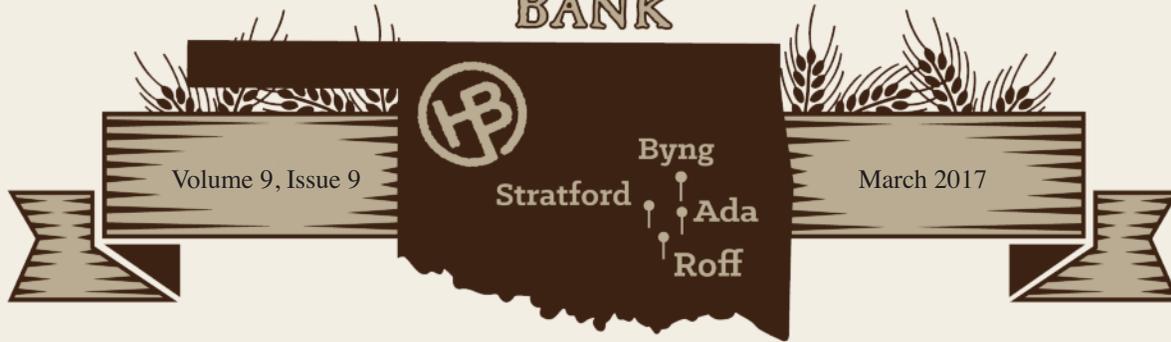
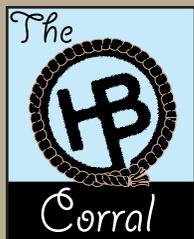


THE TRUSTED BRAND IN BANKING  
**OKLAHOMA HERITAGE  
 BANK**



# The Wrangler Newsletter



## Your Loan Request Not Approved? Think the 5 Cs of Credit.

At OHB we hate to say ‘no’ to anyone who asks us for financial assistance in the form of a loan. Denying a loan for buying or remodeling a home, for business needs, for personal/family necessities, for a holiday/vacation or for lots of good reasons is always a difficult duty. However, there are times when a responsible and ethical banker must advise the bank client that granting the person’s application for a loan would be irresponsible of the banker and could potentially harm the client’s financial wellbeing for himself and his family.

When sometimes we must say ‘no’ to a loan request, the decline comes after careful analysis of the 5 Cs of creditworthiness. These 5 Cs (character, capacity, capital, collateral, and conditions) cover both the quantitative and qualitative measures of the ability of a person’s or business’s ability to pay all existing debt obligations.

**Capacity** (perhaps the most important C) estimates a borrower’s ability to repay by comparing income against recurring debts and by calculating the borrower’s debt-to-income (DTI) ratio. Also, capacity considers the person’s job stability.

**Character** evaluates a borrower’s past performance in repaying debts. The borrower’s credit history of delinquent accounts, judgments, liens, and bankruptcies during the past seven years is obtained from detailed credit reports compiled by three major credit bureaus and summarized with a numerical scoring (credit score).

**Capital** is simply the amount of money or value the borrower brings to put with the loan proceeds to use for purpose of the loan. Capital is the borrower’s ‘skin in the game’, and the larger amount of capital supplied by the borrower the less likely is the chance of a default on the loan.

**Collateral** is anything of value that is pledged by the borrower as security to guarantee complete repayment of the loan and will be forfeited or repossessed if the loan is not repaid.

**Conditions** refer to the terms of the loan, such as interest rate, amount to be borrowed, planned use of the money such as auto purchase, business startups, home improvement, as well as general economic conditions.

In general, bankers rely on these five considerations in granting a loan of any type but also take into consideration all 5 Cs when pricing the interest rate and payment schedule. “We are always honored when a friend or neighbor gives us at OHB the opportunity of working with them to assist them with completing their OHB loan application,” says Mike Jackson, Sr. VP/Chief Lending Officer.

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

## Meeting New Friends and Neighbors at OHB: Gerald McAlister

by R. Darryl Fisher, MD, Chairman/CEO



Ada businessman Gerald McAlister joined the OHB Directors for their January lunch at OHB-Ada preceding the regular monthly Directors’ meeting. Welcoming Gerald (c.) are Chairman/CEO Darryl Fisher (l.) and Sr. VP/Chief Lending Officer Mike Jackson.

