OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
11 a.m., Wednesday, Sept. 16, 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 August board meeting are in the board packet as **Exhibit A.**

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

Financials — Following is a summarized view of the consolidated and association-only income statements for the four months ending August 31, 2026.

Consolidated Performance

	Actual	Plan	Prior Year
Income	$1,423,316	$1,366,416	$1,437,412
Expense	1,210,253	1,355,083	1,188,295
Net Profit (Loss)	$ 213,063	$ 11,333	$ 249,117

The consolidated entities have a Net Income of $213,063 which is significantly better than Plan while trailing Prior Year. On a consolidated basis, Actual Income is more than Plan ($56,900/4%) and less than Prior Year ($14,096/1%). Consolidated Expense is less than Plan ($144,830/11%) and more than Prior Year ($21,958/2%).

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

All expenses, by program, are less than Plan. All program expenses, with the exception of Administrative/General are more than Prior Year. This should serve as confirmation that variances are based on planned changes.

Association Only

	Actual	Plan	Prior Year
Income	$1,255,506	$1,215,189	$1,291,747
Expense	1,024,325	1,139,946	1,016,765
Net Income (Loss)	$ 231,181	$ 75,243	$ 274,982

At the Association level, Actual Income exceeds Plan and trails Prior Year. Association Actual Expense is less than Plan and exceeds Prior Year. The Association has a Net Income of $231,181 compared to Plan Net Income of $75,243 and Prior Year Net Income of $274,982.

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 Education Department activities for September, 2026.

September 2026

2	Supervisor Bootcamp	Tulsa	22	Vicki Kraai
3	Supervisor Bootcamp	OKC	36	Vicki Kraai
14-17	Basic Banking School**	OKC	41*	various instructors
24	Intro to Comm'l Lending	Tulsa	15*	David Osburn
25	Intro to Comm'l Lending	OKC	30*	David Osburn
29	CRA Update	OKC	12*	Kimberly Boatwright
30 &1	RE Lending Compliance	OKC	14*	Kimberly Boatwright

*Counts as of 9/11/26

**Basic Banking School Sponsors:

- Breakfast Quail Creek Bank, OKC
- Lunches The Bankers Bank, First Enterprise Bank, Sovereign Bank

WEBINARS

July

- 28 webinars purchased
- $3500 royalties

WOMEN IN BANKING

The committee met via conference call on September 10. Discussion points included:

- Speakers and topics for upcoming luncheons
- Lunch sponsors

The next luncheon will be held Thursday, October 29, in OKC. Scott Thompson will discuss upcoming fraud-related legislation. Frazier Bank is sponsoring the lunch.

CONSUMER LENDING SCHOOL

Enrollment continues through September 18. Currently have 53 registered.

OPERATIONS SCHOOL

The board met September 1 to finalize the upcoming program. Several instructor changes were made. Enrollment is now open.

INTERMEDIATE SCHOOL

Honors Graduates were selected and awards presented as follows:

- Distinguished Graduate Alex Kramer, Quail Creek Bank, OKC
  - Presented Aug 25
- Honors Graduate Jacob Jones, FirstStar Bank, Muskogee
  - Presented Aug 28

Janis and school chair, Jerika Coffman, visited the banks and presented the plaques.

GRC Report and PAC report –

Federal Issues

They are back in session even if it is only for a few weeks. The Senate will be in session until the end of September while the House was scheduled to be in all of September but recently announced that they will go home for the last two weeks of September. Both chambers will be home for the entire month of October. While they are only in town for a few short weeks, there are still opportunities to make some good progress.

H.R 6955 – The Main Street Capital Access Act

This bill is designed to expand access to capital on Main Street by making the federal banking framework more workable for smaller and community-oriented banks while still retaining core safety and soundness. This act has several components that are good for community banks.

Core premise – current regulatory requirements can impose disproportionate costs on smaller, lower risk banks, to form, operate, lend and provide capital to local businesses and households.

New Bank Formation – creates a manageable path for "de novo" banks allowing a multi-year phase in of certain capital requirements, hopefully encouraging more locally focused banks to open.

Rural-bank relief – adjusts aspects of the Community Bank Leverage Ratio framework for qualifying rural institutions, with the goal of preserving lending capacity in underserved areas.

Regulatory tailoring – raises or revises certain thresholds affecting small bank holding companies and seeks to reduce one-size-fits-all compliance burdens.

Supervisory reforms – Updates the bank examination and ratings process, including reforms related to CAMELS rating system.

Independent appeals – establishes or strengthens avenues for banks to seek independent review of supervisory findings and regulatory decisions.

At the end of the day, this bill will increase the availability of business loans, mortgages, agricultural credit, and other community-bank services; encourage new bank formation; and strengthen local economic development.

