

OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
1 p.m., Wednesday,
March 25, 2026

AGENDA SUMMARY

Agenda – A tentative agenda for the board meeting on Tuesday is enclosed with this agenda summary for your review.

ANY ITEMS REQUIRING BOARD ACTION APPEAR IN RED.

Consent Agenda — Board minutes — The minutes from the February board meeting are in the board packet as **Exhibit A**.

Question Presented: Whether to accept and approve the February board minutes as presented.

Financials — Following is a summarized view of the consolidated and association-only income statements.

Consolidated Performance

	Actual	Plan	Prior Year
Income	\$3,636,938	\$3,395,409	\$3,588,118
Expense	<u>3,063,661</u>	<u>3,474,989</u>	<u>2,910,194</u>
Net Profit (Loss)	\$ 573,277	\$ (79,580)	\$ 677,924

The consolidated entities have a Net Income of \$573,277 which is significantly better than Plan while trailing Prior Year. On a consolidated basis, Actual Income is more than both Plan (\$241,529/7%) and Prior Year (\$48,820/1%). Consolidated Expense is less than Plan (\$411,328/12%) and more than Prior Year (\$153,467/5%).

Dues revenue is slightly ahead of both Plan and Prior Year. Revenue from Convention, Seminars, Schools & Subscriptions is trailing Plan and comparable to Prior Year. Products and Services revenue exceed Prior Year and Plan. Advertising & Sponsorship revenue trails Plan and Prior Year. Insurance revenue is ahead of Plan and Prior Year.

All expenses, by program, are less than Plan. All program expenses, with the exception of Education Programs, Fraud, Endorsements, Strategic Members and Administrative/General are more than Prior Year. This should serve as confirmation that variances are based on planned changes. The variance in Government Relations expense, as compared to Prior Year, is, largely, the addition of the General Counsel position.

Association Only

	Actual	Plan	Prior Year
Income	\$3,269,315	\$3,037,325	\$3,240,969
Expense	<u>2,634,505</u>	<u>2,992,092</u>	<u>2,493,756</u>
Net Income (Loss)	\$ 634,810	\$ 45,233	\$ 747,214

At the Association level, Actual Income exceeds Plan and Prior Year. Association Actual Expense is less than Plan and more than Prior Year. The Association has a Net Income of \$634,810 compared to Plan Net Income of \$45,233 and Prior Year Net Income of \$747,214.

The financial statements are included in your board packet as **Exhibit B**.

Question Presented: Whether to accept and approve the financial statements as presented.

Staff reports —

Education and Training — Here's a summary of the March activities:

March 1 – 6	Commercial Lending School	OKC	69	various instructors
• Lunch sponsors				
○ BancFirst				
○ McAfee & Taft				
○ The Bankers Bank				
March 10 – 11	Retail Managers Workshop	OKC	27	Josh Collins
March 24	Opening Bus Accts	OKC	59*	Matthew Dickinson
March 25	Opening Bus Accts	Tulsa	38*	Matthew Dickinson
March 29 – 31	Senior Management Forum	Palm Springs		
○ Bankers, Guests, Speakers*				
▪ Golf: 38				
▪ Bankers, speakers 78				
▪ Guests: 31				
○ Generous support from sponsors (list provided at meeting)				

*counts as of March 18

Webinars (January)

- 49 purchased
- 1 subscription service
- \$7686 royalties

Convention

Convention will kick off on Tuesday, May 19, with the banker candidates for governor sharing their vision for Oklahoma and the industry. Leadership Academy Graduation and breakout sessions will follow. *Travis Hill, chairman of the FDIC has been confirmed to speak at convention on Wednesday, May 20. This is exciting news!* Staff is finalizing the agenda. Breakout sessions include:

- Investment/Portfolio Strategies
 - Rachel Woods, BOK
- Unlocking the Secrets of High-Performing Community Bank
 - Brett Rawls, PRI
- Criminal Convergence: Connecting the Dots Between Fraud and AML
 - Elissa Brewer, Abrigo
- Current Employment Issues
 - Adam Childers, Crowe Dunlevy
- Creating a Unique Experience for Customers in a Sea of Sameness
 - Toby Joplin, University of Tulsa
- The Future is Now – FinTechs, Crypto & Other Digital Innovations
 - Melissa Correa, Mercadien

Registration will open in early April.

