January is for Looking Backward and Forward

January is named after the Latin word for door, the month thought by the Romans to symbolize the door to the New Year. January’s name is also derived from Janus, the Roman god of beginnings and transitions. It’s now January and with a nod to ancient mythology we at OHB look back over the past year and forward to 2017.

Much changed and much was accomplished at OHB during 2016:
- Total assets surpassed $100 M in the summer and have remained there;
- Financial performance at all four branches remains strong and improving;
- A new organization structure has been adopted, defining duties and job responsibilities;
- Experienced staff have been recruited to enhance banking services at all four locations;
- Architectural plans for OHB’s new bank building in Ada are completed and construction is planned to begin in early 2017;
- Architectural plans for OHB’s new bank building in Roff are underway and construction is planned to begin in the spring, 2017;
- Continuing bank training and education are in place for all staff;
- Much is planned for OHB throughout 2017:
  - A three-year strategic plan defining the bank’s goals is being developed;
  - Healthy financial growth and profitability are projected to continue;
  - Improving operating efficiency is anticipated;
  - Ongoing bank training and education will be tailored for each staff member;
  - Expansion of the Board of Directors is underway;
  - A Community Service program involving all employees is planned;

We look forward to working with our friends and neighbors in all our communities throughout 2017 to provide customer-first and customer-friendly banking. Let us hear from you.

R. Darryl Fisher, MD
Chief Executive Officer and
Chairman of the Board


In January, 2016 key OHB management staff first met with a creative and design team from the Oklahoma City firm of ADG in OHB-Ada’s Board Room to talk about building a flagship banking headquarters on the frontage of Ada’s North Hills Shopping Center. Over the next twelve months, James (J.C.) Witcher (Principal/Project Manager), Jennifer Hulsey (Project Architect), Brian Hines (Designer) and Leigh Ann Errieco (Registered Interior Designer) met regularly in Ada or at ADG’s Oklahoma City offices to carry forward the collaborative process in planning, designing, engineering, and more permitting with the City of Ada for this ambitious goal. OHB Chairman/CEO Darryl Fisher, President Dustin Riddle, Vice President/COO Chance Branscum, and principal shareholder Eric Fisher outlined the needs of the community to the ADG team so that this state-of-the-art building has been designed to provide futuristic banking services now and for coming generations.

In mid-December, the completed construction drawings were presented to the City of Ada in compliance with the city’s zoning and permitting processes. In mid-January the bidding process for awarding the building contract will be completed. Construction should begin within the first quarter of 2017 and be completed in approximately one year.

ADG began in 1975 as an interior design firm. It has 70 employees now and provides architecture, planning, interior design, engineering, program management and urban planning services throughout Oklahoma and the nation. The firm has been named to Oklahoma City’s 2016 Metro 50 list as one of the fastest-growing businesses in central Oklahoma.

Chairman Fisher commended the ADG team, “This year-long creative experience led by the ADG professionals has been an exhilarating experience for all of us at OHB, as a multitude of ideas has taken form in this incredibly designed structure where form satisfies function in a beautiful ambiance.”
Ada’s Perk’s Club to Introduce Innovative Boxing/Exercise Program for Parkinsonism

OHB’s Skip-A-Loan Payment Continues through January

Have you found that your holiday season has left you with more bills than you counted on? OHB is continuing its Skip-A-Loan plan through January so that our loan customers can skip their regular January payment for auto and personal loans without impacting their credit rating and have that money to cover some of these unexpected holiday expenses. Certain restrictions and fees apply (the Skip-a-Payment plan is not available for mortgage loans).

OHB’s Hosts Director Gateway Mortgage’s Michael McEloy for Lunch

Prior to the December OHB Board meeting, the Directors hosted Michael McEloy, Ada Branch Manager for Gateway Mortgage Group for lunch in the OHB-Ada Board Room. The OHB staff prepared a delicious home-cooked lunch featuring OHB-Stratford’s Assistant Branch Manager Fred Stephens’ version of Chicken, Sausage and Shrimp Jambalaya.

Michael spoke of his longstanding relationship with Gateway Mortgage Company’s CEO Kevin Stitt who was an Oklahoma State University student with Michael. When Stitt founded Gateway Mortgage in 2000, Michael was one of the first employees that Stitt recruited to join the newly founded company. Michael explained his relationship with Stitt and Gateway that has provided the foundation for the Ada branch of Gateway where Michael provides “the home mortgage needs of the people within my community. At Gateway Mortgage Group, we believe it’s all about communities, families and how we work together.”

Gateway is one of the largest privately held mortgage bankers in the country and this fall opened a new $16 million, 86,000-square-foot headquarters in Jenks, OK. The company has nearly one thousand employees and locations in more than 25 states. Gateway Mortgage Group will originate about $4.8 billion on 28,000 loans in 2016, a 60% increase from $3 billion in 2015.

Michael spoke of his commitment to his mortgage clients who are or become his friends, “Unlike some mortgage companies, we at Gateway keep the mortgages we originate and service them throughout the life of the loan so that our clients can know that they will always be able to rely on Gateway and to direct their calls and questions to Gateway.”

