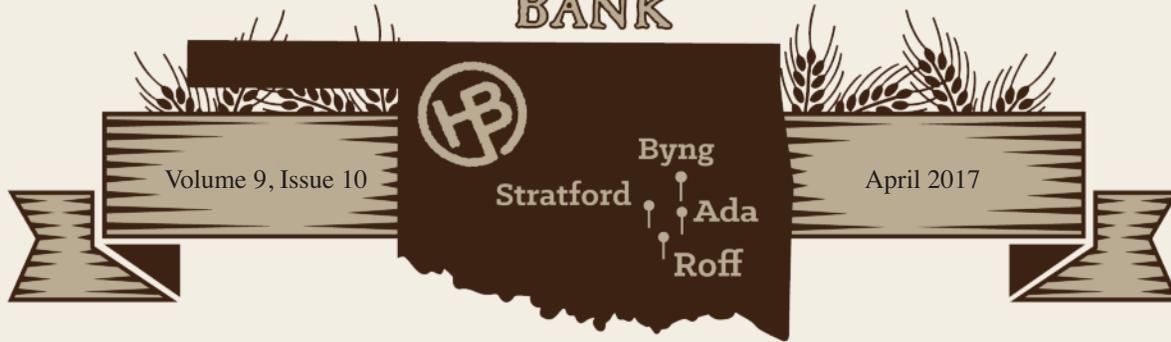
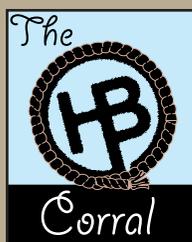


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The Wrangler Newsletter



“Where’s the Beef?” It’s at the Byng Schools

This American catch phrase, *Where’s the Beef?*, originated from the Wendy’s Restaurant’s televised commercial in 1984,

showing a white-haired elderly lady demanding more meat from her fast-food hamburger. Even now three decades later, the saying has become an all-purpose phrase questioning the substance of any idea or product. But not to question the B.E.E.F (Byng Excellence in Education Foundation) at Byng Schools, a friend and neighbor of OHB. There really is a hefty effort of “beef” that shows that the Byng community puts a lot of beef in its public education system.

B.E.E.F. is a non-profit entity established by parents, alumni, friends, neighbors, and education activists to support the Byng school, its teachers, and students by means of gifts, donations, and grants. In recent years a multitude of supporters have given generously of cash; countless other parents, students, family, friends, and neighbors have found ingenious ways to attract financial resources to B.E.E.F., such as selling engraved bricks for a B.E.E.F. Walk of Fame, quilt auctions, BEEF BBQ Fundraiser, etc.

Each year the funds that B.E.E.F. receives are distributed directly in \$500 student scholarships, for example in 2016 five outstanding Byng seniors were recipients of B.E.E.F. scholarships. In addition each year, B.E.E.F.’s Small Grant Program rewards Byng’s classroom teachers with cash grants to enhance learning environments for students on the campuses of Byng, Francis, and Homer for which such class-room funds are not available from federal, state and local public sources.

These Byng teacher-based grants, totaling almost \$5,000 to Byng teachers each year, are awarded on creativity, innovation, ingenuity, and the number of students. The resulting educational programs stimulate excellence and enhance the quality of education in the Byng Public School system. Music, art, languages, non-academic learning, and technology have been explored by these young minds through B.E.E.F.



OHB Chairman/CEO R. Darryl Fisher (r.) and OHB President Dustin Riddle (l.) present matching donations to Byng Public Schools Assistant Superintendent Kevin Wilson. The donations were presented on behalf of The Fisher Family Foundation and Oklahoma Heritage Bank in support of B.E.E.F. (Byng Excellence Education Foundation).

Last month OHB President Dustin Riddle presented Byng Assistant Superintendent Kevin Wilson with a one thousand dollar donation for BEEF, and the Fisher family matched the bank’s donation with a contribution. “All of us at OHB including the Fisher family applaud BEEF’s contribution to our community’s most valuable assets . . . its children.”

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

Your Credit Score: Ignore this number at your own risk!

by Mike Jackson, Sr. VP/Chief Lending Officer



Mike Jackson, Sr. VP/Chief Lending Officer, studies an OHB credit score report as he prepares a credit memorandum analyzing the customer’s loan request. The nationwide credit reports are offered mainly by three credit-reporting agencies: Experian, TransUnion and Equifax. These credit-bureau reports are available to the individual and to financial institutions, other creditors, employers in most states, landlords, and businesses extending credit to their customers.

Your credit score tells your banker about your financial health just as your laboratory studies, x-rays, and CT scans will inform your doctor about your physical health. Your physician can diagnose sickness that these studies might reveal; and so can your banker tell you how your credit-score reports define your financial health.