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

S. 3017 – The Streamline Act

These are companion bills and both have the exact same language. These are the bills that would increase the CTR threshold from $10,000 to $30,000 and the SAR threshold from $2,000 to $3,000. The bill also gives Treasury authority to adjust for inflation every 5 years. Both bills have been introduced in their respective chambers.

H.R. 7548 – Safeguarding Consumers from Advertising Misconduct

SCAM Act

This Act would prohibit online platforms from displaying fraudulent or deceptive commercial advertisements. It would require companies to take additional steps to prevent scam ads from appearing on social media sites. The bill would also strengthen the Federal Trade Commission and state's ability to enforce violations of consumer protection laws. This bill has been introduced in the House.

H.R. 8087/S.4198 – The Main Street Depositor Protection Act.

- Expanded coverage only applies to non-interest-bearing accounts.
- Applies to banks with less than $10B in assets.
- FDIC would have six months from the bill becoming law to select an amount of coverage, anywhere from $250K up to $5M.
- The coverage selected would be in place for 10 years.
- No additional assessments for community banks.
- CU's would receive the coverage as banks.
- NCUA wouldn't be involved in the process, CU's would have to use the number from the FDIC.

Both bill have been introduced in their respective chambers.

H.R.1631 – The Safe Access to Cash Act.

- Updating the Federal Bank Robbery Act of 1934.
- Allows crimes involving ATM's located away from banks to be federally prosecuted.
- This included ATM's located at convenience stores, gas stations, grocery stores and other community locations.
- The same penalties that apply to a bank robbery would apply to ATM robberies.
- If passed, the bill would cover ATM theft and destruction, as well as adding additional criminal penalties, ensuring that off-premise ATM's in public settings are treated the same as bank branch ATM's

CLARITY Act

Just when we think we have an idea of what is happening with this issue something always comes out of left field. The Senate is scheduled to hold a critical procedure vote on Sept. 15. The bill will need 60 votes to advance, yet major issues remain, including the loophole allowing digital asset exchanges, brokers, dealers and affiliated companies to offer rewards that function like interest simply for holding stablecoins.

New developments have made the bill's path even more difficult. The OCC recently granted preliminary conditional approval for a national trust bank charter connected to World Liberty Financial, a crypto company affiliated with President Trump's family. Several Democratic senators involved with the negotiations on the CLARITY Act have hardened their stance on additional for enforceable conflict of interest protections.

Regulatory

Late last week the FDCI, Federal Reserve and OCC issued an interim final rule expanding which banks may receive an 18 month on site safety and soundness exam.

- The agencies increased the qualifying asset threshold from $3B to $6B
- Banks with up to $6B in total assets may use the longer examination cycle if they meet statutory conditions, include being:
    - Well capitalized
    - Well managed
    - Not subject to certain formal enforcement actions or other disqualifying conditions.

We will have an update on the mid-term elections; they seem to be changing hourly.

State Issues
We'll have a detailed report in the board meeting discussing the results from the run-off elections and what that means going forward.

PAC Report
PAC Fundraising totals for the year to date are behind from the same point last year. At the end of August, the State PAC has raised $33,525 while the FED PAC has raised $16,203, for a total of $49,728. This total is $20,036 behind the previous year.

We're not happy at all with where the PAC currently is, we didn't get nearly as many individual contributions to the PAC's in Q3 as we normally due. The good news is, we had a special board meeting in late August and the checks should arrive soon and we also have two special board meetings scheduled in September. These meetings will go a long ways to catch us up compared to previous years and hopefully by the end of September we'll be ahead of 2025.

We will be sending out correspondence in October to every banker in the database that hasn't contributed to the PAC. I feel confident that we will get a good response in Q4 as there are many bankers that make an annual contribution to the PAC but haven't made that commitment yet.

We are starting to receive fundraiser requests from those members that have a general election in November. We'll take a look at each invite and determine whether we want to get involved now or after the general election.

OBASCO Report —

- **New Strategic Members**:
  1. Stone Bridge Advisory Group *(Small Business Strategic Membership)*

- **OBA/Blanchard Surveys:**
  - **2026 Comp Trends & Lender Incentive Practices Survey** – Results now available!
  - **2026 Salary & Cash Comp Survey** – 30 Banks participated, 1 purchased w/out - Results available end of Sept

- **2027 Photo Calendar Contest/Order** – We had 24 banks that participated in the photo contest with over 160 photo submissions. Opened orders for banks to put their logo on the calendar July 31 at price point of $1.25 by Aug 31 and then $1.50 after. Deadline to order Sept. 15 to ensure delivery by Nov. Goal is to exceed last year's sales of $43k, currently at $45k.

- **OBA Speaker Proposal** – Updated speaker proposal for 2027 SMF & Annual Convention speaking opportunities for strategic members. Sent out 7/9 with submission deadline of 9/15.

