

**OKLAHOMA BANKERS ASSOCIATION  
Meeting of the Board of Directors  
1 p.m., Wednesday, Oct. 23, 2024**

**TENTATIVE AGENDA**

- 1) Call to order
- 2) Consent agenda
  - a) Approval of agenda and previous meeting minutes
  - b) Financial statements
- 3) Group question
- 4) Staff reports
  - a) Education and training
  - b) OBASCO
  - c) GRC and PAC report
    - i) State issues
    - ii) Federal issues
    - iii) PAC report
  - d) Member relations
  - e) External/internal communications
  - f) Fraud department
- 5) Board calling reports
- 6) Other business
- 7) Adjournment

**NOTE: ITEMS IN RED FONT INDICATE BOARD ACTION IS REQUIRED.**

**OKLAHOMA BANKERS ASSOCIATION**  
**Meeting of the Board of Directors**  
**1 p.m., Wednesday, Oct. 23, 2024**

**AGENDA SUMMARY**

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

***ANY ITEMS REQUIRING BOARD ACTION APPEAR IN RED.***

**Consent Agenda — Board minutes** — The minutes from the September board meeting and executive committee meeting are in the board packet as **Exhibit A**.

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

**Financials** — Following is a summarized view of the consolidated and association-only income statements. Included at the end are several graphs demonstrating various trends. The significant spike in total revenue and net income during the 21-22 fiscal year is a result of receiving PPP funds during that fiscal year.

**Consolidated Performance**

	<b>Actual</b>	<b>Plan</b>	<b>Prior Year</b>
Income	\$1,789,058	\$1,685,535	\$1,531,627
Expense	<u>1,478,206</u>	<u>1,561,556</u>	<u>1,364,949</u>
Net Profit (Loss)	\$ 310,852	\$ 123,979	\$ 166,678

The consolidated entities have a Net Income of \$310,852 which is significantly better than Plan and Prior Year. On a consolidated basis, Actual Income is greater than Plan by \$103,523/6% and Prior Year by \$257,431/17%. Consolidated Expense is less than Plan (\$83,350/5%) and more than Prior Year (\$113,257/8%).

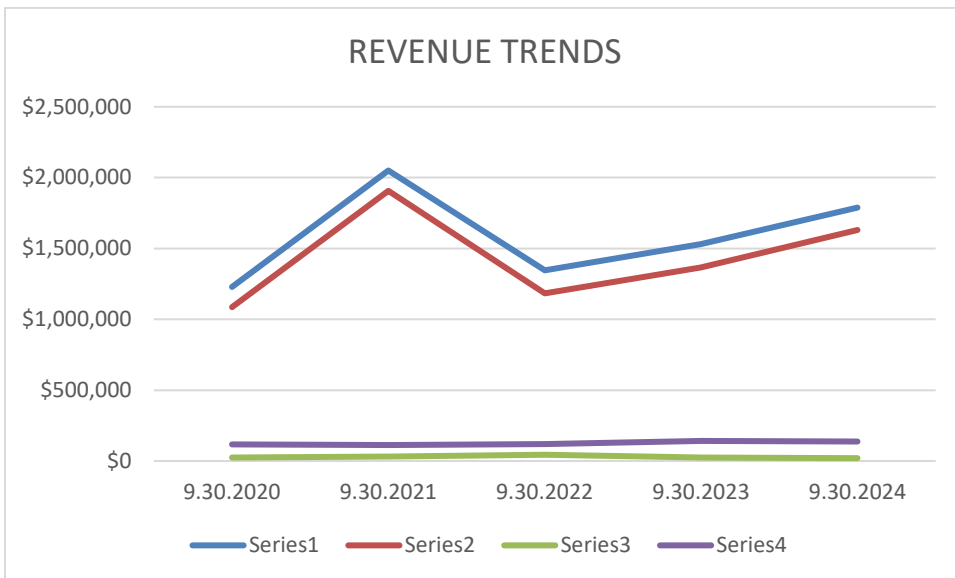
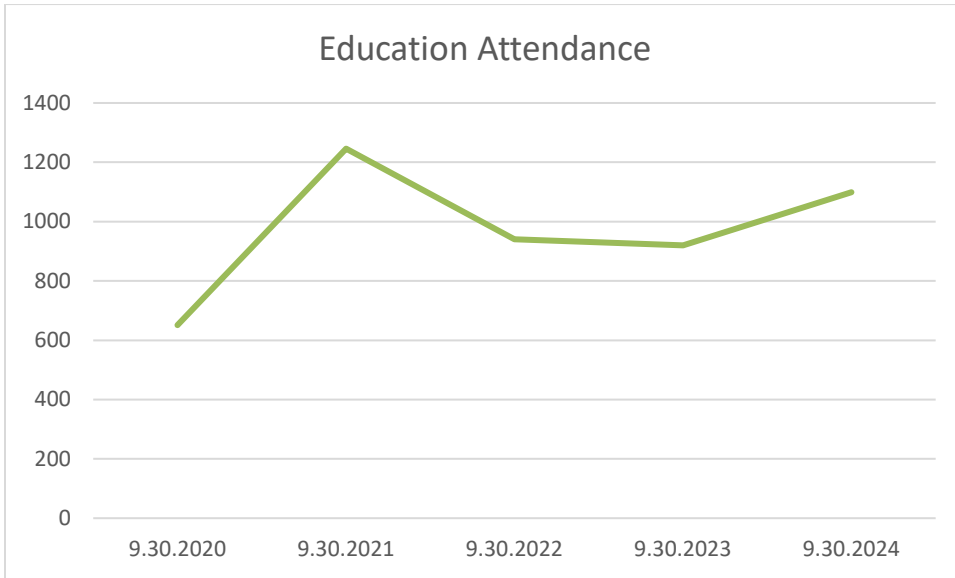
Dues revenues are comparable to Plan and slightly more than Prior Year. Revenue from Convention, Seminars, Schools & Subscriptions is slightly less than Plan and better than Prior Year. Products and Services revenue and Insurance revenue continue to trail both Plan and Prior Year. Advertising & Sponsorship revenue exceeds both Plan and Prior year.

All expenses, by program, are less or comparable to Plan. This should serve as confirmation that variances are based on planned changes. Compared to Prior Year, most program expenses are higher with a few exceptions. Government Relations, Newspaper and Fraud programs are less than Prior Year.

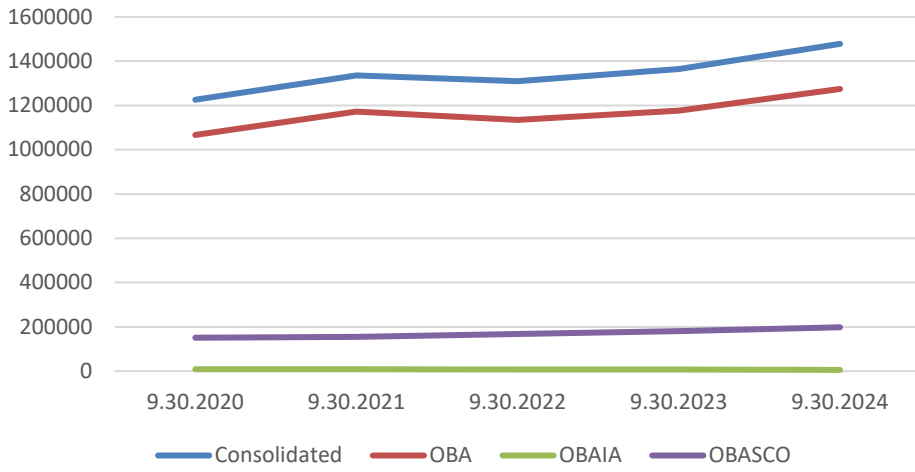
**Association Only**

	<b>Actual</b>	<b>Plan</b>	<b>Prior Year</b>
Income	\$ 1,630,669	\$ 1,503,475	\$ 1,366,268
Expense	<u>1,274,479</u>	<u>1,329,488</u>	<u>1,176,467</u>
Net Income (Loss)	\$ 356,190	\$ 173,987	\$ 189,801

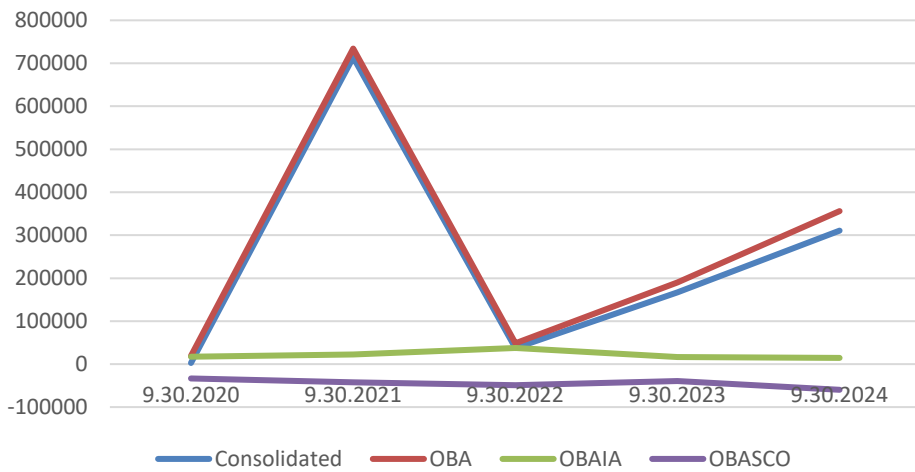
At the Association level, Actual Income exceeds Prior Year and Plan. Association Actual Expense is less than Plan and more than Prior Year. The Association has a Net Income of \$356,190 compared to Plan Net Income of \$173,987 and Prior Year Net Income of \$189,801.

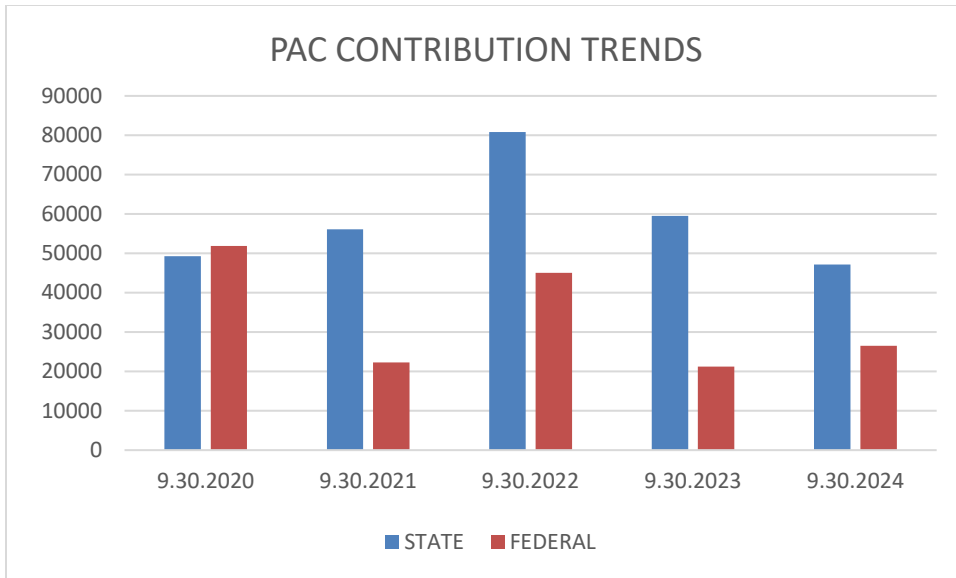


### EXPENSE TRENDS



### NET INCOME TRENDS





The financial statements are included in your board packet as **Exhibit B**.

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

## Staff reports —

**Education and Training** — Here's a summary for the education department activities for October:

Oct 7 – 11	Consumer Lending School	OKC	38	various instructors
Oct 22	BSA Update	OKC	67*	Kristin Harville
Oct 23	BSA Update	Tulsa	41*	Kristin Harville
Oct 24	Fraud Investigations 101	OKC	40*	Sharon Lewis, law enforcement

\*counts as of 10/9/2024

### WEBINARS (August)

- 19 purchased
- \$2718 revenue

### OPERATIONS SCHOOL

Enrollment continues for next month's school. Currently we have 23 registered.

### SPEAKER PROPOSALS

As you know, we asked Strategic Members to submit speaking proposals for the 2025 Convention and Senior Management Forum. Included with this report is a summary of the proposals we received. (Hard copies will also be available at the board meeting.) We have classified them as follows:

- [Convention Only \(Exhibit C\)](#)
- [Senior Management Forum Only \(Exhibit D\)](#)
- [Either Convention or Senior Management Forum \(Exhibit E\)](#)

Please review these proposals.

**ACTION REQUIRED:** Either mark your top 5 on each of the categories and return to Joan; Or, email Janis your preferences. Note: The sessions for the Senior Management Forum are “general sessions”. For Convention, these are breakout sessions.

### **GRC Report and PAC report —**

We will have a full report of the OBA Annual Washington Visit at the Board meeting as well as an update on what the polls look like at the time of the meeting. Anything regarding the elections in the report would be outdated by the time we meet on Wednesday.

### **Federal Issues**

November 5 is only a couple of weeks away and that’s the only date people are talking about. Another date that I want to put on your radar is November 11. This is the start date of the Lame Duck Session. Congress will return to DC and hopefully all the elections will have been decided by this date. A “lame duck” session of Congress occurs whenever one Congress meets after its successor is elected but before the end of its own constitutional term. This session will last until January 3, 2025. Lame duck sessions are an opportunity to get things done or keep things from moving forward, but it all depends on who is going to be in control of the White House and Congress that really determines what is going to happen or not happen.

There are several issues that are most likely going to surface during the lame duck: appropriation bills, disaster relief, the debt limit and the National Defense Authorization Act (NDAA). Adrian will have more information on each of these issues at the meeting, but the two that concerns him the most is the NDAA and any budget bills. We have talked for months about the Credit Card Competition Act (CCCA) for months, a description of the bill is below:

### **Credit Card Competition Act**

- Durbin 2.0
- Being pushed by big box merchants
- Government imposed routing mandates
- Data security risks
- Rewards programs would most likely be eliminated
- This proposal would mandate banks with \$100B in assets to offer merchants multiple credit card processing networks.

This bill has been introduced by Sen. Roger Marshall (R-KS) and Sen. Dick Durbin (D-IL). While they have been pushing this bill hard to be heard in committee as of today there hasn’t been any interest from leadership to hear the bill. They are continuing to try and get this bill attached to any must pass piece of legislation. This is the reason that we are paying so much attention to the lame duck session, it a great opportunity for legislation like this to get attached to a must pass bill. We have stayed in constant contact with our delegation, they aren’t supportive of this Act and will vote no if the opportunity is presented.

There is one other piece of legislation that has been introduced in both the House and the Senate and would have a negative impact on the banking industry. The bill is known as the Protecting Consumers from Payment Scams Act and it would amend the Electronic Funds Transfer Act and its implementing regulation, Regulation E that governs consumer electronic payments and transfers of money. While the intent of this bill is to address the growing issue of financial fraud, it does the exact opposite. It would encourage and increase more scams while harming banks and potentially reducing consumers' access to deposit accounts.

To sum this bill up, if a customer send money electronically for any reason and then claims that the payment was fraudulent for whatever reason, both the issuing and receiving bank would be equally liable to make the customer whole. This is a scam artists' dream; they would work with customers to simply fraud the bank out of millions of dollars. To offset these scam losses, banks may have to be more selective about who qualifies for these accounts and charge a more basic fee for these services.

**FDIC Signage** — The FDIC released its final rule, amending regulations which governs the use of the official FDIC signage, advertising, and statements by insured depository institutions (IDI's) and issues surrounding false advertising and misrepresentation of insured status.

The new rule took effect on April 1, 2024, with full compliance required by January 1, 2025. There has been a strong push by many national banking groups to extend the compliance date by one year. We'll report back with any additional information regarding the compliance date.

There are five key components to the new rule:

- (1) Modernizes the rules governing IDI's display of the official sign;
- (2) Requires the official sign, a new official digital sign, and other signs differentiating deposits and non-deposit products across all banking channels, including physical bank branches and other premises, ATM's and evolving digital channels, such as bank websites and mobile applications;
- (3) Clarifies the FDIC's rules regarding misrepresentations of deposit insurance coverage by addressing specific scenarios where information provided to consumers may be misleading;
- (4) Amends definitions of "non-deposit product" to include crypto-assets and specifically address safe deposit boxes;
- (5) Requires IDI's to maintain policies and procedures addressing compliance with the regulation.

### **State Issues**

We have talked for a number of years how every legislative session we kill the CU's attempt to run legislation that would allow state-chartered CU's the ability to have the same low-income designation that federally chartered CU's receive. On September 19<sup>th</sup> that all changed with one opinion from the Oklahoma Attorney General's office.

State Rep. Stan May asked the AG for an opinion to the following question:

***Can a federally insured credit union chartered under the laws of the State of Oklahoma qualify as a low-income designated credit union if it meets the criteria as determined by the National Credit Union Administration?***

Official response from the Attorney General:

***Yes. Both Oklahoma and federal law confirm that a federally insured credit union chartered under Oklahoma law is authorized to obtain a low-income designation in the same manner as a federal credit union.***

The opinion goes on to say that although Oklahoma credit union laws do not directly speak to obtaining a low-income designation, title 6 section 2023 authorizes a federally insured state credit union to “exercise any of the powers of a federally chartered credit union doing business in this state” unless otherwise prohibited by law. The Federal Act provides several exemptions or benefits to credit unions serving predominately “low-income” members. First, it provides an exemption from the aggregate member business loan limit imposed on insured credit unions. Second, it provides eligibility to participate in the Community Development Revolving Loan Fund for Credit Unions, which awards grants and low-interest loans. Third, it expands the credit union’s ability to accept non-member deposits from any source. Fourth, it allows the credit union to offer secondary capital accounts and include those accounts in the insured credit union’s net worth.

The Oklahoma State Banking Department has an issue with the third pillar listed above. They posed the following questions to the AG’s office with regard to CU’s being able to accept non-member deposits from any source. Below was the question they posed to the AG’s office.

***As your Opinion points out, a low-income designation has four primary benefits. But as your Opinion and the NCUA also recognize, “some state-chartered credit unions may not be afforded all the designation’s benefits” and “the possibility exists that state laws would prohibit certain activities, such as acceptance of nonmember accounts.”***

***May an Oklahoma state-chartered credit union with a low-income designation receive deposits from nonmembers?***

Below is the response to State Banking Department from the AG’s office:

***First, the Opinion is correct and there is no need to modify it. Second, we generally agree with the Oklahoma Banking Department’s (“Department”) interpretation of the relevant statutes and propose a slight modification of the letter’s conclusion to avoid any doubt. The Department’s interpretation, as we understand it, is that if a person or business is not eligible to be a credit union member, the credit union cannot do business with the person, regardless of the credit union’s lowincome designation. Our recommendation is to modify the wording to state that a) a credit union with a low-income designation may not receive deposits from nonmembers because Oklahoma law, specifically section 2006, does not authorize it, and b) a credit union may engage in limited business transactions with the nonmember under section 2006 (i.e., financing the purchase from the credit union any real or personal property owned by the credit union). The distinction is that the former interpretation prohibits all business transactions, but the law (and the letter in an earlier paragraph) set forth authorized limited business with nonmembers.***

#### **Pac Report**

PAC contributions for the year are ahead compared to the previous year. At the end of September, the State PAC has raised \$52,586 while the FED PAC has raised \$26,506 for a total of \$79,092. This total is \$1,390 more than this same time last year.

We continue to reach out to all bankers in the state and encourage their participation in the PAC. While we continue to shrink the percentage of Pres/CEO’s that haven’t contributed we still have a long way to go. Less



than 50% of President/CEO's contribute anything to either PAC.

We must continue to work hard raising contributions for the PAC's, while there are only a handful of elections in November we still have to be involved. While we are making contributions for those with general elections all the folks that have already been elected are asking for money as well. We are receiving several fundraiser invites every week.

There is never any downtime with PAC fundraising, we must maintain all our current momentum through the end of the year. Should you ever have any questions regarding the PAC's please don't hesitate to contact Adrian or Megan.

**OBASCO Report — 2024 SBA For-Profit Meeting** – Over 40 SBAs representatives met in Louisville, KY this year collaborating on ideas on profit for SBAs with 20 vendors seeking association membership and/or endorsements.

**OBA/Blanchard 2024 Surveys**

Comp Trends & Employee Benefits Survey results available now.

Salary & Cash Comp Survey results available now.

Working on same agreement for 2025 for both surveys and subscription option.

**2025 Photo Calendar Contest/Order** – A few banks imprint changes this year, waiting on a few approvals to come back. Turned in order at \$44k. Will be delivered first week of Nov to banks.

**OBA Speaker Proposal** – Compiled all submissions into different lists and gave to Janis for review.

**Fall Golf Tournament Sponsorships** – Mon. Oct. 21 @ Belmar Golf Club. Currently at \$12k in sponsorships. Working with course on details of tournament *Currently, only have 80 registered players.*

**Oklahoma Bankers Hall of Fame** – Inductees announced, sponsorships sent out to nominators of the inductees and a few organizations. Currently, at \$25k.

**2025 Holiday Closing Signs** – Having to order through Florida Bankers & local printer for these as pricing has gone up and to add Indigenous People sign to the packages. Accepting pre-orders now and will be delivered first week of Nov to banks that order.

