

OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
10:30 a.m., Thursday, Aug. 22, 2024

AGENDA SUMMARY

Agenda – A tentative agenda for the board meeting on Thursday is enclosed with this agenda summary for your review.

ANY ITEMS REQUIRING BOARD ACTION APPEAR IN RED.

Report of Audit from Forvis — Included in your board packet, as **Exhibit A**, is the report of audit from the previous fiscal year. Representative from Forvis will be on hand at the board meeting to give a short presentation and to answer any questions about the audit and its results.

Consent Agenda — Report of audit — As mentioned above, in your board packet, as **Exhibit A** is the report of audit from the previous fiscal year.

Question Presented: Whether to accept and approve the report of audit as presented.

Board minutes — The minutes from the May board meeting and executive committee meeting are in the board packet as **Exhibit B**.

Question Presented: Whether to accept and approve the May board minutes as presented.

Financials — Following is a summarized view of the consolidated and association-only income statements.

Consolidated Performance

	Actual	Plan	Prior Year
Income	\$ 769,330	\$ 679,464	\$ 694,623
Expense	<u>537,790</u>	<u>652,883</u>	<u>541,377</u>
Net Profit (Loss)	\$ 231,540	\$ 26,581	\$ 153,246

The consolidated entities have a Net Income of \$231,540 which is significantly better than Plan and Prior Year. On a consolidated basis, Actual Income is greater than Plan by \$89,866/13% and Prior Year by \$74,707/11%. Consolidated Expense is less than Plan (\$115,093/18%) and comparable to Prior Year.

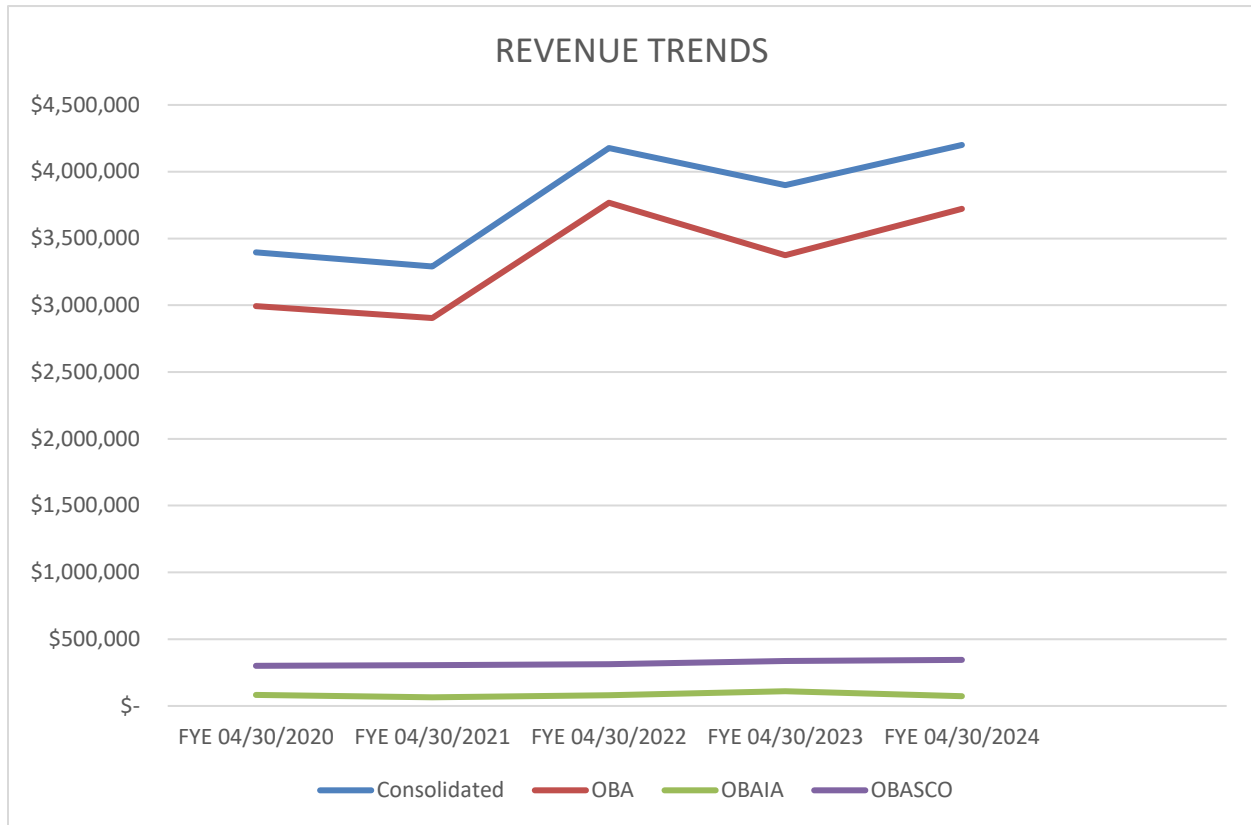
Dues revenues are comparable to both Plan and Prior Year. Revenue from Convention, Seminars, Schools & Subscriptions is well ahead of Plan and better than Prior Year. Products and Services revenue trails both Plan and Prior Year.

