

CONDENSED STATEMENT OF CONDITION

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

At the close of business September 30, 2024

ASSETS

Cash and Due from Banks	\$10,016,852
U.S. Government Securities	\$152,752,803
Other Securities	\$59,252,417
Federal Funds Sold	\$6,048,000
Loans	\$401,617,865
Bank Premises and Equipment	\$10,450,901
Other Assets	\$28,822,387
TOTAL ASSETS	\$668,961,226

LIABILITIES AND CAPITAL

Deposits	\$530,385,356
Federal Funds Purchased	\$0
Other Liabilities	\$81,779,538
Capital Stock	\$1,000,000
Surplus	\$13,218,028
Undivided Profits	\$42,578,304
TOTAL CAPITAL	\$56,796,332
TOTAL LIABILITIES & CAPITAL	\$668,961,226

FIRST NATIONAL BANK & TRUST COMPANY
Ardmore, Oklahoma

LIST OF OFFICERS and DIRECTORS

OFFICERS

Curtis Davidson, Chairman of the Board	Sherri Way, Vice-President
Scott Chapman, Vice Chairman of the Board	Dana Williams, Vice-Pres. & Trust Operations Officer
Clayton Lodes, Chief Executive Officer	Tessa Almond, Assistant Vice-President
Jake Charnock, President	Parker Armstrong, Assistant Vice-President
John Veazey, Executive Vice President & Trust Officer	Sonia Carter, Assistant Vice-President
Tim Deimund, Sr. Vice-President & Edmond Market President	Vanessa Gray, Assistant Vice-President
Matthew Farve, SVP, Chief Operations Officer, BSA Officer & Cashier	Lori Haggard, Assistant Vice-President
Sam Huffman, Sr. Vice-President & Madill Market President	Brittany Havens, Assistant Vice-President
Laura Kidd, Sr. Vice-President & Compliance Officer	Misse Hendrix, Assistant Vice-President
Glenn Payne III, Sr. Vice-President & Chief Financial Officer	Kelly Higgs, Assistant Vice-President
Zachry Pogue, Senior Vice-President	Yvonne McDonald, Assistant Vice-President
Fred Resz, Sr. Vice President & Chief Technology Officer	Marion Meadows, Assistant VP & Collections Officer
Jason Roberts, Sr. Vice-President & Chief Lending Officer	Jennifer Poulin, Assistant Vice-President
Vicky Tyler, Senior Vice-President	Chad Rutledge, Assistant Vice-President
Brent Wade, Senior Vice-President	Salli Vaughn, Assistant Vice-President
Shirley Word, Senior Vice-President	Lesilie Walker, Assistant Vice-President
Ryan Youderian, Sr. Vice President & Market Research Director	Tony Wharton, Assistant Vice-President
Karen Zeiset, Senior Vice-President	Jana Wright, Assistant Vice President
Vicki Anderson, Vice-President	Julia Brown, Assistant Cashier
Mark Brown, Vice-President	Monica Caldwell, Assistant Cashier
Cynthia Bryant, Vice-President & Controller	Alicia Colijn, Assistant Cashier
Dea Ann Butler, Vice-President	Jacie Hartman, Assistant Cashier
Lindsey Custar, Vice-President	Dyanna Hunziker, Assistant Cashier
Stephanie Frank, VP & Assistant Trust Officer	Jennifer Jones, Assistant Cashier
Jordan Gary, Vice-President	Sherry Peterson, Assistant Cashier
Becky Graves, Vice-President	Wayland Phipps, Assistant Cashier
Sandy Holybee, Vice-President & Education Officer	Kayla Reed, Assistant Cashier
Robin Jolly, Vice-President	Yesenia Sanchez, Assistant Cashier
Joyce McFtridge, Vice-President	Nicole Smith, Assistant Cashier
Kim McLaughlin, Vice-President & Human Resource Officer	Pam Smith, Assistant Cashier
Pam Norton, Vice-President	Missy Thompson, Assistant Cashier
Tara Roberts, Vice-President	Sydney Tolbert, Assistant Cashier
Cara Stubbs, Vice-President	Carolyn Wendt, Assistant Cashier
Karen Wallace, Vice-President	



FDIC FDIC-Insured - Backed by the full faith and credit of the U.S. Government

DIRECTORS

Mike Brady – Energy Services	Thomas F. Dunlap - Oil Producer
Mike Chandler – CPA	John Kriet – K & S Holdings Inc.
Scott Chapman –Vice Chairman of the Board & Natural Resources Mgmt.	Clayton Lodes - Chief Executive Officer
Jake Charnock- President	Mike Mordy – Attorney
Curtis Davidson – Chairman of the Board	Henry Roberts – Pharmacist
Bill Dolman – Oil & Gas Producer	Luann Walker – CPA
Bob Drake – Director Emeritus	