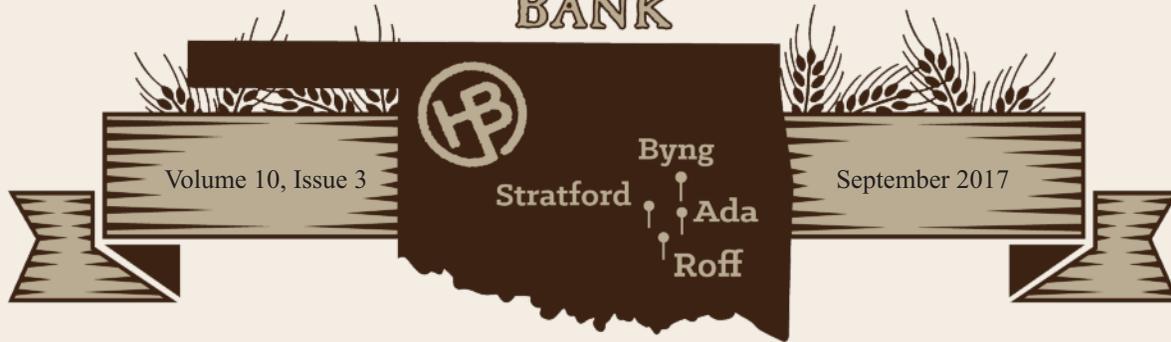


THE TRUSTED BRAND IN BANKING  
**OKLAHOMA HERITAGE  
 BANK**



# The Wrangler Newsletter



## Compliance! Compliance! Compliance!

All banks in the United States now undergo exhausting on-site audits and reviews by government regulators, typically every year or so. These in-depth analyses last several weeks and are done by a team of a dozen or more government auditors. Staff preparation, collecting data, in-bank reviews by the examining team can last several more weeks, especially when you add in later follow-up sessions!

These regulatory examinations review the bank's performance, including its safety and soundness. Grades of I through IV are issued for all categories, including capital, assets, management, earnings, liquidity, and risk of interest rate changes. In addition, there are information-technology audits, community-reinvestment act audits, bank secrecy audits, and more.

Recently I asked one of the seasoned examiners which three qualities of a bank carried the most importance to the bank examiners. In a friendly tone that an uncle might use, the examiner smiled, "Compliance, compliance, compliance."

I waited for him to continue, and he went on. "Bank examiners measure all banks by rules and standards and expectations," he explained. "The bank examiner focuses on how the staff at each bank, as well as each of the bank's customers, complies with these government regulations."

That's right – *the government has set standards for every bank customer!*

Customers must comply with all the regulations concerning deposits and must provide personal and business identification to the bank.

Compliance is even more complicated for loan customers. Banking regulations for loan customers go far beyond compliance with personal identification (drivers' licenses and social security number). Banks are now required to possess current financial disclosures such as employment history; lists of property owned and lists of all debts; personal tax returns showing all sources of income and all outstanding debt; business-tax returns; credit reports; equipment lists with photographs and appraisals; real-estate appraisals and photographs; information about lawsuits, bankruptcies, or criminal proceeding.

If the bank's customers fail to provide this information, the bank's overall grading by the examiners can be adversely affected.

So, the next time you are asked for information from your banker, all of us at OHB hope you will understand that we are acting in compliance with federal and state banking laws. These laws are designed to insure that your bank and every other bank in our country is operated in a manner that safeguards the customers' deposits.

R. Darryl Fisher, MD  
 Chairman  
 Board of Directors

## Oklahoma Heritage Bank Initiates New Access for Customers



by Cheryl Cody,  
 OHB Director and President,  
 Pro Management, Inc.,  
 Byars, OK

What in the world would possess a business to circulate cell phone numbers of management and key staff to the general public? Apparently one determined to stress commitment and accessibility!

For Dr. R. Darryl Fisher, Board Chairman of the OHB, it was a matter of truly making bank managers accessible to customers. "You've heard about 24/7 access to a bank with computer and smart phone access. OHB provides all that, just like most banks. But we want to go a step further by welcoming our customers to call their banker on their cell phones. How many of you have the personal cell number of your banker?"

Customers of OHB do have those numbers and that access - from the CEO to the branch managers. "You may not ever have the need to call an OHB banker's cell number, but just making it available is our way of showing our responsibility to our customers and our commitment to be there for them and their families in any way we can."

