

# CONDENSED STATEMENT OF CONDITION

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

At the close of business March 31, 2025

## ASSETS

Cash and Due from Banks .....	\$8,909,894
U.S. Government Securities .....	\$134,015,908
Other Securities .....	\$57,489,565
Federal Funds Sold .....	\$12,963,000
Loans .....	\$414,063,253
Bank Premises and Equipment .....	\$10,157,719
Other Assets .....	\$32,190,350

<b>TOTAL ASSETS</b> .....	<b>\$669,789,689</b>
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## LIABILITIES AND CAPITAL

Deposits .....	\$537,720,760
Federal Funds Purchased .....	\$0
Other Liabilities .....	\$71,611,643
Capital Stock .....	\$1,000,000
Surplus .....	\$13,218,028
Undivided Profits .....	\$46,239,258

<b>TOTAL CAPITAL</b> .....	<b>\$60,457,285</b>
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<b>TOTAL LIABILITIES &amp; CAPITAL</b> .....	<b>\$669,789,689</b>
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**FIRST NATIONAL BANK & TRUST COMPANY**  
*Ardmore, Oklahoma*

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

Curtis Davidson, Chairman of the Board  
Scott Chapman, Vice Chairman of the Board  
Clayton Lodes, Chief Executive Officer  
Jake Charnock, President  
John Veazey, Executive Vice President & Trust Officer  
Tim Deimund, Sr. Vice-President & Edmond Market President  
Matthew Farve, SVP, Chief Operations Officer & Cashier  
Sam Huffman, Sr. Vice-President & Madill Market 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  
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  
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 McFatrige, Vice-President  
Kim McLaughlin, Vice-President & Human Resources Officer  
Pam Norton, Vice-President  
Tara Roberts, Vice-President  
Cara Stubbs, Vice-President  
Karen Wallace, 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  
Alicia Colijn, Assistant Vice-President  
Vanessa Gray, Assistant Vice-President  
Lori Haggard, Assistant Vice-President  
Brittany Havens, Assistant Vice-President & BSA Officer  
Misse Hendrix, Assistant Vice-President  
Yvonne McDonald, Assistant Vice-President  
Marion Meadows, Assistant VP & Collections Officer  
Jennifer Poulin, Assistant Vice-President  
Kayla Reed, Assistant Vice-President  
Chad Rutledge, Assistant Vice-President  
Salli Vaughn, Assistant Vice-President  
Lesilie Walker, Assistant Vice-President  
Tony Wharton, Assistant Vice-President  
Jana Wright, Assistant Vice President  
Lindsey Blank, Assistant Cashier  
Julia Brown, Assistant Cashier  
Monica Caldwell, Assistant Cashier  
Jenna Frasier, Assistant Cashier  
Jacie Hartman, Assistant Cashier  
Dyanna Hunziker, Assistant Cashier  
Jennifer Jones, Assistant Cashier  
Taylor Kitchell, Assistant Cashier  
Sherry Peterson, Assistant Cashier  
Wayland Phipps, Assistant Cashier  
Yesenia Sanchez, Assistant Cashier  
Kelly Scifres, Assistant Cashier  
Nicole Smith, Assistant Cashier  
Pam Smith, Assistant Cashier  
Missy Thompson, Assistant Cashier  
Sydney Tolbert, Assistant Cashier

**DIRECTORS**

Mike Brady – Energy Services  
Mike Chandler – CPA  
Scott Chapman – Vice Chairman of the Board & Natural Resources Mgmt.  
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  
Mike Mordy – Attorney  
Henry Roberts – Pharmacist  
Luann Walker – Keith F. Walker Oil and Gas, LLC