All expenses, by program, are less or comparable to Plan. Most are also less or comparable to Prior Year.

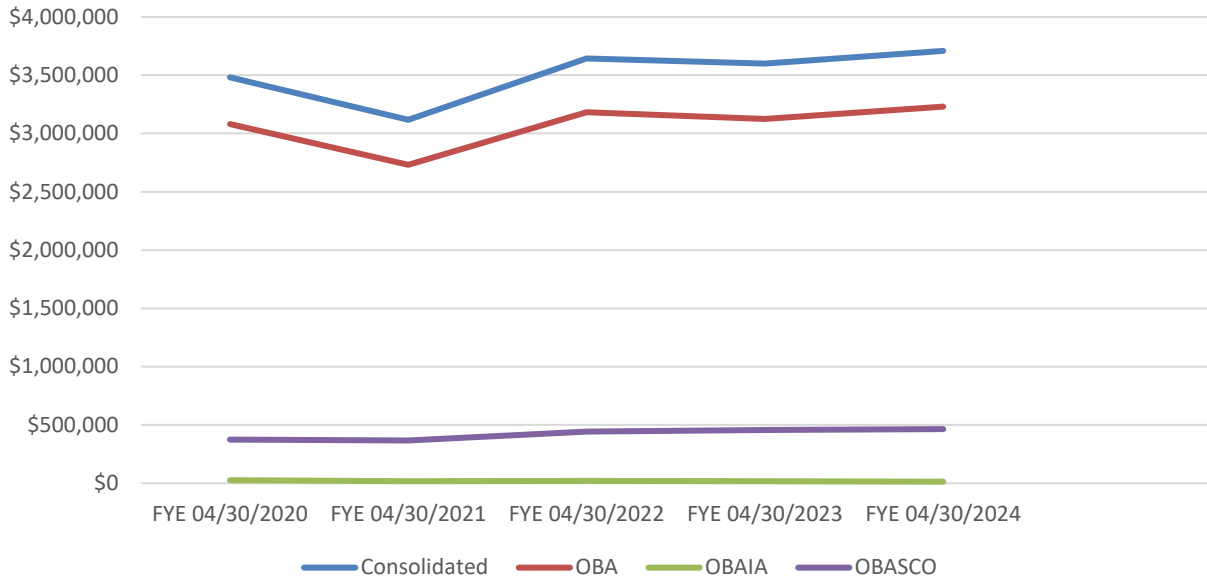
Association Only

	Actual	Plan	Prior Year
Income	\$ 714,395	\$ 736,220	\$ 635,764
Expense	<u>465,209</u>	<u>554,970</u>	<u>473,423</u>
Net Income (Loss)	\$ 249,186	\$ 181,250	\$ 162,342

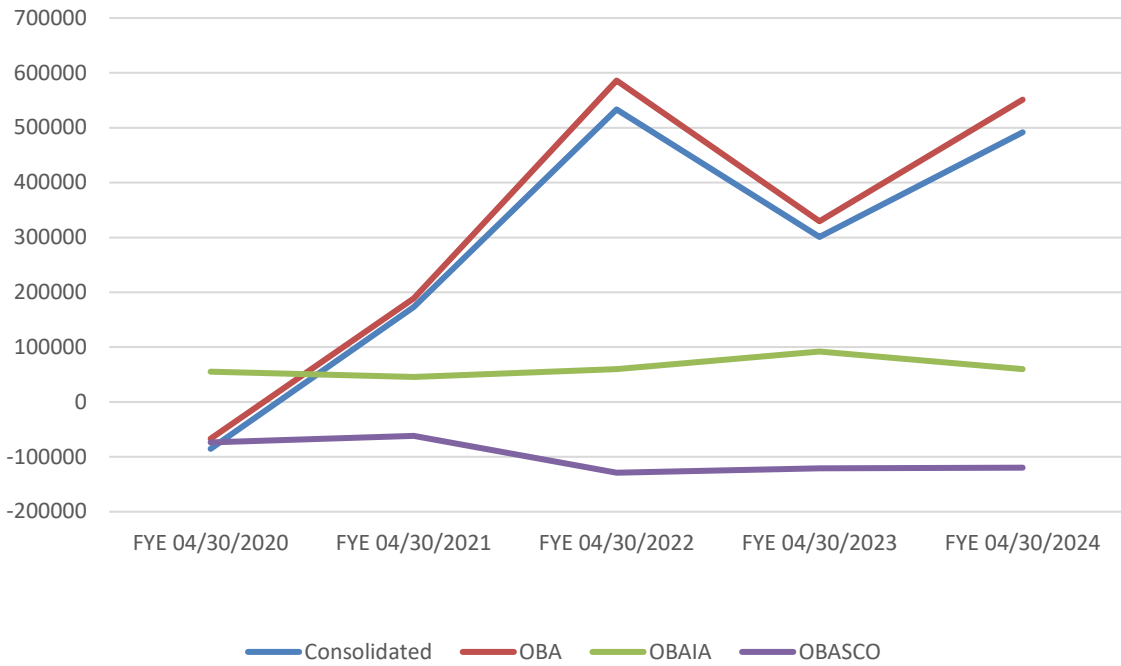
At the Association level, Actual Income exceeds Prior Year and is comparable to Plan. Association Actual Expense is less than Plan and comparable to Prior Year. The Association has a Net Income of \$249,186 compared to Plan Net Income of \$181,250 and Prior Year Net Income of \$162,342. The financials are presented in your board packet as **Exhibit C**.

