

TBB THE BANKERS BULLETIN

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The Bankers Bank

ISSUE NO. 13



WHAT'S IN THIS ISSUE

Introducing: The Bankers Solutions

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INTRODUCING: THE BANKERS SOLUTIONS

by Mike Murphy, EVP & Chief Risk Officer



Bankers Bancorp's board is excited to announce the rebranding and relaunch of its audit and consulting subsidiary. The Bankers Solutions (TBS) has been operating for 20 years as Bankers Professional Services, Inc, conducting compliance audits, internal control reviews and other similar services. We are now going to build on that foundation by adding other audit functions and consulting services. We're also adding to our team to meet the growing needs of community banks in our markets.

In addition to the new area of consulting, we provide a wide range of audits for the lettered regulations from BSA to Reg Z, along with special audits in the areas of ACH, Vendor Management, Funding and Interest Rate Risk Independent Reviews, Internal Control Reports and Director Exams. Our consulting team can help you fill those gaps when key employees leave or you just need additional assistance. We can help you analyze the financial performance of branches or departments; conduct capital, funding or strategic planning; manage your enterprise risk; review your HR services; answer regulatory findings; and monitor and stress test for loan concentrations.

The Bankers Solutions team is growing and ready to help you build a better bank. Dustin Loeffler, who has been helping community banks for more than 20 years, continues to manage the audit team and guide compliance programs. Shannon Truax has been in banking for 30 years and is one of our audit managers, specializing in independent testing of Bank Secrecy and Community Reinvestment. Hollie Baker and Christine Reynolds round out our team well – each with more than 15 years of compliance or

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accounting experience that they can lend to support you in your mission. Two new hires are starting in August: Shannon Tate has over 20 years of operations and compliance experience in banking and will be one of our audit managers. Jesse Gamboa, who has six years of FI accounting experience, will be a staff auditor.

TBS understands the challenges and expenses our industry faces from the burden of increasing regulation. With a deep comprehension of evolving regulatory landscapes, we offer services with experience that is bank specific. I'm excited to lead TBS and its team as we find new ways to sustain community banks while I also continue to serve as TBB's EVP and Chief Risk Officer. For a free consultation or to visit about your bank's needs, please contact me.

DID YOU KNOW?

The Bankers Bank can help with your SBA loans!

As an SBA approved Lender Service Provider we can assist with:

- 7a loan applications
- Monthly 1502 reporting
- Loan Servicing and Modifications
- Guaranty Purchases

And much more!

Call Leslea Spears at 918-361-2557 for more details.



A TRIBUTE TO PAT KELLY

by Kas Stewart, SVP & AAP

George Russell "Pat" Kelly

4/29/1933 – 5/26/2024

Pat Kelly began his banking career at Liberty National Bank, shortly after graduation from high school. He worked there for 43 years before joining The Bankers Bank, where he continued to call on banks across the state of Oklahoma. Pat loved his customers and was a strong advocate for all. Errors or omissions were quickly resolved.

"Don't follow me, I am slow" He hated tickets, so he left early and drove at a speed that was comfortable. Fence posts "flew" by like telephone poles.

Pat loved a good joke, whether he was playing it on someone, or they were playing one on him. He also liked puzzles, jigsaws, crypto quip and the daily newspaper crossword, which he and his wife, Beverly, worked together – one completing the across words and the other taking the down words.

Pat was a cowboy, unafraid and always active. He lived a full life. There were stories from the Troop Trains, baseball and basketball at OCU with Abe Lemons and Paul Hansen, the "rush" he felt when he decided to try bull riding and then there was racquet ball. Pat also hosted an annual Gin tournament with some old banker friends at his cabin at Porum Landing, where he (and his partner) held the record at 28-2.

Pat will not soon be forgotten as many of us are reminded daily of his words of wisdom:

- *If you are on time, you are late!*
- *Take the stairs as long as you can.*
- *Never park directly in front of a bank, those spaces are for bank customers.*

Only one question remains, if your name is George Russell Kelly, where did "Pat" come from?

Rest in Peace, dear friend.





35th ANNUAL GOLF CLASSIC

The Bankers Bank held their 35th Annual Golf Tournament at the Oak Tree Country Club on Monday, June 10th. The weather and course were absolutely perfect! It was great to see so many familiar faces and some new ones too.

