



OKLAHOMA BANKERS ASSOCIATION EMERGING LEADERS INSIGHTS AUGUST 2015



A CONGRESSIONAL UPDATE

By Roger Beverage
President & CEO

The political scene in Washington is still uncertain because of the extreme partisanship that still exists between the Republicans and Democrats. Why do you (or why should you) care? Because that partisanship is blocking our collective efforts to enact modifications of Dodd-Frank that will enable banks to better serve their customers and their communities.

There are two key items we're after: "portfolio mortgage lending" and "tailored regulation." Portfolio mortgage lending (H.R. 1210) will treat all mortgage loans originated and retained by banks, thrifts and credit unions as meeting the requirements for a "qualified mortgage." This change will eliminate both litigation and regulatory risks and concerns. The intent of this effort is to make more mortgage credit available to more consumers. Rep. Frank Lucas is a co-sponsor of this very important bill.

Tailored Regulation (H.R. 2896) will authorize federal banking regulators to differentiate between banks when it comes to the applicability of rules and regulations, based on a bank's operating model and the bank's risk profile. Reps. Bridenstine, Cole and Russell are co-sponsors of this bill.

Emerging Leaders in Washington

Adrian Beverage, OBA chief of staff and executive vice president of government relations, is on a mission to make a difference in Washington D.C. at the 2015 Annual Washington Visit on Oct. 4-6. To spur the change we know is desperately needed, Oklahoma bankers must let their voices be heard. More than ever, a strong showing of Emerging Leaders would make a profound impact.

"Getting involved politically at both the state and federal level is vital to the success of our industry," Beverage said. The OBA's Washington Visit is a perfect chance to meet with regulators and elected officials who have a direct impact on your bank. I would encourage anyone who is passionate about the future of our industry to attend the visit."

Fellow Emerging Leader Ryan Newby, Bank of Laverne vice president, shares his experience from the 2014 Washington trip.

"Being able to attend the OBA Annual Washington Visit was a great opportunity and experience to go and meet the different offices and personnel to express our point-of-view from the Oklahoma bankers on regulation and the reform that needs to take place to help better our banking industry," he said. "Being able to

attend this event is a great opportunity to meet and make new contacts in the banking and legislative world.

"Washington D.C. is an incredible place to visit to see the different sites and history of our country as well as going for a great cause with the Oklahoma Bankers Association. I would definitely recommend going if you are able to attend."

For registration details or more information on the 2015 Annual Washington Visit, [click here](#). Please note: Emerging Leaders do receive a discount on registration as well as one complimentary room night at the host hotel. For more information on the Washington Visit in general, contact Adrian Beverage at adrian@oba.com.



MEMBER SPOTLIGHT: Q&A WITH CALLIE TROGLIN STORE MANAGER / VICE PRESIDENT, LEGACY BANK, BLANCHARD

Q. What is your passion?

A. Volunteering with various organizations. Currently, I'm a regular platelet/blood donor with the Oklahoma Blood Institute and disaster action team member with the American Red Cross.

Q. Where did you grow up?

A. Tuttle. I went to Southwest Oklahoma State University for one year and then finished my bachelor's degree in accounting online with the University of Phoenix. I also just graduated last week (end of July) from the Graduate School of Banking at Colorado! Woo hoo!

Q. Favorite thing about the banking industry?

A. I've been with Legacy for 19 years. I would say getting to know my customers on a personal level (many of them become my friends) and also getting to network with other professionals in my industry. Banking is constantly changing, so I love the new challenges the industry brings each and every day.

Q. What do you enjoy doing outside of work?

A. Spending time with family/friends, watching college football, cheering on the OKC Thunder and traveling! I've been to many U.S. states, Cozumel, Belize, Honduras, Quintana Roo, Spain, Italy, France, Sicily and, most recently, Cabo San Lucas.



Q. Unique fact about you?

A. I also like to hunt whitetail during bow and rifle seasons.

Each month in this section we'll highlight a member of Emerging Leaders. Do you know someone who should be spotlighted? Would you like to be spotlighted? Let us know by emailing megan@oba.com.

LUNCH WITH THE LEADERSHIP

The next Emerging Leaders gathering has been scheduled for 11 a.m., Sept. 17 in the Harris Event Center at the OBA. Join your peers for Lunch with the Leadership, featuring remarks and Q&A with Chairman Paul Cornell and President and CEO Roger Beverage. Following lunch, we will volunteer as a group from 1 to 4 p.m. at the Regional Food Bank of Oklahoma. In May, a small group of Emerging

Leaders volunteered at the Food Bank in conjunction with the OBA Annual Convention. Since giving back to the community was such a hit with that group who sorted and packaged more than 13,000 meals for Oklahomans affected by hunger, we wanted to offer one more chance this year. Hopefully, with even more Emerging Leaders manpower, we will help a greater number of Oklahomans in need. To register for Lunch with the Leadership and/or volunteering at the Regional Food Bank of Oklahoma, [click here](#). If you have questions you would like to see addressed by Paul and Roger, email them to megan@oba.com.



EMERGING LEADERS NOTES

Regional Update schedule:

Oct. 19 – Tulsa

Oct. 27 – Oklahoma City

Oct. 29 – Woodward

Nov. 3 – Lawton

Nov. 4 – Krebs

Nov. 16 – Ardmore

The agenda, locations and a registration form are available on www.oba.com.

Fall Banking School dates:

[Compliance School](#)

Aug. 24 – 28, Oklahoma City

[Consumer Lending School](#)

Oct. 5 – 9, Oklahoma City

[Operations School](#)

Nov. 16 – 20, Oklahoma City

SIGN UP FOR AN OBA COMMITTEE

Being a member of Emerging Leaders is just the first step in developing into an industry leader. There is no better way to further your career or to serve your profession than to become involved with one of the OBA's committees. Everything the OBA does is intended to make you a better banker which makes you more relevant to your bank. Find more information at http://www.oba.com/bankers/oba_committees.php. If you have questions, contact Janis Reeser at janis@oba.com.

We want to hear from you!
Is your bank doing something noteworthy for you community? If so, email megan@oba.com.
We'd love to feature your good deeds in an upcoming Insights newsletter.

Stay in contact with Emerging Leaders!
www.oba.com/EmergingLeaders
@OklaBankLeaders
www.facebook.com/OBAEmergingLeaders
LinkedIn: <http://tinyurl.com/OBAELinkedIn>