



# STATEMENT OF CONDITION

	March 2024	March 2025
Cash	\$11,539,000	\$26,150,000
Securities and Other Investments	\$87,008,000	\$118,207,000
Federal Funds Sold	\$50,808,000	\$75,905,000
Loans Net of Reserves	\$715,355,000	\$731,180,000
Bank Fixed Assets	\$14,360,000	\$13,787,000
Other Assets	\$9,269,000	\$14,026,000
<b>Total Assets</b>	<b>\$888,339,000</b>	<b>\$979,255,000</b>
Deposits	\$744,499,000	\$843,019,000
Total Borrowings	\$20,174,000	\$115,000
Other Liabilities	\$6,531,000	\$5,160,000
Total Capital	\$117,135,000	\$130,961,000
<b>Total Liabilities and Capital</b>	<b>\$888,339,000</b>	<b>\$979,255,000</b>

## Board of Directors

LANCE JONES

LANA JONES - ELLIOTT

NANCY JONES

RANDY ELLIOTT

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/Internal Control Officer & Corporate Training  
Manager

BRAD JAYROE  
Corporate Training Officer

LEANN TYNES  
VP/Corporate Teller

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

STACY MCGOUGH  
AVP/Trust Operations Officer

## Ardmore-Main

BRANDON NAIFEH  
VP/Ardmore Market President

CHRIS PICKENS  
VP/Banking Center Manager

## 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/Loan Officer

## Duncan-Plato

BRUCE RIDLEY  
VP/Banking Center Manager

CASEY RAINS  
VP/Loan Officer

ROBYN SMITH  
Loan Officer

## Edmond/OKC

KRIS POINTER  
VP/Banking Center Manager

DAVID HALLOCK  
VP/Assistant Banking Center Manager

## Healdton

JARED WILSON  
VP/Healdton Market President

MELISSA HUDSON  
Loan Officer

## Lindsay

SHERRI MARSICO  
VP/Banking Center Manager

## Norman-36th Ave

JASON GROVES  
SVP/Oklahoma South Region President

MICHAEL CALDWELL  
VP/Norman Market President

KELLI DAVIS  
VP/Senior Commercial Banker

## Norman-Alameda

MINDY THOMAS  
VP/Banking Center Manager/FSR South  
Region Manager

PHILISHIA HUGGINS  
VP/Banking Center Manager

## Perkins

DENNY BOND  
SVP/Oklahoma North Region President

TERRY DICKERSON  
VP/Loan Officer

CHRIS HARRIS  
VP/Loan Officer

## Stroud

ADAM CHACE  
VP/Stroud Market President

DONNA MESSER  
VP/Deposit Specialist

RHONDA ROZELL  
AVP/Loan Risk & Loan Admin Specialist

BRIDGET ALEXANDER  
Loan Officer

## Waurika

STUART FREENY  
VP/Banking Center Loan Manager

LISA WHEELER  
AVP/Banking Center Manager

## Wellston

SHANE BLANKENSHIP  
VP/Banking Center Manager

DANA EVANS  
VP/Loan Officer