



ABOUT US

For more than a century, the OBA has strengthened and supported the Oklahoma banking community. Read on to learn how your Association is working for you.

**Serving Bankers.
Serving Oklahoma.**



WELCOME

From its creation more than a century ago, the Oklahoma Bankers Association has pursued a simple mission – **to make bankers better**. The OBA's sole reason for being is to help improve bank performance and its service to consumers and the communities they serve.

Your Association carries out this mission in a variety of ways, but always with a commitment to returning the greatest value possible to its member banks. The following pages explain how your bank benefits by being a part of the larger group.

Your dues dollars fund the key features of membership – advocacy in government relations matters, legal assistance, fraud training and communications/public relations. Collectively these four features add significantly to every member bank's bottom line. OBA's educational programs, products and services and insurance agency contribute to the bottom line to help keep member dues down.

If you have any questions or suggestions regarding your OBA, please call one of the Board members from your bank's group, or OBA President and CEO Roger Beverage. We can serve you best when informed bankers at all levels are involved in the Association and make their views and opinions known. ♦

INSIDE

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- ♦ Member Benefit: Advocacy
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- ♦ Member Benefit: Communications and Public Relations
- ♦ Member Benefit: Products and Services
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REACHING US

Questions? We have answers!

Advertising Opportunities.....	Jeremy Cowen
Changes in Your Bank's Information.....	Sheila Wyatt
Committee Involvement.....	Janis Reeser
Compliance Questions	compliance@oba.com
Contact Banker Program.....	Adrian Beverage
Convention.....	Janis Reeser, Debbie Leake
Directories (Bank)	Kellie Schnurr
Emerging Leaders Program	Megan McGuire
Fraud Alerts.....	Elaine Dodd
Fraud Training	Elaine Dodd
Insurance Products and Services.....	Judy Hanna, Rhonda Ballare
Intern Program.....	Janis Reeser
Legal Issues	compliance@oba.com
Legislative Issues (Federal).....	Roger Beverage
Legislative Issues (State).....	Adrian Beverage
OBA Update	Jeremy Cowen
Oklahoma Banker Newspaper.....	Jeremy Cowen
PAC Fundraising (State & Federal).....	Adrian Beverage
Press Releases.....	Jeremy Cowen
Products & Services	Kellie Schnurr
Professional Membership Program	Adrian Beverage
Public Relations Campaigns.....	Jeremy Cowen
Schools	Nancy McKinnis, Janis Reeser
Seminars	Debbie Leake, Nancy McKinnis
Senior Management Conference.....	Janis Reeser
Sponsorships.....	Debbie Leake
Subscriptions.....	Kellie Schnurr
Regional Updates	Adrian Beverage
Robbery Reward Program.....	Lea Ann Jackson, Elaine Dodd
13th Directors Meetings.....	Adrian Beverage
Washington Visit.....	Adrian Beverage
Web Site (oba.com)	Jeremy Cowen
Women In Banking Conference	Janis Reeser

OBA AT A GLANCE

Oklahoma Bankers Association



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**News, resources and more
at www.oba.com**

Serving Bankers • Serving Oklahoma

OBA MANAGEMENT & STAFF

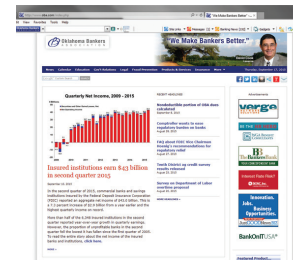
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Kathy Young, Receptionist kathy@oba.com

This information is regularly updated online at www.oba.com/bankers/oba_staff.php

MAXIMIZE YOUR MEMBER BENEFITS

The OBA offers the expertise and resources bankers need to make their job as efficient and effective as possible. Are you taking advantage of our full range of services? Here's how to get the most out of *your* Association.

1. Call on us. If you have a question about anything, from compliance to education to dealing with the media, there's a good chance we have answers. If not, we'll find them. We are here to serve *you*.