GSB HR Scholarship

The 2026 GSB HR School Scholarship was awarded to Andrea Carter from The Bankers Bank. Janis and Adrian presented the award on February 26.

GRC Report and PAC report —

Federal Issues

Wow, a lot has happened since we were last together. We've got an open U.S. Senate seat, an open congressional seat, rumors, hearings and just two little Executive Orders that could have a significant impact on community banking. We'll talk about all the legislation and regulatory issues here, and we'll save the discussion on the elections for when we are together on Wednesday, as we're sure there will be new rumors and announcements in the next couple of days.

There are a couple pieces of legislation slowly moving through the process, they cover a wide range of issues, all of which are important to our industry.

H.R. 1799 – The Financial Reporting Threshold Modernization Act.

- Increase CTR threshold from \$10,000 to \$30,000.
- Increase SAR threshold from \$2,000 to \$3,000.
- The bill authorizes Treasury to adjust for inflation every 5 years.
- The bill has passed the HFSC by a vote of 30-24.
- The Streamline Act has been introduced in the Senate, there's been no action on this bill.
- Bill authored by Rep. Loudermilk (R-GA)

H.R. 7548/S.3774 SCAM Act – Safeguarding Consumers from Advertising Misconduct Act.

- Would prohibit online platforms from displaying fraudulent or deceptive commercial advertisements.
- Would require companies to take additional steps to prevent scam ads from appearing on their platform.
- The bill would also strengthen the Federal Trade Commission and state's ability to enforce violations of consumer protection laws.
- H.R. 7548 – Rep. Meuser (R-PA)/ S.3774 – Sen. Gallego (D-AZ)

On May 13, President Trump issued two separate Executive Orders that could impact the housing and mortgage financing. The EOs are "Promoting Access to Mortgage Credit" and "Removing Regulatory Barriers to Affordable Home Construction." These two orders are the result of a politically charged conversation regarding lack of housing affordability across the country. These two orders reflect the administration's policy position that housing affordability is constrained by both over regulated mortgage finance and over regulated housing construction. Below is an overview of each of the EO's.

"Promoting Access to Mortgage Credit"

This order states that decades of post-crisis statutory and regulatory changes, especially Dodd-Frank, rules have increased origination and servicing compliance costs. These burdens have driven community banks out of mortgage lending, concentrated mortgage activity in nonbanks, and diminished credit access for creditworthy borrowers. The EO notes that regulatory burden particularly impact community banks and "smaller banks" which it defines as banks with assets less than \$100B.

The EO instructs federal regulators to review the mortgage system and consider updates to key mortgage origination rules such as ATM/QR, TRID, and HMDA and servicing rules. Below are the primary goals and reforms of this EO:

- Expand Access: Improve mortgage affordability and strengthen overall market liquidity.
- Support Smaller Lenders: Reduce regulatory burdens specifically for community banks and institutions under \$100B in assets.
- Modernize Operations: Streamline origination and closing processes to lower lending cost and foster innovation.
- Level the playing field: Promote competition among different types of lenders and ensure consistent regulation for similar financial risks across the system.

“Removing Regulatory Barriers to Affordable Home Construction”

The order states that unnecessary regulations and slow permitting have raised construction costs and limited housing supply, worsening housing affordability. The order announces the Administration’s policy to cut these barriers and use taxpayer resources to promote more affordable housing. The order identifies environmental, energy, and permitting rules as a major contributor to long timelines, higher construction costs, reduced entry-level and diminished supply of manufactured housing.

Below is very lengthy!!!! It’s the ABA’s Analysis in depth of the first EO, we wanted you to have a very detailed explanation of what exactly the President wants to accomplish with this EO.

The EO entitled “Promoting Access to Mortgage Credit covers the following:

- Ability-to-Repay (ATR)/Qualified Mortgage (QM) Reform: The EO directs the CFPB to consider amending Regulation Z to tailor ATR/QM, TILA, RESPA, and TRID requirements for smaller banks, including the possibility of a broader QM safe harbor for portfolio loans, to reduce unnecessary compliance burden while remaining consistent with existing law.

ABA Observation: If implemented, this mandate could lower origination costs and legal risk for community and smaller banks by expanding QM liability protections for portfolio lending and simplifying core mortgage disclosure and underwriting requirements, potentially encouraging greater bank participation in mortgage lending. There are questions about the extent of the CFPB’s authority to exempt small banks from mortgage rules altogether. Any proposed rule will explore possibilities for targeted exemptions, partial exemptions, or tailored requirements in limited circumstances.

