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June 27, 2018

To whom it may concern,

It is my honor to support the induction of Mr. Tracy Kelly into the Oklahoma Bankers Hall of Fame.

Tracy was a great business man as seen through the growth of Spirit Bank, but more importantly, he was a great man. He lived a life of service starting with his military service in Korea. His role in banking allowed him to further serve his community through multiple roles in civic, professional, and higher education organizations. His nephew Kell Kelly said it best:

"He often referred to it as 'the ministry of banking,' and he lived it every day. Whether it was lending money or a helping hand, visiting customers or employees in the hospital - however he could help, he was there."

That is what makes Tracy the perfect addition to the Oklahoma Bankers Hall of Fame.

For further information, I may be contacted through my staff assistant Allison Litterell at (405) 373-1958 or allison.litterell@mail.house.gov.

Sincerely,



Frank D. Lucas
Member of Congress

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Albert C. Kelly, Jr.
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June 27, 2018

TO WHOM IT MAY CONCERN:

Tracy Kelly was always larger than life. He believed 'that everyone was somebody' worthy of treatment as a child of God. His life would be a ministry wherever he was and in whatever profession he embraced. The fact he chose the banking industry to do his ministry was just a fortuitous choice for those that he touched in that industry.

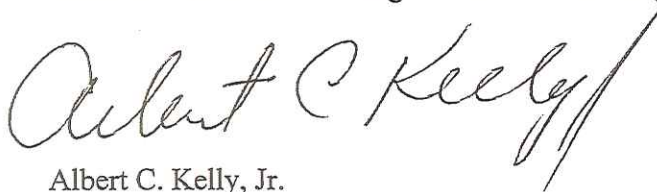
He was not ever concerned with making the last nickel possible. He believed that doing the right thing by people would yield the appropriate profit. Tracy believed that a bank should see a customer's dreams along with that customer and help that customer make a dream a reality. Risk was an accepted component of that philosophy and he readily embraced it. And of course, not all of these ventures resulted in success. Some failed. But each customer, successful or not, was treated with respect and dignity by Tracy which is unmatched in the business world both then and today.

He believed in the future. He believed in what might be. One of his most used bank sayings was 'the West was won with bad bank loans'. Quite simply he meant that often criticized and financially challenged loans became the successes and payrolls that built communities and lives. Many industries got their start because of his courage. If one faltered, he never lost faith in the next deal.

His life was his ministry. One who met him, never forgot him. Once touched by his kindness and genuine caring, all others paled in comparison.

His model built the industry. He respected the authority of federal examiners but never bent to their myopic conservatism. Rather, he would try to turn their hearts and minds with persuasive, sometimes forceful opinions. I would submit that even they were made better by his teachings.

Today, years after his passing, bankers in Oklahoma know of and repeat often the Tracy Kelly Ministry of Banking mantra. His mark, his philosophy, his ministry will never be forgotten in the annals of Oklahoma banking. He still remains larger than life.



Albert C. Kelly, Jr.

June 26, 2018

To whom it may concern,

The culture of community banking in Oklahoma was molded and helped to be defined by the visionary, integrity filled, optimistic leadership of Tracy Kelly. He was wise and good and gifted. There was no one better. I join with others of his admirers to enthusiastically recommend his inclusion in the Oklahoma Banking Hall of Fame.

Frank Keating
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27 June 2018

RE: Tracy Kelly Nomination for Oklahoma Bankers Hall of Fame

In 1970 I met Tracy Kelly as I moved to Bristow, Oklahoma. I was a 30 year old Presbyterian Pastor who had just been called to be Pastor of the Bristow Presbyterian Church. Tracy was a member of that congregation and served as the Chair of the Pastor Nominating Committee.

Tracy was the President of the American National Bank of Bristow. My wife and I had not owned a home prior to this move. Tracy provided excellent guidance in the process of us purchasing our first house and was always available to offer financial advice throughout my 9 years in that community.

Tracy was an excellent resource in educating young people in financial management. As our two sons became employed, Tracy talked with each of them about the necessity of saving and budgeting. This was the experience I heard other parents, also, had as their children became "of age." Tracy operated with an open door policy, unless he was in consultation with someone.

Tracy was a faithful member of the congregation. He and Polly worshipped regularly with their 3 daughters. He and Polly participated in developing their faith as they engaged in studies and classes. His faith was not static and influenced his perspective of community, state and national politics. He was a community leader in Bristow and in banking organizations beyond.

After my departure from Bristow, I remained in contact with Tracy and valued his friendship; I still enjoy and value my friendships with Polly and their daughters. It was not surprising to see the development of the American National Bank into the region that evolved into SpiritBank. Tracy's commitment to community development was not to be limited to Bristow.

I strongly endorse the inclusion of Tracy Kelly into the Oklahoma Bankers Hall of Fame. His banking and financial knowledge and practices were supreme; his commitment to community development was outstanding. His personal integrity was exemplary. His life reflected the depth of his Christian faith.

Respectfully,

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