2. Take advantage of our online resources. We have a comprehensive website (www.oba.com) that includes several features for members. You'll find news and updates, *Legal Update*, an events calendar, downloadable brochures and order forms, links to other industry resources, Fraud Alerts, an OBA staff e-mail directory and more.

3. Get involved. The OBA offers numerous opportunities for you to become informed, inform others, network, and take an active role in the leadership of the Oklahoma banking community. Your participation is what makes a difference. Some opportunities for involvement include:

- ❖ Annual Washington Visit
- ❖ Banking Schools
- ❖ OBA Committees
- ❖ Annual Convention and Trade Show
- ❖ Senior Management Conference
- ❖ Contact Bankers Program
- ❖ Intern Program
- ❖ Regional Updates
- ❖ Emerging Leaders Program



The OBA offers educational programs that keep bankers current and informed.

Remember, **you are the reason we are here**. No matter what you are looking for, the OBA will find a way to fulfill your needs. ❖

GOVERNMENT RELATIONS ADVOCACY

Advocacy in government relations and regulatory matters is the primary mission of the OBA, and it's the principal reason banks belong to the Association. As one of the most heavily regulated industries in the country, Oklahoma bankers have a huge stake in the outcome of regulatory and legislative proposals that affect their business.

Bankers are natural leaders in their communities all across the state. Through the collective voice of the OBA, they represent a tremendous force that works to shape the laws, rules and regulations under which they operate every day.

Members benefit directly as a result of our advocacy efforts at both the state and federal levels in two ways:

1. We seek to obtain passage of legislation or implementation of regulations that will enhance the ability of banks to compete effectively, increase individual bank profitability and generate higher returns to bank shareholders.
2. We work to defeat legislative and regulatory proposals that would add both direct and indirect costs to bank operations. By doing so, the OBA is able to enhance the ability of banks to compete effectively, increase individual bank profitability and generate higher returns to bank shareholders.

In Oklahoma City, the Association has a full-time government relations staff whose sole responsibility is to monitor legislative developments at the state and national Capitols. These activities include monitoring all legislation and regulatory proposals that deal with banking; raising funds to help support elected officials who are supportive of the banking business; working closely with legislative leaders and others on a number of fronts; and building a strong network of "Contact Bankers" to help convey the appropriate message on any given issue.



The OBA's lobbyists keep a close eye on events at the state Capitol that could affect banks.

Elected Directors

Bruce Boehs

President & CEO, Farmers and Merchants National Bank, Fairview

Hal Brown

SVP/BOSC, Bank of Oklahoma, Oklahoma City

Michael Brown

President and CEO, Lakeside Bank of Salina, Salina

Bryan Cain

President, Security State Bank of Wewoka, Wewoka

Doug Fuller

President and CEO, Quail Creek Bank, N.A., Oklahoma City

Brad Giblett

President/CEO/Chairman, The First State Bank, Ryan

Jim Hamby

CEO, Vision Bank, N.A., Ada

Jane Haskin

President/CEO, First Bethany Bank & Trust, Bethany

Kyle Hughbanks

President and CEO, BancCentral, N.A., Alva

Robert Jennings

CEO/Cashier, The Peoples National Bank of Checotah, Checotah

David Johnson

Chairman/President/CEO, Peoples Bank, Tulsa

Kent Latta

President and CEO, Oklahoma State Bank, Buffalo

Mark Poole

President/CEO, First National Bank & Trust, Broken Arrow

Kyle Powell

EVP/CLO, First National Bank & Trust, Okmulgee

Debbie Rinehart

President, Farmers State Bank, Allen

Joseph Root

President/CEO, First Liberty Bank, Oklahoma City

Mark Russell

CEO, Great Plains National Bank, Elk City

Stuart Sander

President, Security State Bank, Cheyenne

Appointed Directors

Troy Appling

Executive Vice President, The Bankers Bank, Oklahoma City

John Barton

President, BancFirst, Muskogee

OBA LEADERSHIP

The Oklahoma Bankers Association is led by volunteer bankers working for the benefit of all member banks. The Board of Directors is composed of 24 senior bank officers from banks of all sizes and the OBA's president/CEO, who serves as a non-voting member.

