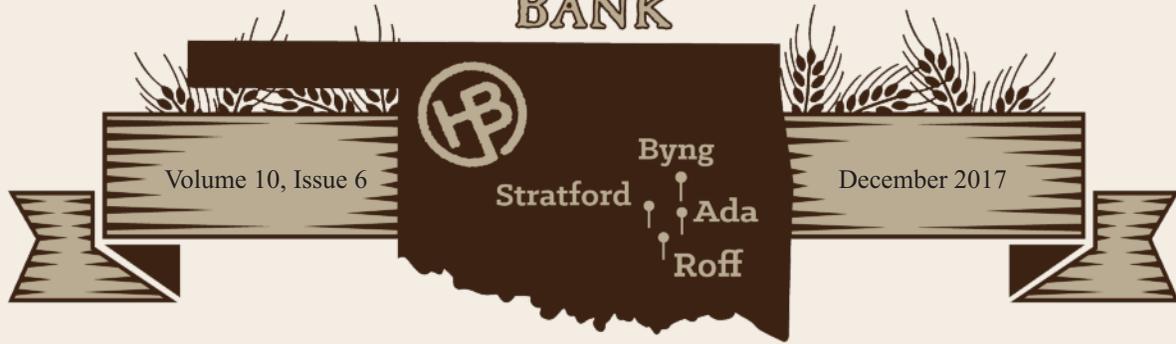


THE TRUSTED BRAND IN BANKING
**OKLAHOMA HERITAGE
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The Wrangler Newsletter



Surgery and Banking: The Captain of the Ship

In my earlier career as a surgeon, I became familiar with a legal doctrine known as the *Captain of the Ship* which held that during an operation the surgeon is responsible for and legally liable for all actions of everyone connected to the operation, because "he is in the same complete charge of those who are present and assisting him as in the captain of a ship over all on board . . ." This legal doctrine evolved in 1949 but in recent decades the concept that the surgeon is ultimately responsible for everyone involved in an operation has diminished with the realization that the responsibility for the outcome of a surgical procedure is a shared responsibility. A successful outcome to any surgical procedure depends on many people besides the surgeon including the patient.

I have also seen a similarity in my career as a banker to the surgeon's *Captain of the Ship* doctrine. No doubt every bank (or company) depends on the leadership of the Chairman and the Chief Executive Officer but the outcome of a bank, like the successful outcome of a surgical procedure, regularly depends on the combined diligence and discipline of the every person on the staff. For sure, the success, or not, of a bank is often focused on the Chairman of the Board and the CEO, but the responsibility for the success of a bank and for the success of the bank's relationship with each customer are unquestionably a shared responsibility.

Of course, a bank or any business is the sum of all the work and decision making at all levels. The success of banking for any individual or business is not the exclusive responsibility of the bank's *Captain of the Ship*. As with the surgeon and the patient, the bank's management and its Board rely on the performance of staff at all levels to follow instructions, guidelines, policies, and banking laws to bring a successful outcome.


 R. Darryl Fisher, MD
 Chairman
 Board of Directors

Your Universal Banker Will Be Meeting You Soon.

by Mike Jackson, CEO



Have you used the self-check-out lanes at your grocery store, at Home Depot, at Lowe's? Have you used the airlines' flight check-in machines at the airport instead of waiting in a check-in line for your flight? If so, then you will be ready for the Universal Banker ("UB"), the next innovation in banking service that is improving the way community banks deliver personal service.

Internet banking, remote depositing, ATMs, and interactive teller machines now offer OHB customers the convenience to manage much of their banking needs without traveling to the bank. So when OHB customers do visit one of our four branches, they often come for a service or with a banking problem they can't manage for themselves online or remotely, such as seeking a mortgage, applying for a car loan, wiring funds, opening a new account, etc.

Just as other service industries are making life easier for customers, some community banks are taking banking convenience to the next level with the introduction of the UB. UBs are bank staffers who have received advanced training so that they have the ability to take care of a bank customer's needs and requests from start to finish. These "super associates" are backed up by specialized senior staff where the customer has complex needs, such as mortgages or commercial loans. Armed with their iPads and direct-dial access, these UB staffers are the "Jacks/Jills of All Trades" of community banks and represent a revolution in banking service, blending the traditional teller with a customer-service representative. These highly-trained UBs will be able to move easily throughout the bank as the interactive teller machines ("ITM") relieve them of the responsibility of security and accounting for the traditional cash drawer money.

