OKLAHOMA BANKERS ASSOCIATION
Meeting of the Board of Directors
Wednesday, October 28, 2026

A meeting of the Board of Directors of the Oklahoma Banker's Association was held on Wednesday, October 28, 2026. The meeting was called to order by Chairman Priscilla Cude at 1:03 p.m.

OBA Board Members Present:

Priscilla Cude	Steve Hart	Troy Appling	Steven Bagwell
Mark Burrage	Shanon Butler	Jared Cable	Keegan Grooms
Jason Hensley	Michael Oonk	Loren Parham	Jerold Phillips
Dustin Riddle	Danna Robinson	Leigh-Anne Taylor	Nikita Thompson
Brent Womack	Jonathan Grimmett	Darian Shaw	

OBA Board Members NOT Present:

Danyiel Green	Heath Hartley	Brian Mooney	Hayden Winter
Ryan Yates	Keith Kersten		

OBA Staff Present:

Adrian Beverage	Scott Thompson	Megan McGuire	Joan Anderson
Thi Pham	Kathryn Donovan	Janis Reeser	Jeremy Cowen
Judy Hannah			

Approval of Agenda and Previous Meeting Minutes

A motion to approve the agenda and minutes from the meeting held on September 16, 2026 was made by Danna Robinson and seconded by Brent Womack. The motion was approved with no abstentions.

FINANCIALS

Kathryn reported that income was down some, mostly due to a few bank mergers. Expenses are very comparable to this time last year.

A motion to approve the financials was made by Jason Hensley and seconded by Shanon Butler. The motion was approved with no abstentions.

STAFF REPORTS

Education and Training
Janis reported on the following:

- Consumer Lending School was held October 5-9 with 65 in attendance
- The OBA's Scott Thompson will be the speaker at tomorrow's Women in Banking. He will talk about fraud related bills that go in to effect on November 1
- Speaker Proposals were passed out to Board Members. Janis encouraged members to take a look at these and let her know what topics would be of interest to them. If she doesn't hear from them, she will be contacting them! Please have this to her by November 9.

Judy Hannah
Judy reminded the group that she is always available to answer questions. She reported that one of the new trends they are seeing is Savings Bonds on new accounts. She reminded everyone that banks don't have to issue the money right away.

GRC Report
Adrian let the group know that everything was covered in the GRC meeting held prior to the Board meeting. He did let the group know that 90% of the legislatures who were road blocks to legislation we were watching have been primaried out.

PAC
$38,000 was raised in September that now places the PAC ahead of schedule.

OBASCO
Thi Pham reported on the following:

- Salary Surveys are available
- Calendars are in production
- A new Endorsed Vendor, C8 Capital Network, will be launching to members soon
- HOF is coming up in December

Legal
Scott Thompson reported on the following:

- Still waiting on a ruling for the Arvest law suit
- Won the case on IBC – if anything is done in court it waves arbitration – this is good for us!
- On November 1 two bills go in to effect:
    - Fraud Hold Statute
    - Build Act – developer creates an area/coalition that the community has issued bonds for – the builder can issue assessments on those properties to retire the bond – these have to be done publicly – 100% of the property owners have to consent to this district coalition

Member Relations
Megan McGuire reported on the following:

- Next Wednesday, November 4, is the first Emerging Leaders Academy
- This month's OBA Book Club selection is *Leaders Eat Last* by Simon Sinek
- Hall of Fame is December 3 – please RSVP to Joan Anderson at joan@oba.com
- Special thanks to those who went on the Washington Visit – it was a great trip

Internal/External Communications
Jeremy Cowen reported on the following:

- The OBA News Clips has gotten started – thrilled that there have only been 3 unsubscribes – special thanks to Olivia Hendrix, our OBA Intern, for help with this project
- There was a couple PR hiccups associated with banking that Jeremy was keeping an eye on, however both issues have seemed to die down
- Jeremy and Megan attended a job fair at OU's Gaylord College to represent banking – please consider these grads for future job openings
    - *Adrian Beverage mentioned that he would be happy to speak at any of the State's Colleges and Universities regarding careers/jobs in banking

Fraud
Sharon Lewis was not in attendance, she was traveling out of state to a workshop. However, Jeremy Cowen mentioned that this month's First Friday Fraud Forum had the biggest attendance to date. *See Board Agenda for remainder of report.*

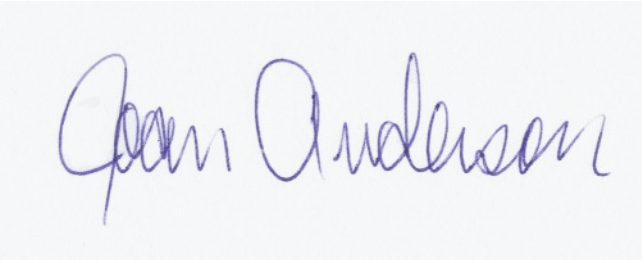
OTHER BUSINESS
Adrian spoke to the group regarding Bank Chain Alliance – a network created by banks and controlled by banks.

- Would be a $25,000 buy in
- Adrian feels like if we don't make an investment now, we won't have a seat at the table
- Still fairly early in the process – so far 79 banks in 16 states have joined
- Focus of the Alliance is more on tokenized deposits instead of stablecoin
- Board structure will be equal parts big banks and community banks

Some discussion regarding this issue was held and ***Jerold Phillips made a motion to move forward with joining this organization. Troy Appling seconded the motion and it passed unanimously with no abstentions.***

There being no further business, a motion was made by Troy Appling and seconded by Steve Bagwell to adjourn the meeting. Adjournment was at 1:58 p.m.

Respectfully Submitted,



Joan Anderson
Recording Secretary

Oklahoma Bankers Association

Meeting of the Executive Committee

Wednesday, October 28, 2026

A meeting of the Executive Committee of the Oklahoma Bankers Association was held at the OBA on Wednesday, October 28, 2026. OBA Chair Priscilla Cude called the meeting to order at 10:30am. Others participating were Vice-Chair Steve Hart, Past Chair Steve Bagwell, First Vice-Chair Troy Appling, Kathryn Donovan and Adrian Beverage. Chair Cude asked for an approval of the agenda. Bagwell made the motion to approve and Appling made the second. The agenda was approved unanimously with no abstentions.

Donovan presented the financials through 8/31/26. Donovan discussed how the numbers look good and we are right on target compared to budget. Chair Cude asked for approval of the financials. Appling made the motion and Hart made the second. The financials were approved unanimously with no abstentions.

Donovan informed the EC that there will most likely be some one-time expenses coming up. The OBA roof has some issues that need to be addressed, so far we have received two estimates and are looking at getting a third. We also need to replace one of our HVAC units, we are working to gather additional estimates.

Beverage quickly went through the list of bills that were going to be discussed later in the GRC meeting. Beverage discussed the latest information regarding the Bank Chain Alliance.

There being no further business to come before the Executive Committee, the meeting was duly adjourned at 10:59am.

Respectfully Submitted