The Board governs the operation of the Association, setting policy and providing oversight of OBA operations. Leadership consists of the Executive Committee, which is made up of the chairman, vice chairman, first vice chairman, past chairman, OBA president/CEO, COO and chief of staff.

The Board includes three representatives from each of six geographic groups; two members appointed by the chairman, regardless of bank size or geographic location; and members of the Executive Committee. The three Board members within each group represent banks below, at and above the median size bank (total deposits) within that group.

Board members serve three-year terms, and terms are staggered with six new directors (one from each group) elected each year. The two Board members appointed by the chairman serve one-year terms. ♦

2016-2017 Executive Committee

Curtis Davidson

Chairman

President/CEO, First National Bank & Trust, Ardmore

Guy Sims

Vice Chairman

President/CEO/Chairman, Shamrock Bank, N.A., Coalgate

Sandy Werner

First Vice Chairman

Chief Executive Officer, First National Bank & Trust, Elk City

Paul Cornell

Past Chairman

President, Citizens Bankshares, Inc., Okemah

Ex Officio

Roger Beverage

President and CEO, OBA



ABA leaders (from left) Frank Keating and Rod Alba meet with the OBA's Roger Beverage and Jim Hamby during a recent Annual Washington Visit.

Each fall, the OBA hosts its Annual Washington Visit where bankers can visit with their elected officials and the movers and shakers on Capitol Hill that help shape policy for the banking industry. This visit gives an opportunity for community bankers to tell their story to the people who can make a difference.

In Washington, D.C., the OBA works closely through an alliance with the other 49 state bankers associations and the American Bankers Association to develop and implement policies and strategies affecting the federal level.

Working with key industry leaders from across the nation and members of the Oklahoma delegation, we help shape and develop positions on all federal matters that affect the business of banking.

All of these efforts have but one goal: to improve bankers' ability to serve their customers and their communities. ♦



The OBA is regularly pointing out to legislators the impact banks have on the state and national economies.

EDUCATION & TRAINING

The OBA offers a broad spectrum of education and training programs for banks, from basic programs directed at front-line employees to advanced programs designed for bank directors and senior officers. Banks benefit from these programs in several ways:



The OBA enlists an experienced group of experts, such as Mary Beth Guard, above, to bring bankers up to speed on a range of industry issues.

1. Bank employees learn about their specific areas of banking from leading experts and their peers. In doing so, they become better equipped to serve their customers and the communities in which they operate.
2. Bank employees stay abreast of developments in their specific area of

responsibility. By learning from experts and their peers, bankers at all levels will understand what's required of today's successful banker, and how to use that knowledge to enhance the employee's value to the bank, as well as the bank's performance.

3. Bank professionals have an opportunity to network with their peers and develop a better sense of professionalism. Such networks create a myriad of opportunities for sharing successful strategies and avoiding the mistakes of others. These opportunities help bankers learn and grow – and better serve the bank and its customers.

The Education Department also organizes the OBA's Annual Convention and Trade Show and the OBA Senior Management Conference.

Also of note is the OBA Emerging Leaders Program, which helps identify future leaders of the banking industry and equip them with the tools they will need to reach their potential. ♦

Did you know...?

During the 2014-15 fiscal year, more than **5,500** Oklahoma bankers attended **143** webinars, conferences, seminars and schools conducted by the OBA?

FRAUD PREVENTION & TRAINING

Elaine Dodd is a resource your bank shouldn't go without. Dodd heads the Association's fraud prevention and training efforts and has been an invaluable help for Oklahoma bankers since joining the OBA in 2003.

Did you know...?

... In the past year, Elaine Dodd has spoken to more than **6,500** bankers, community leaders and retail customers about fraud prevention?

