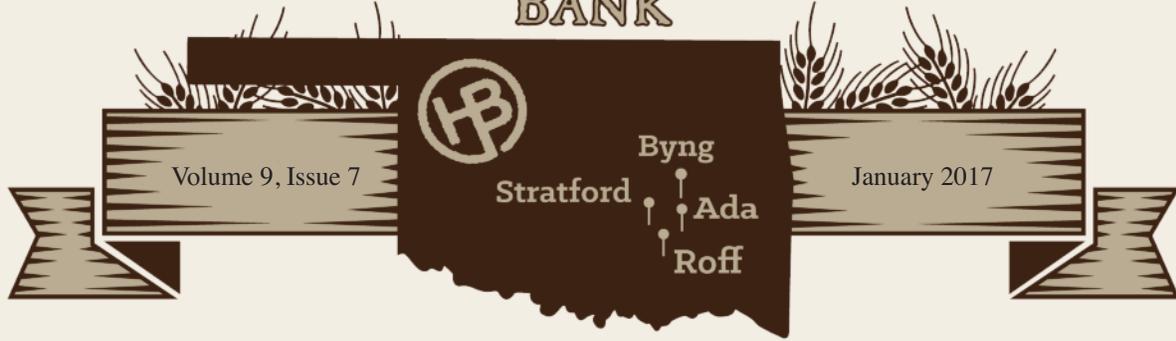


THE TRUSTED BRAND IN BANKING
**OKLAHOMA HERITAGE
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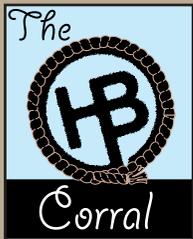


The Wrangler Newsletter

A New Era Begins at OHB-Ada



Construction is slated to begin in the first quarter of 2017 on the Oklahoma Heritage Bank's state-of-the-art bank that will occupy the 1 ½ acre greenbelt along the Lonnie Abbott Boulevard frontage of the North Hills Shopping Center in Ada. The building will serve as the flagship headquarters for OHB and will include four drive-through teller stations, as well as ATM and commercial lanes. The near 10,000 sq. ft. building will feature the latest innovations in banking technology and customer-friendly services, but also house traditional spaces for personal banking and for conference and Board functions. OHB has four full-service banking locations: Roff, Byng, Stratford, and its interim location at 1131 North Hills Centre.



January is for Looking Backward and Forward

January is named after the Latin word for door, the month thought by the Romans to symbolize the door to the New Year. January's name is also derived from Janus, the Roman god of beginnings and transitions. It's now January and with a nod to ancient mythology we at OHB look back over the past year and forward to 2017.

Much changed and much was accomplished at OHB during 2016:

- Total assets surpassed \$100 M in the summer and have remained there;
- Financial performance at all four branches remains strong and improving;
- A new organization structure has been adopted, defining duties and job responsibilities;
- Experienced staff have been recruited to enhance banking services at all four locations;
- Architectural plans for OHB's new bank building in Ada are completed and construction is planned to begin in early 2017;
- Architectural plans for OHB's new bank building in Roff are underway and construction is planned to begin in the spring, 2017;
- Continuing bank training and education are in place for all staff;

Much is planned for OHB throughout 2017:

- A three-year strategic plan defining the bank's goals is being developed;
- Healthy financial growth and profitability are projected to continue;
- Improving operating efficiency is anticipated;
- Ongoing bank training and education will be tailored for each staff member;
- Expansion of the Board of Directors is underway;
- A Community Service program involving all employee is planned.

We look forward to working with our friends and neighbors in all our communities throughout 2017 to provide customer-first and customer-friendly banking. Let us hear from you.

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

ADG of Oklahoma City Created and Designed OHB's Next-Generation Bank Building for Ada



The entire ADG Design Team involved with the OHB-Ada project included (l. to r.) Front Row (seated): Leigh Ann Errico, Jennifer Hulsey, Frances Johnson, Susan Perkins, Jason Cotton. Back row: Gary Higginson, Scott Sanders, James "JC" Witcher, Brian Hines, Cody Thompson, Justin Phillips, Fred McNutt, Koby Berry.

In January, 2016 key OHB management staff first met with a creative and design team from the Oklahoma City firm of ADG in OHB-Ada's Board Room to talk about building a flagship banking headquarters on the frontage of Ada's North Hills Shopping Center. Over the next twelve months, James (J.C.) Witcher (Principal/Project Manager), Jennifer Hulsey (Project Architect), Brian Hines (Designer) and Leigh Ann Errico (Registered Interior Designer) met regularly in Ada or at ADG's Oklahoma City offices to carry forward the collaborative process in planning, designing, engineering, and more permitting with the City of Ada for this ambitious goal. OHB Chairman/CEO Darryl Fisher, President Dustin Riddle, Vice President/COO Chance Branscum, and principal shareholder Eric Fisher outlined the needs of the community to the ADG team so that this state-of-the-art building has been designed to provide futuristic banking services now and for coming generations.

