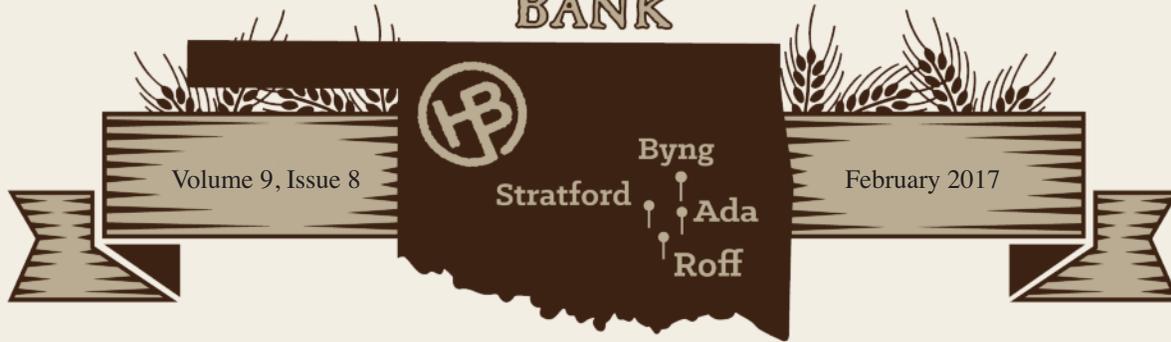
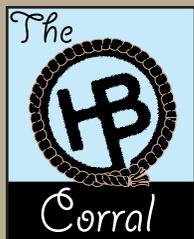


THE TRUSTED BRAND IN BANKING
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The Wrangler Newsletter



"I Don't Know"
"I Need Help"
"I Was Wrong"

In 1984, international sports agent Mark McCormack (1930 – 2003) wrote *What They Don't Teach You at the Harvard Business School* even though he never attended business school anywhere. McCormack, one of the most successful entrepreneurs in American business, created the sports-marketing industry and founded International Management Group, building his company into a multimillion-dollar enterprise. I first read this business classic thirty years ago after the book had spent 21 consecutive weeks at #1 on The New York Times bestseller list.

McCormack then explained his motivation in writing his book, "My main purpose in writing this book is to fill in many of the gaps - the gaps between a business school education and the street knowledge that comes from day-to-day experience of running a business and managing people." During the recent holiday season, I ran across my copy and reread it. His book is chockful of street-smart business advice and insightful commentary on management success.

In Section I entitled *People*, McCormack reflects on innumerable facets of his business and personal relationships, summing up with a simple statement, "What people say and do in the most innocent situations can speak volumes about their real selves."

McCormack devotes several pages to three hard-to-say phrases "I Don't Know," "I Need Help," and "I Was Wrong." These three phrases can haunt a person who is afraid of creating an unfavorable image by admitting shortcomings that seem embedded in these three hard-to-say phrases. However, by freely using these phrases whenever necessary and appropriate, you demonstrate your truthfulness, your self-confidence, your willingness to admit error, and your maturity to seek assistance, all character-defining attributes.

I would add a fourth phrase to McCormack's trio of difficult-to-utter phrases . . . "I am sorry" can be hard for some folks to utter, much less to offer a fully ripened apology. But these three words can bring peace to a troubled relationship. A simple "I am sorry" is also a character-defining attribute and can bring exquisite redemption to a troubled personal or business relationship.

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

Banking Should Be a Calling

by Mike Jackson, OHB Senior VP/Chief Lending Officer



OHB Sr. VP/Chief Lending Officer Mike Jackson visits with Jeff McAllister in the Ada offices of OHB, discussing OHB's banking services. Jeff owns the Majestic Fundraising company; he also operates Grace, Faith, and Hope Properties and Triple Crown Finance. Mike has served Jeff on a variety of banking projects for many years.

Being a banker is more than a job for me. For many of us, banking is a calling in the same way that ministry, medicine, and teaching can be. Some even consider such 'helping' careers to be spiritually based. For me I came to a banking career later than most, having served in the military for thirteen years and worked in business in my hometown of Ada for nearly another decade. Then in a seeming fork in my life's road, I found myself leaving a well-established business career path when I was offered an entry-level position at a local bank by Dale Boatwright. And as Robert Frost said, "I took the one less traveled by, and that has made all the difference."