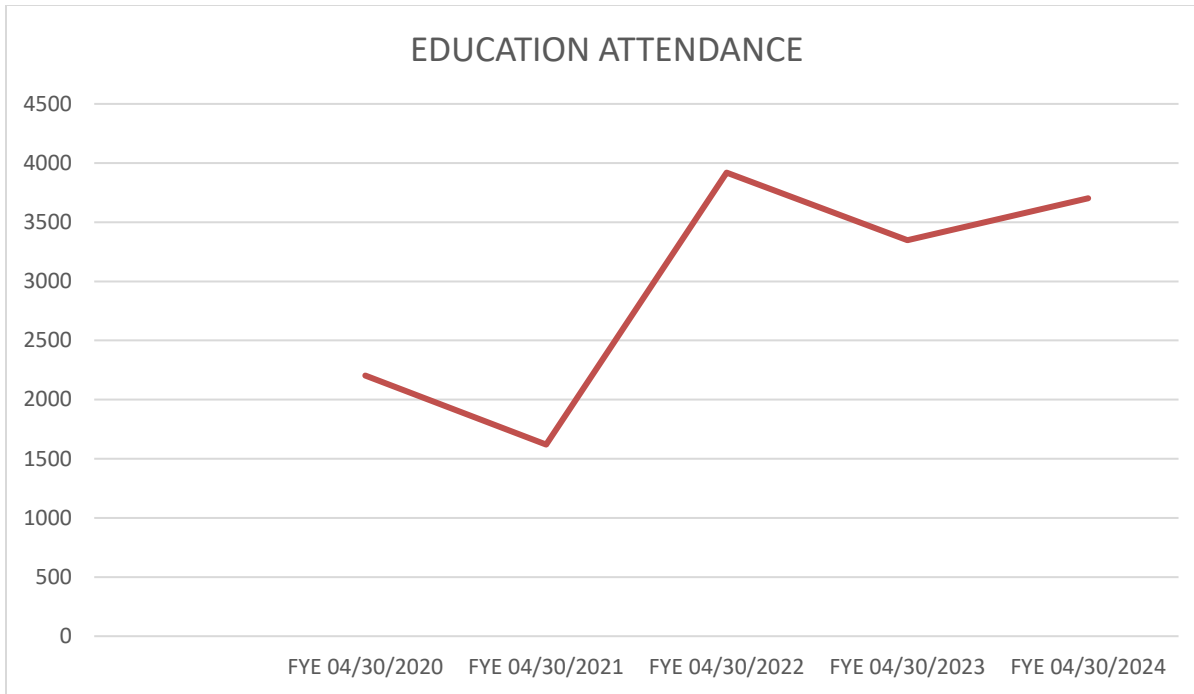


EXPENSE TRENDS



NET INCOME TRENDS





Question Presented: Whether to accept and approve the financial statements as presented.

OBA strategic plan & board orientation — During today’s board meeting, there will be a board orientation for new members, as well as a refresher for previous members. Included in this board packet as **Exhibit D**, are the orientation slides, for everyone’s reference. Additionally included, are the board expectations and duties menu, as **Exhibit E**.

Also, following strategic planning sessions attended by the OBA executive committee, other bankers and the OBA senior staff in August 2023 and August 2024, an updated version of the OBA strategic plan is included in this board packet as **Exhibit F**.

Staff reports —

Education and Training — Here’s a summary of the education department activities for the months of June, July, August:

June

3 – 7 Intermediate School, Session II OKC 38 various instructors

July

-no live events-

August

14	New Accounts Seminar	Tulsa	62*	Matt Dickinson
15	New Accounts Seminar	OKC	72*	Matt Dickinson
19 – 23	Compliance School	OKC	54*	various instructors
27	FORVIS Symposium	OKC	25*	various speakers

*Counts as of 8/13/2024

WEBINARS

- May
 - 38 purchased
 - \$6430 revenue
- June
 - 15 purchased
 - \$1602 revenue

BASIC BANKING SCHOOL BOARD

The board met June 25. Minor changes were made to the prior school schedule. The board advised to invite a couple “new” instructors to teach. Currently, 15 are enrolled. We need to have at least 25 students. The course is ideal for new hires, management trainees, and those with limited banking experiences.

CONSUMER LENDING SCHOOL BOARD

The board met July 10. A couple new instructors have been invited to teach. Minor changes made to the schedule. Enrollment is open.

OPERATIONS SCHOOL BOARD

The board meets August 15.

