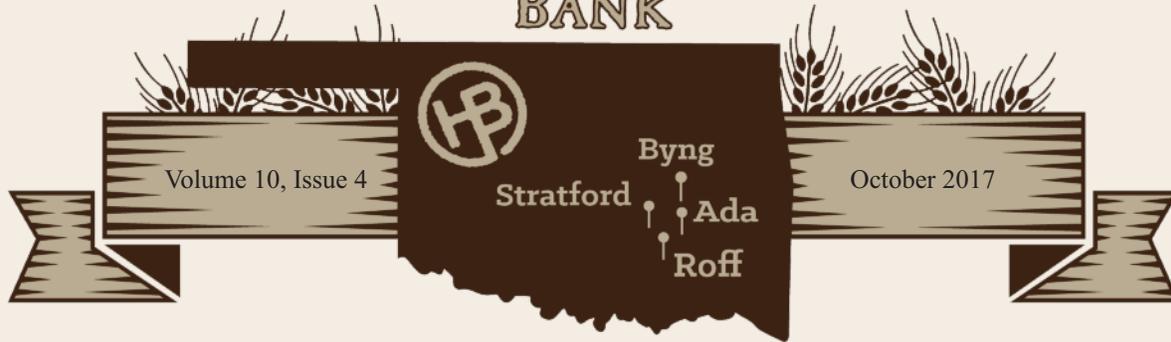
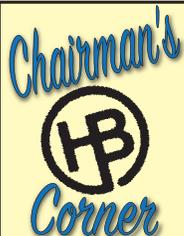


THE TRUSTED BRAND IN BANKING  
**OKLAHOMA HERITAGE  
 BANK**



# The Wrangler Newsletter



## On Being a Bank Director: Roles and Responsibilities

Since its charter as an Oklahoma Bank, OHB has benefited from the dedication, loyalty, experience, and commitment of its Directors. The ten individuals who are currently serving as Directors are: R. Darryl Fisher (1987), Rick Griffin (2004), Don Connally (2005), Wayne "Coach" Cobb (2006), Marion 'Bo' Cail (2012), Ron Tidwell (2010), Dustin Riddle (2017), Mike Jackson (2017), Eric Fisher (2017), and Cheryl Cody (2017). (Years of appointment in parenthesis).

Each OHB Director is a person of integrity with unique strengths, skills, and life experiences that contribute to the collective judgment and decisions in its oversight of the bank and its management.

Being a Director brings with it responsibilities and personal obligations as a direct result of the state and federal oversight of virtually all banks in America. The FDIC (Federal Deposit Insurance Corporation) is quite specific in defining the legal requirements for the Board's responsibilities. The ultimate obligation for the safety and soundness of the bank and its management clearly rests directly on the shoulders of the Directors.

The FDIC emphasizes that the Directors must receive no preferential treatment from the bank, "Financial transactions with insiders must be beyond reproach." All financial dealings between a Director and the bank he/she serves "must be in full compliance with laws and regulations concerning such transactions, and be judged according to the same objective criteria used in transactions with ordinary customers." This requirement is carefully fulfilled at OHB.

It is the commitment and dedication of community-bank Directors like OHB's Board, replicated in 7500 community banks in this country, that provide the strongest retail-financial services of anywhere in the world. And for the selfless service that the OHB Directors provide the friends and neighbors in the communities OHB serves, we owe each our gratitude and appreciation.

Thank you, Rick, Don, Coach, Bo, Ron, Dustin, Mike, Eric, and Cheryl . . . you help make OHB the success it is and will be.

R. Darryl Fisher, MD  
 Chairman  
 Board of Directors

## Meet the OHB Directors\*

**Rick Griffin:**  
 Stratford educator, community leader, rancher, small-business owner, and family man.



In 2004, OHB established its full-service branch in Stratford, adding this branch as its third location. Recognizing the importance of successful and talented individuals representing OHB's various communities; Rick Griffin with his longstanding familiarity with Stratford and its citizens was recruited to serve on the OHB Board of Directors.

In the thirteen years that Rick has served as Director, the bank has nearly quadrupled in size and opened a fourth location (Ada). Rick recently commented, "With a sense of community, it's been my honor to be a Director as OHB embarked on its customer-first expansion of banking services to longtime neighbors and new friends."

Rick's stature in the Stratford community, his experience in education and small business, and his dedication to his community made his selection for the Board a ready and simple decision.

