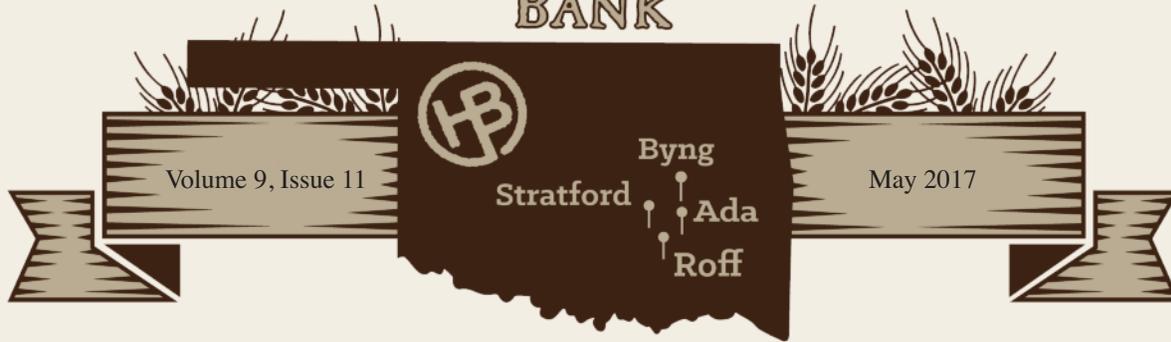
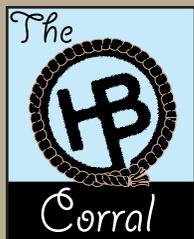


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The Wrangler Newsletter



*How Successful
 Banks and
 Auto Dealerships
 Are Alike*

Last month the OHB Directors hosted Larry Yockey for its monthly lunch and conversation at OHB's Ada location. Our monthly Directors' Lunches have become quite a tradition at OHB, beginning about a decade ago. Since then, the Directors and staff have enjoyed well over a hundred distinguished and interesting luncheon guests at home-made meals (prepared by OHB staff) prior to each monthly Board meeting. Our guests have included elected officials, university presidents, tradesmen, retail merchants, teachers, judges, physicians, attorneys, bankers, students, authors, entrepreneurs . . . more than a hundred interesting individuals unique in their special ways.

These casual lunches and informal conversations have been invariably instructive for all of us, often in unexpected ways, as we have listened to our guests. In March, Larry Yockey (Dealer-Principal of Ada Nissan and Nissan of Lawton) was the Directors' Luncheon Guest (see article on back page). It was during the wide-ranging conversation with Larry around the Board Room table that I surely must have had an epiphany as I listened to his talk about his near quarter century in the auto-dealership business. It was then that I realized how similar is the customer-service focus that both banks and auto dealerships must maintain.

Both banks and dealerships succeed or fail on a commitment to customer service. Larry put it this way, "We want each customer's experience with the dealership to be positive and satisfying, whether the customer buys or not." And Larry's follow-up reinforced his dealership's customer-first approach, "We strive to attend to our customers so that they become lifelong customers, not just a one-time sales or service." It was in Larry's brief statements about the primacy of customer service that I understood a similarity of devotion to customer service that Ada Nissan and Oklahoma Heritage so conspicuously endorse and that has brought success to each.

However, the best intentions for outstanding customer service do sometimes fail for the customer, and it is in those moments that a company's true dedication to the customer can be found. These uncomfortable moments demand an immediate and full-blown response, doing more than what's necessary to make it more than right for the customer. I am confident that Larry's dealership team and our OHB staff share that absolute commitment to the customer to right the wrong and to respond promptly and more than fully.

It is in this absolute devotion and gratitude to our customers that successful banks and auto dealerships are soulmates.

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

**Meet and Greet Cody Goodrich –
 OHB's New Roff Manager**



Welcoming Cody Goodrich, the newly appointed Branch Manager/Loan Officer at OHB-Roff, are Breanna Burkhead (New Accounts) (l.), Shirley Barnett (Head Teller), and Pam Harrison (Teller) (r.)

"I am Cody and for the last month I have been the 'new kid on the block' here as the bank's new Manager in Roff, where I have been meeting the bank's many friends and neighbors. Although I am the youngest OHB Branch Manager ever to serve OHB's Roff location, I have had three years of banking experience in a community bank in Ada where I worked while attending East Central.

"Roff is in ways similar to Konawa where I grew up and currently live. After attending Oklahoma University for my first college year, I transferred to East Central University, finishing there in 2016 when I graduated with a Bachelor's Degree in Business Management, along with Special Certificates in both Banking & Finance and Entrepreneurship.

"Working as a community bank teller during my time at ECU, I was fortunate to come under the guidance of my career mentor, Mike Jackson who is Sr. VP/Chief Lending Officer at OHB. Mike recruited me to come to OHB and be engaged in a variety of lending responsibilities. My goal has always been to find a career that I love, and I seem to be on that path in banking at OHB.

"My parents have always guided and supported my two brothers, my sister, and me with attention and encouragement. I have been thankful for the opportunities that I have been able to pursue with their help. There is also a welcoming family at OHB, and I feel as if OHB was meant to be a part of my career. The Roff staff is a great team to work with, and I have a lot to learn from their collective experience in banking, as well as from the entire OHB staff.