Phishing. Nigerian letters. Online auction scams. Identity theft. Wire fraud. Senior citizen fraud. And let's not forget good old-fashioned counterfeit checks. Fraud is the fastest-growing crime in America. Oklahoma bankers are fighting back with some outside-the-box anti-fraud tactics that have proven results. We are the only state bankers association with its own fraud training and investigation department. We've saved hundreds of individuals from losses, and saved banks MILLIONS

of dollars in potential losses.

Dodd spent 22 years in law enforcement doing investigative work for the Oklahoma Bureau of Narcotics, retiring in 1995 as the director. Her tenure there allowed opportunities for investigating white-collar crimes as a diversion investigator, as well as training for officers and medical professionals.

Dodd joined the OBA in October 2003 and since then has provided fraud training to thousands of bankers and customers across the state. In February 2013, she was awarded the Brad Edwards Consumer Champion Award by the Oklahoma Attorney General's Office. In April 2013, she was inducted into the Oklahoma Women's Hall of Fame. In 2014, she was awarded the FBI Director's Community Leadership Award.

With Dodd's training and investigation efforts and the immediate update capabilities of the OBA's Fraud Alerts, the Association's help on the fraud front can be a major boost to your financial institution's performance, and also to the sense of safety and security to your bank's customers. ♦

PRODUCTS & SERVICES

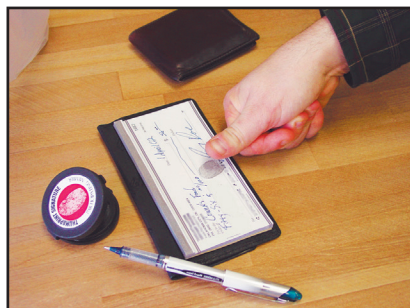
Through its subsidiaries, the OBA makes a wide range of quality products and services available to its member banks at costs that are often better than a bank can get on its own. Banks not only can save money but also can tap new ways to satisfy customers or improve bank performance. In the end, this translates into lower costs, higher revenues and improved operations for participating banks. Income from products and services to the OBA also helps the Association significantly reduce its dependence on dues.

Many valuable products and services are offered to OBA-member banks through the **OBA Services Company (OBASCO)**.

❖ Publications and Information Services — The Services

Company publishes the monthly *Oklahoma Banker* newspaper, the annual *Oklahoma Directory of Banks* and the *Oklahoma Views & Vistas* calendar, highlighted by photos taken by bankers.

OBASCO also sponsors the OBA website, www.oba.com.



OBASCO's Thumbprint Signature Program has been a successful and popular way for banks to fight fraud.

❖ A Range of

Products — In addition to publications, OBASCO offers such products as training materials and videos, statement stuffers, holiday closing signs, software and the Thumbprint Signature anti-fraud program.

❖ Vendor Relationships and Discounts — The OBA Services Company looks for opportunities to leverage the collective buying power of Oklahoma banks to secure cost reductions from vendors on many products. For example, the OBA-Deluxe Corporation program enables OBA-member banks to receive discounts and rebates on customer check purchases. OBASCO also endorses a number of products and services that help banks generate income and operate more efficiently and improve customer service. ❖

LEGAL AND COMPLIANCE

The OBA offers access to some of the finest legal resources on banking issues available in the state of Oklahoma. This access comes to member banks at no charge as a part of their dues and is available during normal banking hours.

Did you know...?

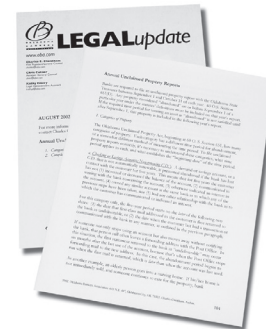
The OBA's legal team responds to approximately **4,000** inquiries from Oklahoma bankers every year.

The key aspect of this feature of OBA membership is access to timely and accurate information about the business of banking, from the simplest issues that involve day-to-day operations to the most complex questions in which banks can become involved.

