

Oklahoma Risk Forecaster

Volume 4, Issue 1
December 2017

From Your Chapter President

Upcoming Events:

- December 15, 2017
Economic Update,
Oklahoma City, OK
Tulsa (December 13)
- February 8, 2018
Analyzing Business
Tax Returns,
Oklahoma City, OK
- February 9, 2018
Analyzing Personal
Financial Statements
& Tax Returns,
Oklahoma City, OK
- April 5, 2018
Global Cash Flow I:
Foundations in GCF
Concepts, Tulsa, OK
- June 21, 2018
Structuring
Commercial Loans I,
Oklahoma City, OK

As we head into 2018, the Oklahoma Chapter would like to thank all those who attended our events and supported us this past year. Our first focus every year is to provide relevant and informative events that local members can learn from no matter what size institution. If you have filled out a survey for us this year, thank you, and know that we look over all of them to determine future events. If you have not, you can always talk to any board member about what your bank would be interested in. We are always looking to hear from our members and planning the next event.

Our events next year start immediately with classes on analyzing business tax returns and personal financial statements in February. Our final class of the year, Structuring Commercial Loans I, is not until June which offers plenty of time to plan ahead for this training opportunity. However, be on the lookout for more general membership events and events from our women in banking and developing financial professionals groups as well.

The focus of this organization is on the members and we aim to maximize the value of your membership with the RMA. To do this make sure you are receiving our emails and attending our events but also let us know what you think about the events. We have a lot planned for next year and I hope to see you in attendance. Have a safe and happy holiday season.

Chapter President
Josh Merry

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Trading Capital vs. Working Capital: Two Tiers of Liquidity

By Stephen Bartoletti for the October 2017 *RMA Journal*

Year after year, AT&T reports a substantial negative working capital, and yet year after year it manages to pay its suppliers and receive top credit ratings (AT&T's "working capital" as of December 2016: *Negative* \$12 billion). Clearly, negative working capital in this case fails as a predictor of illiquidity and imminent default.

In "Negative Working Capital Is Not Negative: Heresy or Revelation?" (December 2015-January 2016 issue), I proposed the following solution to this paradox. Working capital is routinely understated because it fails to include a critical current asset: the current portion of fixed assets (CPFA). When CPFA is included among current assets, a seeming "red flag" for illiquidity – negative working capital – is proven to be false indicator. For example, when AT&T's substantial CPFA is counted among current assets, its working capital becomes positive.

This article discusses what I call negative *trading* capital. Trading capital is a tighter measure of liquidity than working capital. Indeed, it is a subset of working capital. Taken together, the measures distinguish two tiers of liquidity to provide a deeper understanding than previously possible. So what is included in working capital that's not included in traded capital?

Introducing the Current Portion of the Long-Term (Fixed Asset) Cycle

The balance sheet attempts to distinguish between short-term accounts and long-term accounts, but a better understanding would be provided by adding a third part – where the short-term cycle overlaps the long-term cycle. This is the current portion of the long-term cycle.

Pause for a moment to reflect on that paradox: the *current* portion of the *long-term* cycle. Some accounts are, at once, both current and long term. Other current accounts are strictly short term. Understanding that there are two fundamentally different types of current accounts is what gives us a two-tier understanding of true liquidity.

Conventional accounting strips off the portion of long-term debt due in the current period and reports it as a current liability: the current portion of long-term debt, or

CPLTD. CPLTD differs from other current liabilities because it is just a *portion* of long-term debt, whereas all other current liabilities, such as accruals, accounts payable, and short-term bank debt, are due in full in one year or less.

The figure identifies this subgroup of short-maturity liabilities as *trading liabilities* and isolates CPLTD below the trading liabilities to highlight its unique hybrid nature as both current and long term.

The concept of CPFA- the *current portion* of fixed assets- follows the same logic as the concept of CPLTD. If a portion of long-term debt should be stripped off and reclassified as a current liability, the same logic should be applied to the left side of the balance sheet.