When you enter a bank that has been transformed to the universal-banker system, you will first notice that the old-style teller stations have been removed. The open space that was once the lobby now contains UB "pods" which are high-tech desks with ITMs. These high-tech stations also will include comfortable chairs for an opportunity for a sit-down discussion with a UB.

You will be greeted by a UB moments after stepping inside the bank's door, and you will receive immediate and undivided attention to your banking needs that brought you to the bank. If you have come for a transaction, such as deposit, payment, or check cashing, the UB will assist you with the ITM and show you how you can process these routine transactions in less than a minute.

We have begun developing the Universal Banker ("UB") concept for OHB, working with architects and contractors for the design of the Ada and Roff bank buildings when construction will begin in 2018. You can look forward to the future with us at OHB when you will soon be meeting your Universal Banker.

Merry Christmas from Your Friends and Neighbors at OHB!



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Home Cookin'

Crostinis: A healthier alternative to chips



Crostini, meaning "little toasts" in Italian, are small, thin slices of bread, lightly brushed with olive oil and toasted, to be eaten much like American chips or loaded with toppings.

Crostinis are inexpensive and simple to fix. Slice a baguette into 1/4 inch thick slices (an electric knife is a big help) and brush both sides with olive oil. Arrange baguette slices on baking sheets. Salt and pepper as desired and place in a preheated oven (350 degrees). Bake until golden, about 15 to 20 minutes, turning halfway.



Jeffrey Blankenship - Whitetail Ridge Deer Processing



Asst. VP Jared Wells stands with Jeffrey and Rebecca Blankenship and their children at their deer-processing operation, Whitetail Ridge Deer Processing, 7 miles south of Stratford, 21535 N CR 3380 (405) 207-4279. Both grew up around Stratford and opened their deer-processing business in 2016, offering the full line of deer processing including jerky and summer sausage.



OHB-Ada's Document Specialist Ryan Jolly Awarded 2018 Summer Internship



OHB CEO Mike Jackson (l.) congratulates Ryan Jolly, East Central University junior and part-time employee at OHB since high school graduation. For eight weeks during the summer of 2018, Ryan Jolly will be working and studying at the Oklahoma City accounting and national financial advisory firm, BKD, in its work-study program before returning to complete his senior year at ECU.

The Spirit of Christmas: Ada's Gift-Giving Tradition Continues

by Miranda Palmer, Loan Operation Specialist



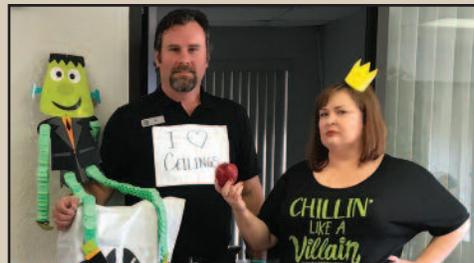
OHB-Ada staffers and Spirit of Christmas volunteers meet in the bank's lobby to discuss this year's gift-giving project for the area's children-in-need. L. to r. are Whitney Howard, Melissa Kelough, Brea Cloud, Joe Neely, Miranda Palmer, and Tiffany Gamble.

For more than 30 years, the citizens of Ada have provided Christmas gifts to thousands of underprivileged children, ages up to 14 years from Ada and the surrounding area, funded exclusively by holiday donations and managed solely by volunteers.

The children, accompanied by their parent or guardian, are screened for eligibility by a team of independent volunteers. Approximately 300 kids qualified and did receive wrapped gifts during the 2017 Christmas season as part of the Spirit of Christmas program.

On December 14 (6:00 to 7:00pm) a festive Spirit of Christmas 2017 gift-giving party for the qualifying children will take place at the Chickasaw Community Center (700 N. Mississippi Ada). Anyone interested in volunteering to wrap 300+ gifts is welcome to meet at the Ada Arts & Heritage Center on December 6th at 3:00pm. Also these volunteers will be invited to participate in the December 14 party.

