



# STATEMENT OF CONDITION

|                                      | June 2023            | June 2024            |
|--------------------------------------|----------------------|----------------------|
| Cash                                 | \$9,638,000          | \$12,806,000         |
| Securities and Other Investments     | \$87,978,000         | \$84,717,000         |
| Federal Funds Sold                   | \$17,094,000         | \$39,296,000         |
| Loans Net of Reserves                | \$697,259,000        | \$716,852,000        |
| Bank Fixed Assets                    | \$14,631,000         | \$14,256,000         |
| Other Assets                         | \$8,383,000          | \$8,811,000          |
| <b>Total Assets</b>                  | <b>\$876,738,000</b> | <b>\$876,738,000</b> |
| <hr/>                                |                      |                      |
| Deposits                             | \$701,264,000        | \$751,984,000        |
| Total Borrowings                     | \$20,217,000         | \$160,000            |
| Other Liabilities                    | \$4,510,000          | \$4,917,000          |
| Total Capital                        | \$108,992,000        | \$119,677,000        |
| <b>Total Liabilities and Capital</b> | <b>\$834,983,000</b> | <b>\$876,738,000</b> |

## 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

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

KRIS POINTER  
VP/Banking Center Manager

DAVID HALLOCK  
VP/Assistant Banking Center Manager

## Healdton

JARED WILSON  
VP/Banking Center Manager

MELISSA HUDSON  
Loan Officer

## Norman-36th Ave

JASON GROVES  
SVP/Oklahoma South Region President

MICHAEL CALDWELL  
VP/Loan Officer

KELLI DAVIS  
VP/Loan Officer

## Norman-Alameda

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

JAMES DAVIS  
VP/Loan Officer

PHILISHIA HUGGINS  
AVP/Assistant Banking Center Manager

## Perkins

DENNY BOND  
SVP/Oklahoma North 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

STUART FREENY  
VP/Banking Center Loan Manager

LISA WHEELER  
AVP Banking Center Manager/Loan Officer

## Wellston

SHANE BLANKENSHIP  
VP/Banking Center Manager

DANA EVANS  
VP/Loan Officer