Fixed assets are not totally fixed. A portion is used up - depreciated- each year. CPFA is defined and calculated as the portion of fixed assets scheduled to be depreciated in the coming (current) period.

Counting the current portion of *fixed* assets among current assets is uncomfortable for us because "current assets" has always meant "short-life assets", such as pre-pays, accounts receivable, and inventory. In contrast, CPFA is derived from *fixed* assets. The left side of the figure maintains this distinction by identifying short-life assets as *trading assets* and isolating CPFA between the short term and long term, alongside its complement, CPLTD.

To read the full article and know the difference between trading capital and working capital, please visit our website:
<http://www.rmahq.org/thermajournal/>

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Credit Risk Certification (CRC) Why CRC?

In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession. You need the latest skills—skills that are current and complete. And you need the demonstrated ability to serve a diverse base of clients. Plus, you need all of your knowledge, skills, and abilities to be validated by a respected organization like RMA.

For more information, visit <http://www.rmahq.org/crc>.

So You Want to be a Banker: Five Key Competencies Required for Success

Date of Event: 9/12/17 & 9/13/17
11:30-1:00p

Location: Petroleum Club (OKC),
Tulsa Country Club (Tulsa)

Speakers: Robert Messer, William Githens

Summary of Event:

William Githens, CEO of the The Risk Management Association, first took the stand and introduced himself, and how the RMA OK Chapter has maintained its platinum level. Mr. Githens then went on to discuss the importance of recruiting members within the banking industry into the RMA, and congratulated Ashley Colston for her recruitment efforts of 43 people. Lastly, he spent the most time informing the audience of the RMA website and opportunities that lay within it. These opportunities included the Current Expected Credit Loss (CECL), the Credit Risk Certification (CRC) and even RMAU programs, and scholarship opportunities for collegiate individuals interested in pursuing a career in banking.

The attention in the room was then shifted to Robert Messer, Senior Executive Vice President and CFO of The American National Bank of Texas. Mr. Messer began speaking about his first topic, the disappearances of banks' in our current day and age. He touched on the grandness of banks' lobbies, and their inviting atmosphere and the classic interaction that took place in a bank. He suddenly shifted to the demise of this interaction due to the accessibility of an individual's smart phone to conduct their banking needs. This irked him, and he made it clear that this issue was close to his heart. He called this stage of time for banks "extreme consolidation". Mr. Messer then transitioned into the level of adaptability, and where he believes we



Photo Above: William Githens, CEO of RMA, speaks at the Petroleum Club in Oklahoma City.

stand with technology. This led him to begin the main topic of the meeting, the five key competencies of banking, which are the following:

1. Collaboration: main point was portraying how society was shifting to a pace where we only work with individuals for short durations, then break up teams to move on to another project with new people. He focused on attracting the audience to see how coworkers need to instead not disband those bonds, but keep them in mind and understand the people you work with.

2. Communication: Messer touched on the shift to speaking more than thinking, listening, and portraying body language when communicating with others. He challenged the crowd to learn how to effectively communicate in today's ever changing accelerated environment by not inflating our talking circle, but finding an equilibrium balance between each quadrant.

3. Competency: Stoking the fire of intellectual curiosity will be a diverging factor from the successful and the stagnant. Mr. Messer communicated the need for the never ending pursuit of skill development and adaptability of the skills one possesses.

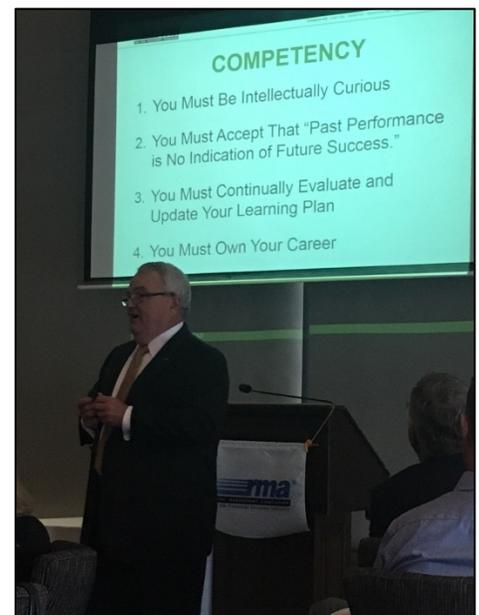
4. Courage: Mr. Messer defined real courage is having the ability to see where the world is going and adapting oneself to exist in that world, not dwelling on what the world could have been like.

