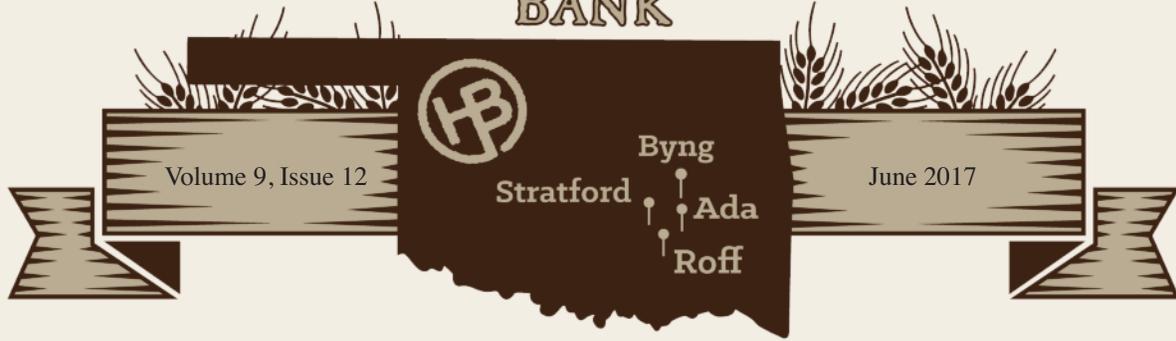


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The Wrangler Newsletter



The Letter That Should Have Been Written . . . and Wasn't.

During the past two decades, OHB Director Cheryl Magoteaux Cody has grown her company, Pro Management, Inc., into prominence as an international equine management company, headquartered at the Cody Ranch in Byars, providing services for a wide array of world-wide horse-industry companies and associations. Her newest project will be managing reining at the 2018 World Equestrian Games. When I have asked Cheryl how she has achieved such phenomenal business success, her answer has always been, "All successful businesses are built on relationships . . . one person, one customer, one client at a time."

At OHB we also have stressed the importance of a customer-friendly approach in all corners of OHB, so that I was concerned when I received Cheryl's email this week, explaining her reaction to an OHB Notice of Fees statement that had been sent in the U.S. Mail to her (as well as to all account holders at OHB). Here are Cheryl's email comments to me:

"In today's mail, I received two envelopes from OHB, one held nothing but an updated fee schedule, and the second envelope held my checking account statement and the fee schedule. Neither envelope contained any correspondence or explanation about the fee schedule."

"I understand that everyone charges fees for services, just as my company does, but sending these OHB mailings just listing a bunch of fees without any explanation seems a little harsh. In the interest of being user-friendly and relationship-building, I suggest that such future announcements from OHB should be accompanied by an explanation highlighting the services that OHB offers, such as:

Dear Friend, Neighbor, and OHB customer:

We've enclosed an updated list of services and fees so you'll have a price list at your fingertips. At OHB we have been able to keep many of these fees the same for many years, but increasing administrative costs require us to increase a few, such as overdraft charges.

We are proud to be your community bank and local partner and we're glad our banking relationship with you goes beyond a list of services restricted to traditional banking. Mostly we are glad to serve you, our valued customer, and all of us invite you to give us a call or stop by if you have any questions, need additional information, or we can help in any way. There's coffee in the lobby, and we are always pleased to see you.

Thanks for choosing Oklahoma Heritage Bank.

OHB Directors and Staff"

Cheryl is absolutely right. The missing letter was far more than a missed opportunity to express our gratitude to our friends and neighbors, one person at a time. We missed a chance to reiterate the reason for OHB's existence - that is, you, our valued account holders. Please accept Cheryl's suggested letter (above) as a belated and sincere note that we should have sent to all OHB account holders but didn't, along with our apologies.

