

# CONDENSED STATEMENT OF CONDITION

**First National Bank  
And Trust Company of Ardmore**  
Ardmore, Oklahoma 73401

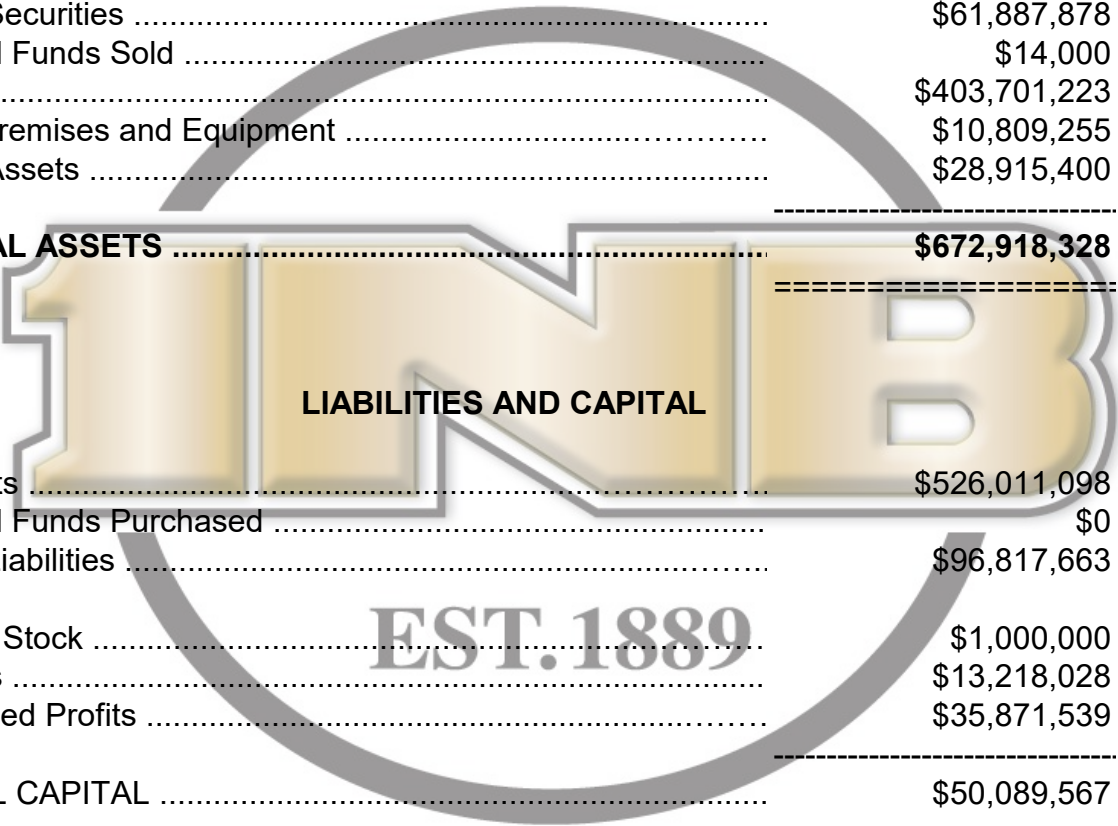
At the close of business March 31, 2024

## ASSETS

Cash and Due from Banks .....	\$8,807,248
U.S. Government Securities .....	\$158,783,324
Other Securities .....	\$61,887,878
Federal Funds Sold .....	\$14,000
Loans .....	\$403,701,223
Bank Premises and Equipment .....	\$10,809,255
Other Assets .....	\$28,915,400
<b>TOTAL ASSETS .....</b>	<b>\$672,918,328</b>

## LIABILITIES AND CAPITAL

Deposits .....	\$526,011,098
Federal Funds Purchased .....	\$0
Other Liabilities .....	\$96,817,663
Capital Stock .....	\$1,000,000
Surplus .....	\$13,218,028
Undivided Profits .....	\$35,871,539
<b>TOTAL CAPITAL .....</b>	<b>\$50,089,567</b>
<b>TOTAL LIABILITIES &amp; CAPITAL .....</b>	<b>\$672,918,328</b>