- **Fall Golf Tournament** – Mon. Oct. 19 @ Cherokee Hills, Catoosa. all sponsorships sold at $13k. Registrations now open.

- **Washington Visit Sponsorships** – *Working with Megan* - Currently, $26k
    1. **ABA** - OBA Sports Night Sponsor – *on consumption*
    2. **ABA** - General - $2k
    3. **NFP** – Transportation Sponsor – $3k
    4. **Oklahoma State Banking Department** – Sunday Welcome Reception - $5k
    5. **Integris** – Monday Breakfast Sponsor - $2k
    6. **Deluxe** – Monday Break Sponsor - $1k
    7. **Navanta** – Monday Evening Reception Sponsor - $3k
    8. **FHLB Topeka** – Monday Lunch Sponsor - $3k
    9. **PRI** – Tuesday Break Sponsor - $1k
    10. **CSBS** – Tuesday Lunch Sponsor - $3k
    11. **IntraFi** – General - $3k

- **2027 OBA Sponsorship Guide** – Updating the current sponsorship guide for 2027 to send out to vendors for planning & budgeting purposes. Please let me know if you have any sponsorship ideas you would like to see.

- ***The Oklahoma Banker* newspaper advertising** – Received a few new advertisers and got some old ones to advertise again. Also, working with strategic members to submit informative articles publish.

- **Endorsements:** *Working with Adrian & Scott on a few of these endorsements:*
    - **C8 Capital Network** – *pending executive committee approval*
    - **Deluxe** – Cyndi Crews - Washington Visit Sponsor
    - **BancCard –** David Miller – Golf Hole Sponsor
    - **Compliance Alliance** – Thomas Cavillo
        - New Member – F&M Bank – HUB 3year agreement
        - Renewal Member – Local Bank – VCO 3year agreement
    - **Bankers Insurance Agency** – Judy Hanna - Golf Hole Sponsor
    - **Transfund** – Stephanie Hill – Fall golf tournament sponsor
    - **Works24** - Rick Jones Fall golf tournament sponsor
    - **NFP** – Trey Deupree - Washington Visit sponsor
    - **Bank Performance Report** - ***Q1 2026*** & ***BPR-Order-Form-Oklahoma***
    - **IntraFi** – Chuck McBrayer – Washington visit sponsor - *new contract executed Sept 10, 2026*
    - **PurpleWave** – Bridget Hess - Golf Hole Sponsor
    - **PRI** – Brand, Core, PIN, EFT Contract Negotiations, Strategic Planning - Brady Chianciola
        - Washington Visit Break Sponsor
        - Currently, 21 banks have signed with PRI for savings.
    - **Check Printing Contract Consultants** –Greg Baitt – Golf Lunch Sponsor
    - **Servis1st** – Card Program Endorsement through the ABA – Golf Hole Sponsor
        - Karen Grahn KGrahn@servisfirstbank.com.
        - Dallas rep: Jeff Hurst Jhurst@servisfirstbank.com 817.296.2048
    - **Office Depot – Now called Office Business Solutions (ODP) www.odpbusiness.com**
        - New Endorsement Contract Signed: July 31, 2026
        - New Rep: out of Austin, TX **Johnson Lukudu** 512.764.5684

OBASCO daily duties: Order fulfillment, invoicing, Legal Update, database clean up, directory updates, researching other SBAs, researching potential vendor leads, updating products/inventory. *These projects are approved by Kat*

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

Member relations –

2026 Washington Visit – [Link to attendee list and updated details]
The OBA's Annual Washington Visit is just days away. The room block has closed, but welcome any bankers who would still like to join us in D.C., Sept. 20-22. **We'd also like to give special recognition to our sponsors:**

Oklahoma State Banking Department – WELCOME RECEPTION sponsor
Integris – MONDAY BREAKFAST sponsor
FHLBank Topeka – MONDAY LUNCH sponsor
Deluxe – Monday BREAK sponsor
Navanta – MONDAY EVENING RECEPTION sponsor
NFP – TRANSPORTATION sponsor
CSBS – TUESDAY LUNCH sponsor
Profit Resources Inc. (PRI) – TUESDAY BREAK sponsor
American Bankers Association – SATURDAY EVENING sponsor
IntraFi – WASHINGTON VISIT sponsor

OBA Emerging Leaders Academy application deadline approaching, Sept. 25
The application for the 2026-27 Emerging Leaders Academy is now available (linked here), and the application deadline is Sept. 25. We're looking for the best and brightest bankers who seek to sharpen their leadership skills.

There are six sessions to the Academy: Nov. 4, Dec. 8, Jan. 22, Feb. 24, March 25, April 29. Each session delivers takeaways that can be implemented immediately. Graduation will take place in May 2027 at the OBA Annual Convention.