COMMERCIAL LENDING SCHOOL

Honors graduates from the March school were recognized on June 27. School chairman Jeff DeSpain and Janis presented the awards:

- Nicholas Davis, Equity Bank-Ponca City
- Eli Potts, BancFirst-Sand Springs

INTERN PROGRAM

Janis met with the OKC area interns July 23 and the Tulsa area interns July 26. The students and their supervisors provided positive feedback. In addition, Janis will attend the OU Intern “Presentation night” August 28 in Norman.

2025 Convention & Senior Management Forum

Add to your calendars:

Senior Management Forum

- April 6 – 8, Renaissance Esmerlda, Palm Springs

Annual Convention

- May 12 – 14, Skirvin Hilton, OKC

OBASCO — New Strategic Members:

1. Stephens
2. Cherokee Nation Economic Development Trust Authority

- **OBA/Blanchard 2024 Surveys**

- Comp Trends & Employee Benefits Survey results available now.
- Salary & Cash Comp Survey – Participation closed - Results available in Fall.

- **2025 Photo Calendar Contest/Order** – We had 15 banks that participated in the photo contest with over 150 photo submissions. Opened orders for banks to put their logo on the calendar in June at price point of 1.10 by Aug 31 and then \$1.25 after. Goal is to exceed last year's sales of \$43k, currently at \$33k. Added several major holidays.

- **2024 OBA Reference Books** – Bank Code (approved by OSBD), Trust, & UCC – updated, put together for bank purchase.

- **OBA Speaker Proposal** – Updated speaker proposal for 2025 SMF & Annual Convention speaking opportunities for strategic members. Sent out 7/29 with submission deadline of 9/27.

- **August Board Dinner** Wed. Aug 21 @ Iron Start 6pm. Sponsored by **Transfund**, Luke Shoemaker will do a quick introduction along with their CEO Michael Kelly.

- **Washington Visit Sponsorships*** - \$12k

1. **FHLB Topeka** – Welcome Reception - \$3k
2. **NFP** – Transportation Sponsor – \$3k
3. **PRI** – Monday Break Sponsor - \$1k
4. **Oklahoma State Banking Dept** – General Sponsor - \$5k

**Now looking for lunch sponsors*

- **Fall Golf Tournament Sponsorships** – Mon. Oct. 21 @ Belmar Golf Club. Sponsorship flyer sent out to strategic members & registration brochure went out via email will go out in next mailing to all members. Currently at \$10k.

- **Oklahoma Bankers Hall of Fame** – Deadline for nominations Aug. 31, planning on doing the same format for sponsorships unless otherwise directed. Currently have a few sponsors in the books.

- **The Oklahoma Banker newspaper advertising** – Working with current advertisers and new ones on various ads & articles.

- **Endorsements:** *Working with Lea Ann on these endorsements*

- **Office Depot** – Now called **Office Business Solutions (ODP)** Really need help ramping up this endorsement.

- New Rep: Christal Dean (512) 982-9813 Christal.Dean@odpbusiness.com out of Austin, TX.
- Interior Workspace/Furniture: Cheryl Krawczyk, Cheryl.Krawczyk@workspaceinteriorsod.com

- New Endorsement with **Kentucky Bankers Association**:
 - **Bank Performance Report (BPR)** –Quarterly publication electronic and/or printed format for banks to see where they rank based on 8 different performance categories. Q2 2024 reports has 178 Oklahoma banks avail for sale.
- **Profit Resources Inc. (PRI)** – New Core Contract Endorsement – will be traveling with Adrain visiting banks this fall.
 - Contact: Brady Chianciola - bchianciola@profitresources.com (413) 544-1584 (Cell)
- **Banc Card** – New Merchant Services Endorsement – will be traveling with Adrain visiting banks this fall.
 - Contact: David Miller – dmiller@banccard.com (405) 439-0228 (Cell)
 - Cord West (OKC Metro), Chase Trammel (Guthrie, Enid, North Central OK)
 - Brett Appling (Moore, Western Metro), Blaine Richards (Western, OK)
 - Jacob White (Pauls Valley), Matthew Danuser (Eastern, OK), Rick McElhaney (Tulsa)
- **Servis1st** –Card Program Endorsement through the ABA – Karen Grahn
KGrahn@servisfirstbank.com

GRC Report and PAC report — State Issues

It's been a couple of months since we had our last board report and there are so many things to talk about, especially at the state level. We'll dive into the events in the last couple of weeks of the legislative session and how we ended up after all the dust had settled. There is a lot to talk about regarding the primaries that took place in June and the ramifications as a result of several surprises. We won't cover the election results in the board report, but we'll have a detailed review for you at the board meeting.

This was a session that we will remember forever, lots of up and downs, wins and losses and a whole lot of pulling our hair out. Below are most of the bills that we dealt with this legislative session and a little bit of information about each bill and in what shape it was in when the session came to an end.

Bills that were signed into law by the governor:

HB2776 – This was the annual UCC bill, it provided for broad adjustments to the UCC including requirements for establishing control of electronic chattel paper.

HB3963 – Creates the Oklahoma Trust Reform Act outlining the obligations, liabilities, protections, procedures, and other provisions relating to trusts.

HB4062 – Modifies standards of certain banking association tax credits to require they be located in the state, removes the sunset on such credits and directs such credits be claimed for fees paid to the Small Business Administration.