**2025 Strategic Membership Dues & Sponsorship Planning Guide** – Updating membership packet, letter, sponsorship guide and logos. Will send out Nov. 1.

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

**Endorsements:**

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

**New Rep: out of Austin, TX. Robert Todd 512.982.9813 | Robert.Todd@odpbusiness.com**

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](mailto:bchianciola@profitresources.com) (413) 544-1584 (Cell)

**Banc Card** – New Merchant Services Endorsement – will be traveling with Adrian visiting banks this fall.

Contact: David Miller – [dmiller@bancard.com](mailto:dmiller@bancard.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)

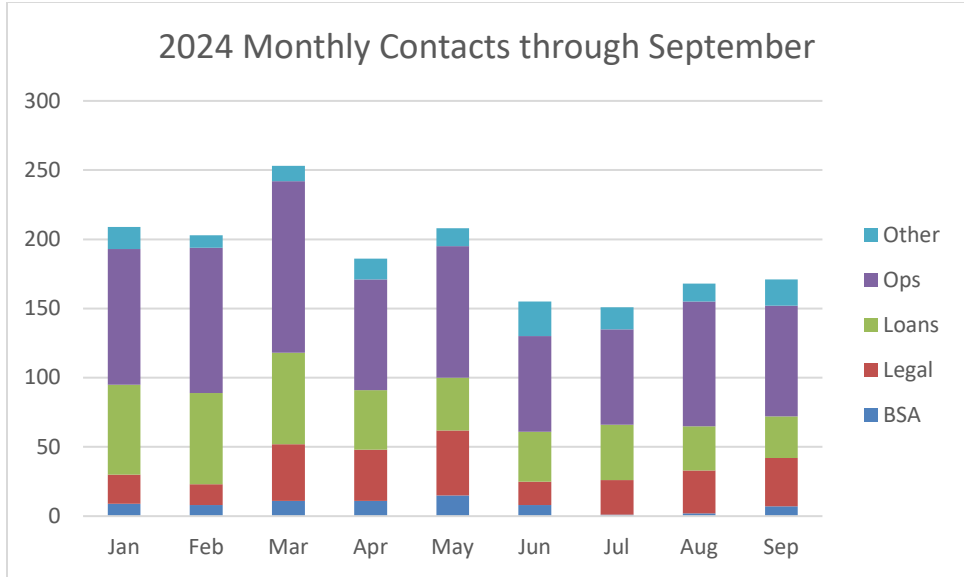
**Servis1st** –Card Program Endorsement through the ABA – Karen Grahn [KGrahn@servisfirstbank.com](mailto:KGrahn@servisfirstbank.com)

**Compliance Alliance** – Reached out to Victoria Stephens, General Counsel to possibly help us write Record Retention Handbooks for our members.

**Legal Report** — The following is a recap of the Compliance Team’s activities for the month of September 2024.

Call volume dropped to 23 calls from August’s 41. Email contacts/questions increased to about 147. Total contacts, then, were 171, a slight increase over the previous month. This averaged 8.6 contacts per business day. Some of the emails and calls 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.

46 percent of the June total contacts were operations related, 27 percent pertained to loans, 20 percent involved legal issues, and 15 percent centered on BSA and other miscellaneous issues.



**Member relations —**

**OBA Emerging Leaders Academy 24-25 class announced**

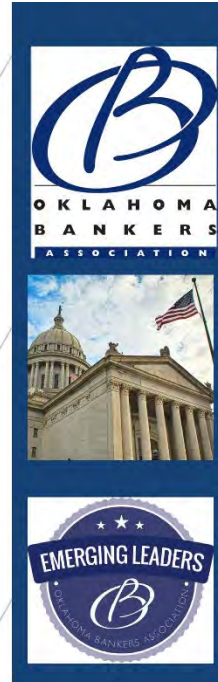
We proud to announce this year’s OBA Emerging Leaders Academy class! Full roster listed below. Watch for great things from this group. They will meet for their first session on Wednesday, Nov. 6 during which they will cover leadership styles and teambuilding.

Oklahoma Bankers Association

# The 2024-2025 Emerging Leaders Academy Roster

**Jonathan Baustert**, BancFirst, Oklahoma City  
**Hailey Bishop**, First Fidelity Bank, Oklahoma City  
**Chandler Bocox**, Exchange Bank, Perry  
**Alyson Butler**, AVB Bank, Broken Arrow  
**Haylie Calicott**, First Security Bank, Oklahoma City  
**Nina Carter**, Kirkpatrick Bank, Edmond  
**Kristi Cunningham**, Shamrock Bank, N.A., Apache  
**Rebecca Delsigne**, First Fidelity Bank, Norman  
**Zac Dillard**, Vision Bank, Ada  
**Katie Donovan**, First Fidelity Bank, Oklahoma City  
**Tania Fernandez**, NBC Bank, Oklahoma City  
**Connor Freeman**, Bank of Oklahoma, Oklahoma City  
**Caleb Kimberling**, Great Plains Bank, Stillwater  
**Caitlin Goad**, Arvest Bank, Edmond  
**Megan Long**, First United Bank & Trust, Durant

**David Madigan III**, Sovereign Bank, Lawton  
**Laina Marshall**, FirstBank, Atoka  
**Cole Martin**, Quail Creek Bank, Oklahoma City  
**Corbin Paxton**, Sooner State Bank, Tuttle  
**Dedra Radford**, Security Bank & Trust, Miami  
**Alexa Robinson**, Sovereign Bank, Holdenville  
**Cindy Rodriguez**, First Bethany Bank, Bethany  
**Joshua Rowland**, Frontier State Bank, Oklahoma City  
**Julia Rumley**, Vision Bank, Ada  
**Karissa Suchy**, First United Bank, Norman  
**Taylor Vargas**, Stride Bank, Enid  
**James Wilson**, Liberty National Bank, Oklahoma City  
**Kenny Wilson**, Patrons Bank, Henryetta



## 2024 Hall of Fame Luncheon & Induction Ceremony set for Dec. 5

The Oklahoma Bankers Hall of Fame announced the four bankers who will be inducted into its 2024 class later this year.

The luncheon and induction ceremony is scheduled for 11:30 a.m. on Thursday, Dec. 5 at the Oklahoma History Center, which is located at 800 Nazih Zuhdi Dr., in Oklahoma City.

You are cordially invited to the  
2024 Oklahoma Bankers Hall of Fame  
Luncheon & Induction Ceremony

honoring

Guy Berry III, American Heritage Bank, Sapulpa  
Herschel Brewster, Blue Sky Bank, Weatherford  
Bradley Krieger, Arvest Bank, Oklahoma City  
Gregg Vandaveer, Sooner State Bank, Oklahoma City

Thursday, December 5, 2024 • 11:30 a.m.

Oklahoma History Center • 800 Nazih Zuhdi Drive  
Oklahoma City, Oklahoma 73105

Table of 10 • \$700

Individual Seat • \$75

Please RSVP by Nov. 29.

To Nancy McKinnis or Joan Anderson at (405) 424-5252 or [nancy@oba.com](mailto:nancy@oba.com), [joan@oba.com](mailto:joan@oba.com).

Congratulatory messages & sponsorship opportunities available.  
Contact Thi Pham at (405) 424-5252 or [thi@oba.com](mailto:thi@oba.com).

**2024 Washington Visit wrapped up / Save the date for the  
2025 Washington Visit**

A massive number of Oklahoma bankers and guests traveled to Washington D.C. the final week in September to meet with regulatory agencies and lawmakers. [Click here](#) to see more from the fly-in.

Save the date for next year, Sunday, Sept. 21 through Tuesday, Sept. 23, 2025. More information soon!



**External/internal communications —**

Included in your board packet is the annual social media report from the communications department (**Exhibit F**). It compares the number of likes/followers across three major social media platforms (X, Facebook and LinkedIn) for the OBA compared to other state bankers associations. Jeremy will have more details and can answer any questions about the report at the board meeting.

Also included in your board packet, as **Exhibit G**, is the OBA Social Media Content Calendar, developed by Jeremy to help keep his department on-task with postings for the association in the various social media realms. It's a part of the "revamped" social media efforts undergone by the communications department in the past two months – Jeremy can also talk more about it at the board meeting.

Besides social media, Jeremy is the midst of a cleanup of the website, fixing broken links, bad pages, etc., as well as replacing and updating the various plugins and back-end machinery that make the site "go". At some point, it will require taking the site down intermittently over a couple of days, but he plans to do it on a weekend in the next month, close to Thanksgiving, when we have a low visitor amount.

Finally, Jeremy ran across an advertisement in his social media feeds a few times over the past week. It's for a law firm, based out of Miami, Florida, that specializes in "Bank Overdraft Fee Class Action Lawsuits", to which they have an [entire subsection](#) on their website dedicated. In and of itself, there wouldn't be much to report, but the firm has started creating "personalized" ads that pop up on social media that is based on the user's location. The one Jeremy saw featured "First United Bank" ... you can see the ad as **Exhibit H** in your board packet. At the time, we're unsure if any other bank for Oklahoma users is "personalized" for social media users, but it is something to keep an eye on and of which to be aware.

#### **Fraud Department — Current Trends:**

- Consumer scam victims buying gold for courier to pick up after delivery
- Consumer scam victims withdrawing cash to deposit into crypto ATMs
- Consumer and business fraudulent wire transfers – BEC/EAC, customers falling for scams
- CrimeDex Alerts – August (12), September (14)

#### **Projects in the works:**

- Fraud Loss Action Plan - immediate actions needed to increase recovery options
- Fraud Prevention Questionnaire – documented proof of customer counseling on fraud

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 – September Scams Funded by Gold Purchases, October contributed to Adrian's article regarding CrimeDex

Weekly Update articles –8/19 Helping customers understand they are being scammed, and uptick in ATM scams; 9/23 Upcoming changes to reporting counterfeit currency; 10/7 Counterfeit check scams targeting attorneys.

#### **Events include:**

- 9/17 Community State Bank of Canton (Community)
- 9/18 OBA Basic Banking School (Bankers)
- 9/19 BancFirst Stillwater (Bankers)
- 9/19 Fox 25 news regarding investment scams
- 9/24 Oklahoma Society of CPAs Norman Chapter
- 9/30-10/1 IAFCI SW BSA & Financial Crimes Forum, Tulsa (OBA is a sponsor) 273 attendees
- 10/8 Western Oklahoma Bankers Association, Elk City (Bankers)

10/9 OKC MAFIA  
10/9 OBA Consumer Lending School (Bankers)  
10/14 FNBT Chickasha (Bankers)  
10/15 Meeting with Oklahoma County Clerk Maressa Treat regarding UCC filing backlog  
10/16 Tulsa MAFIA  
10/17 Texoma MAFIA  
10/24 OBA Bank Fraud Investigations 101 (Bankers)  
11/5-7 Blue Sky Bank Cushing, Tulsa & Weatherford (Bankers)  
11/7 BancFirst Sand Springs  
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.

**OKLAHOMA BANKERS ASSOCIATION**  
**Meeting of the Board of Directors**  
**Wednesday, September 18, 2024**

A meeting of the Board of Directors of the Oklahoma Bankers Association was held on Wednesday, September 18, 2024, via Conference Call. The meeting was called to order by Vice Chairman Steve Bagwell at 11:02 a.m.

**OBA Board Members Present:**

Steve Bagwell	Priscilla Cude	Adam Anderson	Troy Appling
Mark Caldwell	Ted Cundiff	Bill Fanning	Steve Hart
Matt Jackson	Sean Kouplen	Brian Mooney	Michael Oonk
Dustin Riddle	Leigh-Anne Taylor	Gregg Weber	Beth Wright
Ryan Yates	Evans McBride	Jerold Phillips	Adam Howell

**OBA Board Members Not Present:**

Alicia Wade	Bryan Cain	Nancy Cantu	Loren Parham
Julie Stovall			

**OBA Staff Present:**

Adrian Beverage	Lea Ann Jackson	Janis Reeser	Megan McGuire
Jeremy Cowen	Sharon Lewis	Joan Anderson	

**Approval of Minutes from August 22, 2024 Meeting**

**A motion to approve the August 22, 2024 minutes was made by Jerold Phillips and seconded by Bill Fanning. The motion was approved unanimously with no abstentions.**

**Consent Agenda**

- Financial Statements

**A motion to approve the Consent Agenda was made by Priscilla Cude and seconded by Troy Appling. The motion was approved unanimously with no abstentions.**

**Group Question**

*This item was skipped due to the conference call nature of the meeting, but the group was asked to bring any questions or concerns to the October meeting.*



## **Staff Reports**

### **Education and Training**

- Basic Banking School going on this week, group is a little older than in past years
- Consumer Lending numbers are low, have 35 enrolled now and need to get to 40. Will send another email promoting this school
- Speaker Proposals are being compiled and will have those ready for board members to take a look at the October Meeting

### **OBASCO**

- Working on membership stickers and holiday signs
- See Agenda Summary for report

### **GRC/PAC**

- Bank of America and JPMorgan Chase are both sending PAC checks
- Starting to get legislative invites – usually hold off if don't have general election

### **Legal Report**

- See Agenda Summary

### **Member Relations**

- Emerging Leaders applications closes Friday, September 20.
- Washington Visit agenda is in Agenda Summary. Be looking for email information if you are signed up to go
- ABA Annual Convention in NYC is scheduled for October 27-29.
- Hall of Fame is scheduled for December 5 at the Oklahoma History Center
- Oktoberfest Golf Tournament is scheduled for October 21.

### **External/Internal Communications**

- The first banker-submitted article was featured in the Oklahoma Banker newspaper in September.
- Revamping of OBA's social media effort is still under way
- See Agenda Summary for more information

### **Fraud**

- ATM Jackpotting is still a huge issue – please make sure your ATM hard drives are encrypted!
- Bust Out Fraud has affected 3 banks, for \$376k loss
- Working with Pauli to get a fraud prevention questionnaire ready
- See Agenda Summary for remaining report

## **BOARD CALLING REPORTS**

Adrian has started working on this information and will be getting it out soon

Adrian also mentioned that the process for selecting Hall of Fame members was changed – anybody can nominate anybody. Those nominations come directly to him. Alicia sets the committee, but they don't know each other until the meeting. This process is an effort to prevent "campaigning" and worked really well last year. Binders just went out to the committee today.

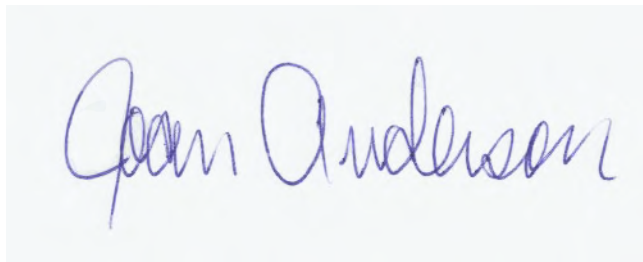
## **OTHER BUSINESS**

None

## **ADJOURNMENT**

There being no further business, a motion was made by Ted Cundiff and seconded by Bill Fanning to adjourn the meeting. Adjournment was at 11:25 a.m.

Respectfully Submitted,

A handwritten signature in blue ink that reads "Joan Anderson". The signature is written in a cursive style with a large initial "J".

Joan Anderson  
Recording Secretary

Oklahoma Bankers Association  
Meeting of the Executive Committee  
Wednesday, September 18, 2024

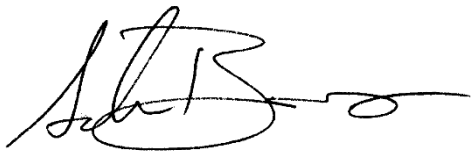
A meeting of the Executive Committee of the Oklahoma Bankers was held at the OBA on Wednesday, September 18, 2024. OBA Chair Alicia Wade called the meeting to order at 9:03am. Others present included Vice-Chair Steve Bagwell and First Vice-Chair Priscilla Cude, Lea Ann Jackson and Adrian Beverage. Chair Wade asked for an approval of the agenda. Cude made the motion to approve and Bagwell made the second. The agenda was approved unanimously with no abstentions.

Jackson presented the financials through 8/31/24. Jackson then presented the report of the annual audit. There were no issues with the report and no issues with management. There was discussion from Beverage regarding an email received from OBA Board Member Sean Kouplen. Kouplen reached out asking if another member of his staff could fill Kouplen's seat on the board as Kouplen is stretched thin and can't devote the time he would like to the OBA Board. Kouplen recommended Chief Banking Officer Greg Boudreau fill his seat on an interim basis. After much discussion Beverage will reach out to Kouplen and offer a possible solution of letting Greg fill the seat for the remainder of the calendar year, then Sean will need to attend the meetings or resign the seat.

Under other business the topic of OBA dues was discussed. There was a great discussion about the history of the dues formula dating back 20 years. OBA staff will provide the Executive Committee with the formula and additional discussions will take place.

There being no further business to come before the Executive Committee, the meeting was duly adjourned at 9:24am.

Respectfully Submitted  
Recording Secretary

A handwritten signature in black ink, appearing to be the initials 'S.B.' followed by a stylized flourish.

**OBA & SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**  
**AS OF SEPTEMBER 30, 2024**

	<u>OBA</u>	<u>OBAIA</u>	<u>OBASCO</u>	<u>CONSOL</u>	<u>ELIM</u>	<u>BALANCE</u>
<b>ASSETS</b>						
<b>CASH &amp; SHORT TERM SECURITIES</b>						
Cash, CDs & Investments	4,996,408	22,056	280	5,018,744		
<b>TOTAL CASH</b>	<b>4,996,408</b>	<b>22,056</b>	<b>280</b>	<b>5,018,744</b>		<b>5,018,744</b>
<b>INVENTORY</b>	<b>1,731</b>	<b>0</b>	<b>0</b>	<b>1,731</b>		<b>1,731</b>
<b>ACCOUNTS RECEIVABLE/ACCRUED INCOI</b>	<b>97,586</b>	<b>0</b>	<b>5,330</b>	<b>102,916</b>		<b>102,916</b>
<b>OTHER RECEIVABLES</b>						
Due from OBA	0	988,415	0	988,415	(988,415)	
Due from Foundation	-	0	0	0		
Due from Agency	0	0	42,366	42,366	(42,366)	
Due from OBASCO	729,773	0	0	729,773	(729,773)	
<b>TOTAL OTHER RECEIVABLES</b>	<b>729,773</b>	<b>988,415</b>	<b>42,366</b>	<b>1,760,554</b>	<b>(1,760,554)</b>	<b>0</b>
<b>PREPAID EXPENSES</b>	<b>37,599</b>	<b>540</b>	<b>0</b>	<b>38,139</b>		<b>38,139</b>
<b>DEFERRED EXPENSES</b>	<b>80,695</b>	<b>0</b>	<b>1,360</b>	<b>82,055</b>		<b>82,055</b>
<b>PROPERTY &amp; EQUIPMENT</b>	<b>732,095</b>	<b>0</b>	<b>31,504</b>	<b>763,599</b>		<b>763,599</b>
<b>OTHER ASSETS</b>	<b>527,672</b>	<b>116,101</b>	<b>0</b>	<b>643,773</b>	<b>(382,051)</b>	<b>261,722</b>
<b>TOTAL ASSETS</b>	<b>7,203,559</b>	<b>1,127,112</b>	<b>80,840</b>	<b>8,411,511</b>	<b>(2,142,605)</b>	<b>6,268,906</b>
<b>LIABILITIES</b>						
<b>ACCOUNTS PAYABLE</b>	<b>1,412</b>	<b>0</b>	<b>0</b>	<b>1,412</b>		<b>1,412</b>
<b>OTHER PAYABLES</b>						
Accrued benefits	83,015	0	0	83,015		
Due OBA	0	0	729,773	729,773	(729,773)	
Due OBAIA	988,415	0	0	988,415	(988,415)	
Due OBASCO	0	42,366	0	42,366	(42,366)	
<b>TOTAL OTHER PAYABLES</b>	<b>1,071,430</b>	<b>42,366</b>	<b>729,773</b>	<b>1,843,569</b>	<b>(1,760,554)</b>	<b>83,015</b>
<b>DEFERRED INCOME</b>	<b>629,019</b>	<b>483</b>	<b>53,279</b>	<b>682,781</b>		<b>682,781</b>
<b>TOTAL LIABILITIES</b>	<b>1,701,861</b>	<b>42,849</b>	<b>783,052</b>	<b>2,527,762</b>	<b>(1,760,554)</b>	<b>767,208</b>
<b>FUND BALANCE</b>	<b>5,501,698</b>	<b>1,084,263</b>	<b>(702,212)</b>	<b>5,883,749</b>	<b>(382,051)</b>	<b>5,501,698</b>
<b>TOTAL LIAB &amp; FUND BALANCE</b>	<b>7,203,559</b>	<b>1,127,112</b>	<b>80,840</b>	<b>8,411,511</b>	<b>(2,142,605)</b>	<b>6,268,906</b>

**OBA & SUBSIDIARIES**  
**CONSOLIDATED STATEMENT OF REVENUE, EXPENSE AND OTHER CHANGES IN NET ASSETS**  
**FOR THE FIVE MONTHS ENDING SEPTEMBER 30, 2024**