**FIRST NATIONAL BANK & TRUST COMPANY**  
*Ardmore, Oklahoma*

***LIST OF OFFICERS and DIRECTORS***  
**OFFICERS**

Curtis Davidson, Chairman of the Board  
F. Lovell McMillin, Vice Chairman of the Board  
Clayton Lodes, Chief Executive Officer  
Jake Charnock, President  
John Veazey, Executive Vice President & Trust Officer  
Mike Bradley, Senior Vice-President  
Jim Canton, Sr. Vice-President & Business Development Officer  
Jason Casey, Sr. Vice-President & Chief Credit Officer  
Matthew Farve, SVP, Chief Operations Officer, BSA Officer & Cashier  
Sam Huffman, Sr. Vice-President & Madill Market President  
Gerri Kelly, Senior Vice-President  
Laura Kidd, Sr. Vice-President & Compliance Officer  
Glenn Payne III, Sr. Vice-President & Chief Financial Officer  
Zachry Pogue, Senior Vice-President  
Fred Resz, Sr. Vice President & Chief Technology Officer  
Jason Roberts, Sr. Vice-President & Chief Lending Officer  
Vicky Tyler, Senior Vice-President  
Brent Wade, Senior Vice-President  
Shirley Word, Senior Vice-President  
Ryan Youderian, Sr. Vice President & Market Research Director  
Karen Zeiset, Senior Vice-President  
Vicki Anderson, Vice-President  
Mark Brown, Vice-President  
Cynthia Bryant, Vice-President & Controller  
Dea Ann Butler, Vice-President  
Lindsey Custar, Vice-President  
Stephanie Frank, VP & Assistant Trust Officer  
Jordan Gary, Vice-President  
Becky Graves, Vice-President  
Sandy Holybee, Vice-President & Education Officer  
Robin Jolly, Vice-President  
Joyce McFtridge, Vice-President  
Kim McLaughlin, Vice-President & Human Resource Officer  
Pam Norton, Vice-President  
Tara Roberts, Vice-President  
Cara Stubbs, Vice-President

Sherri Way, Vice-President  
Dana Williams, Vice-Pres. & Trust Operations Officer  
Tessa Almond, Assistant Vice-President  
Parker Armstrong, Assistant Vice-President  
Sonia Carter, Assistant Vice-President  
Vanessa Gray, Assistant Vice-President  
Lori Haggard, Assistant Vice-President  
Brittany Havens, Assistant Vice-President  
Misse Hendrix, Assistant Vice-President  
Kelly Higgs, Assistant Vice-President  
Yvonne McDonald, Assistant Vice-President  
Marion Meadows, Assistant VP & Collections Officer  
Jennifer Poulin, Assistant Vice-President  
Kathy Pulis, Assistant Vice-President  
Kim Reid, Assistant Vice-President  
Chad Rutledge, Assistant Vice-President  
Salli Vaughn, Assistant Vice-President  
Lesilie Walker, Assistant Vice-President  
Tony Wharton, Assistant Vice-President  
Julia Brown, Assistant Cashier  
Monica Caldwell, Assistant Cashier  
Alicia Colijn, Assistant Cashier  
Jacie Hartman, Assistant Cashier  
Dyanna Hunziker, Assistant Cashier  
Jennifer Jones, Assistant Cashier  
Sherry Peterson, Assistant Cashier  
Wayland Phipps, Assistant Cashier  
Kayla Reed, Assistant Cashier  
Yesenia Sanchez, Assistant Cashier  
Pam Smith, Assistant Cashier  
Missy Thompson, Assistant Cashier  
Sydney Tolbert, Assistant Cashier  
Carolyn Wendt, Assistant Cashier  
Jana Wright, Assistant Cashier  
Nicole Wyatt, Assistant Cashier

**DIRECTORS**

Mike Brady – Energy Services  
Mike Chandler – CPA  
Scott Chapman – Natural Resources Management  
Jake Charnock- President  
Curtis Davidson – Chairman of the Board  
Bill Dolman – Oil & Gas Producer  
Bob Drake – Director Emeritus

Thomas F. Dunlap - Oil Producer  
John Kriet – K & S Holdings Inc.  
Clayton Lodes - Chief Executive Officer  
F. Lovell McMillin – Vice Chairman of the Board & Attorney  
Henry Roberts – Pharmacist  
Luann Walker – CPA