During my years in banking I have observed a wide range of bankers, from outstanding to poor, and have realized that to be a truly effective banker, one must have a 'servant's heart', a predisposition known since the time of the Scriptures, to serve others selflessly and humbly without need for recognition or praise. An effective banker serves by giving of himself (herself) to others. In particular, this selflessness can be seen in a banker guiding a client through the risks and benefits of the world of commerce. In hundreds of safe and beneficial ways, the banker looks out for the financial wellbeing of his/her clients without making the person feel unworthy or embarrassed by their unfamiliarity in the world of figures and finance.

Or a banker can simply function as an order taker, looking for the easiest way to accommodate a banking client's requests with as little effort and giving of self as possible. Think of how a short-order cook might look upon an order for hamburger and fries as just another hungry customer to be fed and sent on their way. On the other hand, the servant's-heart banker will listen carefully and use his/her experience and training to fit the clients' needs within the client's means and best interests. To this end, a committed and trustworthy banker will be professional and patient in all dealings with the client, avoiding self-interest as the dominant feature of the relationship.

Being a good banker doesn't mean we always say 'yes'. Indeed, a good banker must sometimes say 'no' to the imprudent financial request of a client. It is a banker's responsibility to examine all facets of the client's banking

needs and to evaluate the use of borrowings objectively. Then, if the banker must decline the client's request, the client will be better served. The injudicious granting of a loan is a perfect example of an order-taking banker.

Loan applicants can become so emotionally involved in a purchase that sound financial judgment is lost in the passion of the purchase. Haven't we all experienced new-car fever at one time or another? As a trained and professional banker, it is our responsibility to assist our clients to a complete understanding of their financial dealings. And it is the banker's responsibility to decline the request when it is not in the best interest of the client.

A client honors a banker and a banking institution with their trust and their money when they choose a bank to call 'my bank.' At OHB we accept the responsibility of this trust with great reverence. Each and every client deserves our best. That is my promise and our collective promise at OHB . . . to each client every day to be the best bankers we can.



Cody Goodrich Joins OHB as Assistant VP-Lending



OHB Sr. VP/Chief Lending Officer Mike Jackson welcomes Cody Goodrich (r.) as Assistant VP-Lending. Cody graduated from East Central University in 2016 with a Bachelor's Degree in Business Management with special certification in both Banking & Finance as well as Entrepreneurship. For three years while attending college, Cody worked at an Ada bank with Mike and will be again working under Mike's supervision in Lending, with a focus on Special Assets.



OHB Chairman/CEO Fisher stands with OHB Tellers Rosa Cruz(r.) and Katlyn Barnes at one of the Teller stations in OHB's Ada location. Dr. Fisher recently completed the American Bankers Association (ABA) Teller Training. Dr. Fisher is the first at OHB to complete an on-line study program in the ABA's certification program. Each staff person and officer will be completing a similar ABA certification for their position at the bank.



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There is A Lot of Action at OHB



Jennifer Hutchings, President/CEO of the Oklahoma City graphic design/advertising firm *Alotta Action, Inc.*, is welcomed to OHB-Ada by Chairman/CEO Darryl Fisher (l.), President Dustin Riddle (2nd from l.), Sr. VP/COO Chance Branscum (r.), and Sr. VP/CLO Mike Jackson (2nd from r.).

Once upon a time in a galaxy not far, far away (actually in Oklahoma City), there was an energetic and hustling female roller-derby-skater who competed fiercely on the Oklahoma City Roller Derby team using the name of *Alotta Action 24/7* eventually earning her a place on the Master Roster of International Rollergirls and the Women's Flat Track Roller Derby Association.

Today this young woman, Jennifer Hutchings, has channeled her energy and enthusiasms into a growing boutique graphic-design-and-production facility in Oklahoma City she founded in 2009. Her former game-name lives on in her eponymous naming of her company, *Alotta Action Advertising, Inc.* Combining graphic design with commercial printing as its base, the boutique enterprise includes apparel printing, event planning, micro-target marketing, promotional products, website design and management, logo creation, car wraps, website development and maintenance, social-media marketing, and all types of digital printing.

She is passionate about keeping customer service the main focus of her business. Her love for people and her intuitive creativity are contagious to her co-workers. Jennifer never takes credit for anything on her own as she is always saying, "Teamwork makes the dream work!"

Jennifer arose from humble beginnings and embraces the value of hard work. Along the way she has accumulated over 150 hours of college-course work, illustrating the breadth of her intellectual curiosity. Starting as a sales-woman for various printers, Jennifer gained the experience and skills that led her to form her own company. Her can-do attitude efficiently produces on schedule, minimizing turnaround time of projects. *Alotta Action* is planning to quadruple the size of its offices, show rooms, and production facility when it moves to 4616 North Western Ave. (Oklahoma City) in March.