"I look forward to serving present and future OHB friends and neighbors. Stop by to say hello or give me a call anytime if I can be of help. My cellphone is 405-625-5056."

**Meet and Greet Will Martin –
 OHB's New Byng Manager**



Welcoming Will Martin (r.), the newly appointed Branch Manager/Loan Officer at Byng, are MaDonna Penick (Head Teller/New Accounts) and Carla Campbell (Loan Processor). Standing are Katlyn Barnes (Personal Banker/Teller) (l.) and Rachel Nichols (Personal Banker/Teller).

"For all my friends and neighbors in the Byng community around where my family and I have lived for the past ten years and for all of our friends and neighbors I've not yet met, I welcome you to stop in OHB's Byng bank anytime. It's only been a short time that I have returned to my banking career and where I have been welcomed into the OHB family as the new Branch Manager at Byng location of OHB. The staff and I'd like to show you some of the friendliness that OHB is known for.

"During the past two years I took a break from my banking career while my wife Carrie and I pursued our dream of owning a family business. We introduced to Ada the cultural phenomenon that has swept the nation . . . the food truck (in the US, food trucks are a \$1.2 billion industry). We call our family enterprise *Nacho Biznez* and specialize in burritos, street tacos, nachos, and quesadillas, served ready to eat from the mobile kitchen or our specially equipped truck. Most of the time we operate around Ada, but on most weekends the food truck travels to events in surrounding communities. Carrie and I are blessed with three daughters and one son-in-law. In September is the grand event . . . our first granddaughter!!!

"These recent weeks have been a home-coming, to resume my career in banking with OHB. Almost ten years ago I began with an entry level job at an Ada bank where I was able to specialize in consumer, commercial, and real estate loans. I continued my formal education, graduating from East Central University in 2014 with both my Bachelor's degree in Business Administration with a certificate in Banking and Finance.

"Returning to my roots in banking, I feel as if my two years of new friends will give me a renewed sense of enthusiasm that will allow me a more dedicated relationship with past customers and friends as well as with the innumerable long-time friends of a community bank. I am looking forward to working within the OHB team to serve the banking needs and wishes of OHB customers with sincere and personalized banking.

"I am proud to be part of the OHB family. Stop by to say hello or give me a call anytime we can be of help. My cellphone is (580) 665-6582."

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OHB Document Specialist Ryan Jolly Selected as Scholar-Leader at ECU

by Julia Jack, Vice President



OHB Document Specialist Ryan Jolly receives congratulations from East Central University Business School Dean Wendell Godwin in front of the iconic East Central Tiger painting hanging in the Harland Stonecipher School of Business building on the campus. Ryan was honored this spring by the Dean and business school faculty with selection for the Scholar-Leader program for junior and senior ECU students of outstanding academic achievement in business studies.

Two years ago, Ryan Jolly came knocking on the door of OHB-Ada in the North Hills Shopping Center. Ryan had just completed his high-school home schooling and was looking for a summer job. Since then Ryan has carried a full schedule of classes (maintaining a 4.0 GPA) majoring in accounting, while working every day at OHB as Teller and more recently as the bank's Document Specialist.

In his freshman year, Ryan was selected as a Freshman Scholar and now as an upper classman, Ryan has been distinguished as a Scholar Leader. This honor goes to junior and senior business majors who have demonstrated academic excellence. The Scholar-Leader program, created by Dean Wendell Godwin, offers an enhanced collegiate experience in the Harland Stonecipher School of Business dedicated to developing the leadership potential in the selected students. The Business Scholar Leader Program was established in 2014 through a generous donation from the owners of Kellogg and Sovereign Consulting, LLC, an Ada-headquartered private company that provides professional program management services for schools and libraries.

Continuing throughout his junior and senior years, Ryan will participate in a variety of extracurricular leadership activities, such as business-student organizations, career fairs, student-recruiting, media and marketing relations, etc. In May, Ryan will travel on a Scholar-Leader trip to New York City to visit a variety of major companies as well as seeing well-known sights in Manhattan.

Ryan plans to obtain his Master of Science degree in Accounting at ECU, as a preliminary step toward certification as a financial analyst. Ryan and his family of seven siblings are members of the Sovereign Grace Bible Church.

Ada Nissan's Larry Yockey Comes for Directors' Lunch

by Mike Jackson, Sr. VP/Chief Lending Officer



Ada Nissan owner and Dealer Principal (2nd from r.) Larry Yockey is welcomed to the Directors' Lunch by Chairman Darryl Fisher (l.), OHB Sr. VP/Chief Lending Officer Mike Jackson, and OHB VP/Chief Operations Officer Chance Branscum.

"Everyone at *Ada Nissan* is committed to making each and every customer's visit to *Ada Nissan* a positive and satisfying experience, whether a sale or trade results or not," *Ada Nissan* co-owner and Dealer-Principal Larry Yockey told the OHB Directors and staff during the March Directors' Lunch. This paramount dedication to exemplary customer service at *Ada Nissan*, Ada's only locally owned automotive dealership, undoubtedly explains why *Ada Nissan* customers become lifelong customers (and friends).