The Association receives approximately 4,000 legal assistance inquiries each year from bank professionals at all levels as well

as bank lawyers. In addition, the OBA legal team publishes a monthly column in which more detailed treatment is given to select issues.

Bottom line: A member bank's legal costs can be dramatically reduced on an annual basis by taking advantage of the OBA's legal and compliance services. This results in increased savings and a better bottom line, without sacrificing the benefit that comes with effective legal counsel. ❖



Each month, the OBA's legal experts produce *Legal Update*, an in-depth treatment of complex legal and compliance issues facing bankers.

Everything online ...

The OBA's Web site, www.oba.com, features a wide range of compliance resources, including an archive of *Legal Updates* that dates back several years. To obtain a member password for access to this and other members-only areas of the site, send an e-mail to jeremy@oba.com.

COMMUNICATIONS AND PUBLIC RELATIONS

The OBA provides Oklahoma bankers timely and useful information about developments in the banking industry and also works to improve the public's understanding and support of banking. These efforts include:

- ❖ **Oklahoma Banker newspaper** — Published monthly, the *Banker* offers news and features about Oklahoma banks and bankers, as well as articles and commentary about legislative, compliance and operational issues.
- ❖ **The OBA website** — The site — at www.oba.com — includes information on compliance, government relations, OBA education programs and more.
- ❖ **Oklahoma Banker Direct** — These email reports from the CEO on government relations developments and other industry happenings are issued as needed, making certain bankers are up to date on key issues.
- ❖ **Fraud Alerts** — These email reports alert OBA members about fraud committed against Oklahoma banks with the aim of helping other banks protect themselves.
- ❖ **Media Relations** — The OBA staff responds to inquiries from the news media and, when appropriate, actively works with the media to inform the public about banking issues and events.
- ❖ **OBA Update** — This weekly email keeps bankers up to date on the most recent happenings and events of which they need to be aware.
- ❖ **OBA social media outlets** — The OBA is an industry leader in social media usage, with our Facebook, Twitter and LinkedIn feeds regularly giving useful information to our bankers.
- ❖ **OBA videos** — The OBA was the first bankers association to offer video webcasts and Periscope broadcasts to its members. ❖

Did you know...?



The OBA reaches more than **3,000** individuals across its three main social media platforms: Facebook, Twitter and LinkedIn. The OBA has more followers on these sites than **90 percent** of other state bankers associations.

OBA INSURANCE AGENCY

The OBA Insurance Agency's purpose is to meet the insurance needs of Oklahoma banks. This is achieved by customizing an insurance plan that is unique to each bank. With the insurance needs of financial institutions as its only focus, the OBA Insurance Agency staff has been able to develop and maintain an unrivaled expertise in the field.

Banks with the OBA Insurance Agency are able to enjoy the added benefit of the OBA Insurance Agency staff being located here in Oklahoma. Additionally, they are able to benefit from the OBA Insurance Agency representing several carriers to ensure they receive the best coverage while keeping costs down. As OBA members already, by using OBA Insurance Agency for their insurance needs, they are able to strengthen their support for the OBA.

Insurance policies are not a "one-size-fits-all" type of thing. While offering lower premiums, other companies' coverage may be inferior to competing coverage. The OBA Insurance Agency is able to help you analyze your insurance coverage to find the insurance plan that fits your needs.

For almost two decades, OBA Vice President/Insurance Judy Hanna and Customer Service Representative Rhonda Ballare have been working with Oklahoma banks for their insurance needs. In this ever-changing, highly complex world of financial institutions, it is important to have professionals who understand exposures to banks and insures only banks. ❖

Did you know...?

The OBAIA provides the following types of insurance:

- Debit card fraud;
- D&O liability;
- Financial institution bonds;
- Internet and cyber banking liability;
- Lender, entity and professional liability;
- Mortgage Impairment and Mortgage Errors and Omissions;
- Property and Casualty Policy;
- Property and general liability for forced place and OREO.