- Small Balance Loans: The EO directs the CFPB to consider exempting small-balance mortgages from Qualified Mortgage (QM) points-and-fees caps, or adjusting those caps, to ensure that fixed compliance costs do not make smaller loans uneconomical and thereby undermine affordability.

ABA Observation: If implemented, this change would reduce risks of modest fees triggering QM violations. Lower risks could potentially expand access to credit for lower-balance borrowers and underserved markets while lowering legal and compliance costs.

- ATR/QM: The EO directs the CFPB to update regulations regarding banks’ reasonable compliance with ATR and QM.

ABA Observation: This provision appears to direct CFPB to revisit what it means for a bank to have made a “reasonable” good-faith determination of a borrower’s ability to repay and to qualify for QM status, with the goal of removing underwriting requirements that are overly prescriptive, duplicative, or disconnected from actual credit risk, while remaining consistent with the statute.

- TRID: The EO recommends that TRID timing rules be replaced with a materiality-based standard that preserves consumer clarity and reduces closing delays.

ABA Observation: Replacing rigid TRID timing rules with a materiality-based standard would shift compliance away from strict, technical disclosure deadlines toward a framework that asks whether a change is material to the consumer’s understanding of the loan, while still preserving clear and meaningful disclosures. As with other directives in the EO, it isn’t clear whether the CFPB can relax timing rules that are embedded in the Truth in Lending Act. More analysis needed on how Bureau would advance in “eliminating” existing timing rules.

- Right of Rescission: The EO urges the CFPB to modernize the right of rescission for mortgage lending. The EO adds a directive to streamline requirements applicable to rate-and-term refinancing (under Regulation X mortgage servicing rules); and exempt rate-and-term refinancing (including cash-out refinancing) from rescission rights.

ABA Observation: This is an open-ended order to modernize rescission procedures, though some aspects of rescission are statutory and the Bureau will face questions about its authority to make sweeping changes. It appears to be a call to assess secure digital processes that can reduce technical compliance risk and improve closing certainty.

- **Mortgage Servicing:** The EO directs the CFPB to streamline requirements applicable to rate-and-term refinancings under Regulation X mortgage servicing rules.
ABA Observation: This provision appears to direct the removal of “default-era” servicing rules from low-risk refinance activity, making it easier and safer for banks to offer consumer-friendly refinances. More information is needed, however, as this directive aligns with broader efforts to rebalance servicing rules toward borrower harm, not technical processes.
- **Mortgage Servicing:** As noted, the EO instructs CFPB to consider exempting rate and-term refinancings (including cash-out refinancings) from rescission rights.
ABA Observation: Setting aside questions about the Bureau’s authority to exempt transactions from the right to rescind, exempting rate-and-term refinances from rescission would likely reduce legal exposure and encourage affordability-enhancing refinances.
- **Supervision:** The EO directs federal banking regulators to shift mortgage supervision away from checklist-driven reviews and toward substantive assessments of prudent underwriting and ability-to-repay, while adopting a correction-first approach for good-faith technical errors, reserving enforcement for cases involving borrower harm or repeated misconduct.
ABA Observation: This provision appears to order the replacement of process-driven supervision with outcome-driven supervision. It also reduces punitive treatment of harmless errors and restores the regulatory focus to whether loans are responsibly underwritten and whether borrowers can repay— not whether every box was checked perfectly.
- **Modernize HMDA:** The EO asks the CFPB to consider proposing amendments to Regulation C to raise the asset threshold for exemption from HMDA data collection and reporting requirements for smaller banks, to exclude inquiries from the scope of HMDA, and to ensure that disclosures protect privacy and reduce burdens, including insufficiently tailored, expensive, and complex software and training needed for reporting financial institutions.
ABA Observation: This is a positive provision that could meaningfully reduce HMDA reporting burdens and compliance risk for community banks and other smaller lenders—particularly those that retain servicing and operate with limited compliance and technology staff. Raising the asset threshold for exemption from Regulation C would reduce the number of institutions required to build and maintain full HMDA collection, validation, and submission systems, while excluding “inquiries” from HMDA would help ensure lenders are not required to treat preliminary consumer shopping activity as reportable application data. If the CFPB also tailors’ disclosure and publication practices to better protect consumer privacy, lenders would face fewer reputational and litigation risks associated with highly granular public data releases—while still supporting the statute’s fair lending and market transparency objectives. Overall, this recommendation supports continued mortgage lending and servicing by smaller banks by lowering fixed compliance, especially in rural and underserved markets.
- **Capital and Liquidity Alignment:** The EO directs banking and housing finance regulators to align capital and liquidity rules more closely with actual mortgage risk, improve the efficiency of collateral and liquidity systems, and expand and modernize Federal Home Loan Bank (FHLB) support—including offering longer-term advances, targeted liquidity programs, faster collateral processing, and a more agile Affordable Housing Program—to better support mortgage lending, entry-level housing, and small-scale builders.