	<u>OBA</u> <u>ACTUAL</u>	<u>OBAIA</u> <u>ACTUAL</u>	<u>OBASCO</u> <u>ACTUAL</u>	<u>CONSOL</u> <u>ACTUAL</u>	<u>CONSOL</u> <u>BUDGET</u>	<u>CONSOL</u> <u>PR YEAR</u>
<b>INCOME</b>						
Membership Dues	\$ 821,547	\$ -	\$ 59,753	\$ 881,300	\$ 879,050	\$ 865,583
Convention, Seminars, Schools & Subscription	431,855	-	13,147	445,002	455,000	409,265
Products & Services	15,163	-	29,544	44,707	62,885	52,911
Advertising & Sponsorships	157,000	-	35,866	192,866	167,000	117,964
Investment - Recog and Unrealized	205,064	-	-	205,064	87,500	50,693
Miscellaneous/Gain on Sale	40	-	-	40	250	11,571
Bank Insurance	-	18,725	-	18,725	26,250	20,485
Group Services	-	586	-	586	6,850	2,265
Group Health	-	768	-	768	750	890
<b>TOTAL INCOME</b>	<b>\$ 1,630,669</b>	<b>\$ 20,079</b>	<b>\$ 138,310</b>	<b>\$ 1,789,058</b>	<b>\$ 1,685,535</b>	<b>\$ 1,531,627</b>
<b>EXPENSE</b>						
Program Services:						
Convention, Seminars & Schools	\$ 533,591	\$ -	\$ -	\$ 533,591	\$ 552,966	\$ 432,844
Government Relations	167,100	-	-	167,100	197,262	219,721
Member Relations/Services	329,982	-	-	329,982	356,573	322,501
Newspaper	-	-	40,469	40,469	59,262	54,733
Fraud Division	-	-	77,009	77,009	80,152	85,979
Endorsements	-	-	38,773	38,773	37,268	5,434
Strategic Member	-	-	29,390	29,390	35,737	27,422
				-		
Support Services:						
Administrative & General	243,806	5,643	12,443	261,892	242,336	216,315
<b>TOTAL EXPENSE</b>	<b>\$ 1,274,479</b>	<b>\$ 5,643</b>	<b>\$ 198,084</b>	<b>\$ 1,478,206</b>	<b>\$ 1,561,556</b>	<b>\$ 1,364,949</b>
<b>NET PROFIT (LOSS)</b>	<b>\$ 356,190</b>	<b>\$ 14,436</b>	<b>\$ (59,774)</b>	<b>\$ 310,852</b>	<b>\$ 123,979</b>	<b>\$ 166,678</b>

**OKLAHOMA BANKERS ASSOCIATION AND SUBSIDIARIES**  
**CONSOLIDATING STATEMENT OF ACTIVITIES**  
**FIVE MONTHS ENDED SEPTEMBER 30, 2024**

	<u>OBA</u>	<u>OBAIA</u>	<u>OBASCO</u>	<u>BALANCE</u>	<u>Y-T-D CONSOL. BUDGET</u>	<u>Y-T-D PRIOR YEAR</u>
<b>REVENUES</b>						
MEMBERSHIP DUES	821,547	0	59,753	881,300	879,050	865,583
EVENT INCOME & SUBSC	431,855	0	13,147	445,002	455,000	409,265
ADVERTISING & SPONSC	157,000	0	35,866	192,866	167,000	117,964
INVESTMENT INCOME	205,064	0	0	205,064	87,500	50,693
MISC/GAIN ON SALE	40	0	0	40	250	11,571
BANK INSURANCE	0	18,725	0	18,725	26,250	20,485
OTHER INSURANCE END	0	587	0	587	6,850	2,265
BANK EMPLOYEE GROU	0	768	0	768	750	890
PRODUCTS & SERVICES	15,163	0	29,544	44,707	62,885	52,911
<b>TOTAL INCOME</b>	<b>1,630,669</b>	<b>20,080</b>	<b>138,310</b>	<b>1,789,059</b>	<b>1,685,535</b>	<b>1,531,627</b>
<b>EXPENSES</b>						
EMPLOYEE COMP	514,574	2,028	105,240	621,842	726,319	580,426
EMPLOYEE BENEFITS	126,876	267	30,873	158,016	196,834	146,190
GENERAL OFFICE	262,878	41	4,040	266,959	227,068	256,992
OVERHEAD ALLOC						
TO SUBSIDIARIES	(33,552)	381	33,171	0	0	0
BUILDING & GROUNDS	42,317	0	0	42,317	42,125	42,192
DEPRECIATION	43,386	0	3,353	46,739	45,500	43,237
TRAVEL	16,140	0	0	16,140	20,785	17,598
PROMOTION	22,388	0	0	22,388	37,600	15,356
PROFESSIONAL	18,366	0	0	18,366	15,000	17,235
OTHER	13,973	385	0	14,358	11,925	11,050
ADMINISTRATIVE	18,677	2,541	5,587	26,805	29,500	29,658
BANK INSURANCE	0	0	0	0		
FRAUD SERVICES	0	0	5,953	5,953	4,300	661
EDUCATION	221,413	0	0	221,413	165,706	187,102
NEWSPAPER	0	0	8,048	8,048	11,195	9,332
PRODUCTS & SERVICES	7,043	0	1,818	8,861	27,700	7,920
<b>TOTAL EXPENSES</b>	<b>1,274,479</b>	<b>5,643</b>	<b>198,083</b>	<b>1,478,205</b>	<b>1,561,557</b>	<b>1,364,949</b>
<b>OPER. PROFIT (LOSS)</b>	<b>356,190</b>	<b>14,437</b>	<b>(59,773)</b>	<b>310,854</b>	<b>123,978</b>	<b>166,678</b>

Oklahoma Bankers Association  
STATEMENT OF FINANCIAL POSITION  
9/30/2024

ASSETS

CASH

Cash and Cash Equivalents	\$175,734	
Investments	4,820,675	
<b>TOTAL CASH</b>		<b>4,996,408</b>

INVENTORY

1,731

ACCOUNTS RECEIVABLE

General	47,855	
Accrued Interest	49,731	
<b>TOTAL ACCOUNTS RECEIVABLE</b>		<b>97,586</b>

OTHER RECEIVABLES

Due from OBASCO	729,773	
<b>TOTAL OTHER RECEIVABLES</b>		<b>729,773</b>

PREPAID EXPENSES

37,599

DEFERRED EXPENSES

<b>TOTAL CURRENT ASSETS</b>	<b>80,695</b>	<b>5,943,792</b>
-----------------------------	---------------	------------------

PROPERTY AND EQUIPMENT

Building	212,083	
Accum Depr - Building	(212,083)	
Office Equipment	79,427	
Accum Depr - Office Equipment	(67,199)	
Furniture & Fixtures	240,935	
Accum Depr - Furniture & Fixures	(227,660)	
Autos	155,943	
Accum Depr - Autos	(69,659)	
Computer Hardware	73,223	
Accum Depr - Computer Hardware	(53,956)	
Computer Software	204,154	
Accum Depr - Computer Software	(202,478)	
Building Improvements	457,353	
Accum Depr - Building Improvements	(280,351)	
Land	60,012	
Building Addition	635,593	
Accum Depr - Building Addition	(635,593)	
2005 Building Addition	969,862	
Accum Depr - 2005 Building Addition	(607,511)	
<b>TOTAL PROPERTY AND EQUIPMENT</b>		<b>732,095</b>

OTHER ASSETS

Investment in OBAFS	484,380	
Twin Hills Stock	7,742	
The Compliance Alliance	35,550	
<b>TOTAL OTHER ASSETS</b>		<b>527,672</b>

TOTAL NON-CURRENT ASSETS

1,259,767

TOTAL ASSETS

\$7,203,558

Oklahoma Bankers Association  
STATEMENT OF FINANCIAL POSITION  
9/30/2024

LIABILITIES AND NET ASSETS

LIABILITIES

ACCOUNTS PAYABLE

Miscellaneous Payable	1,332	
TOTAL ACCOUNTS PAYABLE		1,332

OTHER PAYABLES

401 K Plan	63,452	
Accrued Payroll Liability	19,563	
Due OBAIA	988,415	
Due Foundation	80	
TOTAL OTHER PAYABLES		1,071,510

DEFERRED REVENUE

Event Income	132,495	
Membership Dues	492,936	
Directory	3,155	
Legal Update	432	
TOTAL DEFERRED REVENUE		629,019

TOTAL LIABILITIES

1,701,861

NET ASSETS

Current Earnings-Without Donor Restrictions	356,190	
Current Earnings-With Donor Restrictions		
Retained Earnings-Without Donor Restrictions	5,145,508	
Retained Earnings-With Donor Restrictions		
TOTAL NET ASSETS		5,501,698

TOTAL LIABILITIES & NET ASSETS

\$7,203,558



Oklahoma Bankers Association  
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS  
For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
<b>REVENUE AND GAINS</b>					
Membership Dues	\$164,309	\$164,310	\$821,547	\$821,550	\$810,780
Convention, Seminars, Schools & Subscriptions	128,990	115,000	431,855	442,500	396,339
Products & Services Income	2,176	750	15,163	19,675	11,163
Interest & Realized Portfolio Gain/Loss	17,564	17,500	83,926	87,500	151,460
Unrealized Portfolio Gain/Loss	20,084	0	121,138	0	(100,767)
Miscellaneous/Gain on Sale	0	50	40	250	11,246
Advertising & Sponsorships	41,584	0	157,000	132,000	86,047
<b>Total Revenue and Gains</b>	<b>374,707</b>	<b>297,610</b>	<b>1,630,669</b>	<b>1,503,475</b>	<b>1,366,268</b>
<b>EXPENSES AND LOSSES</b>					
Program Services:					
Convention, Seminars and School	106,511	124,054	533,591	552,966	432,844
Government Relations	37,793	38,231	167,100	197,262	219,721
Member Relations/Services	65,997	70,129	329,982	356,573	322,501
Support Services:					
Administrative & General	54,247	39,094	243,806	222,687	201,401
<b>Total Expenses and Losses</b>	<b>264,549</b>	<b>271,508</b>	<b>1,274,479</b>	<b>1,329,488</b>	<b>1,176,467</b>
<b>INCREASE (DECREASE) IN NET ASSETS</b>	<b>110,158</b>	<b>26,102</b>	<b>356,190</b>	<b>173,987</b>	<b>189,801</b>
Net Assets, Beginning of Year			5,145,508	5,145,508	4,594,263
Net Assets, End of Year			5,501,698	5,319,495	4,784,064

Oklahoma Bankers Association  
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS  
For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
<b>REVENUE AND GAINS</b>					
Membership Dues	\$164,309	\$164,310	\$821,547	\$821,550	\$810,780
Convention, Seminars, Schools & Subscriptions	128,990	115,000	431,855	442,500	396,339
Products & Services Income	2,176	750	15,163	19,675	11,163
Interest & Realized Portfolio Gain/Loss	17,564	17,500	83,926	87,500	151,460
Unrealized Portfolio Gain/Loss	20,084	0	121,138	0	(100,767)
Miscellaneous/Gain on Sale	0	50	40	250	11,246
Advertising & Sponsorships	41,584	0	157,000	132,000	86,047
<b>Total Revenue and Gains</b>	<b>374,707</b>	<b>297,610</b>	<b>1,630,669</b>	<b>1,503,475</b>	<b>1,366,268</b>
<b>EXPENSES AND LOSSES</b>					
<b>EMPLOYEE COMPENSATION</b>					
Salaries - Fulltime	101,389	124,363	479,320	563,481	446,104
FICA - Employer Portion	5,781	9,153	33,231	41,973	28,497
State Unemployment	6	0	156	0	122
Federal Unemployment	0	10	1	50	7
HR Administration	286	445	1,865	2,225	2,094
<b>TOTAL EMPLOYEE COMP</b>	<b>107,461</b>	<b>133,971</b>	<b>514,574</b>	<b>607,729</b>	<b>476,823</b>
<b>EMPLOYEE BENEFITS</b>					
Medical Insurance	13,311	19,348	66,539	88,840	59,169
Life Insurance	0	0	0	0	0
Insurance Alloc - OBAIA	0	0	0	0	0
Insurance Alloc - OBASC	0	0	0	0	0
401 K Plan	8,176	8,495	41,407	42,475	35,869
401 K Plan Alloc - OBAIA	0	0	0	0	0
401 K Plan Alloc - OBASC	0	0	0	0	0
Flexible Benefits Plan	0	0	0	0	0
Workers Compensation	181	315	907	1,385	906
Internet Benefit	275	435	1,102	1,975	1,009
Staff Training	9,087	0	16,921	23,500	18,418
<b>TOTAL EMPLOYEE BENEFITS</b>	<b>31,030</b>	<b>28,593</b>	<b>126,876</b>	<b>158,175</b>	<b>115,371</b>
<b>GENERAL OFFICE EXPENSES</b>					
Telephone	1,148	1,215	5,230	5,855	4,935
Postage	(167)	310	1,078	1,550	1,361
Delivery	87	75	376	375	345
Dues and Memberships	1,914	1,200	5,150	10,390	4,162
Subscriptions	1,068	290	1,407	1,150	1,348
Equipment Leases	0	0	0	0	0
Equipment Maintenance	923	750	4,640	3,750	2,680
Office Supplies	3,242	2,075	7,877	10,275	8,210
Computer Supplies	879	1,245	4,315	9,700	6,012
Xerox Supplies	26	50	95	245	246
Network Maintenance	4,899	11,545	57,671	57,725	55,293
BankCard Fees	2,158	2,250	5,742	11,250	5,674
Contract Labor	33,314	0	166,568	66,628	162,505
Miscellaneous	72	0	72	0	0
Correspondence Supplies	7	0	44	0	36
Records Storage	60	75	240	375	300
Checking / Lockbox Fees	421	400	1,622	2,000	1,493
Licensing Fees	0	0	750	1,200	17
<b>TOTAL GENERAL OFFICE EXPENSE</b>	<b>50,052</b>	<b>21,480</b>	<b>262,878</b>	<b>182,468</b>	<b>254,615</b>
General & Admin Alloc - OBAIA	(68)	0	(381)	0	(306)
General & Admin Alloc - OBASC	(8,251)	0	(33,171)	0	(31,828)
<b>PRODUCTS &amp; SERVICES EXPENSES</b>	<b>812</b>	<b>5,000</b>	<b>7,043</b>	<b>25,000</b>	<b>6,358</b>
<b>BUILDING &amp; GROUNDS EXPENSES</b>					
Insurance	1,662	1,750	8,311	8,750	7,529
Contract Labor - Janit. & Maint.	2,515	2,250	11,269	11,250	14,072
Utilities	3,508	2,500	11,932	12,500	12,831
Security Service	109	175	1,409	875	492
Maintenance	870	1,750	9,396	8,750	7,267
Property Taxes	0	0	0	0	0
<b>TOTAL BLDG. &amp; GROUNDS</b>	<b>8,664</b>	<b>8,425</b>	<b>42,317</b>	<b>42,125</b>	<b>42,192</b>

Oklahoma Bankers Association  
REVENUES, EXPENSES AND OTHER CHANGES IN NET ASSETS  
For the Five Months Ending 9/30/2024

	MONTH ENDED		YEAR TO DATE		PRIOR
	9/30/2024		9/30/2024		
	ACTUAL	BUDGET	ACTUAL	BUDGET	
<b>DEPRECIATION EXPENSE</b>					
Office Equipment	225	225	1,124	1,125	1,950
Furniture & Fixtures	273	300	1,365	1,500	1,365
Automobiles	2,504	2,505	12,519	12,525	13,237
Computers	443	400	1,901	2,000	2,471
Computer Software	49	50	243	250	635
Maintenance Equipment	0	0	0	0	0
Building Improvements	2,553	2,400	12,764	12,000	10,108
Building Addition	2,694	2,700	13,470	13,500	13,470
<b>TOTAL DEPRECIATION EXP.</b>	<b>8,740</b>	<b>8,580</b>	<b>43,386</b>	<b>42,900</b>	<b>43,237</b>
<b>TRAVEL</b>					
Staff Travel	3,150	1,795	5,812	8,775	9,272
Officer Travel	0	850	0	4,250	0
Vehicle Insurance	533	575	2,663	2,875	2,738
Vehicle Maintenance	565	170	3,306	1,060	1,564
Vehicle Taxes	0	0	290	200	89
Gasoline	1,575	725	4,069	3,625	3,934
<b>TOTAL TRAVEL</b>	<b>5,823</b>	<b>4,115</b>	<b>16,140</b>	<b>20,785</b>	<b>17,598</b>
<b>ASSOCIATION PROMOTION</b>					
Association Promotion - Lobbying	3,742	2,350	13,742	11,750	8,521
Association Promotion - Misc.	(197)	5,100	2,117	12,150	2,646
Association Promotion - M&E	1,185	1,500	3,638	10,200	2,558
Contributions	0	350	1,000	1,750	250
Professional Membership Benefit	197	250	1,585	1,250	1,094
Public / Member Relations	0	100	307	500	287
<b>TOTAL ASSOC PROMOTION</b>	<b>4,927</b>	<b>9,650</b>	<b>22,388</b>	<b>37,600</b>	<b>15,356</b>
<b>PROFESSIONAL SERVICES</b>					
Accounting & Auditing	5,450	0	17,268	12,500	16,251
Consulting Services	0	0	0	1,000	0
Investment Management	0	0	1,098	1,500	984
<b>TOTAL PROFESSIONAL SERVICES</b>	<b>5,450</b>	<b>0</b>	<b>18,366</b>	<b>15,000</b>	<b>17,235</b>
<b>OTHER EXPENSES</b>					
Vending Machine	0	0	75	100	75
Federal & State PAC Expenses	3,335	1,000	13,898	11,400	10,590
Contact Banker	0	0	0	0	0
<b>TOTAL OTHER EXPENSES</b>	<b>3,335</b>	<b>1,000</b>	<b>13,973</b>	<b>11,500</b>	<b>10,665</b>
<b>ADMINISTRATIVE EXPENSES</b>					
Board of Directors Expense	1,754	500	2,075	2,500	5,551
Executive Committee	0	0	2,087	2,500	2,001
Other Committees	0	0	0	500	9
D&O Insurance	2,903	3,000	14,515	15,000	14,490
Income Taxes	0	0	0	0	0
<b>TOTAL ADMIN EXPS.</b>	<b>4,657</b>	<b>3,500</b>	<b>18,677</b>	<b>20,500</b>	<b>22,051</b>
<b>EDUCATION EXPENSES</b>					
Event Expense	41,917	47,194	221,413	165,706	187,102
<b>TOTAL EDUCATION EXPENSES</b>	<b>41,917</b>	<b>47,194</b>	<b>221,413</b>	<b>165,706</b>	<b>187,102</b>
<b>Total Expenses and Losses</b>	<b>264,549</b>	<b>271,508</b>	<b>1,274,479</b>	<b>1,329,488</b>	<b>1,176,467</b>
Change in Unrestricted Net Assets	0	0	0	0	0
<b>INCREASE (DECREASE) IN NET ASSETS</b>	<b>110,158</b>	<b>26,102</b>	<b>356,190</b>	<b>173,987</b>	<b>189,801</b>
Net Assets, Beginning of Year			5,145,508	5,145,508	4,594,263
Net Assets, End of Year			5,501,698	5,319,495	4,784,064

OBA Insurance Agency  
 STATEMENT OF FINANCIAL POSITION  
 9/30/2024

<b>ASSETS</b>		
CASH		
Cash and Cash Equivalents	\$22,056	
TOTAL CASH		22,056
OTHER RECEIVABLES		
Due from OBA	988,415	
TOTAL OTHER RECEIVABLES		988,415
PREPAID EXPENSES		540
TOTAL CURRENT ASSETS		1,011,010
OTHER ASSETS		
Bankers Bank	4,438	
BMSI	111,664	
TOTAL OTHER ASSETS	116,101	
TOTAL ASSETS		\$1,127,111
LIABILITIES AND NET ASSETS		
LIABILITIES		
OTHER PAYABLES		
Due OBASCO	42,366	
TOTAL OTHER PAYABLES	42,366	
DEFERRED REVENUE		
Unearned Premiums	483	
TOTAL DEFERRED REVENUE		483
TOTAL LIABILITIES		42,849
NET ASSETS		
Common Stock	500	
Paid in Capital	633,313	
Current Earnings	14,436	
Retained Earnings	436,014	
TOTAL NET ASSETS	1,084,263	
TOTAL LIABILITIES & NET ASSETS		\$1,127,111

OBA Insurance Agency  
 STATEMENT OF ACTIVITIES  
 For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
<b>REVENUE AND GAINS</b>					
Bank Insurance	\$4,934	\$5,250	\$18,725	\$26,250	\$20,485
Other Insurance Endorsements	161	1,370	586	6,850	2,265
Bank Employee Group	192	150	768	750	890
<b>Total Revenue and Gains</b>	<b>5,287</b>	<b>6,770</b>	<b>20,080</b>	<b>33,850</b>	<b>23,640</b>
<b>EXPENSES AND LOSSES</b>					
Administrative & General	(660)	1,138	5,643	8,061	7,513
<b>Total Expenses and Losses</b>	<b>(660)</b>	<b>1,138</b>	<b>5,643</b>	<b>8,061</b>	<b>7,513</b>
<b>CHANGE IN NET ASSETS</b>	<b>5,947</b>	<b>5,632</b>	<b>14,436</b>	<b>25,789</b>	<b>16,127</b>
Net Assets, Beginning of Year			1,069,826	1,069,826	1,009,635
Net Assets, End of Year			1,084,262	1,095,615	1,025,762