Relationship banking is a fashionable topic these days, defined loosely as “a strategy used by banks to enhance their profitability by cross-selling financial products and services to strengthen their relationships with customers and increase customer loyalty.” At OHB we have been using relationship banking for decades. Maybe we are old fashioned but we’ve always thought of ‘relationship banking’ as simply meeting our neighbors and making new friends.

At the OHB Directors’ meeting in January I had the pleasure of meeting a new friend: Gerald McAlister. We differ in age by about a generation but our early life stories are quite similar: attending Willard School, Ada Junior and Senior High School, ‘paperboys’ for Ada News, working our ways through East Central University, and lifelong personal and business connections to Ada.

But let Gerald tell you his story:

*I am proud to call Ada my home. I have lived in Ada my entire life. I enjoy traveling and seeing new places, but I’m always glad to come home. People from our area are quick with a friendly smile and don’t hesitate to help a neighbor in need. Ada and Pontotoc County folks have big hearts . . . home is where the heart is and my heart is here.*

*I worked at Neil’s Shoes in Ada during college. Learning about sales and small business, and now we have the McAlister Insurance agency (222 East Main St, Ada), an independent insurance agency specializing in home, auto, health and life insurance, representing the most reputable, well known and well trusted insurance companies in the world, such as Safeco, ALL-STATE, Hartford, Traveler’s, and Progressive. We provide competitive bids from these major insurers when you need home or auto insurance, as well as life insurance to protect your family and your estate with life insurance.*

*I am married to my best friend and life partner Doreen who is a Realtor with Maxwell Realty. We have four adult children, four granddaughters we are crazy about, although we have made a formal request for a couple of grandsons.*



**STAY CONNECTED!**  
 FOLLOW US ON FACEBOOK

Oklahoma Heritage Bank | Facebook

## Byng’s Premier Horse Trainer Terry Newberry Uses Magnetic Therapy

by Rachel Nichols, Teller-Byng



Terry Newberry, Byng’s well known horse trainer, demonstrates to OHB-Byng Teller Rachel Nichols the application of state-of-the-art Pulsed Electromagnetic Field Therapy (“PEMF”) treatment that is being increasingly used for equine treatments directed at musculoskeletal problems with revolutionary results.

Terry Newberry found his calling as a horse trainer early, beginning at age 14 and continuing to this day. His skill and experience in the horse world has taken him throughout the United States and around the world, honing his reputation as a professional trainer of valued horses of a variety of types, racing, cutting, and show horses, for well over four decades.

When traveling as horse trainer, Terry has always returned “home” to Byng where Terry and June, his wife of 49 years, and his extended family of two adult daughters, twin adult sons, ten grandchildren, and two great grandchildren, live within a few miles of each in the Byng area. During the occasional seasonal breaks from horse training, Terry has overseen a side business of excavating and trucking.

Ever at the forefront of his profession as a horse trainer, Terry has recently learned the new and revolutionary therapy of Pulsed Electromagnetic Field Therapy (“PEMF”) that is being increasingly used for equine treatments, derived from the well-known and FDA-approved use of PEMF for human physical therapy for a variety of musculoskeletal maladies.

OHB appreciates Terry Newberry as a friend and neighbor and thanks him for his gracious and kind words from a man who has traveled the world and come back ‘home’ to Byng, “I’ve banked at dozens of banks throughout the years, but there’s not a bank one that beats Oklahoma Heritage. I like how friendly you are and I can give you a hard time too if I’m in the mood for it. It just feels like an extension of home with you ladies.”



OHB President Dustin Riddle (l.) and Chairman/CEO Darryl Fisher (r.) welcome Lisa Chisum as the newly appointed OHB VP/Stratford Branch Manager. Lisa brings eight years of recent experience as branch manager of a community bank in western Oklahoma.