5. Commitment: The final of the competencies touched upon the fact that people who are able to show commitment to tasks at hand have the ability to achieve their goals.

Robert Messer Senior Executive Vice President and Chief Financial Officer, The American National Bank of Texas

Mr. Messer has been with The American National Bank of Texas since 1983. "American National Bank of Texas is value driven and will always try to do the right thing," Robert says. Messer has more than 34 years of experience in banking and has

Photo Below: Robert Messer discusses third key for success in Oklahoma City, OK.



served a variety of professional organizations.

Messer is currently active with The Risk Management Association (RMA), where he serves as Community Bank Council chairman and a member of its board of directors. He also chairs the Texas A&M University Mays Business School, Finance Department, Banking Advisory Board, and the Career and Technical Committee to the Terrell Independent School District.

Robert Messer has a Bachelor of Science from Texas A&M University, a Master of Business Administration from Texas A&M University-Commerce, and has done post graduate work at University of Texas at Dallas. He holds a Certified Public Accountant (CPA) license.

William F. Githens
CEO of The Risk Management Association

Mr. Githens was appointed president and CEO of RMA, effective January 26, 2010. William Githens joined RMA in 1997 as director of Member Relations. He has been responsible for establishing and organizing the member relations functions to serve RMA's members, including community banks, large banks, global banks, and the chapter network.

Githens also directs enterprise risk management and credit risk initiatives and activities for the association. He is actively involved with the regulatory agencies and interacts frequently with chief risk officers and other risk professionals in the financial services industry. Prior to joining RMA, Mr. Githens was employed for over 25 years in various leadership roles in financial services.



Photo Above: Mr. Messer tells a story about a small business owner in Cabot, Arkansas who put customer service first in contrary to standard customer interaction today.



Photo Above – from left to right: Ashley Colston (Arvest Bank), Sandy Cox (Bank SNB), Robert Messer (The American National Bank of Texas), Nicholas Davis (MidFirst Bank), Josh Merry (YNB), William Githens (RMA)

Women In Banking: The Role of Social Media in Banking

Date of Event: 10/10/17 & 10/11/17 11:30-1:00p

Location: Oklahoma City University's Meinder's School of Business (OKC)

Speaker: Jill Castilla (Citizens Bank of Edmond)

Jill Castilla leads Citizens Bank of Edmond as its President and CEO and as Chairwoman of its bank holding company. She leads community bank innovation through development of ATM customer interaction products, branch lobby design and customer outreach methods. Jill has been named "Community Banker of the Year" by American Banker, "Most Powerful Women in Banking-Women to Watch" by American Banker and "Business Leader of the Year" by Oklahoma Christian University.

Jill leads social media in the financial industry and is a frequent keynote speaker on leadership, banking and technology. Jill holds a Master's degree in economics from the University of Oklahoma, a Bachelor's degree in finance from Hawaii Pacific University.



Photo Below: Jill Castilla presents at the Women In Banking Lunch and Learn at OCU's Meinder's School of Business in Oklahoma City, Oklahoma.



Energy Lending's Challenging Landscape

Date of Event: 11/15/17 & 11/17/17 11:30-1:00p

Location: Bank SNB (Tulsa), MidFirst Bank (OKC)

Speakers: Charlie Crouse (Managing Director, Energy Division - Bank SNB), Erich Bayless (VP Senior Technical Analyst, Energy Banking - MidFirst Bank)

To be successful in the energy industry, bankers need to be aware of the unique features of the industry and how to conduct due diligence to properly evaluate risk. This RMA Chapter Lunch and Learn discussed how to lend to this specialized industry from a banker's perspective.