In mid-December, the completed construction drawings were presented to the City of Ada in compliance with the city's zoning and permitting

processes. In mid-January the bidding process for awarding the building contract will be completed. Construction should begin within the first quarter of 2017 and be completed in approximately one year.

ADG began in 1975 as an interior design firm. It has 70 employees now and provides architecture, planning, interior design, engineering, program management and urban planning services throughout Oklahoma and the nation. The firm has been named to Oklahoma City's 2016 Metro 50 list as one of the fastest-growing businesses in central Oklahoma.

Chairman Fisher commended the ADG team, "This year-long creative experience led by the ADG professionals has been an exhilarating experience for all of us at OHB, as a multitude of ideas has taken form in this incredibly designed structure where form satisfies function in a beautiful ambience."



Happy New Year!

From your friends at
Oklahoma Heritage Bank

Your friends at Oklahoma Heritage Bank would like to wish you a happy, rewarding and productive New Year. May the holiday spirit be with you and your family throughout 2017 and beyond!



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OHB Directors Host Gateway Mortgage's Michael McElroy for Lunch

Prior to the December OHB Board meeting, the Directors hosted Michael McElroy, Ada Branch Manager for Gateway Mortgage Group for lunch in the OHB-Ada Board Room. The OHB staff prepared a delicious home-cooked lunch featuring OHB-Stratford's Assistant Branch Manager Fred Stephens' version of the Chicken, Sausage and Shrimp Jambalaya.

Michael spoke of his longstanding relationship with Gateway Mortgage Company's CEO Kevin Stitt who was an Oklahoma State University student with Michael. When Stitt founded Gateway Mortgage in 2000, Michael was one of the first employees that Stitt recruited to join the newly founded company. Michael explained his relationship with Stitt and Gateway that has provided the foundation for the Ada branch of Gateway where Michael provides "the home mortgage needs of the people within my community. At Gateway Mortgage Group, we believe it's all about communities, families and homes."

Gateway is one of the largest privately held mortgage bankers in the country and this fall opened a new \$16 million, 86,000-square-foot headquarters in Jenks, OK. The company has nearly one thousand employees and locations in more than 25 states. Gateway Mortgage Group will originate about \$4.8 billion on 28,000 loans in 2016, a 60 % increase from \$3 billion in 2015.

Michael spoke of his commitment to his mortgage clients who are or become his friends, "Unlike some mortgage companies, we at Gateway keep the mortgages we originate and service them throughout the life of the loan so that our clients can know that they will always be able to rely on Gateway and to direct their calls and questions to Gateway."

Over the span of Michael's career with Gateway, his customers and referral partners have come to expect extraordinary access to a wide range of mortgage products and service-for-a-lifetime. Michael's Gateway branch is located at 803 E. Main St. Ada, OK 74820. 580.436.0505.



OHB President Dustin Riddle holds a toy replica of a yellow school bus that has been relabeled to symbolize a bus for Oklahoma Heritage Bank. OHB Chairman/CEO Darryl Fisher presented the toy bus to Dustin during the December Directors' Lunch, commending Dustin's leadership for following the wise advice of management guru Jim Collins. Dr. Fisher went on to explain that in Collins's classic book, *Good to Great*, Collins recommends that to build a successful organization and team you must get the right people on the bus . . . and put them in the right seats. "And Dustin has arranged for the right people to be on the bus and in the right seats," added Dr. Fisher.

