

Hello Oklahoma bankers!

For the past thirty-two and one-half years, I've dedicated my professional career to serving you and your bank

In reflecting back on all those years working for you, I can't help but think of a painting I once saw that depicted Adam and Eve leaving the Garden of Eden.

It's always reminded me that all things must end, including my service as your chief advocate. I asked Jeremy to set this up so I could talk to you directly using this video to announce my retirement as President and C-E-O of the O-B-A, effective April 30<sup>th</sup> of next year.

The decision to retire was mine, because it's time to pass the torch to the next generation of leadership.

My wife, Paula, and I decided to self-quarantine on March eighteenth because of the pandemic. I told the O-B-A staff about my plans earlier, and noted that I had discovered something new: after months of being together, we still like each other and really enjoy each other's company. I think.

So, it seems the perfect time to start the transition. We currently have a staff at the OBA that I consider to be the best during what will have been thirty-three years working for your bank, and will serve my successor – whomever he or she may be – well during the transition.

During my time here – and my years at the Nebraska Bankers Association and as the Director of the Nebraska Department of Banking – I have seen so many changes in your industry and the O-B-A. Some have been really good. For example:

- The number of bank charters has decreased significantly since Nineteen Eighty-Eight, but the number of your locations has grown;
- We were the first bankers trade association to establish an internet presence;
- Working with my colleagues across the country and the A-B-A, we've developed a unique Alliance for political purposes;
- Getting past the Y-2-K fears that plagued the industry and meeting with Oklahomans to explain why their money wasn't going to "disappear" as some had predicted;
- Creating our Fraud Division which has literally saved your collective customers millions and millions of dollars;
- We sold our shares of BancInsure, and used some of that money to build the Harris Event Center;
- Identifying the need for and creation of other various methods to increase the industry's political clout, such as *Friends of Traditional Banking*, which has exponentially increased the industry's political strength in Washington; and
- Watching all of you posting record earnings over the past few years ...

... Just to name a few.

But in all fairness, there have also been some things that have REALLY been bad (*muttering Dodd-Frank*).

One thing I have noticed and that has never changed is the dedication of bankers to helping their communities – from Miami to Altus, from Idabel to Guymon, from Tulsa to Oklahoma City – you have

been the economic engine for and the backbone of your communities, and I have been proud – fantastically proud – to have been able to play a small part in that effort. I will miss all of that the most.

I'll also miss the day-to-day interactions with people, from bankers to the O-B-A staff, and, yes, even with some legislators and various government officials, like Commissioner Thompson, that I've dealt with over the last three decades. I can't say enough about how everyone made this Cornhusker feel right at home among some of the orange and black "crazies," as well as the subtlety different shades of red and white than I was used to when I grew up in Nebraska.

So, that's it. Remember, though: I'm not gone, yet – I still have nine more months trying to do whatever I can to help Oklahoma bankers. I will end my career exactly as I tried to execute it over the past thirty-two and one-half years: helping bankers do the jobs that remain invaluable to this country and to their communities.

It's been a great run, and I hope to see and talk to as many of you as possible over the next few months. In the meantime, may the Lord bless you and your families. Thank you for the privilege of working for you and your bank.