ABA Observation: ABA will carefully review specific proposals around changes to FHLB liquidity to ensure that they do not inject new risks into this bank member owned cooperative system. The EO's alignment of capital requirements with actual risks of specific mortgage exposures will materially improve community banks' ability to lend and serve local housing markets. This section also focuses on enhancing the regulatory approach to Mortgage Servicing Assets (MSAs), which play a significant economic role for community banks but are currently subject to restrictive capital limitations and deductions that disincentivize—particularly for smaller institutions—the retention of servicing. This capital recalibration (reflecting the historically low credit risk of MSAs) would make servicing retention more viable.

- **FHLB Access to Discount Window:** The EO directs FHFA and the Federal Reserve to explore allowing FHLBs to serve as an intermediary for member banks' access to the Federal Reserve's discount window, using standardized collateral and risk controls, and requires FHFA to deliver a 120-day report assessing the efficiency of U.S. housing finance markets, including recommendations for regulatory or legislative changes to address identified gaps.

ABA Observation: Authorizing intermediate discount window access could enhance the FHLBs' ability to meet member demand during market stress and would reduce the risk that FHLBs face liquidity constraints when many members draw at once. However, any changes must be carefully coordinated with ongoing changes being developed by the FHLBs, Federal Reserve Banks and industry to ensure they are aligned and do not crowd out private market participants.

- **Revise CRE Concentration Limits:** The EO directs federal financial regulatory agencies to modernize how they oversee housing development loans. Specifically, it instructs them to revise supervisory guidance to exempt 1-4 family residential construction loans from being classified under "commercial real estate concentration" limits.

ABA Observation: This order aims to reduce regulatory pressure on community banks to encourage more local homebuilding.

- **Appraisal Modernization:** The EO directs the federal banking and housing regulators to modernize appraisal rules by expanding the use of alternative valuation methods (including desktop, hybrid, and AI-based tools), simplifying appraiser qualification requirements, and reducing appraisal requirements for low-risk transactions—such as low-LTV refinances and small-balance loans—while also establishing clearer appraisal timelines.

ABA Observation: Allowing desktop, hybrid, and alternative valuation models (AVMs, AI tools) would allow banks to close loans faster, reduce per-loan costs, American Bankers Association | 7 Executive Orders on Housing Reform and avoid delays that derail rate locks or borrower commitments. Appraiser shortages have made it crucial to identify responsible alternatives.

- **Appraisals in Government Programs:** The EO directs HUD and VA to harmonize FHA and VA appraisal standards where risks are similar, clearly distinguish health-and-safety repairs from cosmetic issues that should not delay closing, and to expand flexibility to complete certain repairs after closing rather than as a precondition to loan approval.

ABA Observation: Program alignment expands efficiencies and allows lenders to use more uniform appraisal processes, lowering compliance costs and reducing processing errors, which is especially important for community banks with limited staff.

- **Digital Mortgage Modernization:** The EO directs federal housing agencies to modernize mortgage processes by eliminating unnecessary wet-signature requirements, standardizing the use of electronic signatures, e-notes, and remote online notarization, and promoting consistent digital mortgage standards across federal housing programs.

ABA Observation: This order would be helpful to remove outdated paper-based requirements, to standardize digital processes across federal programs, and to lower cost and operational risk—without weakening consumer protections.

- **Servicing and Servicing Supervision:** The EO Order regulators to treat portfolio mortgage servicing as a core community-banking function, apply cure-first treatment for good-faith servicing errors, simplify loss-mitigation requirements, and consider exemptions from complex servicing rules for smaller banks.