OBA Insurance Agency  
STATEMENT OF ACTIVITIES  
For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
<b>REVENUES AND GAINS</b>					
Bank Insurance	\$4,934	\$5,250	\$18,725	\$26,250	\$20,485
Bank Employee Group	192	150	768	750	890
Other Insurance Endorsements					
Other Commissions	161	300	641	1,500	946
NFP	0	1,000	0	5,000	1,001
Walt Garner Associates	0	20	(1)	100	57
Philadelphia American Life	0	50	(53)	250	261
<b>Total Revenue and Gains</b>	<b>5,287</b>	<b>6,770</b>	<b>20,080</b>	<b>33,850</b>	<b>23,640</b>
<b>EXPENSES AND LOSSES</b>					
<b>EMPLOYEE COMPENSATION</b>					
OBA Salary Alloc	423	406	2,028	2,030	1,420
<b>TOTAL EMPLOYEE COMP</b>	<b>423</b>	<b>406</b>	<b>2,028</b>	<b>2,030</b>	<b>1,420</b>
<b>EMPLOYEE BENEFITS</b>					
OBA Insurance Alloc	39	40	193	202	134
OBA 401K Alloc	16	30	73	152	68
Staff Training	0	0	0	250	0
<b>TOTAL EMPLOYEE BENEFITS</b>	<b>55</b>	<b>71</b>	<b>267</b>	<b>604</b>	<b>202</b>
<b>GENERAL OFFICE EXPENSES</b>					
Checking / Lockbox Fees	10	2	41	10	1
OBA General & Admin Alloc	68	74	381	493	306
<b>TOTAL GENERAL OFFICE EXPENSE</b>	<b>78</b>	<b>76</b>	<b>423</b>	<b>503</b>	<b>307</b>
<b>ADMINISTRATIVE EXPENSES</b>					
Accounting & Auditing	(1,293)	500	2,541	4,500	5,198
D&O Insurance	77	85	385	425	385
<b>TOTAL ADMIN EXPS.</b>	<b>(1,216)</b>	<b>585</b>	<b>2,926</b>	<b>4,925</b>	<b>5,583</b>
<b>Total Expenses and Losses</b>	<b>(660)</b>	<b>1,138</b>	<b>5,643</b>	<b>8,061</b>	<b>7,513</b>
<b>CHANGE IN NET ASSETS</b>	<b>5,947</b>	<b>5,632</b>	<b>14,436</b>	<b>25,789</b>	<b>16,127</b>
Net Assets, Beginning of Year			1,069,826	1,069,826	1,009,635
Net Assets, End of Year			1,084,262	1,095,615	1,025,762

OBA Services Company  
STATEMENT OF FINANCIAL POSITION  
9/30/2024

ASSETS

CASH

Cash and Cash Equivalents \$280

TOTAL CASH 280

ACCOUNTS RECEIVABLE

General 5,330

TOTAL ACCOUNTS RECEIVABLE 5,330

OTHER RECEIVABLES

Due From Agency 42,366

TOTAL OTHER RECEIVABLES 42,366

DEFERRED EXPENSES

Postage 1,360

TOTAL DEFERRED EXPENSES 1,360

PROPERTY AND EQUIPMENT

Autos 34,140

Accum Depr - Autos (4,983)

Computer Hardware 4,757

Accum Depr - Computer Hardware (2,410)

TOTAL PROPERTY AND EQUIPMENT 31,504

TOTAL ASSETS \$80,841

LIABILITIES AND NET ASSETS

LIABILITIES

OTHER PAYABLES

Due OBA 729,773

TOTAL OTHER PAYABLES 729,773

DEFERRED REVENUE

Strategic Membership Dues 38,097

Subscriptions 13,932

Advertising 1,250

TOTAL DEFERRED REVENUE 53,279

TOTAL LIABILITIES 783,051

NET ASSETS

Paid in Capital 1,493,492

Current Earnings (59,773)

Retained Earnings (2,135,929)

TOTAL NET ASSETS (702,211)

TOTAL LIABILITIES & NET ASSETS \$80,841

OBA Services Company  
STATEMENT OF ACTIVITIES  
For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		
	ACTUAL	BUDGET	ACTUAL	BUDGET	PRIOR
<b>REVENUES AND GAINS</b>					
Products & Services	\$5,257	\$7,502	\$29,544	\$43,210	\$41,748
Strategic Member Program	12,057	11,500	59,753	57,500	54,803
Interest / Misc	0	0	0	0	325
Newspaper	10,599	9,500	49,014	47,500	44,843
<b>Total Revenues and Gains</b>	<b>27,913</b>	<b>28,502</b>	<b>138,311</b>	<b>148,210</b>	<b>141,720</b>
<b>EXPENSES AND LOSSES</b>					
Program Services:					
Newspaper	10,459	11,526	40,469	59,262	54,733
Fraud Division	14,517	14,834	77,009	80,152	85,979
Endorsements	9,364	6,572	38,773	37,268	5,434
Strategic Member	5,689	6,930	29,390	35,737	27,422
Administrative & General	5,143	1,361	12,443	11,588	7,401
<b>Total Expenses and Losses</b>	<b>45,173</b>	<b>41,223</b>	<b>198,084</b>	<b>224,007</b>	<b>180,968</b>
<b>CHANGE IN NET ASSETS</b>	<b>(17,260)</b>	<b>(12,721)</b>	<b>(59,773)</b>	<b>(75,797)</b>	<b>(39,249)</b>
Net Assets, Beginning of Year			(642,438)	(642,438)	(522,831)
Net Assets, End of Year			(702,211)	(718,235)	(562,080)



OBA Services Company  
STATEMENT OF ACTIVITIES  
For the Five Months Ending 9/30/2024

	MONTH ENDED 9/30/2024		YEAR TO DATE 9/30/2024		PRIOR
	ACTUAL	BUDGET	ACTUAL	BUDGET	
<b>REVENUES AND GAINS</b>					
Products & Services	\$17,314	\$19,002	\$89,298	\$100,710	\$96,551
Advertising Income	7,221	7,000	35,866	35,000	31,917
Newspaper Income	3,377	2,500	13,147	12,500	12,926
Interest Income	0	0	0	0	325
<b>Total Revenues and Gains</b>	<b>27,913</b>	<b>28,502</b>	<b>138,311</b>	<b>148,210</b>	<b>141,720</b>
<b>EXPENSES AND LOSSES</b>					
<b>EMPLOYEE COMPENSATION</b>					
Salary	18,276	17,233	86,885	86,165	91,612
OBA Salary Alloc	4,135	3,661	11,633	18,305	3,660
FICA	1,413	2,418	6,722	12,090	6,911
<b>TOTAL EMPLOYEE COMP</b>	<b>23,824</b>	<b>23,312</b>	<b>105,240</b>	<b>116,560</b>	<b>102,183</b>
<b>EMPLOYEE BENEFITS</b>					
Insurance	3,738	3,922	18,676	19,610	17,520
OBA Insurance Alloc	669	926	3,344	4,630	5,343
401 K Plan	1,462	1,378	6,951	6,890	7,329
OBA 401K Alloc	284	95	748	475	92
Workers Compensation	39	40	194	200	194
Internet	25	50	100	250	140
Staff Training	10	0	860	6,000	0
<b>TOTAL EMPLOYEE BENEFITS</b>	<b>6,226</b>	<b>6,411</b>	<b>30,873</b>	<b>38,055</b>	<b>30,617</b>
<b>GENERAL OFFICE EXPENSES</b>					
Telephone	105	220	441	1,100	1,309
Postage	5	15	11	75	39
Dues	0	120	0	750	0
Subscriptions	0	0	199	375	0
Office Supplies	442	10	442	100	0
Computer Supplies	0	60	0	150	0
Xerox Supplies	4	10	8	50	14
Network Maintenance	9	40	36	200	45
Correspondence Supplies	12	10	40	50	60
Staff Meals / Entertainment	178	100	2,764	3,025	811
Bank Fees	20	20	100	100	100
OBA General & Admin Alloc	8,251	6,750	33,171	38,122	31,828
<b>TOTAL GENERAL OFFICE EXP</b>	<b>9,025</b>	<b>7,355</b>	<b>37,211</b>	<b>44,097</b>	<b>34,204</b>
Depreciation Expense	671	520	3,353	2,600	0
<b>NEWSPAPER EXPENSES</b>	<b>263</b>	<b>2,225</b>	<b>8,048</b>	<b>11,195</b>	<b>9,332</b>
<b>FRAUD DIVISION EXPENSES</b>	<b>970</b>	<b>860</b>	<b>5,953</b>	<b>4,300</b>	<b>661</b>
<b>PRODUCT &amp; SERVICES EXPENSES</b>	<b>385</b>	<b>540</b>	<b>1,818</b>	<b>2,700</b>	<b>1,562</b>
<b>ADMINISTRATIVE EXPENSES</b>					
Accounting & Auditing	3,809	0	5,587	4,500	2,409
<b>TOTAL ADMIN EXPENSES</b>	<b>3,809</b>	<b>0</b>	<b>5,587</b>	<b>4,500</b>	<b>2,409</b>
<b>TAX EXPENSE</b>					
<b>Total Expenses and Losses</b>	<b>45,173</b>	<b>41,223</b>	<b>198,084</b>	<b>224,007</b>	<b>180,968</b>
<b>INCREASE (DECREASE) IN NET ASSETS</b>	<b>(17,260)</b>	<b>(12,721)</b>	<b>(59,773)</b>	<b>(75,797)</b>	<b>(39,249)</b>
Net Assets, Beginning of Year			(642,438)	(642,438)	(522,831)
Net Assets, End of Year			(702,211)	(718,235)	(562,080)

Foundation  
Statement of Financial Position  
9/30/2024

ASSETS

CASH

Cash

\$30,787

Restricted Cash - Robbery

17,760

TOTAL CASH

48,547

OTHER RECEIVABLES

Due from OBA

80

TOTAL OTHER RECEIVABLES

80

TOTAL ASSETS

\$48,627

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

1,775

Retained Earnings

46,852

TOTAL FUND BALANCE

48,627

TOTAL LIABILITIES & FUND BALANCE

\$48,627

Foundation  
**INCOME STATEMENT**  
 For the Five Months Ending September 30, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
<b>INCOME</b>			
Solicitation Income	\$1,161	\$2,781	\$4,573
Total Income	<u>1,161</u>	<u>2,781</u>	<u>4,573</u>
<b>EXPENSES</b>			
Accounting & Auditing	1,081	1,081	2,953
Miscellaneous Expenses	0	25	12
Total Expenses	<u>1,081</u>	<u>1,106</u>	<u>2,965</u>
<b>NET PROFIT (LOSS)</b>	<u><u>80</u></u>	<u><u>1,675</u></u>	<u><u>1,608</u></u>

Political Action Committee Federal  
STATEMENT OF FINANCIAL POSITION  
September 30, 2024

ASSETS

CASH

Cash

TOTAL CASH

\$37,464

37,464

TOTAL ASSETS

\$37,464

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

Retained Earnings

TOTAL FUND BALANCE

(9,417)

46,881

37,464

TOTAL LIABILITIES & FUND BALANCE

\$37,464

Political Action Committee Federal  
 INCOME STATEMENT  
 For the Nine Months Ending September 30, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
<b>INCOME</b>			
Solicitation	\$10,664	\$26,506	\$21,206
Total Income	<u>10,664</u>	<u>26,506</u>	<u>21,206</u>
<b>EXPENSES</b>			
Campaign Contribution	0	35,500	35,000
Bank Fees	59	423	358
Total Expenses	<u>59</u>	<u>35,923</u>	<u>35,358</u>
<b>NET PROFIT (LOSS)</b>	<u><u>10,605</u></u>	<u><u>(9,417)</u></u>	<u><u>(14,152)</u></u>

Political Action Committee State  
STATEMENT OF FINANCIAL POSITION  
September 30, 2024

ASSETS

CASH

Cash

\$177,545

Certificates of Deposit

175,015

TOTAL CASH

352,560

OTHER RECEIVABLES

TOTAL ASSETS

\$352,560

LIABILITIES AND FUND BALANCE

LIABILITIES

FUND BALANCE

Current Earnings

33,374

Retained Earnings

319,185

TOTAL FUND BALANCE

352,560

TOTAL LIABILITIES & FUND BALANCE

\$352,560

Political Action Committee State  
 INCOME STATEMENT  
 For the Nine Months Ending September 30, 2024

	<u>CURRENT MONTH</u>	<u>CURRENT YEAR TO DATE</u>	<u>PRIOR YEAR TO DATE</u>
<b>INCOME</b>			
Solicitation	\$5,929	\$47,028	\$59,358
CD Interest	0	130	197
Total Income	<u>5,929</u>	<u>47,158</u>	<u>59,555</u>
<b>EXPENSES</b>			
Campaign Contribution	0	13,750	6,500
Tax	0	34	34
Miscellaneous Expenses	0	0	118
Total Expenses	<u>0</u>	<u>13,784</u>	<u>6,652</u>
<b>NET PROFIT (LOSS)</b>	<u><u>5,929</u></u>	<u><u>33,374</u></u>	<u><u>52,903</u></u>

Speakers for Convention Only

	Topic	Speaker	Firm	Fee/Reqs
1.	<p><b>CRE Appraisal Hot Topics: Emerging Trends and Insights for 2025</b></p> <p><b>1. Residential Subdivision Development: Current Trends and Market Dynamics</b></p> <ul style="list-style-type: none"> <li>Overview of key drivers in residential subdivision development in Oklahoma and neighboring regions.</li> <li>Impact of local market demand and demographic shifts.</li> <li>Case studies on subdivision absorption analysis and the influence of lot sizes on market pricing.</li> <li>The role of economies of scale in land valuation.</li> </ul> <p><b>2. Artificial Intelligence (AI) in Commercial Real Estate</b></p> <ul style="list-style-type: none"> <li>Introduction to AI applications in CRE and their impact on valuation accuracy.</li> <li>Using AI to enhance appraisal efficiency and data analysis in property assessments.</li> <li>Ethical considerations and limitations of AI in appraisal practices.</li> <li>Future of AI-driven appraisals: How technology is reshaping the appraisal industry.</li> </ul> <p><b>3. Short-Term Rentals: Valuation Challenges and Market Impacts</b></p> <ul style="list-style-type: none"> <li>Analysis of the growing short-term rental market in Oklahoma, driven by platforms like Airbnb and VRBO.</li> <li>How short-term rental income affects property valuations.</li> <li>Regulatory changes and their influence on valuation approaches for short-term rentals.</li> <li>Insights into adjusting comparable sales for short-term rental properties.</li> </ul> <p><b>4. The Evolving Office Market: Post-Pandemic Shifts and Valuation Implications</b></p> <ul style="list-style-type: none"> <li>Overview of the Oklahoma office market: From urban to suburban shifts.</li> <li>Impact of remote and hybrid work models on office space demand.</li> <li>Trends in office leasing and vacancy rates: Implications for future office appraisals.</li> <li>Case studies on key office property valuations in fluctuating markets.</li> </ul> <p><b>5. General Hot Topics in Appraisal and Valuation</b></p> <p>This presentation is designed to offer <b>actionable insights</b> into the latest trends and challenges facing the Commercial Real Estate appraisal industry, providing valuable knowledge for senior management teams.</p> <ul style="list-style-type: none"> <li>Navigating interest rate volatility and its impact on property values.</li> <li>Environmental and sustainability factors in appraisals: A growing consideration.</li> <li>Appraisal process innovations: Embracing new technologies for faster, more accurate assessments.</li> <li>Market predictions and emerging opportunities for CRE appraisers in 2025.</li> </ul>	Casey Mars, Andrea Johnson & Ethan Scott	Ace Appraisal Group	N/A
2.	<p><b>1. Economic Overview</b></p> <p><b>2. Market Update &amp; Federal Reserve Policy Outlook</b></p> <p><b>3. Current Banking Trends and Regulatory Hot Button Items</b></p> <p><b>4. Interest Rate Risk &amp; Investment Strategies for 2025 and Beyond</b></p> <p>This session will discuss the current economic environment, community banking trends, as well as interest rate risk and investment strategies for 2025 and beyond. As we move toward the second half of the year, this interactive discussion will help community bankers prepare</p>	Andrea Pringle	The Baker Group	



## Speakers for Convention Only

	<p>their balance sheets for opportunities and defend against potential risk exposures in 2025 and beyond.</p> <p><b>5. Investment Portfolio Strategies to Manage Risk and Balance Cashflows, Price Risk, and Yield</b></p>			
3.	<p><b>1. The Power of Performance – How to Use Performance Management to Drive Success</b></p> <p><b>2. Team Dynamics – Understanding Management and Your Team Using Personality Assessments</b></p> <p><b>3. HR is Your Friend, Not Your Foe! (Or, something like this)</b></p> <p><b>4. Unconscious Bias – How Implicit Biases Impact Decisions We Make</b></p>	Jeff Faust	Barracuda Staffing & Consulting	N/A
4.	<b>Current Employment Issues for Banks</b>	Adam Childers	Crowe & Dunlevy	N/A
5.	<b>Current Litigation Risks for Banks</b>	Joel W. Harmon	Crowe & Dunlevy	N/A
6.	<b>Best Practices for Deposit Account Operations</b>	Joel W. Harmon/Zane Anderson	Crowe & Dunlevy	N/A
7.	<b>Regulatory Headwinds – CPFB Etc...</b>	Joel Harmon/Zane Anderson	Crowe & Dunlevy	N/A
8.	<b>General Legal Update plus Cybersecurity</b>	Anthony Hopkins	Crowe & Dunlevy	N/A
9.	<p><b>1. Litigation Trends Involving Banks – older cases impact on present day lending</b></p> <ul style="list-style-type: none"> <li>• Late payments under notes and action of the lender in estoppel arguments by borrower <ul style="list-style-type: none"> <li>• <i>Knittel v. Security State Bank, Mooreland, 1979 OK 47</i></li> </ul> </li> <li>• Pattern and practice and anti-waiver provisions issues arising from acceptance of late payments by lender <ul style="list-style-type: none"> <li>• <i>Westinghouse Credit Corp. v. Shelton, 645 F.2d 869 (10th Cir. 1981)</i></li> </ul> </li> </ul> <p><b>2. Words and Practices that Matter – Policies and Procedures</b></p> <ul style="list-style-type: none"> <li>• Communications – email, social media, texts, letters, telephone conversations</li> <li>• Commercial lending versus Consumer lending <ul style="list-style-type: none"> <li>○ Language of contracts and lender’s policies</li> <li>○ Express covenants and implied covenants</li> </ul> </li> <li>• Anti-waiver provisions</li> </ul>	Kyle Goodwin & Billy Lewis	Goodwin Lewis PLLC	N/A
10.	<p><b>1. The Prosperity Paradox: Banking’s Biggest Hurdle</b></p> <ul style="list-style-type: none"> <li>• Understanding how to use data and analytics in our decision-making regarding marketing and execution.</li> <li>• Exploring specific areas in which making a different decision will produce better results. These areas include targeting high-probability prospect conversions, eliminating barriers to growth, and understanding the role of a compelling offer.</li> <li>• Implementing an action plan designed to drive significant and sustainable results.</li> </ul> <p><b>2. The Total Bank Makeover: A Proven Plan for Growth and Profitability</b></p> <ul style="list-style-type: none"> <li>• Diagnose possible issues with your current growth strategy as they relate to people, processes, products, and promotion</li> </ul>	Preston Afrank + Bank CEO Presenter TBD	Haberfeld	Travel expenses

## Speakers for Convention Only

	<ul style="list-style-type: none"> <li>Determine changes your team can make to transform your organization to improve overall results</li> <li>Evaluate results from financial institutions like yours that have successfully undergone a “total banking makeover</li> </ul> <p><b>3. Growing Forward: Actionable Strategies to Drive Results</b></p> <ul style="list-style-type: none"> <li>Overview of key industry trends</li> <li>Strategies to capitalize on market conditions</li> <li>Develop an actionable plan that delivers results as you go</li> </ul>			
11.	<p><b>1. With a Washington “Twist:” Liquidity, Interest Sensitivity and Lending</b> Washington and the regulatory community are keenly focused on the banking industry. This session will provide a look at important balance sheet management issues through these lenses and address questions such as: How are banks coping with new risk management guidance and related metrics of interest? What else is coming and likely on the way? What are resulting opportunities? Lastly, what do the regulatory and economic environments mean for bank M&amp;A?</p> <p><b>2. Taxes, Taxes and yes taxes</b> Unless Congress acts, the Tax Cuts and Jobs Act provisions governing flow through entities (199A), individual tax rates and estate tax provisions expire at the end of 2025, while corporate tax rates continue at 21%. Yet, these are not the only tax changes of recent vintage. The Inflation Reduction Act is replete with many of them. This session focusses on tax issues applicable to banks.</p> <p><b>3. Mergers &amp; Acquisitions</b> For would be buyers as well as sellers, bank boards and management need to prepare. There are numerous steps to succeed at M&amp;A and this session will cover all of them. Moreover, banks are not the only available class of targets to consider. This session will discuss branch purchases, wealth management, p&amp;c agency acquisitions and mortgage companies as well as bank mergers.</p> <p><b>4. Ownership Issues</b> This session will discuss how to maximize shareholder returns. Attendees will be presented with a dozen ideas with tangible returns on how to achieve greater ROEs or earnings per share</p>	Peter Weinstock	Hunton Andrews Kurth	N/A
12.	<p><b>1. How to Manage Your IT Successfully through a Challenging Economic Time</b> When the economy takes a downturn, businesses face hard decisions, and IT management is often caught in the crossfire. However, a strategic approach to IT can become the backbone of resilience and growth during tough times.</p> <ul style="list-style-type: none"> <li>Prioritizing IT Investments: Understand how to identify mission-critical technology and cut unnecessary costs without compromising security or efficiency.</li> <li>Maximizing Existing Resources: Discover how to leverage your current IT infrastructure, software, and hardware to do more with less and ensure you’re getting the most out of your investments.</li> <li>Risk Management in Economic Uncertainty: Learn how to build an IT risk management plan that protects your organization against cyber threats, data breaches, and downtime during an economic crisis.</li> </ul>	Thomas H. Douglas	JMARK	