Speakers discussed how to look at both collateral and cash flow when looking at an energy loan, including stressing price fluctuations, reserve reports and collateral valuation.



Photo Above: Eric Bayless discusses how to analyze energy companies' financial statements.

Photo to the Right: Charlie Crouse speaks about the energy industry in Tulsa, Oklahoma.



Bankers and Bagels: UCO Campus

Date of Event: 10/25/17 8:30-9:30a

Location: University of Central Oklahoma campus

Bankers: 15 Bankers from 5 different banks (see table below for details)

Special thanks to Dr. Black and others from UCO involved in this event.

The Bankers & Bagels event began with an introduction to Risk Management Association (RMA) and benefits of FREE student membership. After discussing the benefits, introductions of the guest bankers and RMA board members were made in order to network with the students. Attending students were able to ask questions to multiple bankers, discuss banking careers, and receive various perspectives from different roles in the banking industry.

The RMA student membership gives college students the opportunity to build a network of working professionals and the possibility of finding a mentor in the industry suited towards their passions by having the access and ability to attend RMA sponsored events. The RMA also offers scholarship opportunities to assist in the educational endeavors for students who are interested in pursuing a career in the banking industry upon graduation.



A free RMA student membership with The Risk Management Association (RMA) will give students the resources they need to differentiate from others and position themselves as a strong candidate to potential employers in the financial services industry.

In addition to access to RMA sponsored events, student membership will provide access to The RMA Journal, RMA's blog, Industry Study Packs (compilations of articles, by subject, that are useful for research papers), and regulatory updates and bulletin. Students are able to know the latest industry trends and research information with free access to components of RMA University Online including eMentor, RMA's knowledge base and complete industry research and training tool. Student membership give free access to the RMA Body of Knowledge, a comprehensive text covering the fundamentals of credit risk analysis.

Below: Bankers who attended the Bankers & Bagels event at the UCO campus.

2017 Bankers and Bagels List of Professionals				
Name	RMA Board	Company	Title	Email
Ron Witherspoon	No	Arvest Bank	Local Bank President	rwitherspoon@arvest.com
Aaron Stepp	No	Arvest Bank	Business Banking Manager	astepp@arvest.com
Cathy Blevins	No	Bank of America	SVP, Treasury Sales Officer	cathy.blevins@baml.com
Debbie Hatchett	Yes	Bank of Oklahoma	SVP, OKC Corporate Banking Underwriting Manager	DHatchett@bokf.com
Darcy Peterson	No	Bank of Oklahoma	AVP, Relationship Manager	DPeterson@bokf.com
Mac Katigan	No	Bank of Oklahoma	Credit Specialist, Corporate Lending	MKatigan@bokf.com
Ryann Inselman	No	Bank of Oklahoma	Credit Specialist, Healthcare	Rinselman@bokf.com
Dalton Esmond	No	Bank of Oklahoma	Credit Specialist, Healthcare	DEsmond@bokf.com
Nicholas Davis, CRC	Yes	MidFirst Bank	First AVP, AZ Credit Analyst	nicholas.davis@midfirst.com
Dustin Pexa (UCO Alumni)	No	MidFirst Bank	Officer Development Program Candidate	Dustin.Pexa@midfirst.com
Jay LeClercq (UCO Student)	No	MidFirst Bank	Officer Development Program Candidate	Jay.LeClercq@midfirst.com
Ryan Thompson	No	MidFirst Bank	VP, Oklahoma Commercial Lending Group	
Suzan Hood	Yes	MidFirst Bank	AVP, Commercial Loan Officer	Suzan.Hood@midfirst.com
Lexie Garrison (UCO Alumni)	Yes	Valliance Bank	SVP, Chief Credit Officer	lgarrison@vbank.com
Kyle Nation	No	Valliance Bank	VP, Commercial Lender	knation@vbank.com

Understanding & Interpreting Appraisals

Understanding and Interpreting Appraisals co-sponsored by the RMA Headquarters and the Oklahoma RMA Chapter was held on October 17, 2017, in Tulsa, Oklahoma.

