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PERSONAL

July 14, 2022

To the Directors of the Oklahoma Bankers Association Hall of Fame

Re: Nomination of Robert H. Croak
FNB Community Bank

Dear Sirs and Madams:

I am endorsing the nomination of Robert H. Croak for membership in the Oklahoma Bankers Association Hall of Fame. I have known Mr. Croak for my entire life as our fathers both worked together since the early 1950's to build what is now known as FNB Community Bank. I have served on the Board of Directors since 1994 and have witnessed first-hand the success and growth of the bank under his leadership and vision for these past three decades.

I am proud to be associated with Mr. Croak and FNB Community Bank as one of the most successful, stable, profitable, and innovative Oklahoma banking institutions. Robert H. Croak is more than deserving of his place among the inductees for 2022 into the Oklahoma Bankers Hall of Fame as he joins his many colleagues and friends in Oklahoma banking.

Respectfully,

Monica Wittrock

Monica Wittrock



Troy Appling, President & CEO
Telephone: (405) 848-8877
TAppling@TBB.Bank

July 12, 2022

DELIVERED VIA EMAIL

Oklahoma Bankers Association
Attn: Lea Ann Jackson
643 NE 41st Street
Oklahoma City, OK 73105
E: leaann@oba.com

RE: Letter in Support of Robert H. Croak for Oklahoma Bankers Hall of Fame

To The Oklahoma Bankers Association:

I write in support of Robert H. Croak's nomination to the Oklahoma Bankers Hall of Fame. It is hard to think of many bankers in the state more deserving than Mr. Croak. In almost 70 years of banking, he has certainly made his mark on the industry.

Mr. Croak's influence extends well beyond First National Bank of Midwest City. He is a founder and original board member of The Bankers Bank – a correspondent bank owned by and providing services to community banks. His farsightedness in 1986 created an institution that provides cutting edge services and financing to banks around the state this day. Many banks continue to thrive because of his vision.

Mr. Croak is also a renowned patron of his community. Serving on many nonprofit boards, and supporting numerous others, Mr. Croak exemplifies the best qualities of a community banker – that is, he champions and improves his community. His contributions demonstrate how banking is a vital part of a thriving society.

I whole heartedly support Robert Croak's nomination to the Oklahoma Bankers Hall of Fame and am happy to provide any additional information or answer any additional questions to facilitate his induction.

Sincerely,

Troy Appling, President & CEO

CARLOS E. JOHNSON, PLLC

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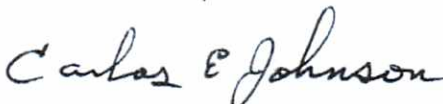
Hall of Fame Nomination Committee
The Oklahoma Bankers Association
643 NE 41st Street
Oklahoma City, OK 73105

I am pleased to recommend Robert H. Croak for induction into the Oklahoma Bankers Association Hall of Fame (Hall). I have followed Robert's career for 45 plus years from his time as an assistant cashier for the First National Bank of Midwest City to his role as Chairman of FNB Community Bank (the Bank). Robert has led the Bank from the proof machine days and the customers accounts being posted on an NCR 32B, correspondent bank couriers picking up the Bank's transactions for the day and processing them at night and returning them early morning of following day before the Bank opened for business to the current day technology utilized by banks. Robert learned Banking from his demanding father, Henry Croak, not an easy task according to certain community leaders who knew both men.

As Robert learned banking, he learned the value of the Bank to the Midwest City Community (Community) and Tinker Airforce Base. He realized that in order for the Community to grow the Bank would need to take a lead role. He participated in many Community organizations providing the necessary leadership and funding out of his own pocket and that of the Bank. His resume details his community involvement while promoting economic development vital to the growth of Eastern Oklahoma County. Robert encouraged the Bank's employees to follow his lead in Community activities and leadership in nonprofit organizations, not the least of which is Rose State College and its related Vocational Technology District (District). Robert was a leader in the decision to provide free tuition for the students of the District and graduates of the various public schools in the District. In addition, he provided the leadership to select the next generation of administrators for Rose State vital to its growth and innovation of educational programs for the specific needs of Eastern Oklahoma County.

Robert's contributions to Banking are more than is stated in his attached resume. He mentored many young people before they entered their chosen profession which might or might not include banking. Obviously, he discussed the role of banks and the role banks played in community and economic development but he was pleased to discuss any profession or trade. In addition, he provided leadership to various banking associations while not attempting to draw attention to himself but the success of the organization. He left each organization much better than he found it. Eastern Oklahoma County's growth and development is what it is due to Robert's lifetime involvement.

Robert exemplifies the role of a community banker therefore; I am honored to recommend Robert H. Croak for induction into the Hall based on his lifetime of leadership in banking, community development, mentorship of the Bank's employees, its customers and the young people of Eastern Oklahoma County.



Carlos E. Johnson, Managing Director
Carlos E. Johnson, PLLC
July 8, 2022