## Speakers for Convention Only

	<ul style="list-style-type: none"> <li>• Maintaining IT Agility: Explore strategies for staying flexible with your technology, allowing you to adapt quickly to changing market conditions and client needs.</li> <li>• The Role of IT in Business Continuity: Understand how a well-managed IT system can help maintain seamless operations, even during a financial downturn.</li> </ul> <p><b>2. AI's Impact on Financial Services. What you Need to Know Today and be Prepared for Tomorrow</b></p> <p>Artificial Intelligence (AI) may have become a buzzword, but it's more than that. It's reshaping the financial industry. This presentation will break down AI's current impact and how to stay ahead of future changes.</p> <ul style="list-style-type: none"> <li>• AI in Action Today: Gain insights into how AI is already transforming customer service, fraud detection, and data analysis within financial services.</li> <li>• Preparing for Tomorrow: Understand the trends that will shape the future of AI in finance, such as predictive analytics, personalized client experiences, and advanced cybersecurity measures.</li> <li>• Balancing Automation and Human Touch: Learn how to integrate AI solutions while maintaining the human relationships that define your brand and build client trust.</li> <li>• Managing AI Risks and Compliance: Discover how to navigate the regulatory landscape and mitigate potential risks associated with AI, ensuring compliance and protecting your clients' data.</li> <li>• Building an AI-Ready Culture: Explore how to foster a culture that embraces AI, equipping your team with the skills and mindset needed to adapt as this technology evolves.</li> </ul> <p><b>3. The Good, the Bad, and the Ugly parts of the Digital Transformation on your Culture.</b></p> <p>Digital transformation is essential, but it's not always smooth sailing. This presentation dives into how technology reshapes company culture—for better or worse—and how you can navigate the change effectively.</p> <ul style="list-style-type: none"> <li>• <i>The Good: Enhancing Collaboration and Efficiency:</i> Discover how digital tools can break down silos, improve communication, and boost overall productivity within your organization.</li> <li>• <i>The Bad: Addressing Resistance to Change:</i> Understand why employees resist digital transformation and learn strategies for encouraging buy-in and minimizing pushback.</li> <li>• <i>The Ugly: Avoiding a Toxic Tech Culture:</i> Explore the dangers of over-reliance on technology, such as burnout, isolation, or a loss of company identity, and how to maintain a healthy balance.</li> <li>• <i>Leadership's Role in Digital Transformation:</i> Learn how leadership can steer the cultural shift, leading by example and fostering a positive attitude toward technology changes.</li> <li>• <i>Building a Future-Proof Culture:</i> Understand how to create a culture that embraces digital transformation, ensuring your organization remains adaptable, innovative, and ready for whatever comes next.</li> </ul>			
13.	<p><b>1. Digitizing Commercial Banking – Enhancing Self-Service Options for Corporate Clients</b></p> <p>Digital transformation isn't just for retail banking. Corporate clients are demanding seamless, frictionless experiences, and banks that don't deliver risk being left behind.</p>	Jeff Bendure	JMARK	

## Speakers for Convention Only

	<ul style="list-style-type: none"> <li>Identifying Pain Points: Understand the most common frustrations corporate clients face with current digital banking services and how to solve them.</li> <li>AI and Machine Learning in Banking: Discover how AI can streamline processes, anticipate needs, and provide tailored experiences for your clients.</li> <li>Creating a Balance: Learn strategies for combining self-service efficiency with personalized, human support.</li> <li>Future-Proofing Digital Offerings: Understand how to ensure your digital solutions evolve with client expectations and technology trends.</li> </ul> <p><b>2. Banking Beyond Failure – Overcoming Vulnerabilities in Your Bank</b></p> <p>No bank is immune to failures, especially when single points of failure (SPOFs) threaten technology and operations. From internet connectivity and ATM security to power supply and network issues, even having just one person who knows how to fix a problem can put your bank at risk.</p> <ul style="list-style-type: none"> <li>Identifying SPOFs: Understand what single points of failure are and how they can jeopardize your bank's operations and technology.</li> <li>Mapping Vulnerabilities: Learn to spot the vulnerabilities in your bank's infrastructure and see how each weak link can disrupt your operations.</li> <li>The Human Element: Discover how cross-training and communication pathways can reduce dependency on key individuals and strengthen your team.</li> <li>Managing and Mitigating Risks: Explore strategies to proactively manage risks and prevent unexpected failures, ensuring seamless bank operations.</li> <li>Layered Security Approach: Understand the importance of using multiple layers of security to avoid putting "all your eggs in one basket."</li> <li>Redundancy in Bank Operations: Learn how to avoid operational "hostage" situations by building pathways and relationships that keep your bank running smoothly.</li> </ul>			
14.	<p><b>1. Key Oklahoma Legal Developments Every Banker Should Know</b></p> <ul style="list-style-type: none"> <li>Critical Legislative and Regulatory Changes: Gain insights into recent Oklahoma banking law updates and new regulatory requirements, including FinCEN beneficial ownership rules.</li> <li>Impactful Court Decisions: Analyze recent Oklahoma court rulings affecting lenders, with practical risk management and creditor rights insights.</li> <li>Emerging Legal Trends: Explore upcoming legal and regulatory trends impacting banking operations, leveraging our annual report as the Oklahoma law firm for Finastra (LaserPro).</li> <li>Compliance Strategies: Develop robust compliance approaches to address the changing legal environment while maintaining operational efficiency.</li> </ul> <p><b>2. Maximizing the Value of Outside Counsel: Proven Strategies for Bankers</b></p> <ul style="list-style-type: none"> <li>Strategic Partnership Development: Learn how to transform the bank-counsel relationship from transactional to strategic, fostering long-term value.</li> <li>Effective Communication and Expectation Setting: Master techniques to streamline communication and set clear expectations, minimizing delays and misunderstandings.</li> <li>Cost Management and Value Optimization: Explore strategies for controlling legal fees while maximizing the quality and impact of legal services.</li> <li>Leveraging Specialized Expertise: Understand how to fully utilize your outside counsel's knowledge for complex transactions and risk management.</li> </ul>	David Randolph	Nexus Legal LLP	N/A

Speakers for Convention Only

	<ul style="list-style-type: none"> <li>• Performance Evaluation and Continuous Improvement: Learn methods for assessing counsel effectiveness and implementing feedback loops for ongoing enhancement of legal services.</li> </ul> <p><b>3. Syndicated Lending Essentials: A Banker's Guide to Success</b></p> <ul style="list-style-type: none"> <li>• Syndication Structures and Dynamics: Understand key components of syndicated loans and the interplay between various roles and responsibilities.</li> <li>• Risk Management in Multi-Lender Transactions: Navigate shared risks in syndications and learn strategies for balanced exposure among lenders.</li> <li>• Negotiation Tactics for Syndicated Agreements: Gain practical tips for negotiating critical terms, with a focus on intercreditor arrangements and waterfall provisions.</li> <li>• Multi-Jurisdictional Compliance and Coordination: Learn best practices for managing compliance across jurisdictions and coordinating effectively with multiple parties.</li> <li>• Default and Enforcement Strategies: Develop approaches for addressing defaults and enforcing remedies in syndicated loans while balancing diverse lender interests.</li> </ul>			
15.	<p><b>1. What an Interest Rate Swap Is</b></p> <ul style="list-style-type: none"> <li>• When and why interest rate swaps were created</li> <li>• Size of the global interest rate swap market</li> <li>• Example swap rate derivation using forward floating rates</li> <li>• The similarity of an interest rate swap and a conventional Treasury note/bond             <ul style="list-style-type: none"> <li>▪ Principal = notional</li> <li>▪ Price changes = MTM values</li> <li>▪ Maturity = remaining life</li> </ul> </li> </ul> <p><b>2. How to Apply an Interest Rate Swap to Floating Rate Commercial Loans</b></p> <ul style="list-style-type: none"> <li>• Why community financial institutions use interest rate swaps</li> <li>• Structuring an interest rate swap</li> <li>• Cash flow diagrams</li> <li>• Netting out of floating rate cash flows</li> </ul> <p><b>3. The Advantages of utilizing Interest Rate Swaps Over Booking Fixed Rate Loans</b></p> <ul style="list-style-type: none"> <li>• Pricing advantages             <ul style="list-style-type: none"> <li>▪ 10Y fixed vs</li> <li>▪ 5Y fixed with a 5Y pricing reset vs</li> <li>▪ 10Y floating with a 10Y interest rate swap</li> </ul> </li> <li>• MTM consequences vs. yield maintenance</li> <li>• MTM calculations</li> <li>• Additional structuring features             <ul style="list-style-type: none"> <li>▪ Forwards starts</li> <li>▪ Upfront fee income</li> </ul> </li> <li>• Various forms to deliver interest rate swaps             <ul style="list-style-type: none"> <li>▪ Back-to-back program</li> <li>▪ Loan-level program</li> <li>▪ Balance sheet hedge on a fixed rate loan portfolio</li> </ul> </li> </ul>	Rob Sabo	PCBB	

## Speakers for Convention Only

16.	<b>Today's Earnings Challenges: Looking Back and Looking Forward</b>	Jason Elder	Performance Trust Capital Partners	N/A
17.	<b>1. Workforce Development /The Future of the Workforce 2. Civic Engagement/The Importance of the Business Community at the Capitol</b>	Chad Warmington	The State Chamber	N/A
18.	<b>1. Mergers and Acquisitions in Today's Environment</b> <ul style="list-style-type: none"> <li>• Current market conditions – macro and banking</li> <li>• M&amp;A market update – National and Oklahoma</li> <li>• Goals and strategies for successful transactions</li> <li>• Hypothetical transaction analysis</li> </ul> <b>2. Developing an Acquisition Strategy for Community Banks</b> <ul style="list-style-type: none"> <li>• Market conditions and update</li> <li>• Components of a successful M&amp;A strategy</li> <li>• Structuring a transaction</li> <li>• What has worked and what hasn't?</li> </ul>	Adam Glasier	Stephens Inc.	N/A
19.	<b>1. Current and Future Threats to Banks 2. How to Better Detect and React to New and Emerging Attack Vectors 3. Using New Insights to Fight the Same Old Fraud 4. How to Get the Most Out of Your Current Fraud Budget 5. Training Your Institutions Team to Fight Fraud at All Levels</b>	Ryan Hatch	Transfund	N/A
20.	<b>1. Government Guaranteed Lending for Commercial Loans 2. How to Submit a Proposal and Type of Projects that are Eligible 3. How Banks Can Increase their ROI on Guaranteed Loans 4. Discussion on Underwriting Criteria 5. How to Mitigate Risk on Certain Loans</b>	Kenny Quigley	USDA Rural Development	N/A

## Speakers for SMF Only

	<b>Topic</b>	<b>Speaker</b>	<b>Firm</b>	<b>Fee/Reqs</b>
1.	<p><b>1. Strategic Staffing Discussion</b> Every organization is only as good as the people that work for it. This presentation will discuss current staffing challenges and offer solutions to address them. We will think strategically about how to address some of banks' biggest challenges. Topics discussed will include: i) succession of leadership and key positions; ii) improving/maintaining employee moral; iii) how to get the best out of every generation in the workplace; and iv) measuring success.</p> <p><b>2. Regulatory Updates</b> As always, banks are subject to numerous regulations that are always changing. This presentation will address current/recent changes, what challenges they present, and best practices for compliance.</p> <p><b>3. Bank Examination/Enforcement Actions</b> This presentation will discuss trends in bank examination and recent enforcement actions in the industry.</p> <p><b>4. Update on Crypto and CBDC</b> Since the Securities and Exchange Commission approved investment in cryptocurrencies from institutional investors the market cap of cryptocurrencies has skyrocketed. Additionally, central bank digital currency is dormant, but not gone. This presentation will update on current developments and how it affects banking.</p>	Miles Pringle	The Bankers Bank	N/A
2.	<p><b>Monetary Policy, Fiscal Policy, Economic Outlook</b></p> <ol style="list-style-type: none"> <li>1- What is driving monetary policy decisions now? Inflation is continuing to moderate bringing the Fed's mandate on full employment into greater focus.</li> <li>2- Is the deficit a problem? Depends on who you ask but the bond market will be the final arbiter. What signs do we need to be looking for as we think about the possible return of the "bond vigilantes"? Does anyone in Washington care?</li> <li>3- The post-pandemic economy has been incredibly resilient. A snapshot of the economy today looks pretty good, but how much airbrushing is it taking to make the economy look good and is this airbrushing sustainable?</li> <li>4- What are the implications of our bi-furcated banking system? The gulf between SIFI and non-SIFI banks seems wide.</li> </ol>	Steve Wyett	BOKF	N/A
3.	<p><b>1. Wire and Check Fraud (we are seeing a resurgence in both types including very creative criminals)</b></p> <ul style="list-style-type: none"> <li>• Key recent cases</li> <li>• Best practices to prevent</li> </ul> <p><b>2. Regulatory Update:</b></p> <ul style="list-style-type: none"> <li>• Current Regulatory Actions and Trends (CFPB, FDIC, etc)</li> <li>• FinCen developments and financial crimes</li> <li>• Update on Fair Lending and Lending Discrimination Actions</li> <li>• Best Practices for servicing of SBA, FSA and USDA Guaranteed Loans</li> </ul> <p><b>3. Current Issues in Account and Loan Operations:</b></p> <ul style="list-style-type: none"> <li>• Collateral Perfection Issues</li> <li>• Best Practices for Avoiding Lender Liability in Today's Environment</li> </ul>	Joel Harmon, Zane Anderson, or one or more other Crowe & Dunlevy attorneys	Crowe & Dunlevy (sponsoring breakfast)	N/A

Speakers for SMF Only

	<p>4. General Legal Update</p> <p>5. Any other legal topic the OBA feels current or needed</p>			
4.	<p>Examiner Hot Spots and Regulatory Concerns for Community Banks</p>	Lori Jackson	Forvis Mazars LLP	2 Nights Hotel
5.	<p>1. Current Hiring and Compensation Trends in Oklahoma Specific to Banking (<i>all levels</i>)</p> <ul style="list-style-type: none"> <li>• Current hiring trends and compensation for all levels of professionals in Banking</li> <li>• Where we see the trends going in the next 3-5 years</li> <li>• How does OK stack compare to the rest of the south-central region</li> <li>• How is compensation reflected in hiring trends</li> </ul> <p>2. People Strategy – How to Recruit and Retain Top Talent</p> <ul style="list-style-type: none"> <li>• Hiring strategy and compensation development (including incentives)</li> <li>• In office vs. hybrid vs. remote</li> <li>• Benefits and other perks</li> <li>• Work environment and culture</li> <li>• Upward mobility and growth opportunities</li> <li>• Visibility and forward vision</li> </ul> <p>3. How to Select Your Board of Directors</p> <ul style="list-style-type: none"> <li>• Ideal expertise for the BOD</li> <li>• Ideal candidates for the BOD</li> <li>• Ideal size of your BOD</li> <li>• How best to define BOD compensation and responsibilities</li> </ul> <p>4. Growing Organizations – When is it Time to Hire In-House Talent vs Consultants</p> <ul style="list-style-type: none"> <li>• Key differences between in-house and consultants</li> <li>• Key growth metrics to meet when considering in-house v. consultants</li> <li>• Cost benefit analysis on when to move from consultants to in-house</li> <li>• How to transition your organization from consultant reliant to self sufficient</li> </ul> <p>5. Succession and Contingency Planning</p> <ul style="list-style-type: none"> <li>• Why it matters</li> <li>• Departure – Defined Succession Plan</li> <li>• Emergency/Interim Succession Plan</li> <li>• Stakeholder feedback</li> <li>• The board of directors’ role</li> <li>• Streamlining personnel tasks</li> <li>• The solutions</li> <li>• Strategic Leadership Development</li> <li>• Tools for contingency planning and succession planning, (9-box, graph)</li> </ul>	Emily De La O & Marco Gonzalez	Forvis Mazars LLP	



## Speakers for SMF Only

6.	<p><b>1. The Top 6 Controls to Reduce Your Risk of a Cyber Incident</b></p> <p>Cyber attacks are CEOs #1 fear in 2022, according to PWC's annual CEO survey. If you read the news headlines regularly, one can understand why. However, a huge gap exists between most organization's cybersecurity capabilities and the fear of a data breach or ransomware. So, what should your organization do to close the gap and reduce your cyber risk? This session will discuss the Top 6 Controls your organization should be implementing to significantly reduce your risk of a cyber attack. We'll walk through some of the most probably cyber attack scenarios and demonstrate how these top controls can mitigate your cyber risk, as well as discuss some additional risk-mitigating options every organization should consider</p> <p><b>2. Creating a Culture of Cybersecurity at Your Institution</b></p> <p>The human element of information security is an increasing target for cybercriminals and generally considered the weakest area in information security. Security awareness and training on proper security protocols is an essential element of a strong cybersecurity program and regulatory compliance, but moving from reactive training to proactive training is the hard part.</p> <p>We will discuss many methods of constructing an adequate security awareness and training program for both employees of your organization and customers of your online products and services, including awareness to cybersecurity issues, training on what is expected, and clear accountability for employees and management responsible for protecting customer information.</p> <p>These elements can help establish a lasting culture that includes a passion for protecting customer information and a desire to be successful against cybercrime.</p> <p>In this session, we'll break down some of best practices to follow when providing training to employees and building a culture of cybersecurity, including:</p> <ul style="list-style-type: none"><li>• People, Process, and Technology</li><li>• Why People break rules</li><li>• Training topics and tactics</li><li>• Accountability for Security Awareness Training tests</li><li>• Building a Culture of Cybersecurity</li></ul> <p><b>3. The Future of Cybersecurity: Trends You Should Know and Monitor</b></p> <p>The world of technology is very different today than it was just 5 years ago. From the technologies we use (cloud computing) to the threats we face (Ransomware, BEC) to the way we protect our data (MFA, Zero Trust), the cybersecurity landscape continues to evolve rapidly. It's highly likely that we'll look back 5 years from now and talk about how different our technologies and protections are today compared to back then.</p> <p>In this session, we'll discuss the continued evolution and trends in cybersecurity we believe are likely to occur in the next few years, including:</p> <ul style="list-style-type: none"><li>• Cloud Computing Adoption</li><li>• Continued reliance on Vendors (Vendor Management Machine Learning and Artificial Intelligence)</li><li>• Advanced Cybersecurity Controls (Zero Trust, Behavioral Analytics, Automation, Threat Hunting)</li><li>• Future/Evolving Threats</li><li>• Customer Adoption of Technologies</li></ul> <p><b>4. You Are A Technology Company</b></p> <p>As your organization is reviewing its strategic plans, take a moment to evaluate the use of technology as a core component of your business. If most of you are being honest with</p>	Jon Waldman	SBS CyberSecurity	\$2,500+travel
----	---	-------------	-------------------	----------------

## Speakers for SMF Only

	<p>yourselves, you will realize that your organization has shifted from performing a service for a customer and using technology to make that service more convenient to truly operating as a technology company that offers your customer a specific service.</p> <p>Look at it this way: if the majority of your customer interactions involve some component of technology, whether it's through online banking, mobile payments, other mobile applications, email, your internet-based telephones (VoIP), looking up customer information in your CRM or other software, you are a technology company.</p> <p>In this session, we will discuss the following:</p> <ul style="list-style-type: none"><li>• Embracing Your Technology Company Status</li><li>• Changing Your View of Cybersecurity</li><li>• Acting Like a Technology Company</li></ul>			
--	---	--	--	--