In fact, your credit score influences your entire life, impacting your financial decisions and defining your financial choices in your daily living. Your credit score tells the world just how trustworthy you are and whether you repay your debts on time. Perhaps you didn’t realize that all sorts of companies look at your credit score and can charge you fees or higher rates based on a low credit score. With a low credit score, you might not be able to get a mortgage loan for the home you want. The better your credit score, the lower your interest rate on your home mortgage will be. Your credit score might even influence your personal relationships . . . 40 percent of adults surveyed say that knowing a credit score will their affect dating decisions.

Getting approved for an auto loan requires a good credit score. Yes, you might be able to get a car loan with a low credit score, but you will almost surely pay much higher interest rates. Your credit score also will determine what kind of credit card you can qualify for. Employers in most states have the right to obtain your credit score, and 47 per cent of employers do run credit checks on employees.

You should monitor your credit score. Numerous websites offer free credit-score checking. If you have difficulty using the computer to find your credit score, come see any OHB officer and we will obtain your credit score at no charge. If you learn that your credit score is low and your financial health poor, first check to be sure there are no errors in your credit report. Then begin paying your bills on time and get current on all your debts. And start paying down your debts. High debt can negatively affect your credit score. Don’t open-credit card accounts that you don’t need. You must maintain consistent and on-time payments of your debts.

A good credit score requires patience and financial discipline but is well worth your effort.

Cheryl Cody Joins Oklahoma OHB’s Board of Directors



Cheryl Magoteaux Cody (c.), founder and President of Pro Management, Inc (Byars, OK), joined OHB’s Board of Directors in February. Welcoming her are OHB President Dustin Riddle and Stratford Branch manager Lisa Chisum.

Cheryl Magoteaux Cody, President of Pro Management, Inc., a broad-range project management agency for the horse industry, was welcomed to OHB’s Board of Directors at the regular monthly meeting in February. Her company, headquartered in Byars, Oklahoma, employs a staff of eight and provides management, marketing, publishing and media services for major national and international equine entities.

Pro Management also produces one of the world’s largest reining competitions, the National Reining Breeders Classic (NRBC). As Secretary-Treasurer of NRBC, Cheryl and her staff run the NRBC’s day-to-day business plus manage its yearly event in Katy, Texas each April. The mammoth event pays out over \$1.2 million dollars in prize money with over 1200 equine entrants.

Cheryl is a recognized leader in the performance horse industry, having excelled as a publisher, writer, photographer and consultant to numerous organizations and agriculture-related businesses. Next on the agenda for her will be managing the reining at the upcoming 2018 World Equestrian Games. Cheryl also serves as President of the non-profit organization, Rein-In Cancer, raising money and providing direct financial assistance to cancer patients who are part of the horse community.

Cheryl is a past Professional Women’s Rodeo Association barrel racing champion and Women’s National Finals Rodeo qualifier. After a 10-year retirement from barrel racing a few years ago, Cheryl returned to competition and is winning as might be expected of this successful business woman.

OHB Chairman/CEO Darryl Fisher emphasized Cheryl’s successful experience in developing personal relationships as the basis for her success, “Cheryl has already shaped OHB’s reach into its communities by showing us how business relationships can be built one person at a time and are maintained one person at a time.”

Cody Ranch houses the headquarters office for Cheryl’s businesses, 13181 US Highway 177 Byars, OK 74831 (7 miles north of Stratford on Highway 177). (580)759-2572
 cheryl@pro-management-inc.com.



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Home Cookin' Semi-Homemade Creamy Banana Crêpes



These gourmet creamy banana crêpes will delight your family and friends and give the impression of you as a French chef with mastery of crêpes, even though you will have prepared these delicious crêpes using the

semi-homemade style of Sandra Lee. These store-bought crepes can also be used with countless different savory or sweet fillings that can be served at breakfast, lunch, dinner, or for snacks, creating delicious crepes in minutes.

About ten years ago American television chef Sandra Lee introduced her "Semi-Homemade Cooking" concept, which she describes as using 70 percent pre-packaged products and 30 percent fresh items. Of course, the notion of using pre-made crêpes will be an abomination to most French and to every foodie. But to those of us who cook out of necessity, these semi-homemade crêpes can be a quick, easy, certain, and tasty treat.

Crêpes resemble thin pancakes and are usually made with a wheat-flour batter and cooked one at a time in a shallow pan or flat crepe skillet. This crêpes recipe mimics Sandra Lee's style by using packaged crêpes (*Crepini Naked Crêpes*) that I discovered for the first time in the refrigerated section at the Sam's Club store.

Crêpes can be served for lunch or dinner when filled with cheese, ham, and eggs, vegetables, and various meats. When filled with various fruits, preserves, cream cheese, etc., they become breakfast or delicious desserts. The fillings are usually heaped in center of the crêpe with the edges folded over.

Prepare the crêpes by directions on package. For the filling, heat 3 tbsp butter and 3 tbsp brown sugar in a small skillet until sugar is dissolved. Add 3 medium firm bananas cut into ¼ inch slices; toss to coat. Combine 1 cup sour cream and 2 tbsp confectioner's sugar and spread over each crepe ½ cup slivered toasted almonds. Spoon banana filling over sour cream filling; sprinkle with almonds. Fold up crêpes; sprinkle with additional confectioners' sugar and toasted almonds. Bon Appétit!