STRATFORD

R. Darryl Fisher, MD
CEO/Chairman of the Board

Dustin Riddle, President

Fred Stephens
Assistant Branch Manager

Shirl Wilcher, VP Operations
Director of Communications

Jared Wells
Assistant Vice President/Loan Officer

Deniece Hawkins
Assistant Vice President

Karen Dowing, Loan Processor

Cortney Hatton, Loan Processor

Louise Cagle, Internal Control/Audit

Ann Bonner, Teller

Trey Gilley, Teller

Bailey Boles, Teller

Mark Harrel
VP/Branch Manager

Breana Burkhead
New Accounts Representative

Shirley Barnett, Head Teller

Pam Allen, Teller

ADA

Mike Jackson
Senior VP/Chief Lending Officer

Chance Branscum, VP/COO

Julia Jack, VP/Branch Manager

Kim Streetman, Assistant Vice President
Loan Administration Supervisor

Whitney Howard
Assistant VP/Credit Analyst

Jericho Allen, Mortgage Loan Processor

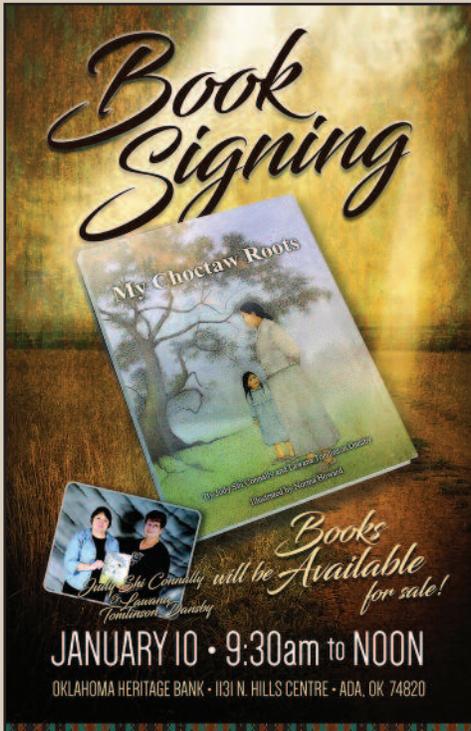
Ryan Jolley, Teller/Document Specialist

Rosa Cruz, Receptionist/Teller

Katlyn Barnes, Teller

OHB's Skip-A-Loan Payment Continues through January

Have you found that your holiday season has left you with more bills than you counted on? OHB is continuing its Skip-A-Payment plan through January so that our loan customers can skip their regular January payment for auto and personal loans without impacting their credit rating and have that money to cover some of these unexpected holiday expenses. Certain restrictions and fees apply (the Skip-a-Payment plan is not available for mortgage loans).



Retired Oklahoma public schools teachers Judy Shi Connolly (Stratford, OK) and Lawana Tomlinson Dansby (Ada, OK) will sign their newly published *My Choctaw Roots* at OHB-Ada (1131 North Hills Centre) on January 10 (9:30-noon). The award-winning artistry of Native-American artist Norma Howard (Stigler, OK) profusely illustrates 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 at the Book-Signing or online at www.ChoctawStore.com or from J & L Books, LLC at 580-399-5250 or 580-310-4369.



OHB AVP Jared Wells (2nd from l.) stands with Stratford FFA Booster Club president Greg McGuffin (l.) and Ag Ed teacher Justin Wright (r.) as well as the officers and members of the Stratford FFA Chapter. Jared, on behalf of OHB, was the winning bidder (\$225) at the 2016 Stratford FFA and 4H Trophy Auction for the Grand Champion Wethered Male Goat. The auction proceeds are pooled for the Agriculture program at the Stratford Schools and will be distributed to the Stratford students during the local 2017 Livestock Auction.

ROFF

BYNG

Chris Watkins
VP/Branch Manager

Madonna Penick
New Accounts Representative

Carla Campbell, Loan Processor

Susan Overall, Teller

Rachel Nichols, Teller

Kaci Kennedy, Teller

BOARD OF DIRECTORS

R. Darryl Fisher
Chairman of the Board/CEO

Bo Cail, Director

Wayne Cobb, Director

Don Connally, Director

Phyllis Danley, Director

Rick Griffin, Director

Ron Tidwell, Director

Advisory Directors:
Chance Branscum
Keri Coleman Norris
Dustin Riddle
Chris Watkins

Ada's Perk's Club to Introduce Innovative Boxing/Exercise Program for Parkinsonism



OHB Sr. VP/Chief Lending Officer spars with a Perks Club trainer in a simulation of the style of intense boxing exercise that has been found to have profound restorative benefits to patients suffering from the many physical disabilities of Parkinson's Disease. The management of Ada's Perks Club is organizing free boxing therapy sessions for its members with Parkinson's, to begin in February and to be developed with local healthcare professionals.

Ada's highly popular Perks Club is developing a nontraditional form of exercise (boxing training) for patients with Parkinson's disease (PD). This nervous-system disorder progressively causes tremors, rigidity, impaired motion of extremities, unstable balance, and deteriorating quality of life. Medications usually do not provide full and lasting relief and often have significant side effects. One million Americans live with PD; 60,000 Americans are diagnosed each year, and many thousands go undetected.

Perks Club staff are developing the specialized program utilizing the boxing-training facilities within the Perks Club, slated to begin in February. This ground-breaking program will be offered at no extra charge to club members who are experiencing signs and symptoms of Parkinsonism. The program will be patterned on the nationwide emergence of such programs in the past decade that are bringing astonishing physical improvement to PD patients. Collaborating in this program will be local physicians, exercise specialists, and physical therapists and a certified martial-arts instructor.

Perks Club houses a wide array of equipment in a social ambience, including an attendant-monitored nursery facility, free classes each weeknight, and an onsite organic cafe', all distinguishing Perks from the usual 'gym' formats.

Anyone new to Perks Club is welcome to try a complimentary class or workout. "At Perks Club we believe everyone has to start some place -And We Are That Place!!!" 117 S Townsend St., Ada, OK (580) 310-0333. "Stay in touch with us on Facebook Perks Club."



OHB VP Julia Jack (r.) stands with her friends, Harold and Jamie Holt, who dropped by OHB-Ada where Julia is Manager. After relocating to Ada in 1994 to be near their adult children, Harold began working for Ada Guttering and Siding (580) 332-7667. 13926 County Road 1550; Ada. The Holts purchased this company in 2007 and have owned and operated the business ever since. Two years ago Harold established the Calvary Baptist Church (401 West 7th, Ada (580) 320-8801) where he is Pastor. Sunday services 11 AM and 6 PM; Wednesday services 6:30 PM; 580-453-7177. All are welcome.