## Speakers for Both SMF & Convention

	<b>Topic</b>	<b>Speaker</b>	<b>Firm</b>	<b>Fee/Reqs</b>
1.	<p><b>1. Things You Don't Know That You Don't Know – Bank Technology Has Plenty of These</b> Donald Rumsfeld, Secretary of Defense from 1975 to 1977 and again from 2001 to 2006 commented that there are things we don't know that we don't know. While Rumsfeld's quote related to national defense, the same is true of risks bank boards and CEOs are unknowingly taking every day regarding technology risks. This session will share examples of those risks and provide suggestions for how bankers can better manage the known and unknown risks in technology.</p> <p><b>2. A Winning Strategy – Using Technology to Help Your Bank Win</b> Artificial Intelligence, Fintech, Apps, and more are all creating an ever-expanding selection of technology banks can choose from for a chance to enhance their success. However, many of these choices also come with risks that are not clearly understood. Hear about some of the wins, and fails, banks have had with technology and how you can increase your banks opportunity for a winning technology strategy.</p> <p><b>3. Technology Update for Bank Directors – What to Know &amp; Questions to Ask</b> Hear what directors should know about their bank's technology systems, processes, and people. Discover what risks are present today directors should watch for. Leave this session with questions directors can ask to drive better outcomes at the banks they serve.</p>	Robert Mendez	BankOnIT USA	
2.	<p><b>1. A Portfolio for All Seasons</b> In times of market volatility and evolving Fed policy, it can be easy to fall into a habit of trying to time the market and lose sight of what is actually best for your portfolio. This session will focus on building a building a portfolio that is more indifferent to interest rates and performs well in all rate environments.</p> <p><b>2. One Size Does Not Fit All: Building the Best Portfolio for Your Bank</b> This session will focus on portfolio fundamentals and ALM best practices to help participants gain a better understanding of how to build the best portfolio for their bank.</p> <p><b>3. The Right Tool for the Job: Using the Portfolio to Manage Interest Rate Risk</b> The bond portfolio is a tool that helps us manage risk from other areas of the balance sheet. This session will help participants better understand how to identify what tools belong in their toolbox.</p> <p><b>4. Pulling the Right Levers: How to Make the Portfolio Work For You</b> The bond portfolio is a lever to help us adjust the balance sheet. The session will help participants identify how to use their portfolio to optimize their balance sheet.</p> <p><b>5. Bond Math Basics: Convexity, Duration, and Other Fun Interest Rate Risk Fundamentals</b> This session will focus on helping attendees build a better understanding of bond math basics such as duration and convexity. The goal of this session will not be to do a deep dive into these topics – but instead to make these concepts easier to understand and more applicable to the portfolio manager who also wears many other hats.</p>	Rachel Woods	BOK Financial	N/A
3.	<p><b>1. How Banks Can Use Swaps to Alleviate Repricing Risks 5-Years After the Big Refinance of 2020</b></p> <ul style="list-style-type: none"> <li>• Rates are significantly higher today than they were 5-years ago and simple repricing of CRE Loans are not covering acceptable debt service levels.</li> <li>• Unhedged loans are riskier and therefore should be priced higher which increases the debt service problem.</li> <li>• Creative loan structuring is necessary to come up with an acceptable solution to avoid a TDR.</li> </ul>	Mike Bilello	Chatham Financial	N/A

## Speakers for Both SMF & Convention

	<p><b>2. Basis Swap Education for Beginners</b></p> <ul style="list-style-type: none"> <li>• What is a swap?</li> <li>• How is it priced and created?</li> <li>• How does it reduce risk?</li> <li>• What are the benefits and risks of hedging with derivatives.</li> </ul> <p><b>3. Addressing the Risks of Managing a Derivative Program</b></p> <ul style="list-style-type: none"> <li>• Dig deeper into the risks of hedging and not hedging.</li> <li>• Discuss the following risks.             <ol style="list-style-type: none"> <li>1. Interest Rate</li> <li>2. Credit</li> <li>3. Liquidity</li> <li>4. Market</li> <li>5. Counterparty</li> <li>6. Regulatory</li> <li>7. Reputation</li> </ol> </li> </ul>			
4.	<p><b>1. Creating Cybersecurity Metrics that Matter to the Business</b> Cybersecurity metrics and key performance indicators (KPIs) effectively measure your cybersecurity program's success. Learn how to present essential cybersecurity metrics for the board to ensure that business leaders understand that money allocated to security is money well spent.</p> <p><b>2. Top 10 Cyber Threats &amp; How to Mitigate Them</b> Discuss the top 10 cyber threats and how to mitigate them in plain English. The talk includes Social Engineering, Third-Party Exposure, Remote Working, Configuration Mistakes, Poor Cyber Hygiene, Cloud Vulnerabilities, Mobile Device Vulnerabilities, Internet of Things, Ransomware, Poor Data Management, and Poor Post-Attack Procedures.</p> <p><b>3. Cybersecurity and Third-Party Risk</b> Consider the risks associated with third parties before granting them access to your data. Third-party risk management is essential because failure to assess third-party risks exposes your organization to supply chain attacks, data breaches, and reputational damage.</p> <p><b>4. Implementing an Information Security Program</b> A practical guide to building your information security program. This talk will cover the appropriate components and best practices from start to finish for your Information Security Program.</p>	Brandon Gettert	Curated Cyber	
5.	<p><b>SMF:</b></p> <p><b>1. Wire and Check Fraud (we are seeing a resurgence in both types including very creative criminals)</b></p> <ul style="list-style-type: none"> <li>• Key recent cases</li> <li>• Best practices to prevent</li> </ul> <p><b>2. Regulatory Update:</b></p> <ul style="list-style-type: none"> <li>• Current Regulatory Actions and Trends (CFPB, FDIC, etc)</li> <li>• FinCen developments and financial crimes</li> <li>• Update on Fair Lending and Lending Discrimination Actions</li> <li>• Best Practices for servicing of SBA, FSA and USDA Guaranteed Loans</li> </ul> <p><b>3. Current Issues in Account and Loan Operations:</b></p> <ul style="list-style-type: none"> <li>• Collateral Perfection Issues</li> <li>• Best Practices for Avoiding Lender Liability in Today's Environment</li> </ul>	Joel Harmon, Zane Anderson, or one or more other Crowe & Dunlevy attorneys	Crowe & Dunlevy (sponsoring breakfast)	N/A

## Speakers for Both SMF & Convention

	<p>4. General Legal Update</p> <p>5. Any other legal topic the OBA feels current or needed</p>			
6.	<p><b>Convention:</b></p> <p>Current Employment Issues for Banks</p>	Adam Childers	Crowe & Dunlevy	N/A
7.	Current Litigation Risks for Banks	Joel W. Harmon	Crowe & Dunlevy	N/A
8.	Best Practices for Deposit Account Operations	Joel W. Harmon/Zane Anderson	Crowe & Dunlevy	N/A
9.	Regulatory Headwinds – CPFB Etc...	Joel Harmon/Zane Anderson	Crowe & Dunlevy	N/A
10.	General Legal Update plus Cybersecurity	Anthony Hopkins	Crowe & Dunlevy	N/A
11.	<p>1. The Secret Relationship Between You and DATA</p> <ul style="list-style-type: none"> <li>Lessons from Sully Sullenberger’s Landing on the Hudson</li> <li>Developing a Daily Data Disciple</li> <li>Which Data Matters</li> </ul> <p>2. Deposits – the New Frontier (To Boldly Go Where No Bank Has Gone Before)</p> <ul style="list-style-type: none"> <li>Using Data to Develop Strategies</li> <li>Lessons from an almost failed bank</li> <li>Lesson from a failed bank</li> </ul> <p>3. Using Data to INSPIRE Performance (Lessons from the NFL)</p> <ul style="list-style-type: none"> <li>How to make DATA a priority</li> <li>How to use DATA to predict performance</li> <li>How to use to DATA to get the best from your team</li> </ul> <p>4. Loan Pricing – the Key to Deposit Gathering</p> <ul style="list-style-type: none"> <li>Using DATA to influence Loan Pricing</li> <li>Using DATA to develop Loan Strategies</li> <li>Using DATA to get your Loan Officers to become the top deposit gatherers</li> </ul>	Mark Swanson	Deluxe	N/A
12.	<p><b>The NEW FDIC Third-Party Risk Management Guide: A Deep Dive</b></p> <p>As the financial landscape increasingly relies on third-party providers, effective third-party risk management (TPRM) is essential. The FDIC's new Third-Party Risk Management Guide for Community Banks introduces new expectations for financial institutions. This presentation will offer a comprehensive overview of the FDIC guidance, providing actionable steps to help establish your bank's TPRM program.</p> <ul style="list-style-type: none"> <li>Explore the key elements of the recent FDIC guide and its implications for community banks.</li> <li>List practical insights into developing and implementing a robust Third-Party Risk Management (TPRM) program.</li> <li>Assess your bank's current TPRM program against the new standards.</li> </ul>	Consultant	Eide Bailly	N/A
13.	Empowering Community Banks with Microsoft CoPilot	Consultant	Eide Bailly	N/A

## Speakers for Both SMF & Convention

	<p>Join us for an in-depth exploration of Microsoft Copilot, the AI-driven assistant revolutionizing banking operations. In this presentation, we'll delve into how Copilot can enhance productivity, improve decision-making, and drive innovation in the banking sector.</p> <ul style="list-style-type: none"> <li>• Discuss how Copilot can streamline daily tasks and automate routine processes.</li> <li>• Assess Copilot's ability to enhance data analysis and insights for informed decision-making.</li> <li>• Explore opportunities to improve customer service and engagement through AI-powered interactions.</li> <li>• Identify new opportunities for growth and efficiency.</li> </ul>			
14.	<p><b>Post Election Tax Update – A Guide to Upcoming Events</b></p> <p>Join us for an essential session as we explore the tax landscape and its implications for the banking industry. Our knowledgeable speakers will provide valuable insights and guidance on significant tax events that bankers should be aware of.</p> <ul style="list-style-type: none"> <li>• Tax Reform Updates: The latest changes in tax laws and regulations.</li> <li>• Key Deadlines: Important dates and deadlines for tax filings and compliance.</li> <li>• Industry-Specific Challenges: Tax considerations unique to the banking sector.</li> </ul>	Consultant	Eide Bailly	N/A
15.	<p><b>ESOPs within Your Community Bank</b></p> <p>This presentation will provide a comprehensive overview of Employee Stock Ownership Plans (ESOPs) and their potential benefits for community banks. We will discuss the structure, advantages, and considerations involved in implementing an ESOP in your institution.</p> <ul style="list-style-type: none"> <li>• Understand the basic structure and mechanics of ESOPs.</li> <li>• Explore the potential benefits of ESOPs for community banks, including employee engagement, retention, and financial performance.</li> <li>• Discuss the tax advantages associated with ESOPs.</li> <li>• Evaluate the factors to consider when deciding whether an ESOP is right for your community bank.</li> <li>• Understand the regulatory requirements and compliance considerations for ESOPs.</li> <li>• Learn about the steps involved in implementing an ESOP.</li> <li>• Explore case studies of community banks that have successfully implemented ESOPs.</li> </ul>	Consultant	Eide Bailly	N/A
16.	<p><b>M&amp;A Mechanics for Thinly Traded, Family-Owned, and Privately-Held Institutions</b></p> <p>This session offers a comprehensive overview of the M&amp;A process tailored to thinly traded, family-owned, and privately-held institutions. From both buy-side and sell-side perspectives. The session will also cover best practices and key considerations critical to successful transactions.</p> <ul style="list-style-type: none"> <li>• Understand Trends in the Community Bank M&amp;A Market</li> <li>• Participants will explore key topics such as target identification, effective marketing, purchase price evaluation, legal and tax structures, deal financing, regulatory applications, acquisition accounting, and regulatory capital.</li> </ul>	Consultant	Eide Bailly	N/A
17.	<p><b>1. 2025 Community Banking Outlook</b></p> <p>The landscape in which community banks operate seems to be ever changing. This presentation will provide a recap of the major events that have occurred in the banking market in the previous year and an update on the legal, regulatory, strategic and corporate/risk governance that bank executives and directors should know in setting the strategic direction of the bank. The regulatory update will include a summary of major Supreme Court cases, CFPB rulemaking, including the implementation of Section 1071, and regulatory enforcement actions.</p> <p><b>2. Corporate Governance Best Practices for Community Banks</b></p>	Chet Fenimore	Fenimore Kay Harrison	

## Speakers for Both SMF & Convention

18.	<p><b>1. Asset and Liability Management</b> Beginning in late 2021, the banking industry experienced one of the fastest drains on liquidity in over 30 years. Amid a blistering pace of rate hikes by the Federal Reserve and record deposit outflows that brought several very large institutions to failure, inflation also became an issue on both sides of the balance sheet. This session will explore some of the trends Oklahoma banks experienced during this extraordinary cycle as well as an overview of best practices in asset and liability management.</p> <p><b>2. Bank Investment Portfolio Management</b> The 2020 pandemic brought on fears in the banking industry that many top economists predicted would result in one of the worst recessions in the history of the United States. In an attempt to stave off another long recovery that could've rivaled The Great Recession, the Federal Reserve injected a record amount of liquidity into the system and Congress passed a record \$5 trillion in Pandemic Stimulus. Many banks fought margin compression during 2020 and 2021 by increasing their allocations into the investment portfolio. This session will explore the trends in the investment portfolio by Oklahoma banks over the last 5 years along with an overview of best practices in banking investment portfolio management.</p> <p><b>3. Bank Funding Strategies</b> Oklahoma bankers experienced a record amount of stimulus injected into the system during the 2020 pandemic. Fast forward less than a year later, the Fed implemented aggressive tightening policies. Liquidity quickly drained from the system and banks were faced with a severe liquidity crisis. The regulatory fallout from several large bank failures made it clear that examiners were laser focused on liquidity risk management. This session will explore trends that Oklahoma banks experienced over the last 5 years along with an overview of best practices in bank funding strategies across several interest rate environments.</p> <p><b>4. Affordable Housing</b> One of the biggest challenges bankers have faced over the past few years has been affordable housing. As home prices and interest rates surges following the 2020 pandemic, many bank customers were found it increasingly difficult to find affordable homes. This session will address these issues along with an overview of the affordable housing programs available to Oklahoma banks.</p> <p><b>5. Banking Legislation</b> Over the past 5 years, Oklahoma bankers faced an incredibly challenging environment navigating a wide-range of banking legislation introduced by Congress. Similar to the regulations imposed on banks following the 2008 financial crisis, many of these regulations were imposed on community banks that played no part in the poor banking practices of the past two economic downturns. This session will review some of the proposed legislation being discussed on Capitol Hill along with an interactive discussion on how it could impact Oklahoma banks.</p>	Drew Simmons	FHLB Topeka	N/A
19.	<b>Outlook for the Economic, Employment, and Inflation as the Fed Eases Policy Toward Neutral</b>	Chris Low	FHN Financial \$5.500 Sponsor	Hotel Accommodations
20.	<p><b>1. Cybersecurity Threats: Ransomware Attacks, Data Breaches, Regulation Compliance</b></p> <p><b>2. Disaster Recovery: Business Continuity, Cloud Migration, Risk Management</b></p> <p><b>3. Emerging Technologies: Block Chain, Internet of Things, Ar</b></p>	Kevin Fream	Matrixforce	\$25k min. waived
21.	<p><b>1. M&amp;A and Capital Markets Update</b></p> <p><b>2. Current Lending Issues</b></p> <p><b>3. Current Funding Issues</b></p>	Bob Luttrell, Kaitlyn Chaney Matt Brown	McAfee & Taft	N/A

## Speakers for Both SMF & Convention

	4. Legal topics of interest per OBA			
22.	<p><b>1. Third-Party Risk Management – Is Your Program up to Par?</b> In light of new regulatory guidance on third-party risk management, has your institution updated your program and approaches to risk assessment to ensure they address any and all emerging risks? Join us in reviewing the principles and key considerations to help you maintain an effective third-party risk management framework. We'll discuss imperative changes that warrant immediate action from all institutions, as well as other modifications you should consider as you explore offering new types of products and services.</p> <p><b>2. Navigating the Future of Banking: Effective BaaS Strategies &amp; Maintaining Compliance</b> In an era where digital transformation is reshaping the financial landscape, banks are increasingly partnering with fintech companies to offer innovative Banking as a Service (BaaS) solutions. While these partnerships can drive growth and customer satisfaction, they also introduce a complex array of regulatory and operational challenges. Join us for an insightful session where we delve into the intricacies of implementing effective BaaS strategies while ensuring stringent compliance with federal regulations.</p> <p><b>3. Understanding &amp; Controlling Risks of Digital Marketing Initiatives</b> Technological advances are providing many new ways to market to potential customers and expand your Bank's brand. While new methods of using data analytics may help find the best potential customer for your institution, could those methods create additional risk? Join us for a discussion about digital marketing initiatives and what they mean from a fair lending, CRA/REMA impact, reputational exposure and third-party risk perspective. We will focus on third party vendor management expectations, risk assessment documentation and governance oversight.</p> <p><b>4. Impact of FINTech on Your Model Governance Program</b> Your institution utilizes many different systems and software, which is being accelerated through partnerships with fintech companies. Types of systems being onboarded may include Robotic Process Automation (RPA) or Artificial Intelligence (AI). With new technological innovations &amp; more systems coming into play every day, it's critical to ensure these systems make it to your model inventory list for proper criticality evaluation. Attendees will learn tips and tricks on capturing these new systems as well as how to assess the criticality of each to identify the proper model risk management tactics to deploy.</p> <p><b>4. Section 1071 Update and Management Action Plan Development</b> The CFPB announced new deadlines for compliance with Section 1071 of the Dodd-Frank Act one day after the Supreme Court ruled in its favor that the bureau's funding structure is constitutional. What does this mean for your institution and what actions should you be taking in the period leading up to reporting deadlines? Join us for a much-needed refresher on the Section 1071 requirements and discussions of what you should be communicating to staff, management and your Board of Directors related to action plans and benchmark dates.</p>	Melissa Correa	Mercadien	N/A
23.	<p><b>1. Debunking Common Misconceptions of Debit and Credit Card Profitability</b> Is it possible to increase the bank's interchange income? Are contactless cards more secure? Do you really need to market debit cards? In this session we will be confronting the biggest interchange questions headfirst. Join us as PRI demystifies common misconceptions in order to reveal the truth behind debit and credit card profitability. Learn the truth behind the impact interchange can have on your bottom-line.</p> <ul style="list-style-type: none"> <li>- Key components to maximizing interchange income</li> <li>- Understand trends in interchange, including fraud and regulation</li> </ul> <p><b>2. Keys to Managing a Thriving Debit Card Program</b></p>	Mike Holt or Julie Ostenson	Profit Resources Inc.	Travel for speaker



## Speakers for Both SMF & Convention

	<p>Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> <li>- How to address the debit card as a product</li> <li>- Benchmarks to understand if your debit card product is profitable</li> <li>- Three main components to optimize for a profitable debit card</li> <li>- How to manage and maximize debit card profit</li> </ul> <p><b>3. Deposit Growth Strategies for Today, Tomorrow, and Forever</b></p> <p>The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <ul style="list-style-type: none"> <li>- Best practices for ongoing deposit growth</li> <li>- How to create a deposit growth strategy</li> <li>- How to design a profitable deposit product suite</li> </ul> <p><b>4. Unlocking the Secrets of High-Performing Community Banks</b></p> <p>Discover the essential qualities that define high-performing, community banks and the strategic approaches that drive their success. In this session, Eric will unveil the attributes of consistently top-performing banks, highlighting the pivotal role of visionary leadership and the importance of fostering a culture of employee engagement. You will gain insights into how to align your organization's strategic objectives with top-quartile performance goals, ensuring sustainable growth and excellence.</p> <p><b>5. Growing Revenue in Economic Uncertainty</b></p> <p>Interchange income has long surpassed overdraft revenue as the number one source of deposit-based noninterest income. But have you maximized its potential at your bank? How to maximize debit card profit. In this session we'll dive into how to increase interchange income, reduce processor expenses, and establish your debit card as a profitable product. We'll share relevant community bank interchange benchmarks so that you can measure your program's success and recognize whether or not you have an opportunity to impact your bottom line.</p>			
24.	<p><b>1. Keys to Managing a Thriving Debit Card Program</b></p> <p>Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> <li>- How to address the debit card as a product</li> <li>- Benchmarks to understand if your debit card product is profitable</li> <li>- Three main components to optimize for a profitable debit card</li> <li>- How to manage and maximize debit card profit</li> </ul> <p><b>2. Strategic Planning at a Time of Uncertainty</b></p> <p>The global pandemic is impacting the way that bankers are looking at their internal structure and staffing, how to best serve customers, and what services they're offering. The strategic plan that was drafted even just a year ago needs a fresh look to determine what the renewed focus should be for the</p>	Tom McGill or Eric Stables	Profit Resources Inc.	Travel for speaker

## Speakers for Both SMF & Convention

	<p>immediate and long term future. Are there initiatives that must be reprioritized? Does the bank need to “catch up” with digital offerings? What do regulators want to see in a strategic plan? It’s time to take a fresh look at the strategic plan and what the pandemic impact is on the future.</p> <p><b>3. Deposit Growth Strategies for Today, Tomorrow, and Forever</b></p> <p>The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <ul style="list-style-type: none"> <li>- Best practices for ongoing deposit growth</li> <li>- How to create a deposit growth strategy</li> <li>- How to design a profitable deposit product suite</li> </ul> <p><b>4. Strategies for Sustainable Earnings Growth</b></p> <p>Are you losing sleep over economic uncertainty? Are you worried about geo-political unrest around the globe? Uneasy about what's next on your regulator's radar screen? Prepare your organization for sustainable earnings growth regardless of the economic, political, or regulatory environment. In this session, you will learn simple strategies to increase non-interest income and control non-interest expenses that will help you grow your bottom-line regardless of external factors.</p> <ul style="list-style-type: none"> <li>- How to increase non-interest income</li> <li>- How to reduce non-interest expense</li> <li>- Become more profitable</li> </ul> <p><b>5. Winning Combination: Strategy, Culture and Process Improvement</b></p> <p>Does your strategic plan contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your bank’s culture support ideas from employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies and system utilization, increase employee engagement, and deliver a better client experience</p> <ul style="list-style-type: none"> <li>- How to improve operational efficiency</li> <li>- Key tips for implementing change to operational processes</li> <li>- How to complete a process improvement project</li> <li>- Understanding process improvement and how it supports an improved customer experience</li> </ul>			
25.	<p><b>1. Unlocking the Secrets of High-Performing Community Banks</b></p> <p>Discover the essential qualities that define high-performing, community banks and the strategic approaches that drive their success. In this session, Eric will unveil the attributes of consistently top-performing banks, highlighting the pivotal role of visionary leadership and the importance of fostering a culture of employee engagement. You will gain insights into how to align your organization’s strategic objectives with top-quartile performance goals, ensuring sustainable growth and excellence.</p> <p><b>2. Strategies for Sustainable Earnings Growth</b></p> <p>Are you losing sleep over economic uncertainty? Are you worried about geo-political unrest around the globe? Uneasy about what's next on your regulator's radar screen? Prepare your organization for sustainable earnings growth regardless of the economic, political, or regulatory environment. In this session, you will learn simple strategies to increase non-interest income and control non-interest expenses that will help you grow your bottom-line regardless of external factors.</p> <ul style="list-style-type: none"> <li>- How to increase non-interest income</li> </ul>	Mikelle Brady or Eric Stables	Profit Resources Inc.	Travel for speaker