Her Honor Lori L. Jackson (Associate Judge of the 22nd District Court in Oklahoma in Ada) was the guest of honor for lunch with the OHB Directors preceding the February Board meeting. Welcoming Judge Jackson are her husband OHB Sr. VP Mike Jackson, OHB Chairman/CEO Darryl Fisher (r.), and OHB President Dustin Riddle (l.). During the lunch she spoke of her experiences as associate judge in dealing with her docket of civil cases, including child-welfare cases, mental-health court, juvenile drug court, divorces, custody issues, property disputes, and probates but generally no criminal cases.

Ada's Cactus Plumbing . . . A Name that Sticks with You!



Founder of Cactus Plumbing Jacob Brauning stands next to a cactus given to him as a Christmas gift last year from his wife Janae's parents, in recognition of a decade of success for Cactus Plumbing. The chance notice of a roadside steel sculpture of a cactus ten years ago led to the memorable Cactus name for Jacob's plumbing business.

Ten years ago Jacob Brauning was searching for a name for his new comprehensive plumbing service for Ada and south central Oklahoma. But he couldn't find any name that he and his wife Janae liked or that was not already registered as a business name. About that time, Jacob was driving through Allen, OK to a customer's home when he caught sight of a decorative steel cactus sculpture installed in a yard just off the highway. It was a Eureka moment! Jacob immediately called his attorney who checked with the Oklahoma Secretary of State office and found that Cactus was an available business name.

And since then, this unlikely name of a familiar leafless desert plant with prickly spiny stems has become associated in the minds of thousands of satisfied customers as the leader in the plumbing and HVAC industry, known for dependable and professional service for residential and commercial properties in south central Oklahoma. Cactus Plumbing provides a wide range of commercial and residential plumbing services: water heaters, drain-cleaning, fixture repair and replacement, new and remodeling installation, new construction plumbing, and as well as septic and aerobic systems and water pumping.

They employ ten experienced plumbing and HVAC specialists and have five trucks. All of their staff is insured, licensed, highly trained, and educated in modern plumbing methods and products. 24 hour emergency service is available. "Cactus Plumbing is dedicated to first-rate service efficiently, affordably, and dependably, bringing absolute satisfaction," says Jacob.

Jacob and Janae were high school sweethearts at Konawa high school and married two years after graduating. They have two sons, (9 and 5) and live in Byng.

1406 N Broadway Ave. Ada, OK 74820
580-332-5157

HTC Transport, Inc. in Roff

By Mark Harrel, OHB VP/Roff Branch Manager



In the Roff headquarters office of HTC Transport, Chief Financial Officer/Owner Brent Crawford (c.) and co-owner Darren Braun (r.) show OHB VP/Roff Manager Mark Harrel the computer display of the geographic reach throughout the heartland of America of the hauling runs for HTC's trucks specializing in hauling sand, bulk grain, commodities, and feed.

Founded in 2010, HTC Transport, Inc. is a wonderful example of alert entrepreneurs seeing an opportunity and responding with service to meet those needs. Owners Brent Crawford and Darren Braun realized that there was a business need in Roff that offered an opportunity. Nearby were sand pits, commodity brokers, and rock quarries, all with product to ship, such as frac/foundry sand, bulk grain, commodities, and feed.

Their customers are businesses and people who need dry-bulk product hauled. It is in this special-service niche that HTC Transport has found success, serving as the carriage broker and arranging for drivers to meet these transport needs. Its well-organized staff of eight arranges about 400 loads a week through its network of drivers with hoppers (trailers with a rectangular enclosure with an open top for bulk loading).

Their lean and efficient company has grown into a nationwide broker for contract haulers, operating from Roff with a satellite office in Stuttgart, Arkansas. The company as a fully licensed, bonded and insured broker has had tremendous growth, exploiting its central location in the heart of America. With knowledge of specific industries and understanding the specialized needs of farms, sand plants, and oil rigs, HTC Transport has achieved a solid reputation in the industry.

Brent explains their success, "Our trusted relationships with our carriers and our great partnerships with our customers have grown out of our dedicated customer service and attention to the details of dispatching load pickups and deliveries."

If you need bulk hauling, the many years of experience of HTC Transport in managing large volumes of hopper freight will give you assurance that the HTC team can and will meet your needs.

120 N Hickory St, Roff, OK 74865 www.htctransport.net (580) 456-7159



Student members of the Vanoss Future Farmers of America (FFA) Chapter surprised the staff of OHB-Ada during National FFA week with a huge tray of home-made cookies from the FFA families (see inset) as a thank-you gift and expression of the chapter's appreciation for the bank's support for a variety of FFA activities. Mark Gray is Vanoss High School Agriculture Education teacher and local FFA advisor.



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