ABA Observation: This order aims to focus regulators towards ensuring that supervision of performing and well underwritten portfolio loans focuses on substance—not technical defects or shifting supervisory interpretations.

- **Enforcement:** The EO directs regulators to consider an enforcement approach that discourages civil monetary penalties for non-willful violations, gives weight to good faith compliance efforts and prompt correction of technical errors, and provides institutions a reasonable opportunity to self-identify and remediate issues—reserving enforcement actions for willful, knowing, reckless, or repeated misconduct.

ABA Observation: This order redirects supervisory activity towards more restrained enforcement posture by regulators.

- **Licensing Requirements:** The EO directs federal banking and consumer regulators to review mortgage loan officer (MLO) licensing and registration rules applicable to smaller banks and, where allowed by law, eliminate requirements that are duplicative or unnecessary.

ABA Observation: The provision aims at reducing regulatory burden by streamlining overlapping MLO licensing or registration obligations across agencies, without changing substantive consumer protection standards

It is important to note these executive orders do not make changes to mortgage or housing rules; instead, they instruct federal agencies to consider the Administration’s policy recommendations, review existing rules, and/or propose viable reforms aimed at expanding housing supply and access to mortgage credit.

State Issues

At the time of the Board Meeting, we will almost be done with another deadline in the state legislature. This deadline is to have bills passed out of the house of origin. We have several bills that we would like to see passed off the floor as well as some bills that hopefully won’t be heard on the floor. We’ll have an up to the minute update at the meeting as well as the latest information regarding the 2026 election.

PAC Report

Adrian will have an update at the board meeting.

OBASCO Report —

- **New Strategic Members:**
 1. Teslar Software
 2. Invo Solutions
 3. ISG Technology
- **2026 Strategic Membership Dues** –138 members, 19 have dropped.
- **2026 OBA Bank Directory** – Estimated delivery – est. April 24, 2026
- **OBA/Blanchard 2026 Surveys** – *Comp Trends & Lender Incentive Practices Survey* participation – ended March 13, 2026. Only 9 bank participants. Results will be available later this spring. *Salary Survey* will open this summer and be available this fall. Subscription options available.
- **Bankers' Night Out** – Sponsorship pricing same as last spring. Announced on 1/15. Sponsorships currently at \$30k.
- **2026 OBA Senior Management Forum Sponsorships** – Working on sponsorship packages with new hotel and golf course directly. Goal is to exceed \$62k last year, currently at \$50k.
- **2026 OBA Annual Convention** – Working on sponsorships with renewals of strategic members & endorsed vendors contract terms. Working with new vendors approved through OKANA. All 40 booths sold @ \$38k. Current waitlist is 3. Goal is to exceed \$98k in sponsorships, currently at \$87k.
- **2026 Golf Tournaments:**
 1. Annual Convention: The Greens Country Club – Oklahoma City, OK - Mon. May 18, 2026
 2. Fall Golf Tournament: Cherokee Hills @ Hard Rock Casino – Catoosa, OK – Mon. Oct. 19, 2026
- **2027 Photo Calendar Contest** – We had 24 banks that participated with over 209 photo submissions for 2026. Starting 2027 contest now for photo submissions. Voting date TBD.
- **The Oklahoma Banker newspaper advertising** – Working with current advertisers and new ones on various ads & articles.
- **Endorsements:**
 1. IntraFi – new contract pending
- **Office Depot – Now called Office Business Solutions (ODP)** Really need help ramping up this endorsement.
 1. **New Rep: out of Austin, TX. Robert Todd 512.982.9813 | Robert.Todd@odpbusiness.com**
 2. Interior Workspace/Furniture: Cheryl Krawczyk, **Cheryl.Krawczyk@workspaceinteriorsod.com**
- **Bank Performance Report (BPR)** –Quarterly publication electronic and/or printed format for banks to see where they rank based on 8 different performance categories. Avail for sale: Q4 2025 reports has 178 Oklahoma banks listed.
- **Transfund** – Luke Shoemaker is now in different territory but still can be reached if needed.
 - **New Rep out of Newcastle, OK. Stephanie Hill Stephanie.Hill@transfund.com (405) 388-0837**
- **Profit Resources Inc. (PRI)** – Several banks starting to sign up for debit/credit & core contracts.
 - Contact: Brady Chianciola - **bradyc@profitresources.com** (413) 544-1584 (Cell)
 - New webinar: **“Core Conversions Aren't the End of the World,”** on Thursday, April 9, at 11:00 AM ET.
- **Banc Card** – Merchant Services Endorsement
 - Contact: David Miller – **dmiller@banccard.com** (405) 439-0228 (Cell)