The course introduced issues involved in ordering and reviewing real estate appraisals. Exploring terminology, methods, regulations, and review of appraisal for lending purposes. Instructor, Nikki Griffith, discussed appraisal methods and techniques, including the three approaches to value: cost, sales comparison, and income.

Understanding & Interpreting Appraisals discussed the following: recognizing the analytical steps in the valuation process used in appraisals including market & property analysis, determining the rationale for and identifying the process used in the cost, sales comparison, and income approaches to value, identifying review issues in the analysis of income and expense and the selection of the capitalization rate in the income approach to value, and identifying common errors in appraisals (residential and commercial).

Nikki Griffith, MAI, CCIM with Southeast Washington Appraisal Group, LLP has spent over 35 years in the real estate industry. During her career, she has spent nearly 15 years as Senior Vice President and Chief Appraiser for Bank One where she had oversight responsibility for a \$20 billion portfolio of income-producing real estate throughout the U.S.

Asset Based Lending for Non-Asset Based Lenders

Asset-Based Lending for Non-Asset Based Loans co-sponsored by the RMA Headquarters and the Oklahoma RMA Chapter was held on June 1, 2017, in Oklahoma City. This course provided participants with a basic understanding of asset based lending (ABL) concepts and techniques. Participants read and discussed a case study that illustrated many of the issues involved in ABL.

This class provided great benefit for small business and middle-market lenders who are not asset-based lenders but who are responsible for identifying ABL customers. The class discussed ABL collateral & field examinations and loan structures, including reporting and monitoring techniques.

The Asset-Based Lending course focused on teaching the following:

- Targeting appropriate candidates for asset-based loans.
- Identifying and understanding the risks particular to asset-based lending.
- Understanding the purpose and objectives of the field exam and be able to explain how the exam discloses and quantifies collateral risk.
- Understanding how and why effective loan structuring, reporting, and monitoring can minimize asset-based lending risk.

Healthcare Lending Lunch & Learn

Date of Event: 6/21/17 & 6/22/17 11:30-1:30p

Location: MidFirst Bank (OKC), Spirit Bank (Tulsa)

Speaker: Robert Dudley (BOK Financial)

The financial service needs of healthcare organizations require a specialized approach. Whether it is a hospital, a skilled nursing facility, or an ambulatory operator, lenders need to understand the variables involved when lending to healthcare entities. The attending associates learned more about this specialized industry segment.

Robert Dudley

Senior Vice-President and Manager Healthcare Banking at BOK Financial

Mr. Dudley manages a team of healthcare banking professionals responsible for the delivery of financial services to health systems, hospitals, senior housing, skilled nursing facilities, and physician practices.

He has over 30 years in the healthcare banking industry and is a member of the Healthcare Financial Management Association.

Tailored for Success: Package with Purpose

Date of Event: 11/07/17 & 11/08/17 11:30-1:30p

Location: Oklahoma City University's Meinders School of Business (OKC), Bank SNB (Tulsa)

Speaker: Jana Christian (The Etiquette School of Oklahoma)

The Tailored for Success event was an interactive event in which the presenter, Jana Christian, discussed and demonstrated how to build a professional wardrobe on a budget for both men and women. A professional wardrobe is essential for everyone in the business world, from the new employee to the CEO.

Jana discussed great tips for men to keep in mind, such as: a grey suit is a great foundation, flat front pants are a safer choice than pleated fronts, remember to go for a shirt color lighter than your jacket or pants and a tie color darker than your shirt, belt should be in the same color family as shoes, and mixing patterns is okay, if you stay within the same color scheme.

Jana Christian, the founder of The Etiquette School of Oklahoma has been a proven and leading expert in the protocol and etiquette industry for over 20 years. Her diverse clientele includes Fortune 500 Companies, Department of Education, Marriott Corporation, universities and a variety of others.



Photo to the Left: Jana Christian discusses the importance of quality over quantity in clothing.

Photo Below: Jana Christian shows the audience an example of a good suit with an UCO student.