A special thank you to our Sponsors as well as the TBB volunteers for their part in making this event a great success. We cannot do it without you!
See you next year – June 9, 2025

C Flight:

- 1st: Justin Hull, Justin Edwards, Scott Keeney, Brett Windsor
- 2nd: Bill Mitchell, Rusty Royal, Gary Valentine, Ross Royals
- 3rd: Deke Alexander, John Gosser, Steve Mellhancy, Dustin Bonnett

B Flight:

- 1st: Mark Poole, Tommy Talley, Ryan Alexander, Mark Warren
- 2nd: Bruce Benbrook, Jim Peck, Terry Cook, Chris Conn
- 3rd: Shanon Butler, Jason Sheperd, Jon Baggs, Nick Huxman

A Flight:

- 1st: Manuel Quintero, Robert Carton, Brock Walker, Heston Brown
- 2nd: Joe Morgan, Andrew Patterson, Zach Simpson, Calvin Becker
- 3rd: Matt Jackson, Garrett Browning, Channing Gruft, Jim Bob Browning

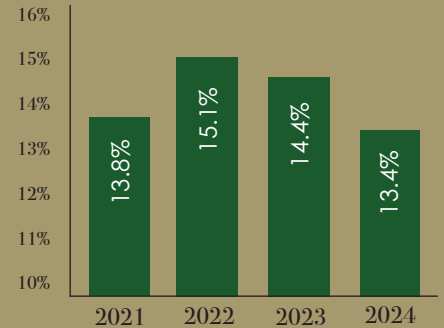
Longest Drive: Jay Randels & Andrew Patterson

Longest Putt: Adam Smith & Bill Martin

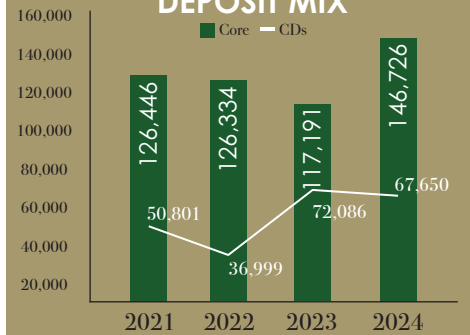
Closest-to-the-Pin: Nick Huxman & Tyler Konarik

TBB BY THE NUMBERS

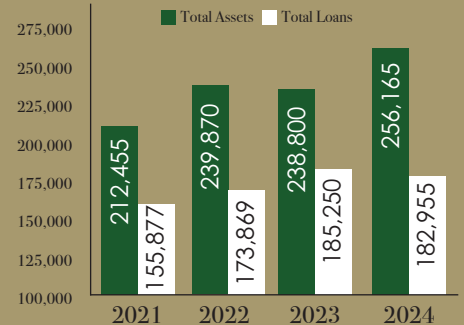
CAPITAL RATIO - YEAR END (CBLR)



DEPOSIT MIX



BANK TOTAL ASSETS & TOTAL LOANS



THANK YOU TO OUR GOLF CLASSIC SPONSORS!





HOT TOPICS

by Kas Stewart, SVP & AAP

The Federal Reserve has announced the retirement of Fedwire Funds Offline Services on December 31, 2024.

If you do not have a Federal Reserve Account, this change will not affect you.

If you are using this service as a contingency wire service for those occasions when a wire is misdirected to your Federal Reserve account, you will need to make alternate arrangements.

The Bankers Bank offers a Federal Reserve Service Provider arrangement that allows us to function as your wire processor and allows you to send, receive and transmit wires using your routing transit number.

This does not replace the wire services at The Bankers Bank, it supplements them. When implemented, Federal Reserve wires are redirected to your account at The Bankers Bank.

Current wire fees apply, but The Bankers Bank does not charge for this service.

If you would like to learn more about this possibility, please contact your Bankers Bank relationship manager for more details and the agreement that needs to be completed for the Federal Reserve.

Please start this process as soon as possible to comply with the December 31 deadline.

ISO20022

You are already receiving information about the Federal Reserve plan to change the existing wire format to ISO20022 on March 10, 2025. Staff at The Bankers Bank has been involved with this project for some time to prepare for this migration.

You may want to inventory systems that support your wire operations and reach out to vendors to ensure their readiness also. Some examples could be Customer facing systems like online banking or mobile payments, cash management systems, compliance screening or fraud monitoring, or accounting and billing.

DID YOU
Know...?

The Bankers Bank is an SBA Lender Service Provider

The Bankers Bank will collaborate with you and your borrower to streamline the process by providing support for:

- Determining Eligibility
- Preparing and Submitting Loan Packages
- Conducting Loan File Review
- ... and So Much More!



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