

OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
Wednesday, January 29, 2025

A meeting of the Board of Directors of the Oklahoma Bankers Association was held on Wednesday, January 29, 2025. The meeting was called to order by Chairman Alicia Wade at 1:00 p.m.

OBA Board Members Present:

Alicia Wade	Steven Bagwell	Priscilla Cude	Adam Anderson
Troy Appling	Mark Caldwell (call in)	Nancy Cantu(call in)	Ted Cundiff
Bill Fanning	Steve Hart	Matt Jackson	Brian Mooney
Michael Oonk	Loren Parham	Dustin Riddle	Julie Stovall
Leigh-Anne Taylor	Gregg Weber	Beth Wright	Ryan Yates
Evans McBride	Jerold Phillips (call in)	Adam Howell	

OBA Board Members NOT Present

Bryan Cain Sean Kouplen

OBA Staff Present:

Adrian Beverage	Lea Ann Jackson (call in)	Megan McGuire	Scott Thompson
Judy Hanna	Janis Reeser (call in)	Joan Anderson	Sharon Lewis
Jeremy Cowen			

Approval of Agenda and previous meeting minutes

A motion to approve the Agenda and minutes from the meeting held on November 26, 2024 was made by Ted Cundiff and seconded by Bill Fanning. The motion was approved unanimously with no abstentions.

FINANCIALS

Lea Ann reported that we were down to 32 strategic members who have not paid their dues. Everything else is reported in the board report.

A motion to approve the financials was made by Matt Jackson and seconded by Priscilla Cude. The motion was approved unanimously with no abstentions.

STAFF REPORTS

Education and Training

- Janis called in to the board meeting
- She mentioned that the Intro to Financial Statements seminar being held on January 30th was up to 57 enrolled and the Basic Tax Return Analysis seminar being held on January 31st was up to 60 enrolled
- Intermediate School, February 3-7, has 47 enrolled with one addition possible
- Commercial Lending School, March 2-7, has 40 enrolled with an additional 6 possible
- Please keep in mind the scholarships available to the various graduate schools of banking – we are never overwhelmed with applications!
- Senior Management Forum has more sponsors than ever! Special thanks to Thi Pham on her hard work in securing these
- Intern Program is in pretty good shape – but if you would like your bank to participate please let her know soon
- See board report for additional information

OBASCO

- See Board Report

PAC

- Last years' PAC had an increase in \$13,701

GRC

- New legislative session gets under way on Monday, February 3rd
- All legislative issues were discussed in the GRC meeting

Legal

- Nothing out of the ordinary – see Board Report

Member Relations

- 2024-25 OBA Emerging Leaders Academy had its third session on Friday, January 24. In this session each banker gave a 6-minute presentation on a topic of their choice
- The group will join the February GRC meeting
- Date for the 2025 ABA Washington Summit were changed, she asked the group to please prioritize the OBA's SMF, as the dates coincide this year
- 2025 Washington Visit will be September 21-23 and will be staying at the Mayflower once again – link should be up soon
- See Board Report for additional information

External/Internal Communications

- Jeremy was thrilled he could use the word “kerfuffle” in his report this month!

- Over the break, Newsweek magazine's "Best Regional Banks and Credit Unions 2025" was released. Four of the top five of these listed were ACTUAL banks – not credit unions, which was great to see
- Jeremy also informed the group that the new communications intern, Olivia Hendrix, has started and urged the group to stop by and meet her
- See Board Report for all other information

Fraud

- Fraud Loss Action Plan – this document has been produced but not distributed
- Fraud Prevention Questionnaire and Guidance – produced and distributed
- Has seen cases where debit cards have successfully been ordered and mailed to different states than the card holder
- See Board Report for additional report

Board Calling Reports

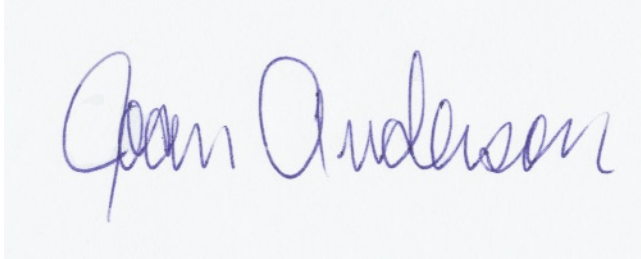
- Not discussed

OTHER BUSINESS

- Alicia asked the group what types of fraud their banks had been seeing
 - Julie Stovall mentioned that she was surprised by the amount of fraud versus the amount actually recovered – it was significant
 - Leigh-Ann Taylor has seen an increase in fraudulent charges from Tik Tok and Tango as well as Elder Abuse
 - Evans McBride – fraudulent money orders out of convenient stores
 - Michael Oonk – check fraud, counterfeit checks
 - Steve Hart – ATM fraud, surprised at how much actual damage is being done to ATMs
 - Priscilla Cude – counterfeit checks
 - Dustin Riddle – standard cash app fraud as well as fraudulent cashier's checks
 - Bill Fanning – elder abuse
 - Matt Jackson – fraudulent checkbooks

There being no further business, a motion was made by Ted Cundiff and seconded by Loren Parham to adjourn the meeting. Adjournment was at 1:55 p.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" and "A".

Joan Anderson
Recording Secretary