## Home Cookin' Ignacio "Nacho" Anaya First to Create "Nachos"



Nachos, the familiar Tex-Mex snack composed of fried tortilla chips with layers of melted cheese, refried beans, sliced pimientos, and various meats, and a final layer of shredded cheese, was created by and named for Ignacio "Nacho" Anaya in 1943.

In 1943 Ignacio Anaya, the head waiter at the Moderno Restaurant in the small Mexican city of Piedras Negras, greeted a group of wives of U.S. soldiers stationed at Fort Duncan in nearby Texas who were in the Mexican border town on an all-day shopping trip when they arrived at his restaurant after it had already closed for the day. They were tired and hungry but with only tortillas and cheese leftover in the kitchen, Ignacio was forced to be creative to serve his customers.

He cut the tortillas into triangles, fried them, then topped the 'chips' with shredded cheddar cheese and sliced pickled jalapeño peppers. When the wives asked what the snack was called, Ignacio answered, using his nickname, "Nacho's especiales".

The next time you order nachos at your favorite Tex-Mex restaurant, remember this creative moment 75 years ago in a small northern Mexico town and thank Nacho for his delicious legacy.

This easy to make and delicious video recipe for Rachel Ray's nachos can be found at <http://www.foodnetwork.com/recipes/rachael-ray/super-nachos-recipe>



## OHB Proudly Supports "Scout Day" at ECU



OHB supported the first annual "Scout Day" at East Central University on Saturday, February 18, bringing together over two hundred scouts and family members for a day of fun and community support at ECU. Pictured beside the permanent OHB banner inside the ECU arena are Troop 4 scout Bo Smith (l.) who was the OHB Grand Prize winner and his brother Devon Smith (r.) who was the half-time shoot-out winner.

## Roff's Newest Partnership: Danny Baldrige and Tim Reed's R-Town Guttering

by Dustin Riddle, President



OHB VP/Roff Branch Manager Mark Harrel (c.) congratulates OHB friends and neighbors Danny Baldrige (r.) and Tim Reed (l.) who have developed a business partnership (*R-Town Guttering*) based in Roff and specializing in the installation of seamless, aluminum rain-water guttering.

As if Roff residents and good friends Danny Baldrige and Tim Reed weren't occupied enough with their fulltime jobs (Danny as Roff Schools K-8 Principal and Tim with Frontier Feed) as well as with raising their young families, this pair of longtime friends decided to start a small-business partnership installing residential rain gutters. Since forming their rain-guttering enterprise in 2016, business has been pouring in, leading them to a jiffy jingle for their new business, *When it rains, we drain!*

After on-the-job training and realizing the satisfaction that a nicely designed and installed seamless rain-guttering brings, the duo invested in an installation trailer and necessary equipment for all types of residential installations of seamless aluminum gutters. Produced in one continuous length, on the jobsite, to any length and color desired, aluminum gutters are one of the least expensive gutters and require little attention. "We take pride in our workmanship," says Tim. "We will give your home a good installation."

They have become enthusiasts for properly installed rain guttering to preserve the value of a home by controlling rain water, preventing stains, avoiding soil and concrete erosion, helping to prevent moisture and moss buildup, as well as avoiding flooding and foundation failure. Danny urges homeowners, "If rain water has been running near your foundation, gives us a call for a free inspection." (580) 320-1235

## Madison and Phillip Lamirand's Main Nutrition "Shakes" Stratford

by Jared Wells, Asst. VP Stratford



OHB Assistant VP Jared Wells congratulates Madison and Phillip Lamirand on their first year of business as *Main Nutrition*, a Herbalife™ Nutrition Club specializing in nutrition and weight management supplements as well as a whole line of Herbalife™ products in Stratford at 126 West Main.

An entrepreneur's enthusiasm and a passion for healthy living compelled Madison and Phillip Lamirand to start up a Herbalife™ Nutrition Club at 126 W Main last spring in their adopted home town of Stratford. Nearing their one-year anniversary in the retail marketing of Herbalife™ nutrition supplements, weight management, sports nutrition and personal-care products, the young couple is living their shared vision of owning their own business.