R. Darryl Fisher, MD
 Chairman of the Board

Reflections on Being Appointed OHB Chief Executive Officer

by Mike Jackson, CEO



OHB Chairman Darryl Fisher (l.) congratulates Sr. VP Mike Jackson who was selected in April by the OHB Board to serve as the bank's Chief Executive Officer (CEO). After two years' service in the combined role of Chairman/CEO, Dr. Fisher has now passed the CEO responsibilities at OHB to Mike. The CEO is the bank's highest ranking officer with direct responsibility for management and answering directly to the Board of Directors. Darryl and Mike are standing at the edge of the 1 1/2 acre greenbelt at the south end of North Hills Shopping Center where OHB's state-of-the-art building will be built.

Last month when OHB's Board Chairman Darryl Fisher turned over to me his responsibilities as Chief Executive Officer, I confessed a bit of reluctance to take on the additional duties of CEO, the bank's top ranking executive with overall responsibilities for the bank's operations and performance. In my career in banking, I never set out to be CEO. My goal has always been to be a bank-lending officer, serving as a responsible steward of my clients' finances and as an easy-going teammate to my coworkers and friends.

When I was blessed by this expression of trust from the Fisher family, my initial reluctance soon turned to joy and excitement at the future potential offered at OHB that I could envision for all of us. Challenges and tasks ahead certainly will require coordinated effort and individual leadership at all levels in the bank, but I am confident that our shared future can and will exceed our expectations.

OHB's supportive shareholders, its loyal and accomplished Directors, its outstanding senior officers, its capable branch managers, and its caring, hard-working staff, all are working toward our shared vision and will ensure our success. We will continue to grow our staff by recruiting local, seasoned banking professionals, while investing in state-of-the-art technology, as we invest in ourselves, our customers, and our communities.

The charge that the Board of Directors has given me as CEO is to lead OHB with integrity, honesty, and fairness to all . . . nothing less will be satisfactory. During my years in military service and later as a community-bank manager, I have experienced leadership in many forms in many individuals. As a result, I have come to realize that leaders develop strategic plans and goals and achieve success through a shared commitment toward those goals. Together we shall build OHB's shared future, one customer/friend at a time.

I am honored to accept this challenge as CEO.



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CASA's Mission: The Silent Epidemic of Abused and Neglected Children



Gwen Gjovig, Executive Director of the 22nd Judicial District Court Appointed Special Advocates is welcomed to the April Directors' Lunch where she spoke of the programs court-appointed volunteers who speak for the best interests of abused and neglected children who are active cases in the juvenile court system. OHB CEO Mike Jackson (r.) and Board Chairman Darryl Fisher welcome Gwen to the lunch.

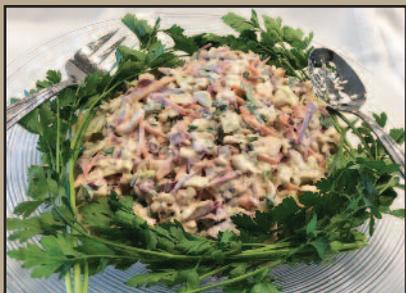
Perhaps you are not aware of the abuse and neglect of children in your community. For example, approximately 200 abused and neglected children came to the attention of the Pontotoc County Courts in 2016. Think for a moment of the enormity of 200+ abused and neglected children in Pontotoc County in one recent year . . . that is ten classrooms of twenty kids. That's a movie theatre full of kids. That's four school buses of abused/neglected school children each year. And this abuse and neglect has spread through our country, where more than half a million abused and neglected children are in need of safe, permanent, nurturing homes, every year.

Child abuse is such an unsettling subject that many might rather avoid the conversation topic. We must listen beyond the silence that often surrounds child abuse and neglect in our communities. And just maybe you have not heard of CASA (Court Appointed Special Advocates). At the May Directors' Lunch, Gwen Gjovig, the Executive Director of the 22nd Judicial District CASA program, told the OHB Directors of the CASA program she oversees for Pontotoc and Hughes counties. She spoke of the overwhelming needs, as well as the courage of the children, and the compassion of caregivers and foster parents. And she praised the CASA volunteers who are empowered by our courts to speak for the best interests of abused and neglected children who are in active cases in the juvenile court system.