Mike Jackson, Chief Executive Officer of OHB, is dedicated to customer service. "In these days of strict FDIC regulations for banks, we want to work with our customers and be their advocate in their banking relationship. This is just one more way to nurture the connection with our customers by being available when they need us."

OHB, with locations in Ada, Stratford, Roff and Byng, provides a full range of banking services and banking products in the manner of a much larger bank, while still preserving a customer-first approach to banking. For information, visit the website at okheritage.com or visit one of the branches.



OHB VP Shiril Wilcher accepts a Certificate of Appreciation from OHB Director and Vice Chairman of the Board Eric Fisher, OHB Board Chairman Darryl Fisher (l.) and CEO Mike Jackson (r.). The Certificate was formally presented to Shiril during the July Board meeting to recognize her diligent service in several capacities that have contributed to the bank's growth, profitability and success for the past six years.

**STAY CONNECTED!**  
 FOLLOW US ON FACEBOOK  
 Oklahoma Heritage Bank | Facebook

## OHB Director/Vice Chairman Eric Fisher Voted into *The Best Lawyers in America*® (24th ed.)



OHB Director and Vice Chairman of the Board Eric Fisher accepts congratulations from OHB CEO Mike Jackson upon the announcement that Eric has been selected by his attorney peers for inclusion in the 24th Edition of *The Best Lawyers in America*® as well as being selected as the 2018 Oklahoma City Health-Care Law "Lawyer of the Year."

*The Best Lawyers in America*®, a compilation of peer-reviewed and recommended lawyers, was first published in 1983 and has become an authoritative source for identifying the best individual attorneys and law firms in the various legal specialties. The organization has notified OHB Director/Vice Chairman Eric Fisher that he has been selected by his attorney peers for inclusion in the 24th Edition of *The Best Lawyers in America*®, in recognition of his legal work in business organizations (including LLCs and partnerships), closely held companies and family businesses' law, and health care law.

Eric was additionally designated by the *Best Lawyers* organization as the 2018 Oklahoma City Health Care Law "Lawyer of the Year." As the oldest and most respected peer-review publication in the legal profession, *Best Lawyers* identifies the top legal talent in America, based not only legal expertise, but also, on ethics and professionalism of the highest caliber.

Eric is a Director, specializing in business organizations, family-business law, and health-care law, in the Oklahoma City/Tulsa law firm of Crowe & Dunlevy.



OHB Was There at East Central University Howdy Day! This annual gathering of students is a welcoming tradition for incoming freshmen on the university campus, with a midday rush of new students filling the Bill S. Cole University Center. Ada Branch Manager - VP Melissa

Kelough (l.) and Asst. VP/Credit Analyst Whitney Howard greeted the students at the OHB booth and provided OHB-labeled notebooks for the freshman students to use in their upcoming university classes.

## Home Cookin' French Bread Pizza: simple and delicious



French bread pizza is faster than delivered pizza, is just as tasty, and costs a fraction of pizzeria or frozen pizza. So the next time that you need an easy, quick, and delicious snack or meal, try this recipe using slices of French bread, baguettes, or even ciabatta. Your hungry family and friends will reach for these treats, straight from the oven.

So simple, delicious, and ready in 30 minutes, it is perfect for busy school nights and lazy week-ends, perfect for a quick evening meal. And at 30 minutes it's faster than the pizza-delivery guy and a quarter of the price.

- 6 small baguettes, halved
- One 24-ounce jar marinara sauce
- Five 8-ounce packages fresh mozzarella, sliced
- Olive oil, for sautéing
- 1 pound ground beef
- 1 teaspoon red pepper flakes
- Salt and freshly ground black pepper

Preheat oven to 375°F. Lay rolls cut-side up on a large baking sheet. Spread marinara sauce, then a layer of mozzarella slices.

Sauté ground beef, red pepper flakes, and salt and pepper and olive oil until the beef is no longer pink. Spoon the sautéed ground beef onto the rolls and bake on the lowest rack for 8 to 10 minutes. Increase heat to 425°F and continue baking on the highest rack until the cheese bubbles and turns golden. Serve immediately!

Adapted from the *Pioneer Woman* – Food Network.