Chairman/CEO Fisher commends *Alotta Action*, "Jennifer and her team have been working closely with OHB staff in creating innovative approaches for OHB's strategic growth plans. The Force is with us!"

2915 N. Walker Ave • OKC 73103
<http://alottaaction.com/> 405.609.1924

Home Cookin' Banana Nut Bread: An Easy Treat for Any Occasion.



Banana nut bread is ever popular because it is so delicious, a great use for ripe bananas, easy to make, and with or without frosting adapts to any occasion. It is a quick bread (using baking powder) in uncountable variations. The recipes are simple: dry ingredients mixed in one bowl; the wet ingredients mixed in another bowl; then the two are blended and baked. Try this 5-star Barefoot Contessa's online video-recipe for banana nut bread. You and yours will not be disappointed!

OHB's CDs: A better deal!



For many months OHB has been providing CD deposits for a whole lot of satisfied OHB depositors who are now earning more interest with OHB CDs. We will seriously compete for your CDs.



Judy Shi Connally (l.) and Lawana Tomlinson Dansby, retired Oklahoma public schools teachers and coauthors, sign their newly published *My Choctaw Roots* at a January morning reception for more than fifty friends and neighbors, hosted by OHB in the Board Room at the Ada bank location. The profusely illustrated children's book tells their story of an eight-year-old Native American girl of Choctaw descent who is learning about her cultural heritage from her grandmother in rural Oklahoma. *My Choctaw Roots* can be purchased online at www.ChoctawStore.com or from J & L Books, LLC at 580-399-5250 or 580-310-4369.



We welcome Jackson Howard, the newest OHB family member, who was born January 4, 2017. Congratulations to his mother Whitney who is OHB Assistant VP/Credit Analyst and to his father Taylor!

Allen's Red Barn and Grocery & Feed is Roff's General Store

by Mark Harrel, VP/Roff Manager



OHB/VP Mark Harrel (l.) stands with the Allen family (Correna, Mike, and Pam (r.)) in front of the *Red Barn Liquor Store*, the Allen family's newly opened business in Roff. The *Red Barn* is housed under the same roof as *Allen's Grocery & Feed* but is entered through a separate entry door that serves the *Red Barn*.

Until the last couple of generations every rural town and neighborhood in this country had a small general store, usually owned and operated by a single family. Thirty years ago in Roff, Paul and Correna Allen (parents of Mike Allen) founded *Allen's Grocery and Feed*, a general store known simply as *Allen's* and serving the townspeople of Roff with hometown friendliness and a variety of daily-living needs. Eventually *Allen's* enlarged into a combination convenience store with groceries, feed, and fuels.

The store is now changing again, in response to the town's evolving needs and preferences. Second-generation *Allen's* owners, Mike and Pam Allen, are now repurposing their family store, enclosing the northwest corner of the building into the *Red Barn Liquor Store*, essentially partitioning the original building to comply with state requirements for the sale of adult beverages. In respect of these laws, a separate entrance at the front of *Allen's* leads directly into the separated space for alcoholic beverage sales. The entrance to the *Red Barn Liquor Store* is just a few steps from the *Allen's* main entrance but both are connected under a weather-protective awning.

Mike and Pam have creative ideas for additional stores within this historic building, including a gift shop, to be known as *Behind the Barn Gift Shop*, featuring jewelry, clothing, and home décor items. A beauty parlor, arts-and-crafts shop, and a consignment store are all in the incubation stage.

Mike expresses the gratitude of his family when he speaks of "how much we appreciate our customers that have been so loyal to us all of these years... without them we would not have a business today or for the past thirty years." Mike and Pam welcome you to take a look at the result of their work and planning. You will experience small-town service and you will be surprised that in a single stop you will have available the *Red Barn Liquor Store*, groceries, Oklahoma's *Big V* livestock feeds and processed grains, ethanol-free gasoline, farm fuels, ice-cold beer and soft drinks, hot and delicious *Hunt Brothers* pizza, hardware and plumbing supplies, tools, and a hometown friendly welcome that hasn't changed in a hundred years.

Mike and Pam, you've done a wonderful job, creating a unique store and service for your many friends and neighbors in and around Roff and for those just passing through as well.

(580) 456-7753 701 S Hickory, Roff, OK 74865 *Allen's* is open 5 AM to 9:00 PM every day. *Red Barn Liquor* is open 12 PM to 9:00 PM daily except Sun. and Mon.

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