Rick grew up in rural Oklahoma, raised and schooled in Battiest, attending Murray State College in Tishomingo before transferring to Oklahoma State University where he received a Master's in Agricultural Education in 1974. As a result of his practice teaching in Stratford, Rick returned to the Stratford School System in 1974 where he later met and married Lisa, his wife now of 37 years.

Rick and Lisa have lived in Stratford since then, and for the past 15 years have enjoyed a small ranch near Stratford where he raises Angus cattle. Thirty years ago, he and Lisa opened the Carpet Showcase in Stratford, a small business devoted to residential and commercial flooring, serving the needs of area builders and homeowners. Following nine years as a secondary school agricultural teacher (Stratford and Battiest), Rick was employed for 31 years with the Oklahoma Department of Career Technology, assisting vocational educators around the state and retiring from that position two years ago.

Rick and Lisa have two sons and two grandsons. He loves his time with the grandsons, particularly mentoring them in their care of show animals. Rick is an avid OSU Cowboy fan. They are members of the Stratford Freewill Baptist Church where he serves on the Board of Deacons.

Chairman of the Board Darryl Fisher commends Rick, "Every fourth Wednesday for thirteen years Rick has devoted his time and energy to OHB Board meetings. OHB today is a better bank because of Rick Griffin."

\*Each month for the next ten issues, The Wrangler will profile an OHB Director.



## Gateway Mortgage Founder Kevin Stitt Visits OHB-Ada



Michael McElroy (r.), Manager of the Ada branch of Gateway Mortgage, introduced Kevin Stitt (2nd from r.), founder and CEO of Gateway Mortgage Group, to OHB's officers and staff during a visit to OHB-Ada this summer.

Michael and Kevin were college classmates at Oklahoma State University. When Kevin founded Gateway in 2000 "with only \$1,000 and a computer," he recruited Michael to join the company. Gateway, headquartered in Jenks, OK, has grown to be a leading mortgage-banking company with about 1,100 team members in more than 145 locations across the country, serving 100,000 customers and projecting to originate more than \$6 billion in mortgage loans this year. Michael developed the company's Ada branch of the company where he is the Branch Manager.

In July, Kevin announced his candidacy as a Republican for the 2018 Oklahoma gubernatorial race. "I am excited to announce my candidacy for the office of the Governor of Oklahoma. I'm not a politician, but I feel I have the qualifications and leadership skills to bring Oklahoma to the top, where we should be," stated Stitt.

Kevin is a lifelong Oklahoman, raised in Norman where he attended Norman High School. He and Sarah, his wife of 19 years, are raising their six children in Tulsa.

The Tulsa World newspaper commented this summer, "Businessman and political newcomer Kevin Stitt might be the most intriguing GOP gubernatorial candidate in the race. He is a driven conservative leader with a strong faith and traditional American values."  
<https://www.stittforgovernor.com/>

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## Home Cookin'

*Baked Salmon with Herbed Mayonnaise:  
Easy, Delicious, Inexpensive*



Fresh salmon is readily available and relatively inexpensive, even here in the center of the country far from the oceans. For example, Sam's Club offers salmon fillets, boneless and skinless, that are great for baking, grilling, and sautéing. Salmon is a healthy food filled with at least a dozen reported health benefits. \$8.98 per pound at Sam's Club in 2-4 pound packages.

You can substitute "light," reduced-fat, fat-free, or olive oil mayos, which generally have half or less the calories and fat grams.

Combine 1 cup mayonnaise, 1 tbsp fresh dill, 1 tbsp lemon juice. Stir well. Salt and pepper to taste. Place 2-4 pound filets in a baking pan sprayed with oil or rubbed with butter. Then generously spread mayo mixture all over the top of the filet to about 1/4 in or more. Bake uncovered at 450° until fish is almost done or internal temperature of 125° (usually about 7-10 min for fillets). Then broil until lightly golden, if desired. Adapted from food.com



## Wiggles to Wisdom -

### The Children's Learning Place - Where Learning Is More Fun

*By Melissa Kelough, OHB-Ada Branch Manager*



Standing in front of the Wiggles to Wisdom location in downtown Ada (116 E Main St) are (l. to r.) OHB Branch Manager Melissa Kelough, Daniel Stettler, Jessica Stettler, Matt Sweatt, Ellen Sweatt and OHB Asst VP Whitney Howard. The Stettlers and the Sweatts have joined together to deliver their shared passion, a topnotch children's center where children can learn and have fun at the same time! A variety of children products, such as books, toys, puzzles, and numerous educational programs can be tailored to fit each child. Tutoring services by community teachers throughout the year are also available. (12:30 PM - 5:30 PM) (580) 279-1798

## OHB Staff Join Walk-to-End Alzheimer's at Ada's Wintersmith Park

*by Miranda Palmer, Loan Operations Specialist*



L to R Melissa Kelough, Whitney Howard, Jericho Allen and Miranda Palmer.