Academy applicants should be able to demonstrate an increasing level of responsibility, potential for continuing to play a leadership role in Oklahoma banking and a desire to further their careers and grow professionally. A panel of bankers will review the applicants and choose those accepted into the Academy (maximum 30 bankers).

If you have someone at your bank who would be ideal for the Academy, please encourage that individual to apply. We would love to see an applicant from each bank represented on the OBA Board. Please reach out to me with any questions.

2026 ABA Annual Convention
The ABA opened early bird registration for their Annual Convention scheduled for Oct. 25-27, 2026, at Salt Palace Convention Center in Salt Lake City. Click here for more information.

OBA Oktoberfest Golf Tournament scheduled
Show off your golfing skills or simply join your banking peers as a social registrant at the **2026 OBA Oktoberfest Golf Tournament** on Oct. 19 at Cherokee Hills Golf Club at the Hard Rock Hotel & Casino in Catoosa.

The tournament fee is $150 and the registration deadline is Oct. 14. The tournament will begin with registration and lunch. Immediately following the tournament, we will hold an awards ceremony. Sign up now to reserve your spot. We hope to see you on the course!

Not golfing? Join your banking peers as a social attendee for lunch, refreshments and fellowship on the patio. Social attendee registration fee is $50.

If you are interested in sponsorship opportunities, contact Thi Pham.

Tournament Schedule
10 a.m. — Registration
11 a.m. — Lunch
12 p.m. — Shotgun Start
Immediately Following Golf — Awards

External/internal communications —

Included in the board packet is the OBA Social Media Report, as **Exhibit C**.

This report compares the OBA's social media efforts across three main platforms (X, Facebook and LinkedIn) to our sister state bankers associations. Since undertaking a pointed effort to be a leader in social media in 2012, the OBA has continued to grow its social media following each year with the total reach across those three main platforms cresting 10,000 in the past year.

The OBA remains high amongst other far more populated states in total reach, and ranks seventh overall in Facebook follows, our main social media platform of choice.

This report doesn't take into account Instagram or TikTok followers, of which in both the OBA was an early adopter among our industry peers.

Jeremy can have more on this report, and any questions anyone may have, at the board meeting.

Fraud Department — Current Trends:

Customer Impersonators – subjects using counterfeit U.S. Passport cards bearing the name and date of birth of valid bank customers to withdraw funds from legitimate accounts. Subjects know the valid customer's date of birth and account number. They are in constant phone contact (usually wearing ear buds) with their handler and always walk to the bank. Mitigation suggestions – don't accept U.S. Passport or Military ID cards as identification unless the subject can present a 2nd form of ID in your customer's name.

Counterfeit check cashing groups – commercial check stolen from the mail; ring leader social engineers the business and financial institution until they can answer all the necessary customer authentication questions to phone a remote branch to get the phone number on file changed. Within 30 minutes of phone number change, recruited check cashers visit multiple locations of the victim bank to cash counterfeit checks. Checks are within recent serial number range and bear the scanned signature of a valid account signer. Mitigation – when a non-customer presents an on-us item for encashment greater than $2,000, check your system to see if the phone number on file has been changed within the last 10 days. If not, call the customer to confirm the check payee and amount.

Great Plains Bank has been the victim of five ATM Hook and Chain attacks in the last 30 days. These attacks happened in Moore, Yukon, and Elk City Oklahoma, and Southlake and Frisco Texas.

News, Alerts, and Articles:

- 8/31 Information on ABA #BanksNeverAskThat campaign, resources offered at FedPayments Improvement, First Friday Fraud Forum meeting link.
- 9/7 IS MAFIA meeting reminder for 9/11

Outreach Events:

September

9/4 - First Friday Fraud Forum (67 attendees)
9/9 – OKC MAFIA and Fraud Fighter Field Trip (Comets game)
9/11 – IS MAFIA
9/16 – Lawton MAFIA
9/16 – OBA Basic Banking School session
9/17 – Texoma MAFIA
9/23 – Bank Fraud Investigators Group meeting
9/24 – Stillwater MAFIA

October

10/1 – First Friday Fraud Forum
10/5 – Local Bank Elder Fraud Seminar (community)
10/6 – Tahlequah MAFIA
10/8 – Consumer Lending School session
10/13 – Community State Bank Chamber meeting
10/14 – OKC MAFIA
10/15 – Texoma MAFIA
10/20 – First Liberty Bank Norman (community)
10/21 – Citizens Bank of Ardmore Board meeting
10/26 – IAFCI OK-AR SW BSA & Financial Crimes Forum Tulsa River Spirit
10/29 – Stillwater MAFIA

First Friday Fraud Forum virtual meetings – we agreed to allow Arkansas Bankers Association members to join the calls resulting in increased attendance.

OBA Bank Fraud and Security Council:

- No new actions.

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