



# STATEMENT OF CONDITION

	December 2023	December 2024
Cash	\$9,981,000	\$28,955,000
Securities and Other Investments	\$88,502,000	\$115,885,000
Federal Funds Sold	\$17,023,000	\$67,888,000
Loans Net of Reserves	\$717,658,000	\$721,552,000
Bank Fixed Assets	\$14,508,000	\$14,128,000
Other Assets	\$8,525,000	\$11,405,000
<b>Total Assets</b>	<b>\$856,197,000</b>	<b>\$959,813,000</b>
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Deposits	\$716,117,000	\$826,896,000
Total Borrowings	\$20,188,000	\$130,000
Other Liabilities	\$4,842,000	\$4,482,000
Total Capital	\$115,050,000	\$128,305,000
<b>Total Liabilities and Capital</b>	<b>\$856,197,000</b>	<b>\$959,813,000</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/Internal Control, 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/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/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