

**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.

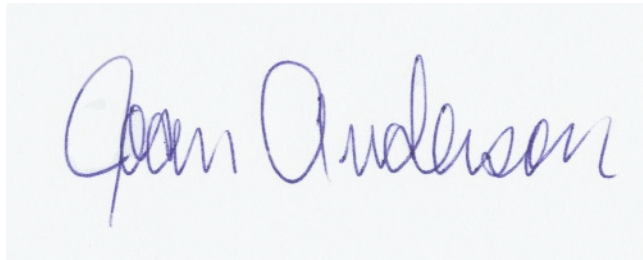
## **OTHER BUSINESS**

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

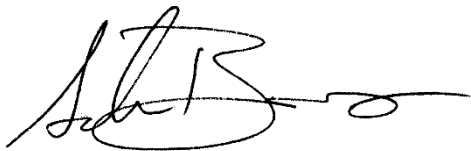
A meeting of the Executive Committee of the Oklahoma Bankers was held at the OBA on Wednesday, September 18, 2024. OBA Chair Alicia Wade called the meeting to order at 9:03am. Others present included Vice-Chair Steve Bagwell and First Vice-Chair Priscilla Cude, Lea Ann Jackson and Adrian Beverage. Chair 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 'A. Wade', written over a horizontal line.