CASA was created in 1977 to make sure the abused and neglected children are placed into safe, loving homes where they can thrive. There are 23 active CASA programs in Oklahoma that train volunteers to speak up for abused children in court, serving children in 64 of Oklahoma's 77 counties as well as in four tribal courts, with the goal of providing each child a safe, permanent, nurturing home.

Born, raised, and educated in Oklahoma, Gwen has devoted her career to social services, especially for victims of abuse and neglect. She spent 30+ years in Alaska serving those children and families struggling with alcohol and drug abuse, before returning to Oklahoma where she has directed the Ada headquarters of CASA for 17 years. In March, 2017, Gwen received the "Outstanding Community Member Award" from the Oklahoma CASA Association which is awarded to a community member who is actively involved in a variety of child and family service organizations and who heightens community awareness of issues facing abused or neglected children and who supports community efforts to assist these children. She lives in Ada and can be contacted at 22nd Judicial District CASA, 514 East 10th St., Ada, OK, 580-332-1441, <http://www.adacasa.org>.

Home Cookin' Coleslaw? Cold slaw? Coldslaw?



Coleslaw, a healthy salad of finely sliced or chopped raw cabbage and lightly moistened with mayonnaise, can be a flavorful side for sandwiches or hamburgers. The recipe for this cole-slaw variation can be found at Barefoot Contessa's Blue Cheese Cole Slaw at <http://www.foodnetwork.com/recipes/ina-garten/blue-cheese-cole-slaw-2103385>

The English word "coleslaw" comes from the Dutch, "koolsla", "kool" meaning cabbage and the Dutch word for salad, pronounced *sla*. By the late 1700s the Dutch immigrants in New York had brought slaw recipes to America. The Dutch word – *kool* for cabbage, to the American ear three centuries ago, must have sounded like "cold" and since the dish was served cold the Americanization became coldslaw. But somehow the English usage has evolved to more closely mimic the original Dutch so that coleslaw is today's word for this a salad of finely sliced or chopped raw cabbage, usually moistened with a mayonnaise dressing.

It seems that coleslaw is now everywhere in this country, often paired with hot dogs, hamburgers, barbeque, and sandwiches, in fast-food places and gourmet restaurants.

Unfortunately for many, coleslaw has a miserable reputation, likely because the dish is so often improperly prepared. It needs to be eaten fresh. The slaw shouldn't be 'overdressed', a euphemism for the super soggy, mayonnaise-dripping versions.

J. Michael Prince Receives ECU's 2017 Distinguished Alumnus Award



OHB's Chairman of the Board (r.) Darryl Fisher congratulates J. Michael Prince (c.) for his East Central University's 2017 Distinguished Alumnus award at the reception in his honor at the ECU Foundation in May. Dr. Fisher received the ECU Distinguished Alumni award in 1980. OHB Director Eric Fisher (l.) and Michael are longtime friends and ran the New York City Marathon together years ago. Michael, a graduate of Latta schools, ECU, and the Duke Fuqua School of Business is President, COO, and Board member of Cole Haan, the century-old clothing merchandising company, overseeing its 300 international retail locations and digital commerce business and representing over \$4 B in sales.

Traveling to Italy with Award-Winning ECU Chorale

by Kaci Kennedy, OHB-Teller



OHB Teller Kaci Kennedy (circled) can be seen in the group photo of the ECU Chorale taken immediately after the choir's first place trophy performance at the International Golden State Chorale Trophy in Monterrey, California, in November, 2016, surpassing 18 chorale groups from around the world in the Difficult category of the competition.

