



STATEMENT OF CONDITION

	September 2023	September 2024
Cash	\$11,169,000	\$12,413,000
Securities and Other Investments	\$87,956,000	\$106,614,000
Federal Funds Sold	\$13,490,000	\$25,455,000
Loans Net of Reserves	\$696,920,000	\$712,838,000
Bank Fixed Assets	\$14,728,000	\$14,272,000
Other Assets	\$7,997,000	\$9,180,000
Total Assets	\$832,260,000	\$880,832,000
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Deposits	\$695,766,000	\$752,549,000
Total Borrowings	\$20,203,000	\$145,000
Other Liabilities	\$5,298,000	\$4,322,000
Total Capital	\$110,993,000	\$123,816,000
Total Liabilities and Capital	\$832,260,000	\$880,832,000

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

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