

TBB THE BANKERS BULLETIN

FEBRUARY 2024

TheBankersBank

ISSUE NO. 11

WHAT'S IN THIS ISSUE

Reflecting on 2023

TBB by the Numbers

Congratulations,
President Pringle

Sammy The Road
Warrior Dog

Hot Topics

Did You Know?

REFLECTING ON 2023 *by Andrew Johansen, Forward in Technology*



2023 was a phenomenal year for Forward In Technology (FIT). We extend our heartfelt gratitude to our valued clients who have been integral to our success. In 2023, we were thrilled to welcome a substantial number of new clients, notably from the non-profit sector, while also expanding our community bank relationships and other industries. This influx of diverse clientele has enriched our experience, broadened our expertise, and strengthened our communities.

The growth in our client base and depth with long-term clients has been a catalyst for FIT's expansion in many areas. We especially realized a need to welcome new members to our team, enhancing our capacity to deliver exceptional service. It is vital that FIT have a strategy of controlled growth, maintaining and even elevating the level of customer satisfaction that FIT is known for.

A significant highlight of 2023 was our intensified focus on cybersecurity. We evaluated and improved our cybersecurity strategies to meet the evolving challenges in the digital landscape. Our efforts in bolstering security measures have not only protected our clients from emerging threats but also strengthened their trust in our capabilities.

As we have turned the page to 2024, FIT is poised for another exciting year of innovation and strategic development. Our strategic plan for the coming year is focused on continuing our growth trajectory while ensuring that we maintain the high standards of service that our clients expect from us.



...continued from page 1

We are particularly excited about the implementation of new technologies and processes that we have planned. This includes improving our efficiency, further enhancing our cybersecurity offerings, leveraging cutting-edge technologies to provide even more robust solutions to our clients.

In 2024, FIT will also continue to focus on employee growth and development. As part of our strategy to nurture a positive and productive work environment, we will be providing our team with more opportunities for professional development. This not only benefits our employees but also ensures that our clients are supported by a highly skilled and knowledgeable team.

Looking back on 2023, we are proud of what we have achieved and are thankful for the trust our clients and shareholders have placed in us. As we look ahead to 2024, we are energized by the opportunities that await. Our commitment to excellence, innovation, and partnership remains steadfast. We are enthusiastic about continuing our journey of growth and are eager to bring our clients and shareholders along with us on this exciting path forward in technology.



THE BANKERS BANK GOLF CLASSIC

June 10, 2024
Oak Tree Country Club



ANNUAL MEETING

of the Shareholders of Bankers Bancorp of Oklahoma, Inc.

FRIDAY, MARCH 29, 2024

at 2:00 p.m.

OKLAHOMA CITY GOLF & COUNTRY CLUB

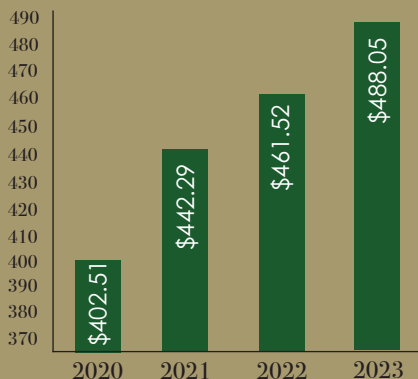
7000 NW Grand Blvd., Nichols Hills, OK 73116

A reception with drinks and appetizers will be held immediately following the business of the Shareholder meeting.

Contact Cherry Wilson at
cwilson@tbb.bank or 405-810-2223
with any questions.

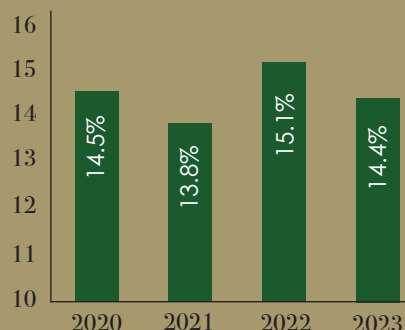
TBB BY THE NUMBERS *...a look into our Quarterly reports & profitability*

BOOK VALUE PER SHARE



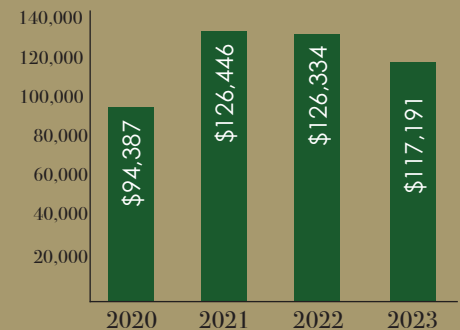
CAPITAL RATIO

(CBLR)



CORE DEPOSIT BALANCES

(000's)





SAMMY

THE ROAD WARRIOR DOG

by Amanda Martin, AVP/Calling Officer



With heavy hearts, we said goodbye to the beloved Road Warrior dog, Sammy. She held a place in so many hearts, both those of employees and customers alike.