"Buon giorno," will be my Italian greeting as I tour Italy in June on my first trip out of the United States. My touring group will be the East Central University Chorale, the university's international choir champions. Six months ago my music-mates and I won the International Golden State Chorale Trophy in Monterrey, California, besting eighteen other singing groups from around the world.

The ECU Chorale has now been invited to perform the comic opera *La Pizza Con Funghi (Mushroom Pie)* at the Ambrit International School in Rome. Ambrit's 500+ students range in age from 3 - 14 years and represent over 60 nationalities. This contemporary opera, written in 1988, is a fun and light-hearted 70-minute spoof of opera itself. Also, our program will include solo performances by ECU music students. Of course, we will be seeing many of the historic sites in Rome and throughout the country on this tour.

This Italian journey caps a wonderful year for me, beginning with starting work one year ago at OHB as a Teller to help support myself and my 3-year-old daughter, Skylar. I grew up in Ardmore where I first began working in a local bank when I was seventeen. My hope and plans are to graduate from ECU in 2017 with an elementary education major and a music minor and begin my career as a teacher.

Being a part of the ECU music program and being welcomed into the OHB family have been amazing life experiences for me this past year. I am excited about the direction my life has taken and what the future holds for Skylar and me.

Jason Fulks – Stratford School Coach for all Seasons



At the first Stratford Junior High School Track meet this spring, held on the Stratford School campus in March, Coach Fulks (2nd from l) joined OHB Asst VP Jared Wells (l.), OHB President Dustin Riddle (2nd from r.), and OHB VP Shirl Wilcher in grilling over seventy-five hamburgers and fifty hotdogs on the bank's 'Ole Smokey mobile grill for the track teams, their families, and fans, served in the school's Hospitality Room.

Pick a season at Stratford Schools and you will find Jason Fulks coaching: Head girls' basketball coach, Head girls' track coach, and assistant high-school football coach. In his second year of teaching at Stratford, Coach Fulks has been a teacher "going on seventeen years and coaching for twenty" after graduating from East Central University with Bachelor's and Master's degrees. "I am really looking forward to another year here at Stratford schools and Go Bulldogs!!" says Coach Fulks.

Coach Fulks counts his blessings, "I am blessed with my wife and son who put up with all my late hours as a coach and volunteer fireman. I am also blessed to be able to serve this community and its kids." Jason's wife, Lori, serves as Garvin County Clerk. Their 8-year-old son, Jase, can be seen "buzzing around at all the games."

Cotton Patch Brings 'Shabby-Chic' Furnishings to Stratford

by Jared Wells, VP-Stratford



Lisa Bryant (2nd from r.), owner of the *Cotton Patch*, stands with her daughter Jami Day and son-in-law Tom Day (l.) and with OHB Asst. VP Jared Wells in front of the *Cotton Patch*, her recently opened store of vintage furnishings and other treasures on Stratford's East Main.

Lisa Bryant is living her dream as owner and operator of *Cotton Patch* (110 W. Main, Stratford, next door to McGees Café), offering a one-of-a-kind collection of found treasures of interior furnishings, discovered in Lisa's passion for estate sales and garage sales. Her off-beat findings of elegant, classic, or unique objects will create home-decor interest as shabby-chic.

Lisa's naming for her store as *Cotton Patch* brings to mind the soft and luxurious feel of her shabby-chic offerings. There's rarely two-of-a-kind in her store's items and almost all have some signs of age, wear, and tear that confirm their vintage status but also add to the elegance of the piece.

If you have an adventurous inclination for your home furnishings, you will want to take a look at the *Cotton Patch*. You will be informing yourself of the trendy variations of shabby-chic that have arisen since the 1990s when this design movement spread from major cities in this country, You might just find the right treasure to brighten your home.

Lisa, a 20-year-resident of Stratford, and her four adult daughters who also live in Stratford welcome their friends and neighbors to come to the *Cotton Patch* for a visit.

Open Monday – Thursday 9-5
Friday 9-8 and Saturday 9-4,
110 W Main, Stratford

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