



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 |
| Total Assets | \$880,832,000 | \$955,885,000 |
| <hr/> | | |
| 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 |
| Total Liabilities and Capital | \$880,832,000 | \$955,885,000 |

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

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

BRUCE RIDLEY
VP/Banking Center Manager

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
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 FREENY
VP/Banking Center Loan Manager

LISA WHEELER
AVP/Banking Center Manager

Wellston

SHANE BLANKENSHIP
VP/Banking Center Manager

DANA EVANS
VP/Loan Officer