HB4069 – Adjusts criminal penalties for persons found to be in possession of multiple magnetic cards containing stolen credit or gift card data, imposing more severe penalties for possession of more cards.

SB1819 – Creates the Uniform Special Deposits Act which defines special deposits and outlines associated agreements, procedures for distribution to beneficiaries, interests and obligations.

Bills that died during the legislative session:

HB4092 – OBA introduced bill, creates the Oklahoma Agricultural Lending Act.

SB1510 – Modifies provisions related to the Energy Discrimination Elimination Act of 2022, making certain conditions for contracting applicable to state agencies, rather than to all government agencies.

SB1903 – Prohibits the charging of a buyers premium on online auction marketplaces for Sheriff's auctions and sets upper limits on other fees.

SB1536 – Directs the State Treasurer to seek an opinion ruling from the Attorney General in matters of disagreement between the Treasurer and state entities on whether certain companies engage in energy discrimination.

HB3222 – Creates the Firearm Industry Discrimination Elimination Act which establishes standards to prohibit different treatment of firearms companies by state entities and removes standards which would allow different behavior based on fiduciary duties.

HB3323 – Defines a central bank digital currency as a digital medium of exchange issued by the Federal Reserve System or other reserve systems and exempts such currencies from qualifying as a deposit account for certain banking provisions.

HB3453 – Creates the Artificial Intelligence Bill of Rights which requires vendors and services operating large language models and other artificial intelligence to disclose certain information to users.

HB4049 – Establishes standards for low-income credit union designations.

We will present a state election update at the board meeting.

Federal Issues

H.R. 1806 (Small Lender Act)

This bill exempts certain financial institutions and transactions from the CFPB reporting requirements with respect to data about small business credit applications. Under the bill, the requirements apply only to financial institutions that originate at least 500 credit transactions to small businesses in each of the preceding two years. The bill further defines small businesses as those with annual revenue of \$1 million or less.

Currently, the CFPB has proposed a rule that the requirements apply only to financial institutions that originate at least 25 annual credit transactions to small businesses in each of the preceding two years. The rule further defines small businesses as those with annual revenue of \$ 5million or less.

H.R. 1810 (Bank Loan Privacy Act)

This bill requires the CFPB to issue a rule prior to deleting or modifying publicly available small business loan data due to privacy concerns. Specifically, the bureau must describe the intended modifications and deletions and explain how such modifications and deletions will advance a privacy interest.

Trigger Leads

Sen. Jack Reed (D-R.I.) and Sen. Bill Hagerty (R-Tenn.) recently introduced the Homebuyers' Protection Privacy Act (S.3502). The Act would amend the Fair Credit Reporting Act to prohibit credit reporting agencies from selling trigger leads in certain circumstances. Trigger leads are a marketing product sold by credit bureaus containing contact information for consumers who have had a credit report pulled while in the process of shopping for a mortgage loan. In the bill, a consumer reporting agency would not be able to furnish a trigger lead to a third party unless: the third party certifies to the consumer reporting agency that the consumer has authorized the solicitations; or the third party certifies it has originated the consumer's current residential mortgage loan, is the servicer of the consumer's current residential mortgage loan, or is an insured depository institution or insured credit union and holds a deposit account for the consumer to whom the consumer report relates. Similar legislation has been introduced in the House.

Credit Card Competition Act (S.1838)

- Durbin 2.0
- Being pushed by big box merchants
- Government imposed routing mandates.
- Data Security Risks
- Rewards program would be eliminated
- NDAA & other must pass pieces of legislation
- The proposal would mandate requiring banks with more than \$100B in assets to offer merchants multiple credit card processing networks.
- The practical impacts of this mandate on the largest issuers would fall on smaller issuers as well, likely making community bank cc issuance uneconomical.

The Protecting Consumers from Payment Scams Act (S.4943/H.R.9303)

- This Act would amend The Electronic Fund Transfer Act
- This Act would require banks to reimburse customers for electronic fund transfers that took place because the customer was scammed into sending the payments.
- The bill mandates that reimbursement payments to the customer be evenly split between the customers sending bank the receiving bank.

We will present a state election update at the board meeting.

Pac Report

PAC Contribution totals for the year are lower than the same point last year. At the end of July, the State PAC raised \$33,799 while the FED PAC raised \$15,478 for a total of \$49,277. This total is \$6.228 behind of where we were at this date last year.