Larry graduated from Ada High (1991) and attended East Central University. His automotive dealership career began in 1993 as a sales associate at Hayes Oldsmobile Nissan in Ada (the predecessor to it from genuine period decor. *Ada Nissan*). In 2003, Larry became owner and Dealer Principal. Larry and his wife, Mellisa, live in Ada. His daughters are pursuing careers in animal sciences and his son has embarked on a sales career at an Oklahoma City auto dealership.

Larry's partner and co-owner of *Ada Nissan* and *Nissan of Lawton*, Cliff Underwood, share a laser-focused determination to make their customers' buying experience always positive. A simple illustration of this customer-intensive focus was evident before the OHB lunch when OHB Director Wayne Cobb introduced himself to Larry. And over their handshake, Larry asked, "Didn't we sell you a Nissan pickup a few years ago?" Coach Cobb smiled and said, "Yep, five years ago now, and I'm about ready to come back for another Nissan soon!"

The dedication to professional and personable staffing is immediately evident when you call or stop in at the dealerships and are warmly greeted in a pleasant and professional manner. Larry credits each employee as contributing to the company's success.

"Our commitment goes way beyond the sale, we continually strive to earn and keep our customers' business *before, during, and after* the purchase with us of a new Nissan or preowned car, truck or SUV. We are proud to be the trusted dealership for drivers from Ada to McAlester, Ardmore, Shawnee, Durant, and Davis and with *Nissan of Lawton* we are developing our style of customer trust in southwest Oklahoma."

Ada Nissan stands apart from other dealerships in its sales-competitiveness, its array of financing options, its on-site service and parts center, its discounts on new vehicles, and its flexible scheduling. Stop by and let these auto professionals show you what a satisfying experience your next car or truck purchase or trade can be.

Ada Nissan 580-332-2233 420 Lonnie Abbott Blvd., Ada, OK 74820 adanissan.com

Nissan of Lawton 800-375-2244 201 W. Gore Blvd., Lawton, OK 73501 nissanoflawton.com

The Rite of Spring: Wilkerson Family Snow-Cone Stand Opens in Stratford.

by Jared Wells, OHB Asst VP



OHB Asst. VP Jared Wells stands with Jane Wilkerson in front of the Wilkerson Family Snow-Cone Stand just across Smith (Highway 19) from OHB-Stratford. A few of the multitude of snow-cone choices and other summer-time treats are listed on the menu posters behind them.

As the days grow warmer and daylight-savings time extends our evenings, we begin noticing the early leaves, the green grass punching through, a scattering of daffodils, and then memories of past springs rise to recall last year's snow cones. It is truly a rite of spring that marks opening of the snow-cone stand in any neighborhood. So it is in Stratford right off Highway 19 just beyond the four-way stop where Jane Wilkerson with her husband Aaron began their snow-cone business.

Some might call the Wilkerson's enterprise a boutique snow-cone stand recognizing the fresh, hand-made from scratch daily of one hundred different sweetly flavored syrups drizzled singly or in any combination you choose over and through a mound of crushed ice in a conical paper cup of with running throughout crushed ice.. In addition to the traditional snow cone, you can treat yourself to a snowie based on your favorite syrup flavor that is mixed with fresh cream, then topped by a generous scoop of vanilla ice cream. Or try a salty dog, a tart and sweet blend of freshly squeezed lemon juice, crushed ice, and finely ground salt. Or how about a frozen Pineapple snow cone! Or a Salty Giraffe which is 1/2 butterscotch and 1/2 chocolate with salt! Or a Sour Apple snow cone! Or a pink bubblegum snow cone! Or a Salty Lizard snow cone. And during peach season there appear slices of home-made peach pie.

Jane and Aaron welcome their friends and neighbors to stop by and pick a flavor or a crazy combination for a summer-time treat, from 1-6:30 PM any day but Sunday. You might also be lucky enough to meet their kids Skylla 3, and Luke 1.

STRATFORD

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Dustin Riddle, President

Lisa Chisum, VP/Branch Manager

Fred Stephens
Assistant Branch Manager

Shirl Wilcher, VP Operations
Director of Communications

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, Bailey Boles,
Susan Overall, Tellers

ROFF

Cody Goodrich
Assistant VP/Branch Manager

Breana Burkhead
New Accounts Representative

Shirley Barnett, Head Teller

Pam Allen, Teller

BYNG

Will Martin
Assistant VP/Lending
Branch Manager

Madonna Penick
New Accounts Representative

Carla Campbell, Loan Processor

Rachel Nichols, Teller

Katlyn Barnes, Teller

ADA

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Senior VP/Chief Lending Officer

Chance Branscum, VP/COO

Julia Jack, VP

Whitney Howard
Assistant VP/Credit Analyst

Jericho Allen, Mortgage Loan Processor

Ryan Jolley, Teller/Document Specialist

Rosa Cruz, Receptionist/Teller

Kaci Kennedy, Teller

Eric S. Fisher, Sr., Esq., General Counsel

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