OHB-Byng Manager Will Martin stands with 16-year-old Alexis Hise who is a junior student at Byng High School where she is active in the school's FFA program. The Byng FFA program and its student members compete with FFA Chapters statewide, and Alexis is entering the competition in the proficiency award category. Her community-service projects this award competition have included community beautification, establishing vegetable gardens for neighbors unable to tend gardens, and planting flowers at local businesses such as the abundant flowers Alexis planted in OHB-Byng's entry planter box.

## Kristi Morton's Uniques – One-of-a-Kind Shopping in Stratford

By Jared Wells, Asst. VP



You cannot miss the brightly painted shop at the southwest corner of the 4-way stop in Stratford. A rainbow of colors catches your eye and draws you into a truly unique shopping experience that life-long Stratford resident Kristi Morton brought to her home town seven years ago. Uniques is a trendy boutique offering retro-fashion clothing, various antique furniture, vintage and custom jewelry, home décor, revitalized furniture, purses for all occasions, an abundance of perfect gift items, and cool stuff for kids of all ages.

A Facebook fan describes Uniques this way, "Love, love this store! Super cute clothes, great selection of fashionable jewelry, and all kinds of cool kitchen items." Another Facebook fan comments, "Staff and owner were super friendly and extremely helpful." Another says, "Big city feel with small town prices."

Kristi continues to venture into new services, now offering salon services. The next time you are at the 4 way stop, drop in. You are bound to find something that you just can't live without.

130 Forrest, Stratford, 74872 (580) 759-2388  
M – Sat. (10 AM - 5:30 PM) Sun (1 PM – 5 PM)



**Back to School Lunch for Roff Schools** - OHB staff and officers welcomed over thirty Roff public schools teachers to the 2017-2018 school year with a barbeque lunch from Pigskins BBQ Restaurant (Ada) served at the school Activities Room. Roff Superintendent Scott Morgan, OHB COO Chance Branscum, OHB President Dustin Riddle, OHB CEO Mike Jackson, and OHB VP Will Martin stand before the Roff Tigers mural (l. to r.)

## Chance Branscum Reflects on Summer Session at Colorado School of Banking

Late July, I returned from Boulder, Colorado after two weeks of classroom study with the Graduate School of Banking in Colorado (GSBC). Although I wasn't eager to leave Colorado's summer weather, it was nice to be back home and it was good to be back with my friends and colleagues here at OHB.



The GSBC courses cover a wide range of subjects in the banking world, but there seemed to be a reoccurring theme in every class which was a focus on 'Millennials'. In fact, the first day ended with all 300 students assembling in the auditorium to hear a lecture by professional speaker Matt Boudreaux, entitled 'Crossing the Generational Divide'. The main point of Mr. Boudreaux's lecture was that for the first time in history, five generations make up the work force, and strategies that work for one generation may not work for others. Evolving technology will continue to mold the banking industry and OHB will be there every step of the way, adapting and improving the convenience and services we provide to our customers.

However, the consensus of my fellow students was that despite generational differences in preferred means of communication and technology, the younger generations still value their banking relationships just as much as prior generations have. I think this is because at its core, banks are in the business of helping people realize their dreams regardless of what stage in life they are in.

One of the classes I attended was Company Culture. When the professor asked, "What's your financial institution's Why?" The question of why we exist was an easy answer for me. At OHB, we exist to help people realize their dreams.



**Back to School Lunch for Stratford Schools** - OHB staff welcomed the Stratford Public School faculty with a Back-to-School Lunch served at the school in August. The bank's 'Ole Smokey' mobile grill was fired up by OHB staff to cook hamburgers, served with all the fixin's, for over 80 faculty members: (l.-r.) Asst Stratford Branch Manager - Fred Stephens; Asst VP Kim Streetman, VP Jared Wells; Pres. Dustin Riddle; Asst VP Deniece Hawkins; Roff Schools Superintendent Michael Blackburn; Ada Branch Manager-VP Melissa Kelough; Stratford Coach Jason Fulks, and Byng Branch Manager VP Will Martin took a moment from their duties and lunch to stand for a photo in the school's lunch hall.

### 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**

**Katlyn Barnes, 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 Jolley, Document Specialist**

**Kaci Kennedy, Teller**

**Tiffany Gamble**  
Administrative Assistant

### 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

Member  
**FDIC**