We still have a lot of work to do the rest of this calendar year. We have several Special Board Meetings scheduled in the next couple of months which will give the PAC's a nice boost. Once the special elections are done at the end of this month we will start to get fundraiser invites from all of the folks that have general elections in November

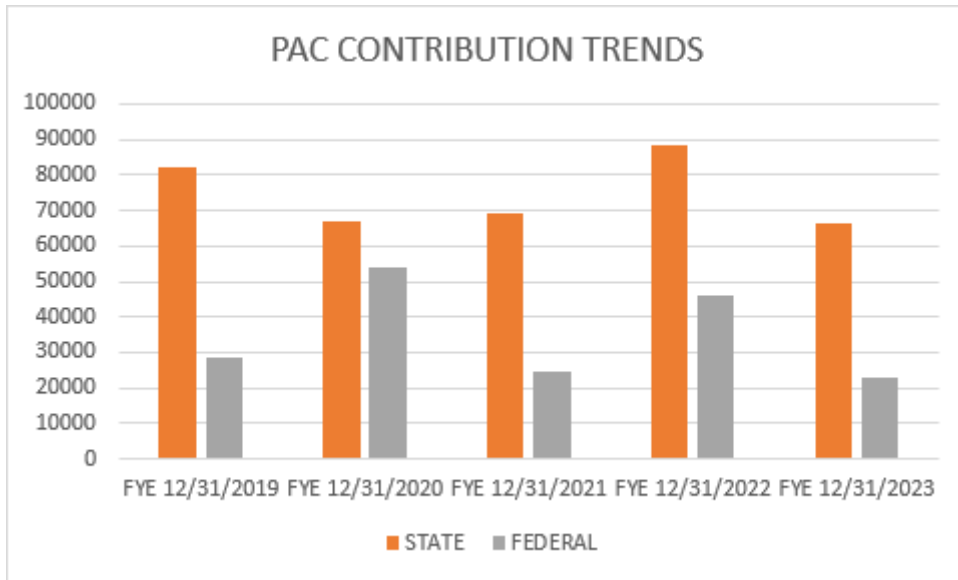
We'll reach out to all the Pres/CEO's that haven't contributed to the PAC in the next couple of weeks to ask for their help, usually the third letter of the year generates a good return. We will also send information to everyone in our database that isn't on the Pres/CEO list in the next month. If you are considering hosting a special board meeting, please contact me so that we can get it on the calendar.

If you haven't contributed to the PAC we would strongly encourage you to consider making a contribution. It's a powerful tool when we send out a solicitation that 100% of the OBA Board contributes to the PAC.

To those Board Members who have contributed to the PAC, thank you for your support.

We are going to start including monthly graphs with the PAC update to give you an idea of how we are trending. We will provide a different graph each month.

Should you have any questions about the PAC or anything we do that is PAC related please don't hesitate to contact us.



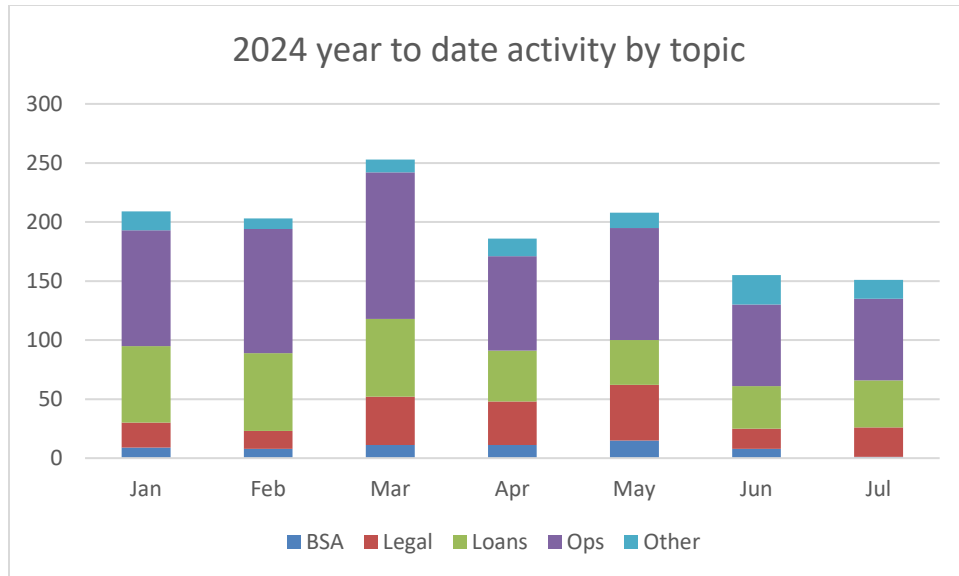
Legal Report — The following is a recap of the Compliance Team’s activities for the months of June and July 2024.

In June, the team handled 33 calls and approximately 122 email contacts/questions for 155 in total. This averaged 8.2 contacts per business day. Some of the emails are counted twice because they involved combinations of legal issues and operations or lending questions. For example, an operations or lending question issue might require interpretation of a trust or other legal document to determine positions or rights of the parties.

July call activity dropped to 18 calls, emails grew to 133, for a total of 151. The average daily contact count was 6.9 (19 business days in June and 22 in July).

45% of the June total contacts were operations related, 23% pertained to loans, 11% involved legal issues, and 21% centered on BSA and other miscellaneous issues.

In July, 46% of contacts were operations related. 26% involved lending; 17% involved legal questions, and BSA and miscellaneous issues accounted for 12%.



Starting below are sample email questions we fielded from June and July (we don't make recordings of calls). Some questions come to us in a series of follow-up questions.

Q1: I have a customer who just received a garnishment today. Upon looking into his account, I see that he only receives a Social Security deposit and nothing else, but the name on the deposit is NOT his name. Apparently, his father has his SS deposit sent to the bank and our customer uses it to pay for the mortgage and whatever else because his dad lives with him.