## Speakers for Both SMF & Convention

	<ul style="list-style-type: none"> <li>- How to reduce non-interest expense</li> <li>- Become more profitable</li> </ul> <p><b>3. Reduce Expenses to Better Align with Current Revenue</b> Bank revenue has declined significantly, with no immediate return to pre-COVID levels. This session will cover key strategies for managing and reducing expenses across the bank. Benchmarks (where available) will be provided, and we will facilitate discussions on topics including technology, contracts, and overall bank efficiency.</p> <p><b>4. Winning Combination: Strategy, Culture and Process Improvement</b> Does your strategic plan contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your bank's culture support ideas from employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies and system utilization, increase employee engagement, and deliver a better client experience</p> <ul style="list-style-type: none"> <li>- How to improve operational efficiency</li> <li>- Key tips for implementing change to operational processes</li> <li>- How to complete a process improvement project</li> </ul> <p><b>4. Growing Revenue in Economic Uncertainty</b> Interchange income has long surpassed overdraft revenue as the number one source of deposit-based noninterest income. But have you maximized its potential at your bank? How to maximize debit card profit. In this session we'll dive into how to increase interchange income, reduce processor expenses, and establish your debit card as a profitable product. We'll share relevant community bank interchange benchmarks so that you can measure your program's success and recognize whether or not you have an opportunity to impact your bottom line.</p>			
26.	<p><b>1. Keys to Lending and Credit Success through a Recession</b> A recession presents a different set of challenges for community bankers, particularly on the lending and credit side. However, with the right focus and plan in place, bankers can diligently manage through a recession to a favorable outcome. This session will cover what executives need to focus on and the details of how they can serve customers well and protect the bank.</p> <p><b>2. Managing Customer Relationships in a Multi-Channel World</b> Banks have built out channels and created an ecosystem where customers can walk into any branch, call into the call center, transact at an ATM/ITM, and do those and many other things through the digital banking channel. The concept of a domicile branch is antiquated, yet still drives much of our reporting and decision making. As bankers fight for who owns a customer, the customer and ultimately the bank suffer. This session will cover some best practices in how to manage customer relationships in our multi-channel world with an eye towards improving the customer experience thereby driving increased profitability for the bank.</p>	Ty Glenham	Profit Resources Inc.	Travel for speaker
27.	<p><b>Creating a Culture to Capitalize on Today's Digital Capabilities</b> Digital Transformation this. OmniChannel that. You can't get away from the buzzwords. To win in the digital space, however, it's less about buzzwords and Fintech and more about creating a culture in which digitization and creativity thrive. This session will put some common-sense parameters around digitization efforts and help position your bank for digital success both today and into the future.</p>	John Chappelle	Profit Resource Inc.	Travel for speaker

## Speakers for Both SMF & Convention

28.	<p><b>1. Deposit Growth Strategies for Today, Tomorrow, and Forever</b>  The industry finds itself at a point where deposit growth pressures are intense. What can be done to attack today's problems, while creating a comprehensive strategy for ongoing deposit growth? Do we ever not need deposits? Is it solely retail's responsibility to grow deposits? What are the product, process, and people components essential to a long-term deposit strategy? Sit in on this session and learn some best practices garnered from experiences at community banks.</p> <p><b>2.. Keys to Managing a Thriving Debit Card Program</b>  Are you managing your debit card as a service with an operational/risk lens? Or are you managing it as an income-generating product? In this session you will learn how to manage debit card as a profitable product. Find out where your largest debit card income opportunities are, how you compare to relevant debit card benchmarks and how to create a plan to close the gaps. Maximize the full potential of interchange income by managing risk, planning for the future, and driving improved profitability.</p> <ul style="list-style-type: none"> <li>- How to address the debit card as a product</li> <li>- Benchmarks to understand if your debit card product is profitable</li> <li>- Three main components to optimize for a profitable debit card</li> <li>- How to manage and maximize debit card profit</li> </ul>	Candace DeBarger	Profit Resource Inc.	Travel for speaker
29.	<p><b>1. Using your Bank Mission as a Springboard for the Future</b>  It's a balancing act. Community bank executives are consistently striving to be relevant to customers and clients while remaining true to their foundation. This session will explore how keeping a focus on the bank's mission and vision statements will help to guide the leadership team strategically towards innovation.</p> <p><b>2. Winning Combination: Strategy, Culture, and Process Improvement</b>  Does your Strategic Plan always contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your FI culture support ideas from employees on how to improve processes throughout the company, whether is it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies, system utilization, increase employee engagement, and deliver better client experience.</p>	Eric Stables	Profit Resource Inc.	Travel for speaker
30.	<p><b>1. Preparing for a Focus on Process and Efficiency</b>  The last couple of years has pushed banks in a way that challenges how bankers serve customers—both internal and external. It's time to shift the focus to process efficiency and effectiveness throughout the bank. Are areas such as loan operations and deposit operations designed to best serve lenders and customer facing staff? Is the organization structured to most effectively serve the customer in a way that can be profitable for the bank? Many staff roles will need to be repurposed and workflows will need to be reengineered. This session will cover the main areas where the bank can focus in order to be a well-oiled customer service machine.</p> <p><b>2. Operational Resilience During Economic Uncertainty</b>  When it comes to the uncertainty of the economy, the only control you have is how you prepare. With continued talk of a potential recession, financial institutions are searching for creative ways to increase profitability and stay operationally nimble. This session will cover the steps to evaluate and redesign your current processes in order to pivot well amid any economic environment.</p> <p><b>3. Winning Combination: Strategy, Culture, and Process Improvement</b>  Does your Strategic Plan always contain a component of continuous process improvement or does it make the list only if there is a significant catalyst for change? Does your FI culture support ideas from</p>	Shannon Reid	Profit Resource Inc.	Travel for speaker

## Speakers for Both SMF & Convention

	employees on how to improve processes throughout the company, whether it is how to serve the clients or operational tasks? In this session, we will take a look at how critical it is to have process improvement as part of the ongoing strategy and culture of your FI. By doing so, your FI will improve operational efficiencies, system utilization, increase employee engagement, and deliver better client experience.			
31.	<p><b>Cloud-Based Core: Hype vs Reality</b></p> <p>All the buzz in the industry is around the benefits of implementing a cloud-native core. As a bank's leadership develops its strategic plans, it's important to determine if and when this evolving segment of the industry is right for them. In this session we'll provide guidance on the pros and cons of moving to a cloud-native core and how you can prepare for this type of move.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
32.	<p><b>In-House vs. Outsource. What powers the decision?</b></p> <p>When evaluating core implementation strategies, there are several key areas of consideration as a bank's leadership considers the pros and cons of an in-house environment vs. outsourcing. Banks small and large must consider all impacts from flexibility and agility to pricing. In this session we'll go through scoring the pros and cons of all considerations and ultimately how to make an informed decision about an in-house vs. outsourced strategy for core.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
33.	<p><b>Branch Rationalization for Community Banks</b></p> <p>Since 2010, the number of bank branches has decreased by 17%. But in community banking, decisions about branch network changes must be made intentionally and strategically; after all, our branches are sometimes the only bank in the rural communities that we serve. This session will explore how to evaluate branch performance, market potential, and required capital investment, alongside analysis of deposit product offerings and maximizing other delivery channels.</p>	PRI Consultant	Profit Resource Inc.	Travel for speaker
34.	<p><b>Banking on AI: Unlocking the Power of AI for Oklahoma Banks</b></p> <p>AI is one of the most sought-after topics in almost every industry, including banking. Businesses want to know how AI can help them in practical ways. This presentation will demonstrate practical ways for businesses to integrate this new technology while also doing it safely.</p> <ul style="list-style-type: none"> <li>• Brief history of AI in business</li> <li>• Real life examples of AI usage in banks</li> <li>• Why banks should use AI</li> <li>• How banks can safely integrate AI into their systems (with a focus on data protection)</li> <li>• Live demo and samples using Microsoft CoPilot and other AI programs</li> </ul>	Jason Rincker	Stronghold Data	N/A
35.	<p><b>Revolutionizing Customer Service in Community Banking</b></p> <p>Explore how AI can pave the way for stronger, lasting customer relationships through responsive, personalized, and effective service. Join us to discover the transformative potential of AI-powered communication tools in community banking. We'll take a look at how AI can impact customer interactions and create a foundation for stronger customer relationships. Key topics will include:</p> <ul style="list-style-type: none"> <li>• Empowering Employees with AI: Learn how AI tools can assist bank employees in providing personalized, efficient customer service by automating routine tasks and offering real-time support.</li> <li>• Assessing and Enhancing Agent Performance: Explore how AI-driven analytics can assess agent performance, providing insights into strengths and areas for improvement, leading to better training and development programs.</li> <li>• Summarizing and Analyzing Customer Interactions: Understand how AI can summarize and search through customer interactions, identifying problem areas and weak points in service, enabling proactive solutions.</li> </ul>	Shayan Zadeh	Verge Network Solutions	N/A

## Speakers for Both SMF & Convention

	<ul style="list-style-type: none"><li>• Building Stronger Customer Relationships: See how AI tools can help banks anticipate customer needs, offer tailored solutions, and foster deeper, more trusted relationships with their customers.</li></ul>			
--	--	--	--	--