Over the span of Michael’s career with Gateway, his customers and referral partners have come to expect extraordinary access to a wide range of mortgage products and service-for-a-lifetime. Michael’s Gateway branch can be located at 803 E. Main St., Ada, OK 74820. 580.436.0505.

ROFF

Mark Harrel
VP/Branch Manager
Breana Burdhead
New Accounts Representative
Shirley Barnett, Head Teller
Pam Allen, Teller

BYNG

Chris Watkins
VP/Branch Manager
Madonna Penick
New Accounts Representative
Carla Campbell, Loan Processor
Susan Overall, Teller
Rachel Nichols, Teller
Kaci Kennedy, Teller

STAFFORD

R. Darryl Fisher, MD
Chairman of the Board/CEO
Dustin Riddle, President
Fred Stephens
Assistant Branch Manager
Shirle Wilcher, VP Operations
Director of Communications
Jared Davis
Assistant Vice President/Loan Officer
Deenie Hannahs
Assistant Vice President
Karen Downing, Loan Processor
Corrine Horton, Vice President
Louise Cagle, Internal Control/Audit
Ann Bonner, Teller
Trey Gilley, Teller
Bailey Boles, Teller

BOARD OF DIRECTORS

R. Darryl Fisher
Chairman of the Board/CEO
Bo Cull, Director
Wayne Cob, Director
Don Connally, Director
Phyllis Danley, Director
Rick Griffin, Director
Ron Tidwell, Director
Advisory Directors:
Chance Branscum
Keri Coleman Norris
Dustin Riddle
Chris Watkins

Retired Oklahoma public school teachers Judy Ski Connally (Stratford, OK) and Lawanna Tomlinson Danby (Ada, OK) will sign their newly published My Choctaw Roots at OHB-Ada (1311 North Hill Centre) on January 10 (9:30-noon). The award-winning aritstic of Native-American artist Norma Howard (Stigler, OK) profusely illustrates their story of an eight-year-old Native American girl of Choctaw descent who is learning about her cultural heritage from her grandmother in rural Oklahoma. My Choctaw Roots can be purchased at the Book-Signing or online at www.ChoctawStore.com or from J & L Books, LLC at 580-399-5250 or 580-310-4369.

OHB President Dustin Riddle holds a toy replica of a yellow school bus that has been relabeled to symbolize a bus for Oklahoma Heritage Bank. OHB Chairman/CEO Darryl Fisher presented the toy bus to Dustin during the December Directors’ Lunch, commending Dustin’s leadership for following the wise advice of his former mentor at OKCille, Dr. Fisher went on to explain that in Collins’s classic book, Great to Good, Collins recommends that to build a successful organization and team you must get the right people on the bus... and put them in the right seats. “And Dustin has arranged for the right people... and put them in the right seats,” added Dr. Fisher.

OHB AVP Jared Wells (2nd from l.) stands with Stratford FFA Chapter. Jared, on behalf of OHB, was the auctioneer for the Grand Champion Wethered Male Goat. The auction proceeds are pooled for the Agriculture program at the Stratford Schools and will be distributed to the Stratford students during the local 2017 Livestock Auction.

OHB JV Julia Jackson (2nd from l.) stands with Stratford FFA Booster Club president Greg McGuffin (l) and Ag educator Justin Wright (c) as well as the officers and members of the Stratford FFA Chapter. Jared, on behalf of OHB, was the winning bidder ($225) at the 2016 Stratford FFA and 4H Trophy Auction for the Grand Champion Wethered Male Goat. The auction proceeds are pooled for the Agriculture program at the Stratford Schools and will be distributed to the Stratford students during the local 2017 Livestock Auction.

On Wednesday, November 18, 2015, Retired Oklahoma public school teachers Judy Ski Connally (Stratford, OK) and Lawanna Tomlinson Danby (Ada, OK) will sign their newly published My Choctaw Roots at OHB-Ada (1311 North Hill Centre) on January 10 (9:30-noon). The award-winning artistic of Native-American artist Norma Howard (Stigler, OK) profusely illustrates their story of an eight-year-old Native American girl of Choctaw descent who is learning about her cultural heritage from her grandmother in rural Oklahoma. My Choctaw Roots can be purchased at the Book-Signing or online at www.Choctaw Store.com or from J & L Books, LLC at 580-399-5250 or 580-310-4369.

Every year, the book signing is a popular event in the Ada community. Members of the public are welcome to attend the book signing. The book will be available for purchase on the day of the signing, and copies will be available for purchase online at www.ChoctawStore.com throughout the year.

My Choctaw Roots is a heartwarming story that follows the journey of an eight-year-old Native American girl named Choctaw desCartier as she learns about her cultural heritage from her grandmother in rural Oklahoma. The book is richly illustrated with paintings by Norma Howard, a talented and award-winning artist from Oklahoma City.

The book signing event will take place at OHB-Ada (1311 North Hill Centre) on January 10 from 9:30 to noon. Visitors are encouraged to attend and purchase their copies of My Choctaw Roots, which will be available for purchase at the event and online at www.ChoctawStore.com.

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