I have had the wonderful privilege of volunteering with Ada's Spirit of Christmas program, beginning when I was a teenager and again this year, wrapping presents beforehand and then presenting the gifts to these kids. Each occasion brings feelings of a full and happy heart to me, and I can guarantee you will also feel a full and happy heart should you volunteer in this Season for Giving.



Halloween Celebrations at OHB-Byng - Costumed bank staff took over the Byng location on Halloween Day, and when evening came so did the after-school Trick-or-Treaters masquerading as ghosts and goblins. OHB staff passed out sweet treats until OHB-Byng's Manager Will Martin's self-operated food truck, *Nacho Biznez*, began serving all the families and trick-or-treaters complimentary delicious nacho treats on the chilly Halloween evening.

Meet the OHB Directors*

OHB Bo Cail: Business Entrepreneur, Rancher, Family Man, Byars Mayor



"I've been called 'Bo' ever since I was a baby," says Marion Douglas Cail who has taken the name Bo all his life. Growing up in Wayne and graduating from Wayne High School in 1967, Bo looks back on his days there with fondness, "I first met Marla (Dixson) when we were high school students in Wayne." Bo and Marla married forty-five years ago and have lived most of their married lives in Byars where both have been much involved in the small community (population 255) and the Church of Christ there. Bo has served as mayor for 33 years and has never drawn an opponent in any of the elections.

Bo graduated from Oklahoma Christian University in 1971 with a Bachelor of Science in Business, earning his way through school as a roughneck in the oil-fields. In his first job out of college, Bo worked as a comptroller for a gasoline distributor in Houston and then in Oklahoma for a rapidly growing construction business in Wayne.

Bo was ready to launch his own small business in 1978 in Wanette. He and Marla returned to her hometown of Byars in 1983. "For forty years we have operated our business out of our home, focusing on building large agricultural buildings and more recently commercial buildings with mainly metal and concrete methods," said Bo. They also operate a cow-calf business. Marla graduated from the University of Oklahoma in 1974 and began a 35 year teaching career at the Wanette (population 350), where she taught Family and Consumer Sciences. They have two children, a 34-year-old son who is a Washington, DC lawyer and a 30-year-old daughter who is a speech pathologist in Mustang, Oklahoma public schools.

Bo commented on his 6 years as an OHB Director, "OHB has given me the satisfaction of being part of a community bank that cares for and takes care of its friends and neighbors."

*In each of the coming issues, *The Wrangler* will profile an OHB Director.

STRATFORD

Dustin Riddle, President
Lisa Chisum, VP/Branch Manager
Fred Stephens, Assistant Branch Manager
Kim Streetman, Assistant Vice President, Loan Administration Supervisor
Jared Wells, Assistant Vice President/Loan Officer
Deniece Hawkins, Assistant Vice President
Karen Dowing, Loan Processor
Louise Cagle, Internal Control/Audit
Ann Bonner, Teller
Susan Overall, Teller
Vicki Combs, Receptionist

ROFF

Breana Burkhead, New Accounts Representative
Shirley Barnett, Head Teller
Pam Allen, Teller

BYNG

Will Martin, VP/Lending, Branch Manager
Madonna Penick, New Accounts Representative
Carla Campbell, Loan Processor
Rachel Nichols, Teller

ADA

Mike Jackson, CEO/Chief Lending Officer
Chance Branscum, Senior VP/COO
Melissa Kelough, VP/Branch Manager
Whitney Howard, Assistant VP/Credit Analyst
Miranda Palmer, Loan Operations Specialist
Jericho Allen, Mortgage Loan Processor
Ryan Jolly, Document Specialist
Kaci Kennedy, Teller
Tiffany Gamble, Administrative Assistant
Treasury Gauthun, Teller
Dakota Taylor, Teller

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Wayne Cobb, Director
Cheryl Cody, Director
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Mike Jackson, Director
Dustin Riddle, Director
Ron Tidwell, Director

Advisory Directors:
 Chance Branscum
 Melissa Kelough
 Will Martin
 Jared Wells