- **Servis1st** –Card Program Endorsement through the ABA
 - Karen Grahn KGrahn@servisfirstbank.com. **Dallas rep: Jeff Hurst Jhurst@servisfirstbank.com (817) 296-2048**
- **Compliance Alliance** – Compliance Hub, Virtual Compliance Officer, Tailored Solutions
 - Thomas Calvillo – Thomas@compliancealliance.com (737) 587-3518
- **Check Printing Contract Consultants** – working with select targeted OK Banks to negotiate check printing agreements on behalf of banks with significant savings on their next check printing agreement.
 - Contact: Greg Baitt – greg,baitt@checkprintingconsulting.org (216) 396-0225

Legal Report — Scott will have an update on the Legal Department during the board meeting.

Member relations — OBA Emerging Leaders Chair— The OBA would like to hear from bankers interested in serving as chair of the Emerging Leaders Division succeeding OBA Division Chair Adam Howell (2024 OBA Emerging Leaders Academy graduate). Thank you for your leadership, Adam! Any OBA Emerging Leaders who are currently enrolled in the OBA Emerging Leaders Academy or have previously graduated from an OBA Leadership Academy are eligible for the position. The Emerging Leaders chair will serve a two-year term and will work closely with OBA staff to continue to build and direct the OBA Emerging Leaders program. The chair will also serve as a voting member on the OBA Board of Directors.

- Open to those currently in the Emerging Leaders Academy and past graduates of the OBA Leadership Academy.
- Application will be available March 1 through March 31.
 - Will ask for name, bank information, position, why they want to serve in this role
- List of candidates will be published and distributed to all Emerging Leaders on April 6 and available for voting through April 16.

OBA Emerging Leaders Academy

The 2025-26 OBA Emerging Leaders Academy will cover Working Genius and Influence & Inspiration for Leaders in their next session on Friday, 27. Their remaining sessions are listed below:

- Session V: Friday, March 27.
- Session VI: Friday, April 24.
- Graduation: OBA Convention, May 2026.

Contact Banker (Bankers at the Capitol):

There are two remaining dates for the 2026 Contact Banker Program: April 14 and April 21.

This program is meant for all employees at the bank. There is no cost to attend other than your time.

- 9 a.m. – Briefing at Capitol
- Noon – Depart Capitol for lunch
- 1:30 p.m. – Adjourn

On the date you select, there will be a short briefing before we start walking the halls of the Capitol. We will stay together as a group the entire morning and do our best to have you spend a few minutes with both your state senator and state representative to either start a new relationship or strengthen an existing one. We won't ask you to discuss current legislation. We want you to just chat with your member about issues facing your community. Depending on the date you select, we will either sit in on a committee meeting or in the gallery to watch the action on the floor. Once we have finished at the Capitol, the OBA Government Relations Team will take everyone to lunch to discuss the events of the morning.

[Click here](#) to register and for more information on the program.

2026 Washington Visit

The OBA's Annual Washington Visit is scheduled for Sept. 20 through Sept. 22, and the hotel will be The Mayflower Hotel. [Click here](#) to register online or submit the registration form available in the [brochure](#). If you have any questions, contact [Megan McGuire](#).

BANKER REGISTRATION FEE:

\$500

\$300 Emerging Leaders

*Spouse/Guest registration is complimentary.

REGISTRATION OPTIONS:

[Click here](#) to register online or submit the registration form available in the [brochure](#).

TENTATIVE SCHEDULE:

Sunday, Sept. 20

- 4:30-6 p.m. — Welcome Reception

Monday, Sept. 21

- Breakfast
- Agency Briefings (detailed schedule to follow)
- Lunch *sponsored by FHLBank Topeka*
- Agency Briefings (detailed schedule to follow)
- Monday evening reception *sponsored by BankOnIT*
- Dinner on Own

Tuesday, Sept. 22

- Bus departs The Mayflower Hotel
- Arrival Capitol Visitor Center/Breakfast
- Agency Briefings (detailed schedule to follow)
- Lunch
- Meet with Oklahoma Delegation
- Bus departs Capitol Visitor Center
- Dinner on Own

HOTEL ACCOMMODATIONS:

The Mayflower Hotel

1127 Connecticut Ave NW, Washington, D.C. 20036

Group Rate: \$249 per night

Room reservations must be made through the hotel before Friday, Sept. 4, 2026.