Madison, a graduate of Latta High School in 2014, began with Herbalife™ products for her own health when she was in high school and later introduced Phillip to the benefits of Herbalife™ even before they were married in 2016. Phillip graduated from Asher High School in 2012 and is serving as a Specialist in the National Guard. Madison plans to graduate in 2019 with a business degree at East Central University.

Herbalife™, an American company, was founded in 1980 and today employs 7800 people with 2.3 million independent Distributors worldwide. "At *Main Nutrition* we offer a wide range of Herbalife™ nutrition products for a healthy active life. "Stop by and try a delicious Herbalife™ smoothie or an energy tea," says Phillip. "You will love them."

126 W Main Stratford, OK (580) 272-4491  
Monday – Friday 7am-2pm

## Ada's Amigo's Roofing and Remodeling Provides Customer-Friendly Service

By Julia Jack, VP/Ada Branch Manager



OHB VP/Ada Manager Julia Jack welcomes Pedro Alvarez, owner and operator of *Amigo's Roofing and Remodeling*, as an OHB friend and neighbor to the Ada location and congratulates his family's two decades of successful business in Ada.

For twenty years Pedro Alvarez, owner and operator of *Amigo's Roofing and Remodeling*, has provided Ada residents with exceptional roof repairs and remodeling as well as new construction projects. Pedro and his son, Carlos, operate and maintain ongoing projects with a fulltime crew of ten experienced employees, while Carlos' wife Jordana manages the office and coordinates project schedules.

Pedro and his wife, Thereseh, have six children, ranging from 9 to 33 years. All the family are longtime members of the Ada Baptist Temple in Ada. Pedro promises the highest building standards, "As a local family owned and operated company, our mission is to provide our customers with quality workmanship at a competitive prices." (580) 332-6643 or (580) 320-2078

### STRATFORD

**R. Darryl Fisher, MD**  
CEO/Chairman of the Board  
**Dustin Riddle**, President  
**Lisa Chisum**, VP/Branch Manager  
**Fred Stephens**  
Assistant Branch Manager  
**Shirl Wilcher**, VP Operations  
Director of Communications  
**Kim Streetman**  
Assistant Vice President  
Loan Administration Supervisor  
**Jared Wells**  
Assistant Vice President/Loan Officer  
**Deniece Hawkins**  
Assistant Vice President  
**Karen Dowling**, Loan Processor  
**Cortney Hatton**, Loan Processor  
**Louise Cagle**, Internal Control/Audit  
**Ann Bonner**, **Trey Gilley**,  
**Bailey Boles**, **Susan Overall**, Tellers

### ROFF

**Mark Harrel**  
VP/Branch Manager  
**Breana Burkhead**  
New Accounts Representative  
**Shirley Barnett**, Head Teller  
**Pam Allen**, Teller

### BYNG

**Chris Watkins**  
VP/Branch Manager  
**Madonna Penick**  
New Accounts Representative  
**Carla Campbell**, Loan Processor  
**Rachel Nichols**, Teller  
**Kaci Kennedy**, Teller

### ADA

**Mike Jackson**  
Senior VP/Chief Lending Officer  
**Chance Branscum**, VP/COO  
**Julia Jack**, VP/Branch Manager  
**Whitney Howard**  
Assistant VP/Credit Analyst  
**Cody Goodrich**  
Assistant VP/Lending  
**Jericho Allen**, Mortgage Loan Processor  
**Ryan Jolley**, Teller/Document Specialist  
**Rosa Cruz**, Receptionist/Teller  
**Katlyn Barnes**, Teller

Eric S. Fisher, Sr., Esq., General Counsel

### BOARD OF DIRECTORS

**R. Darryl Fisher**  
Chairman of the Board/CEO  
**Bo Cail**, Director  
**Wayne Cobb**, Director  
**Don Connally**, Director  
**Rick Griffin**, Director  
**Dustin Riddle**, Director  
**Ron Tidwell**, Director  
**Advisory Directors:**  
Chance Branscum  
Mark Harrel  
Keri Coleman Norris  
Chris Watkins

Member  
**FDIC**