I'm not sure what I need to do with this information. I believe I need to go ahead and claim exempt funds on the garnishment and send back \$0.00 even though the protected funds aren't our customers, they are still protected funds. Please tell me if I am wrong in that. Secondly, I'm not really sure what I need to do about this ACH. Should we tell the customer he has 30 days to get the deposit halted or to get his father on the account or should we immediately start rejecting the deposits because we know they aren't his?

A1: It doesn't matter whether the account owner is the payee of the direct deposit of covered federal benefits or not. The account is subject to the federal rule. The bank still must perform the look-back and determine the protected amount.

I will note that unless a rep payee or federal fiduciary has been appointed or a guardian has been appointed by a court, the person receiving benefits MUST have direct access to the account, i.e., must be an owner on the account. In other words, I agree that the father either needs to open an account in his name or be added as a joint owner to the existing account. I also agree that you must give at least 30 days advanced notice before closing a deposit account receiving direct deposits of federal benefits.

Q2: We have a customer who wants to open a joint ownership account titled in the name of two different Trusts. This is a first for us! What are your recommendations on this?

A2: My standard advice here is to just say "no." Trusts are not natural persons, so having two or more trusts on an account will never be a joint account for FDIC deposit insurance much less joint with right of survivorship. The

account would have to be set up as tenants in common, and upon the death of one of the settlors, the account would need to be terminated 50/50 UNLESS a different percentage is stated when the account is opened. There is also the problem that even if the trusts have the identical trustees on both trusts, e.g., both spouses are trustees or each trust, there is still the problem of conflict of interest with regard to fiduciary duty which would have to be covered in each trust. .

Q3 I just want to verify that we are complying with SCRA with regards to the following scenario:

We have a customer that has been under SCRA protections since April 2023. His active duty ended in December 2023. His mortgage loan was set to mature 4/13/24. However, prior to maturity, we did a change in terms to the loan to extend the maturity date to 10/13/24. No new money was added.

Am I right in assuming that SCRA protections still apply until December 2024 (extended a year after active duty has ended for mortgage loans)?

A3: If the protection you are referring to is the reduction of the rate of interest to 6 percent during the term of service and for one year after termination of service in 50 U.S.C. §3937, yes, because it is still the same loan, even though the maturity date was extended.

Q4: I have a question about guardianship accounts. In this example, there are no minors involved. Account set up as follows:

John Doe
Jane Doe, Guardian

Jane Doe is the only signer, and funds are owned by John. Can Jane add another person as a signer?

Also, can John have additional accounts that he can sign on?

A4: No, the guardian cannot add an authorized signer to a guardianship account without a court order allowing her to do so. On the other hand, if the ward had executed a durable power of attorney before he was incapacitated, the agent with banking powers may be added to the account if the guardian agrees.

If John has a court-appointed guardian, it is likely the court determined that John does not have the legal capacity to conduct his own affairs. That includes opening, or signing on, a bank account.

Q5. The bank received 4 checks made payable to [redacted] who is deceased. A Trust account has been set up with our bank for many years. His daughter, [redacted], is now the primary trustee of the trust.

She wants to deposit these 4 checks into the trust account. I explained to her that we would not be able to deposit them into the trust. We would need to open an estate account and then she could transfer the funds into the trust.

She respectfully disagrees and supplied me with an "Order Determining Heirship and Final Decree of Distribution and Discharge." I have supplied the page that I believe might allow me to deposit the funds into the trust account. Please review #15 of the attachment.

What are your thoughts? Can I deposit these checks made payable to the deceased into the trust account? If so,

do I need to have paperwork showing [redacted] as personal representative? And how should the check be endorsed?

A5. There has already been a Probate and it has been closed: [Link to probate court record redacted]

You have a copy of the last page of the Final Decree, entered by the court on 4/24/24, and I have included the link to the Probate. As you noted, the Final Decree leaves all the rest and residue to the Trust.

You can ask the trustee to contact the drawer of the checks, provide a copy of the Final Decree, and request that the checks be reissued in the name of the Trust if you want, but you cannot open an estate account since that case is closed. Quite frankly, the Final Decree would protect the bank if it wants to deposit the checks, as they are, to the trust account.

Member relations —

2024 Washington Visit

The OBA's Annual Washington Visit is Sept. 22 through Sept. 24, and the hotel will be The Mayflower Hotel. [Click here](#) to view the details and to register. If you have any questions, contact [Megan McGuire](#) at the OBA.

Hotel Accommodations:

[The Mayflower Hotel](#)

1127 Connecticut Ave NW, Washington, D.C. 20036

Group Rate: \$329 per night

Room reservations must be made through the hotel before Friday, Sept. 6, 2024.

Accommodations after this date are on a space-available basis only. Room rates are \$329 per night.

To reserve your room, reserve online by clicking this [reservation link](#) or call (877) 212-5752 and reference the "Oklahoma Bankers Association" room block.