Accommodations after this date are on a space-available basis only. Room rates are \$249 per night. To reserve your room, reserve online by clicking this [reservation link](#) or call (877) 212-5752 and reference the "Oklahoma Bankers Association" room block.

2026 ABA Washington Summit

Oklahoma bankers were well represented at the 2026 ABA Washington Visit. Planning ahead: The [2027 ABA Washington Summit](#) is set for March 8-10, 2027.

External/internal communications —

Communications Assistant Olivia Hendrix had a really well put together feature in the March edition of the Oklahoma Banker on a banker in Shawnee. The banker – Rachael Melot – also works for the NBA as a courtside official at Thunder games, and Olivia's "Banker Spotlight" on her did a real service to an interesting story.

The department also helped with the second version of the fraud departments First Friday Fraud Forum calls via Zoom.

With March being spring break month, both Olivia and Jeremy were on vacation for a significant chunk, so much time was set up in the communications department to have things progress smoothly while they were gone, and also time spent simply catching up after being absent.

In the coming month, attention will turn to convention as audio/visual, written scripts, collecting material for the special convention issue of the Oklahoma Banker in May will move to the forefront of to-do list in the department.

Fraud Department — Current Trends:

Current Trends:

- New Account/Account Takeover Fraud - Individuals recruited to open new accounts using their valid identification. Once opened, account information and debit card is given to fraudster. Fraudster in turn fraudulently obtains online banking credentials of existing bank customer. Funds are transferred to newly opened mule account and quickly spent.
- New Account/Check Fraud - Individuals coming into Oklahoma using counterfeit identification in the name of out of state ID Theft victims for the purpose of opening new accounts. Stolen US Treasury or other high-dollar checks payable to the ID Theft victim are then deposited to the new account. Funds depleted prior to return.

News, Alerts, and Articles:

- 2/24/2026 Be aware of IMA Financial Breach and IS MAFIA meeting 3/13/2026
- 3/2/2026 Be aware of cyber threats originating from Iran and First Friday Fraud Forum call 3/6

Outreach Events:

February

2/25 – First Liberty Bank Chapel Hill UMC
2/26 – Stillwater MAFIA & Bank of Eufaula

March

3/4 - Vision Bank Paden
3/4 – First Liberty Bank Chapel Hill UMC
3/5 – 1st Bank & Trust Stroud
3/6 – First Friday Fraud Forum call
3/9 – Vision Bank Prague
3/10 & 3/11 – Armstrong Bank (virtual)
3/11 – OKC MAFIA
3/11 – OBA Bank Fraud and Security Council
3/11 - First Liberty Bank Chapel Hill UMC
3/12 - Oklahoma Estate Planning Council
3/13 – IS MAFIA @ OBA
3/18 – Lawton MAFIA
3/18 – FBI Executive Briefing for Key Partners
3/19 – BancFirst Stillwater
3/24 – Vision Bank Norman
3/26 – Miami MAFIA
3/30 – BancFirst Edmond

April

4/1 – OBA AARP Shred Fest in parking lot
4/2 – Bank Fraud Investigators Group meeting
4/3 – First Friday Fraud Forum virtual meeting
4/7 – ASIS Tulsa & BNO Tulsa
4/8 – OKC MAFIA & BNO OKC
4/9 – Armstrong Bank Jenks OK
4/9 – AARP Town Hall virtual
4/10 – OKC Real Property Association
4/15 – Tulsa MAFIA and Vision Bank Shawnee
4/16 – Texoma MAFIA & BNO Krebs
4/22 – First Bank Erick (community & staff)
4/23 – First Liberty Bank
4/28 – Women in Banking conference
4/29 – Watermark Bank (staff)
4/30 – Stillwater MAFIA

First Friday Fraud Forum virtual meetings - 51 participants on the 3/6 call. These virtual meetings are for OBA members only and will cover information on the latest fraud trends affecting our banks.

OBA Bank Fraud and Security Council:

- Meeting held 3/11
- Inviting several local, state, or federal law enforcement officials to be Advisory Members

Other business — If there is any other business for the board to discuss, we will bring it up here.