



# STATEMENT OF CONDITION

	September 2024	September 2025
Cash	\$12,413,000	\$21,718,000
Securities and Other Investments	\$106,674,000	\$137,519,000
Federal Funds Sold	\$25,455,000	\$23,461,000
Loans Net of Reserves	\$712,838,000	\$746,133,000
Bank Fixed Assets	\$14,272,000	\$13,613,000
Other Assets	\$9,180,000	\$13,441,000
<b>Total Assets</b>	<b>\$880,832,000</b>	<b>\$955,885,000</b>
Deposits	\$752,549,000	\$811,964,000
Total Borrowings	\$146,000	\$84,000
Other Liabilities	\$4,321,000	\$5,584,000
Total Capital	\$123,816,000	\$138,253,000
<b>Total Liabilities and Capital</b>	<b>\$880,832,000</b>	<b>\$955,885,000</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

LEANN TYNES  
VP/Corporate Teller

AARON CALHOUN  
VP/Loan Review Officer

BECKY SULLIVENT  
VP/Call Center Manager

SUMMER BYRD  
AVP/Credit Administrator Assistant

LEVI TEPSIC  
AVP/Treasury Management Officer

KATIE KINSEY  
AVP/Marketing Officer

CURTIS ARNOLD  
Network Administrator & Information Technology Officer

BRAD JAYROE  
Corporate Training Officer

## Wealth Management

CRAIG HEATON  
SVP/Senior Trust Officer

DANIEL CASE  
VP/Trust Department Manager

STACY MCGOUGH  
AVP/Trust Operations Officer

## Ardmore-Main

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

ROBYN SMITH  
Loan Officer

## Duncan-Plato

CASEY RAINS  
VP/Loan Officer

## Edmond/OKC

PHILIP B. COVE  
VP/Banking Center Manager

JEN STEVENSON  
VP/Loan Officer

## Healdton

JARED WILSON  
VP/Carter County Market President

MELISSA HUDSON  
VP/Loan Officer

## Lindsay

SHERRI MARSICO  
VP/Banking Center Manager

JANICE SCHORNICK  
VP/Loan Officer

## 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 FRENEY  
VP/Banking Center Loan Manager

LISA WHEELER  
AVP/Banking Center Manager

## Wellston

SHANE BLANKENSHIP  
VP/Banking Center Manager

DANA EVANS  
VP/Loan Officer