIN
EVP/Chief Financial Officer & Cashier

SUSAN VAN BUSKIRK
EVP/Chief Operations Officer

DANELL BRAY
VP/Loan Risk Manager

PATSY EVANS
VP/Assistant Cashier/Loan Administration Officer

SHARON EVANS
VP/Assistant Cashier/BSA Officer/ Deposit Special
Operations Manager

BOB GIBSON
VP/Security Officer/Facilities Manager

DUSTI HOOVER
VP/Compliance & CRA Officer

ASHLEY JACKSON
VP/Human Resources & Marketing Manager

TAMI JACKSON
VP/IT Department Manager

STEPHANIE MAHLOW
VP/Deposit Administration Manager

AMBER PETERS
VP/Controller/Accounting Department Manager

JONATHAN SHACKELFORD
VP/Corporate Training Officer

LEANN TYNES
VP/Corporate Teller

CHRIS VINSON
VP/Loan Review Manager

BECKY SULLIVENT
VP/Call Center Manager

SUMMER BYRD
AVP/Credit Administrator Assistant

LEVI TEPSIC
AVP/Treasury Management Officer

CURTIS ARNOLD
Network Administrator & Information Technology
Officer

Wealth Management

CRAIG HEATON
SVP/Senior Trust Officer

AMY SHELBY
AVP/Trust Investments Officer

STACY MCGOUGH
AVP/Trust Operations Officer

Ardmore-Main

BRANDON NAIFEH
VP/Banking Center Manager

CHRIS PICKENS
VP/Loan Officer

Ardmore-McLish

APRIL WELCH
VP/Banking Center Manager

CINDY MITCHELL
Financial Services Officer

Duncan-Main

NICHOLE HAMMOND
VP/Duncan Market President

JARED SMITH
VP/Banking Center Manager

JANICE SCHORNICK
VP/Fixed Rate Mortgage Manager

Duncan-Plato

BRUCE RIDLEY
VP/Banking Center Manager

CASEY RAINS
VP/Loan Officer

ROBYN SMITH
Loan Officer

Edmond/OKC

TIM DIEMUND
SVP/Oklahoma Northwest Region President

DAVID HALLOCK
VP/Loan Officer

KRIS POINTER
VP/Loan Officer

Healdton

JARED WILSON
VP/Banking Center Manager

MELISSA HUDSON
Loan Officer

Norman-36th Ave

JASON GROVES
SVP/Oklahoma Southwest Region President

MICHAEL CALDWELL
VP/Loan Officer

KELLI DAVIS
VP/Loan Officer

Norman-Alameda

MINDY THOMAS
VP/Banking Center Manager

JAMES DAVIS
VP/Loan Officer

PHILISHIA HUGGINS
AVP/Loan Officer

Perkins

DENNY BOND
SVP/Oklahoma Northeast Region President

TERRY DICKERSON
VP/Loan Officer

Stroud

ADAM CHACE
VP/Banking Center Manager

DONNA MESSER
VP/Deposit Specialist

RHONDA ROZELL
AVP/Loan Risk & Loan Admin Specialist

BRIDGET ALEXANDER
Loan Officer

Waurika

JOANNA DYER
VP/Banking Center Manager

STUART FREENY
VP/Banking Center Loan Manager

LISA WHEELER
Assistant Banking Center Manager

Wellston

SHANE BLANKENSHIP
VP/Banking Center Manager

DANA EVANS
VP/Loan Officer