There was no place Sammy would rather be than on the road with Jim Chapman, or “Jimmy C” as many know him, a Calling Officer at The Bankers Bank. Sammy visited banks all over Texas and Oklahoma and her happy face brought joy to everyone she met. She was truly the best co-captain. When not traveling, Sammy spent her days in Kingston, OK, and enjoyed every minute of her country life.

There is a quote that says, “If the kindest souls were rewarded with the longest lives, dogs would outlive us all.” Nothing is more true of Sammy Dog. Her life was too short and she will be missed by many.

CONGRATULATIONS, PRESIDENT PRINGLE



On January 19th, TBB EVP and General Counsel Miles Pringle was sworn in as the 2024 Oklahoma Bar Association president. He will lead the OBA’s 17-member Board of Governors,

which meets monthly and governs the 18,000-member association. Supreme Court Chief Justice M. John Kane IV administered the oath to officers and new Board of Governors members during a ceremony at the state Capitol Courtroom in Oklahoma City.

“The bar association is in a good place today because of the leaders we’ve had. I hope to build upon that this year. This is a big honor for me, and I appreciate the privilege to serve as president,” Miles said during his inaugural address.

A native Oklahoman and third-generation attorney, Miles is licensed to practice law in Oklahoma, Missouri and Texas. He has served the Bar Association and legal community for many years, including as governor and vice

president of the OBA Board of Governors, chair of the OBA Financial Institutions and Commercial Law Section and chair of the OBA Legislative Monitoring Committee. In 2018, he was awarded the Oklahoma County Bar Association Geary L. Walke Briefcase Award, and in 2021 and 2022, he received the OBA President’s Award.

Miles is also a recognized leader in the banking community and very involved in the local community. He has been a teacher for the Oklahoma Bankers Association Intermediate Banking School and other banking organizations. In 2022, he was named on the 40 Under 40 list of national emerging community bank leaders by the Independent Community Bankers of America. Miles is also a board member of the Oklahoma City Rotary Club (Oklahoma’s oldest and largest civic organization) and has served on the boards of local nonprofits.

The Oklahoma Bar Association, headquartered in Oklahoma City, is an arm of the Oklahoma Supreme Court created to advance the administration of justice and to foster and maintain learning, integrity, competence, public service and high standards of conduct among Oklahoma’s legal community.



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HOT TOPICS

by Kas Stewart, SVP & AAP

There is something about starting a new year that creates the opportunity to start fresh, make changes, and explore new and changing services. As you review 2023 and rethink 2024, please include The Bankers Bank in that process. Reach out to your calling officer and ask for a review of our capabilities. We strive to keep community banks on the leading edge and have a full range of services to do just that.

- Are you fully utilizing iWeb? Have you logged on to the website, www.tbb.bank, and viewed the iWeb videos? You may find something new, an answer to a question or refresher training for your employees.
- Do you have suggestions for improving iWeb? Are there reports we could offer in iWeb that would save time for you?
- Did you delay implementation of FedNow in 2023? The Federal Reserve now has 400 participants, and the momentum

will only increase. Should we discuss the process and talk about use cases?

- The Bankers Bank is also a funding agent for RTP, a faster payment product that has been available for 5 years. Should we compare RTP and FedNow and find the best alternative for your bank? Instant payments appear to be a high priority.
- Does your bank offer SBA loans? The Bankers Bank added an SBA loan processor last year to assist with the application process and submitting the loan.
- Would you like to earn a slightly higher rate on excess deposits? Check out our Money Market Deposit Account.
- Have you explored the services that subsidiaries, Forward in Technology and Bankers Professional Services, Inc., and our partners provide?

The Bankers Bank, never a competitor, always a partner.

DID YOU KNOW

The Bankers Bank provides Investment Safekeeping Services?

Our team provides superior service, support and assistance. Let us oversee your portfolio activity so you can concentrate on your customers.

- Competitive pricing
- Advance notice of maturities and coupon payments
- Separate accounting for your customer securities
- Waiver of fees for new depositors
- Fifty percent credit for withdrawal fees from current provider
- Transaction posting to your DDA
- Easy access electronic reporting

Contact your calling officer for more details and a cost analysis.