On a September Saturday morning, OHB employees, Melissa Kelough, Whitney Howard, Jericho Allen, Miranda Palmer and Dakota Taylor, gathered at Wintersmith Park (Ada) as participants in the two-mile walk-fundraiser event for the non-profit Alzheimer's Association that sponsored similar walkathons across the United States in September.

OHB staff and friends raised \$1,375.00 in donations to the Association. Of 41 local teams, OHB was the top fundraiser. Donations will be used for Alzheimer's research and care of patients afflicted with this dreadful incurable and virtually untreatable disease that affects more than five million Americans and is the 6th leading cause of death. The Ada event raised approximately \$28,000 for the Alzheimer's Association.

Upon completing the walk, each person was presented with a symbolic Promise Garden Flower replica to take home as a memorial to the Alzheimer's 2017 event.

## My First Days as an OHB Teller Trainee

*by Treasury Gauthun, Teller Trainee*



I am the oldest of five kids. I grew up in Duncan and graduated from Empire High School in 2014. My mom lives in Stratford and my dad lives in Duncan. I completed the Red River Technology biomedical course in Duncan, preparing for a job in the veterinary medicine field. I thoroughly enjoyed my two years on the biomedical debate team there. I have attended two semesters at East Central University.

In my spare time I enjoy reading fantasy and classic books, listening to 80s rock music, and watching horror movies. I have a soft spot for animals and routinely take in strays, currently caring for two cats and a dog. I played softball and basketball for Empire High School. I joined Key club, Beta club, Geography club, Science club, Student Council, and served as class president. I was involved in the Duncan community, collecting food for the city's food bank, as well as helping serve food to the homeless. At Christmas I collected toys for underprivileged children.

I have only been with OHB for a short time, starting as a Teller Trainee in August. My family and friends are very important to me so that the incredibly friendly welcome by everyone at OHB has just been like homecoming for me. They are quick to offer help, and it feels like everyone is family. I love working here. I look forward to the years to come with this bank and my new friends and families!"

## Beginning a Banking Career at OHB

*by Dakota Taylor, Teller Trainee*



I was born 22 years ago in Jennings, a small town in the southwest part of Louisiana, but for the most part I spent my early years in Tishomingo where my parents still live. I am the youngest of six with my siblings living all around the country. I moved to Ada four years ago to attend East Central University, majoring in Early Childhood Education. I have completed course work to place me as an ECU junior student.

Music is a passion of mine, beginning with band and chorus nine years ago. I started with trombone as a fifth grader and have added euphonium, sousaphone, trumpet, clarinet, and piano to my instrumental abilities. I have participated in several music competitions including All-State chorus, Oklahoma Arts Institute at Quartz Mountain, and Branson On Stage Live! As a tenor with the ECU Chorale for three years, we sang the National Anthem for the Oklahoma City Thunder at three games, sang at the White House, and won 1st Place in the Golden Gate (Monterrey California) Choral Trophy international competition.

I have been searching for a career that offers me similar satisfaction as music, allowing me to have daily interpersonal exchanges in a stable and helping environment. Banking and OHB seem to fit my wishes for a career. I have learned so much already in my few weeks here, and importantly I look forward to every day here. At OHB I am not just an employee, I am family, and all of my coworkers seem like siblings or cousins.

So come see me at OHB. I might surprise you with a welcoming song as you walk in.

### STRATFORD

**R. Darryl Fisher, MD**  
Chairman of the Board  
**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 Dowling**, Loan Processor  
**Louise Cagle**, Internal Control/Audit  
**Ann Bonner, Bailey Boles,**  
**Susan Overall**, Tellers  
**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 Trainee  
**Dakota Taylor**  
Teller Trainee

### BOARD OF DIRECTORS

**R. Darryl Fisher**  
Chairman of the Board  
**Bo Cail**, Director  
**Wayne Cobb**, Director  
**Cheryl Cody**, Director  
**Don Connally**, Director  
**Eric S. Fisher, Sr.**, Director  
**Rick Griffin**, Director  
**Mike Jackson**, Director  
**Dustin Riddle**, Director  
**Ron Tidwell**, Director  
**Advisory Directors:**  
Chance Branscum  
Keri Coleman Norris