OBA Emerging Leaders Academy application deadline approaching

The application for the 2024-25 Emerging Leaders Academy is now available ([linked here](#)), and the application deadline is Sept. 16. We're looking for the best and brightest bankers who seek to sharpen their leadership skills.

You will find the full details and content on the application, but I've listed the session dates below.

- Session I: Wednesday, Nov. 6, 2024
- Session II: Thursday, Dec. 5, 2024
- Session III: Friday, Jan. 24, 2025
- Session IV: Wednesday, Feb. 26, 2025
- Session V: Friday, March 28, 2025
- Session VI: Friday, April 25, 2025
- Graduation: OBA Convention, May 2025

If you have someone at your bank who would be ideal for the Academy, please encourage that individual to apply. We would love to see an applicant from each bank represented on the OBA Board. Please reach out to Megan with any questions.

ABA Annual Convention

Registration is open for the ABA Annual Convention scheduled for Oct. 27-29, 2024 at New York Hilton Midtown

in New York City. [Click here](#) for more information.

OBA Oktoberfest Golf Tournament

Show off your golfing skills or simply join your banking peers as a social registrant at the 2024 OBA Oktoberfest Golf Tournament on Oct. 21 at Belmar Golf Club in Norman.

The tournament fee is \$175 and the registration deadline is Oct. 14. The tournament will begin with registration and lunch. Immediately following the tournament, we will hold an awards ceremony. [Sign up now to reserve your spot](#). We hope to see you on the course! Not golfing? Join your banking peers as a social attendee for lunch, refreshments and fellowship on the patio. Social attendee registration fee is \$50.

[Click here](#) to access the registration form. If you are interested in sponsorship opportunities, contact [Thi Pham](#).

Tournament Schedule

10 a.m. – Registration

11 a.m. – Lunch

12 p.m. – Shotgun Start

Immediately Following Golf – Awards

Included in the board packet, as **Exhibit G**, is also an updated list of banks in Oklahoma who are NOT members of the OBA.

External/internal communications —

Several ideas and plans were hatched for the communications department, focused on internal (to members) relations. Those will begin to be rolled out starting likely in September and the October issue of the Oklahoma Banker newspaper.

In the past week, Jeremy has attended the State Bankers Association Communicator's Conference, hosted by the Washington Bankers Association in Seattle. While there, he presented on the OBA's use of videos, particularly on the TikTok platform.

Over the next month, Jeremy will be huddling with one of his former students to apply a new strategic plan and use of the social media outlets at the department's disposal. The result will/should fortuitously coincide with the release of the department's annual social media report at next month's board meeting.

Fraud Department — Current Trends:

New commercial accounts opened with stolen identities for depositing stolen checks

ATM jackpotting attempts in Alex, Chickasha, and OKC. (Are your hard drives **encrypted**?)

Counterfeit checks on commercial accounts where bank is notified beyond Reg CC return deadline

Counterfeit checks on commercial accounts cashed at issuing bank by recruited individuals

Consumer scam victims withdrawing cash to mail or deposit into crypto ATMs

Consumer and business fraudulent wire transfers – BEC/EAC, customers falling for scams

CrimeDex Alerts – 10 in June, 9 in July, and 2 to date in August

Drafting fraud loss Action Plan for banks to know what immediate actions are necessary to increase recovery options, and Fraud Prevention Questionnaire for banker to sign with customer.

Statewide MAFIA or information sharing group meetings in Oklahoma City, Lawton, Texoma (Durant) and Stillwater. No meeting in your area and you would like to start one, please let me know.

Oklahoma Banker articles – June, July, August

Weekly Update articles – 6/3 (jackpotting), 6/10 (IS MAFIA), 6/24 (BFIG), 7/1 (Fraud Conf), 7/22 (NAF), 7/29 (SW BSA), 8/5 (USDA Treas checks & links to Fraud Conf recorded sessions)

Banker programs in Altus, Durant, Pawnee.

OBA hosted the Bank Fraud Investigators Group (BFIG).

Non-Banker programs:

- National Association of Credit Managers (OKC)
- Estate Planning Attorney Group (OKC)
- Oklahoma Real Property Attorney Group (OKC)
- Fraud Prevention Conference (OKC-links to recorded sessions on website)
- Meeting with CFPB Office of Older Americans (Jenefer Duane)

Upcoming events include:

- 8/26-29 International Association of Financial Crimes Investigators (IAFCI) Conference, NV
- 9/5 Northwest Oklahoma Bankers Association, Enid (Bankers)
- 9/17 Community State Bank of Canton (Community)
- 9/19 BancFirst Stillwater (Bankers)
- 9/24 Oklahoma Society of CPAs Norman Chapter
- 9/30-10/1 IAFCI SW BSA & Financial Crimes Forum, Tulsa (OBA is a sponsor)
- 10/8 Western Oklahoma Bankers Association, Elk City (Bankers),
- 10/14 FNBT Chickasha (Bankers)
- 10/24 HEC Bank Fraud Investigations 101 (Bankers)
- 11/14 Southeastern Oklahoma Bankers Association, Krebs (Bankers)

Board Calling Reports — We will discuss the pending board calling initiative.

Other business — If there is any other business for the board to discuss, we will bring it up here.