# OBA Social Media Report

OBA in comparison to a selection of  
other major state banking associations

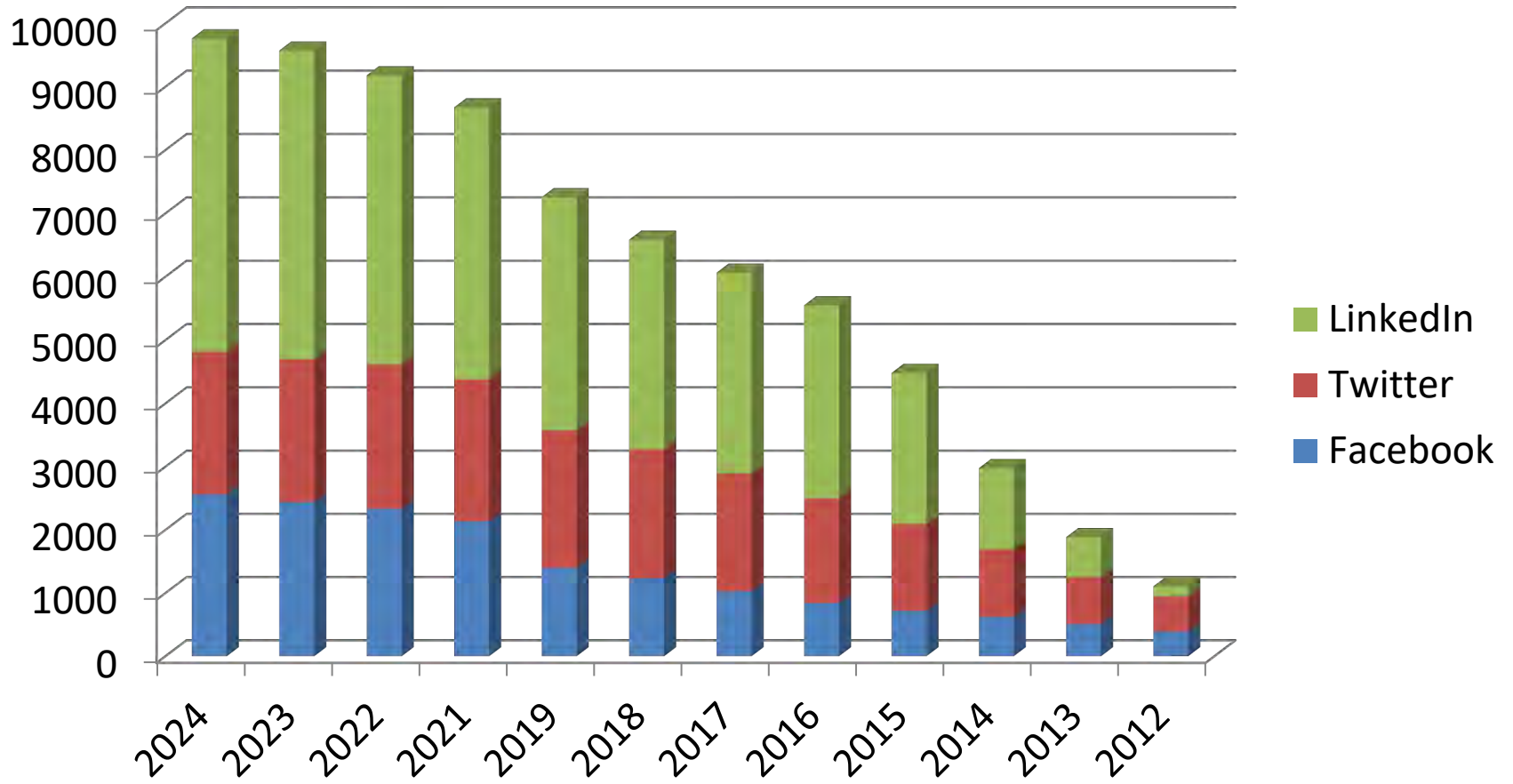
*As of Oct. 17, 2024*



# Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers

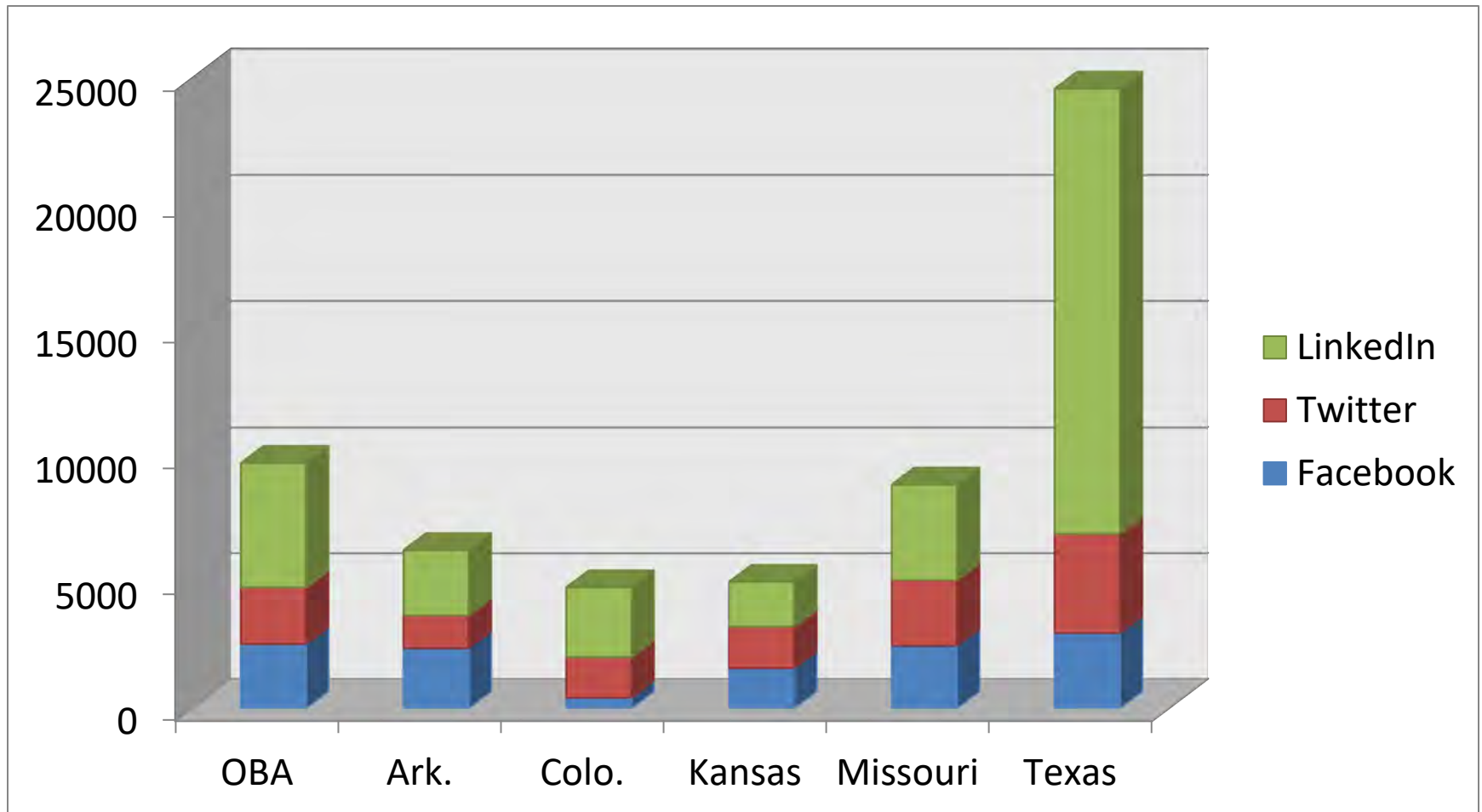
*(OBA Compared to previous years)*





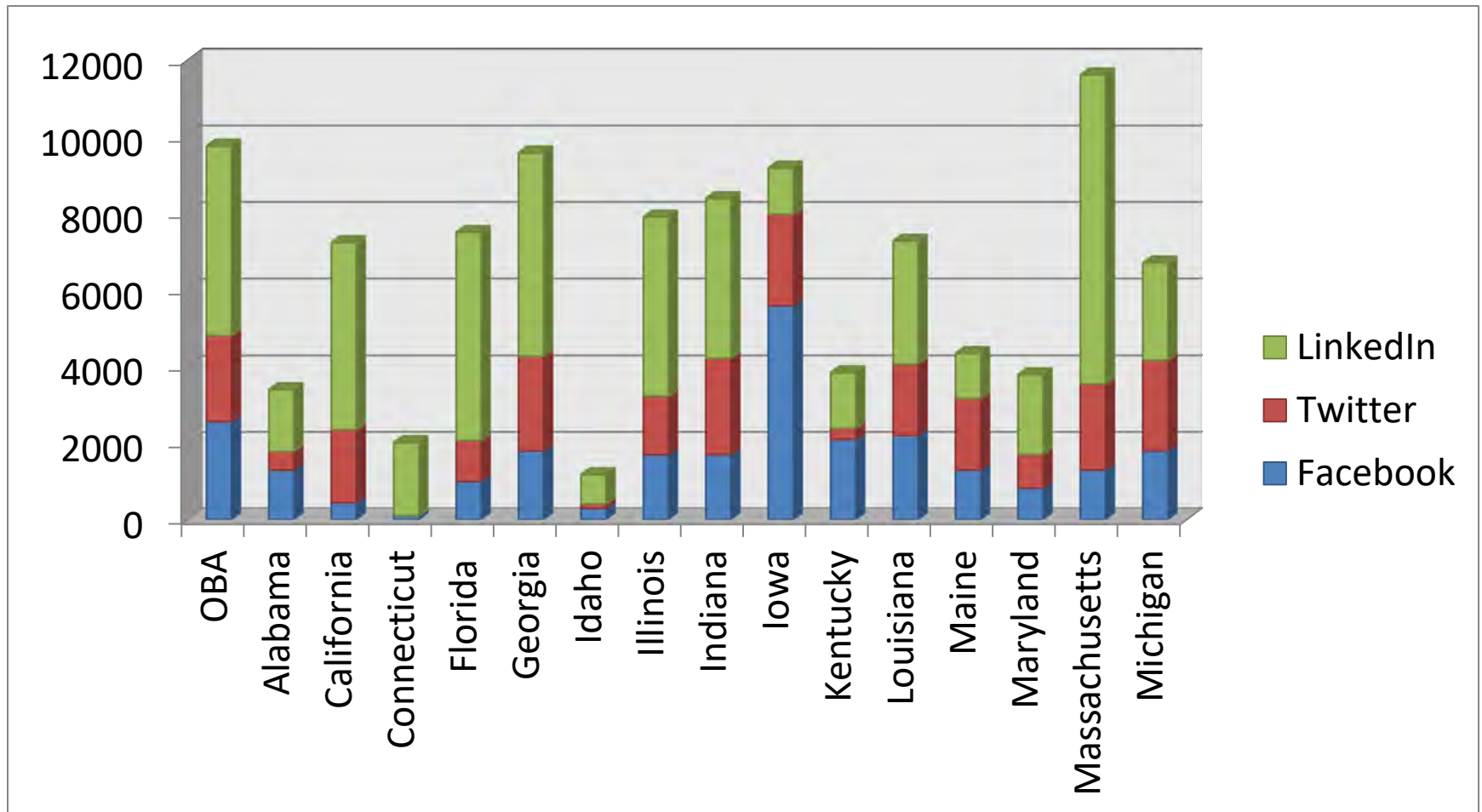
# Total Reach Across All Platforms

Twitter followers, Facebook fans, LinkedIn followers  
*(Neighboring states)*



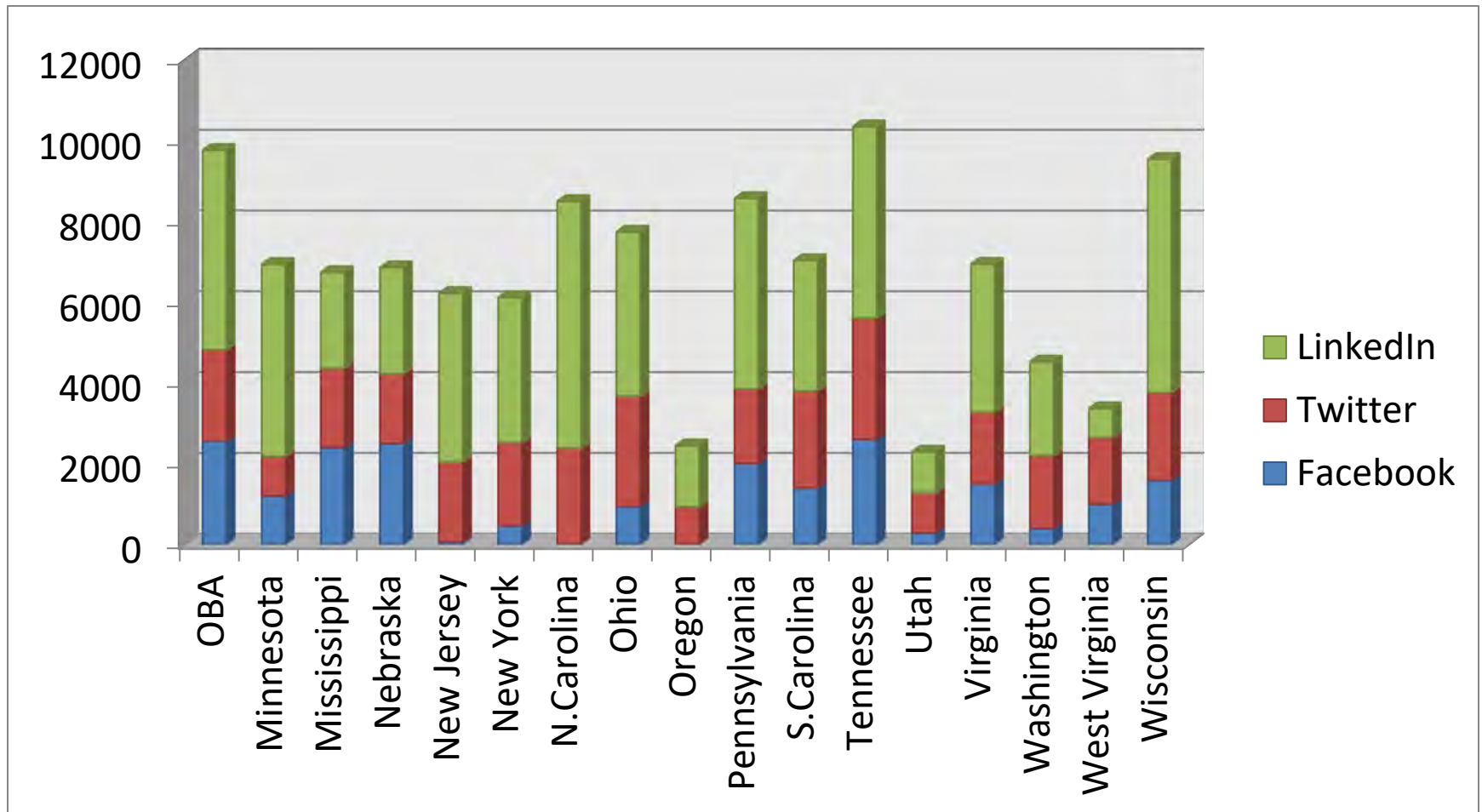
# Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers  
(Alphabetical)



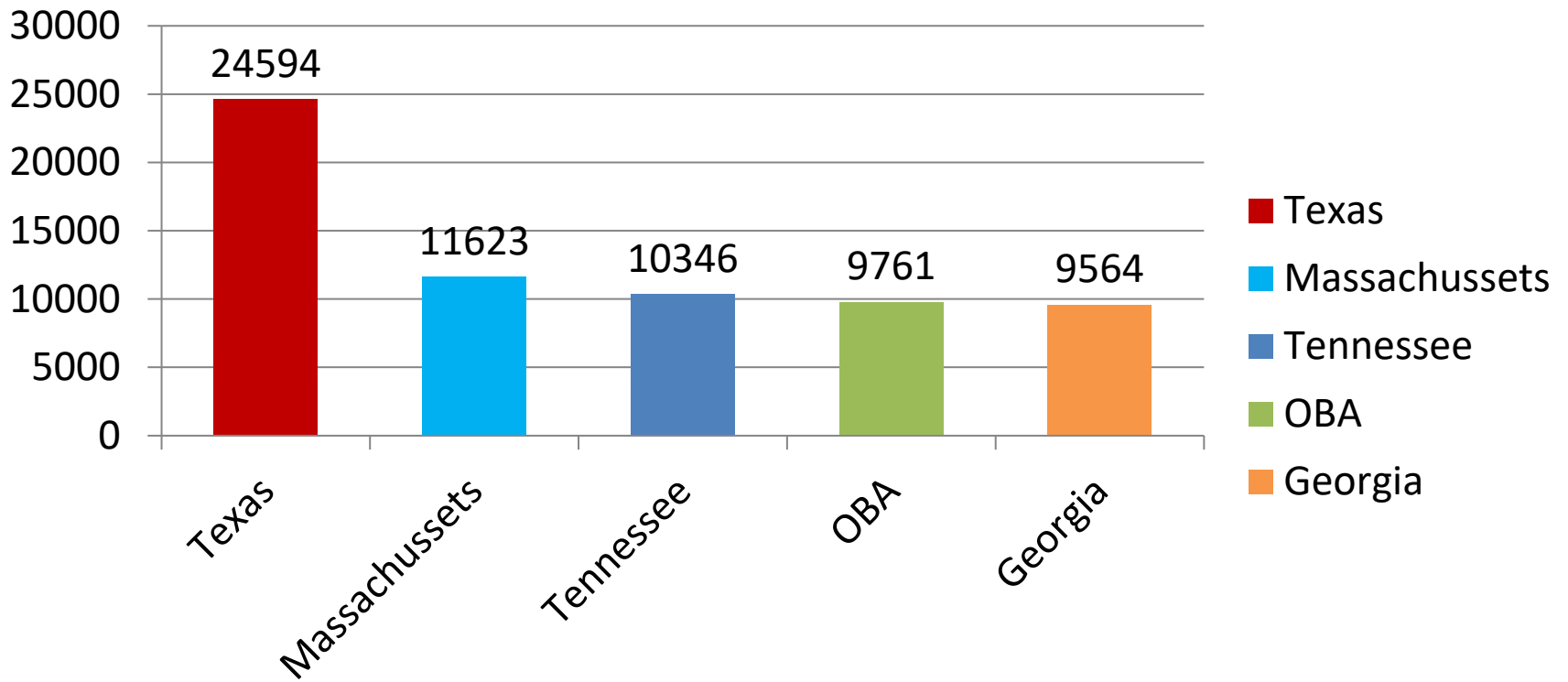
# Total Reach Across All Platforms

Twitter followers, Facebook likes, LinkedIn followers  
(Alphabetical)



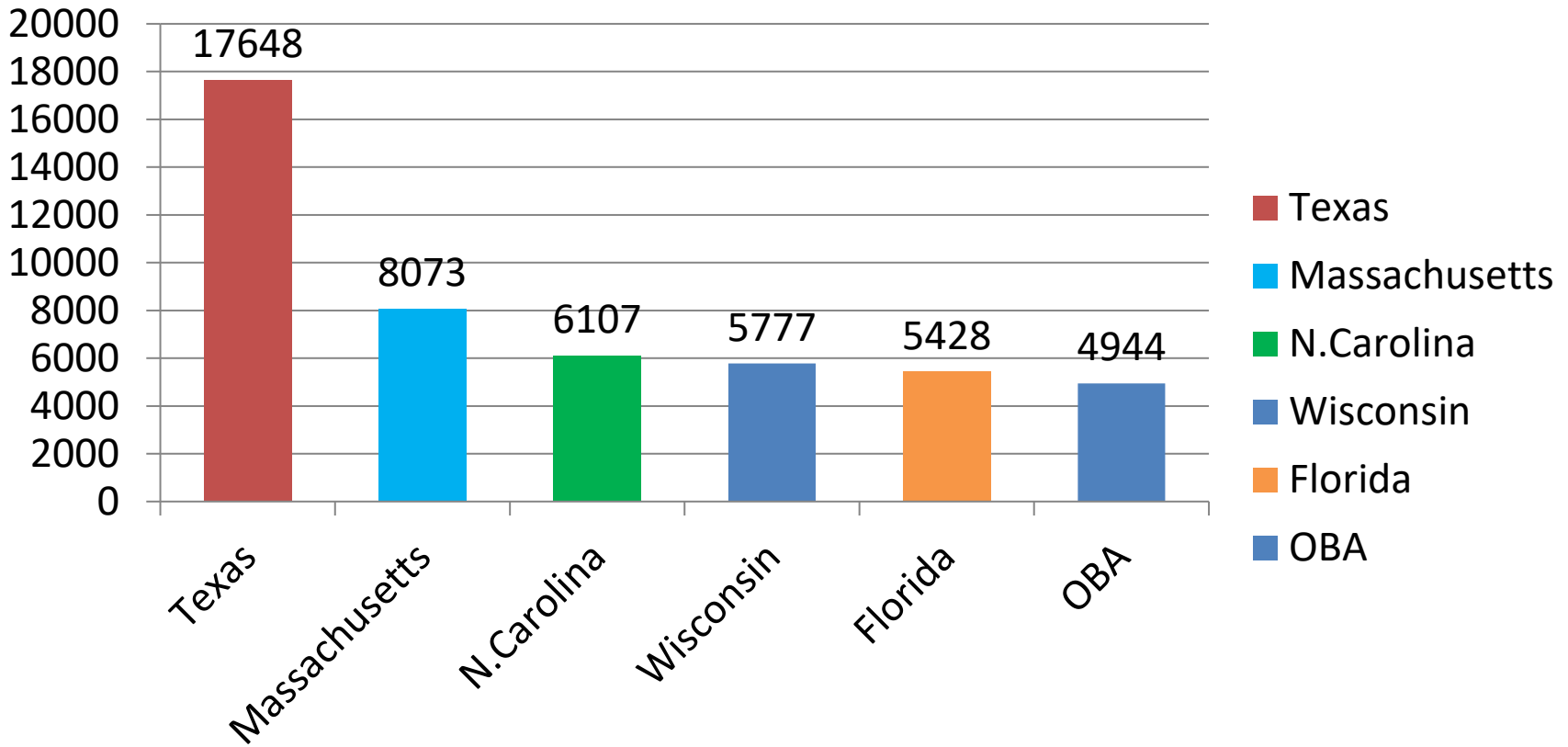
# Top Associations in Social Media

Measured in Facebook likes, Twitter followers and LinkedIn followers



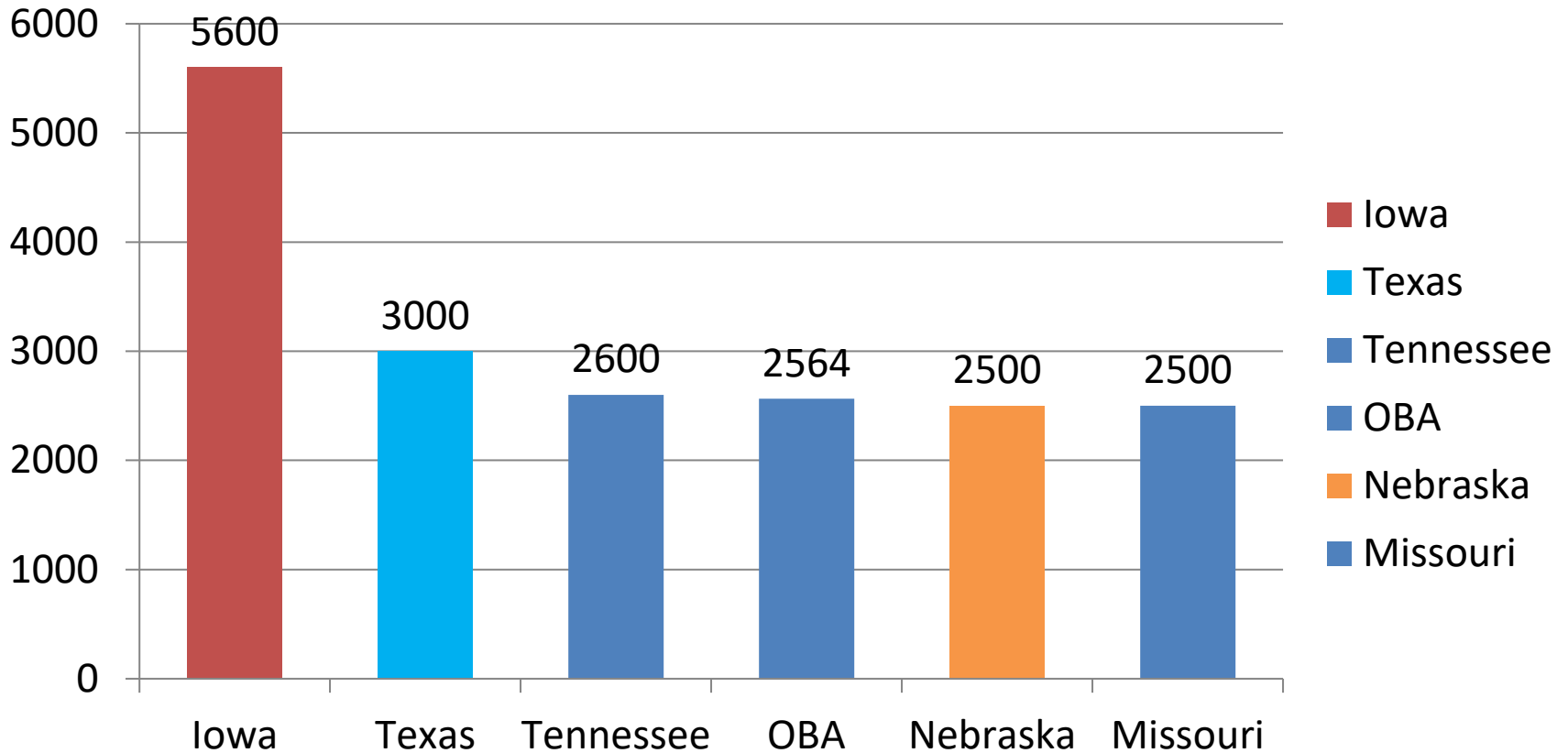
# Top Associations on LinkedIn

Measured by LinkedIn Followers



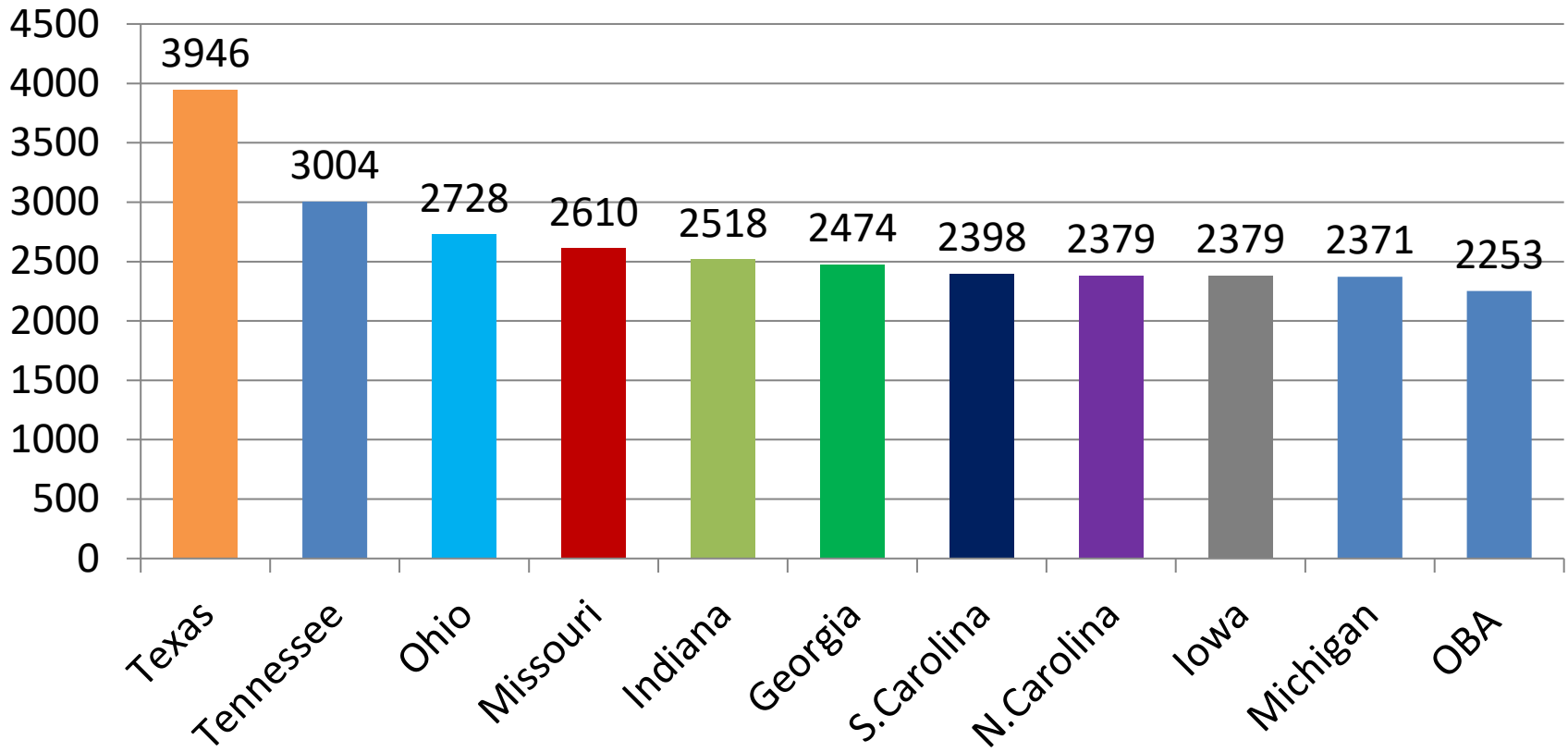
# Top Associations on Facebook

Measured by Facebook Likes



# Top Associations in X

Measured by X followers



# Follow the OBA's social media initiative!



<https://www.facebook.com/OklahomaBankersAssociation/?ref=ts>



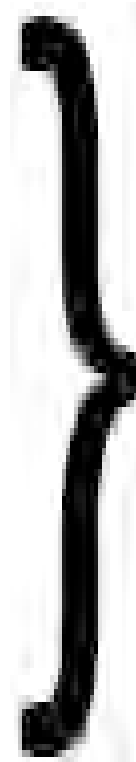
<http://twitter.com/oklahomabankers>



<http://www.linkedin.com/company/oklahoma-bankers-association>



<https://www.instagram.com/oklahomabankersassociation/>



Scan these QR codes to get started following the OBA right now!

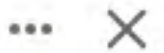






Shamis & Gentile, P.A.

Sponsored



Have you been charged bank fees from First United Bank & Trust that you felt weren't fair? 🙄

Join our bank Overdraft and NSF Fees Investigation to discover if you're eligible for compensation!

👉 It's free with \$0 upfront costs! 🙌 Submit your claim now!

# First United Bank & Trust



## CHARGED YOU OVERDRAFT FEES?

If you believe your bank unfairly assessed you an NSF or OD fee, you may qualify to join the free NSF or OD investigation.



### SUBMIT A CLAIM TODAY!



## UNFAIR BANK FEE INVESTIGATION

SHAMIS & GENTILE, P.A. Attorney Advertising. Prior results do not guarantee a similar outcome. The law firm responsible for this ad is Shamis Gentile PA. We may rely on co-counsel not affiliated with Shamis Gentile for some or all of the cases. Main Office 14 NE 1st Ave, STE 705, Miami, Florida. 305-479-2299. Offices Ohio, Arizona, Illinois, New York, Georgia, Texas, Florida, Washington, Missouri.

FLORIDA - NEW YORK - TEXAS - OHIO - GEORGIA ILLINOIS - ARIZONA - WASHINGTON - MISSOURI

SHAMISGENTILE.JOTFORM.COM

Join our **FREE** Investigation

Please click the link to complete this form.

Apply now