10 Basics Every Man Should Own:

1. Blazer
2. Button down shirt
3. Dark wash jeans
4. Casual pant (i.e. Khakis)
5. Tie
6. Dress shoes
7. Suit
8. Knit shirt (i.e. Polo)
9. Sweater
10. Dark trousers

Banking in a Rising Interest Rate Environment

Date of Event: 5/09/17 & 5/10/17 11:30-1:00p

Location: Petroleum Club (OKC), Tulsa Country Club (Tulsa)

Speakers: Tally Ferguson (BOK Financial), Jane Haskins (First Bethany Bank and Trust), Marc Maun (BOK Financial)

The year 2017 is shaping up as one of rising interest rates. For some people, that will mean loans and credit cards will become costlier. But for some bank customers, there's also a benefit: the potential to earn more money. The attending audience was able to hear how banks can compete in this environment.

Key Topics Discussed: Managing existing balance sheet as rates rise, managing credit risk of existing portfolio as rates rise, pricing concerns, and borrower perception of rising rates

Jane Haskins *(Photo Below)*

President and CEO, First Bethany Bank and Trust

Jane Haskins has over 37 years of banking experience and is a certified public accountant. Ms. Haskins is a 1978 graduate of the University of Central Oklahoma and a 1994 graduate of the Jack Conn Graduate Banking School at Oklahoma City University. Ms. Haskins received the 2012 Outstanding CPA in Industry Award from the Oklahoma Society of CPAs.



Tally Ferguson *(Photo Above)*

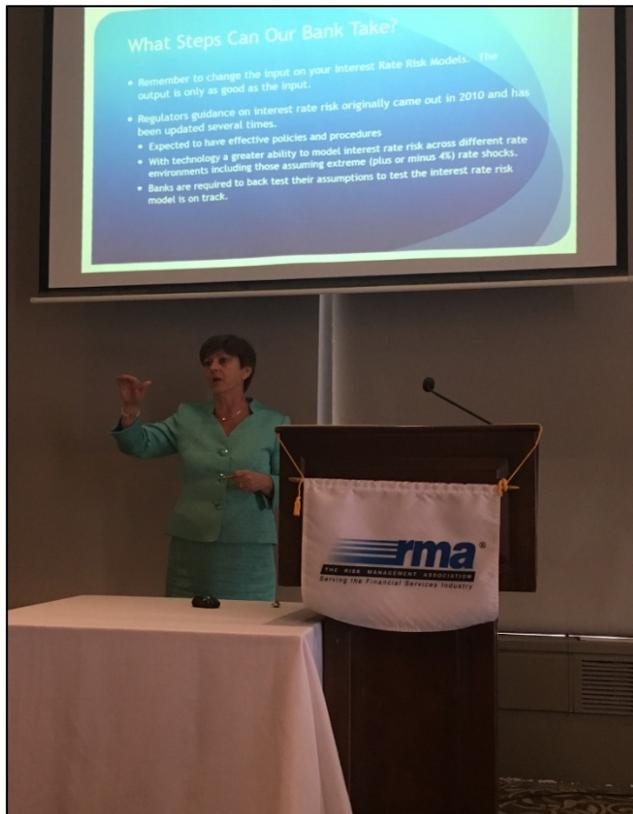
SVP/Director of Enterprise Risk Management, BOK Financial

Tally Ferguson brings a unique blend of regulatory compliance and quantitative risk management skills with 30 years experience as a bank regulator, regulatory consultant and risk manager. Tally Ferguson is currently the Director of Market Risk Management at BOK Financial, responsible for enterprise wide market risk monitoring, model risk analysis and validation and coordinating the corporate insurance program.

Marc C. Maun

Executive Vice President and Chief Credit Officer, BOK Financial

Marc C. Maun, age 58, is Executive Vice President, and Chief Credit Officer. Most recently, Mr. Maun served BOK Financial for two years as the Chairman and CEO of Bank of Oklahoma, Oklahoma City. Since joining BOK Financial in 1985, Mr. Maun has overseen significant business divisions such as Treasury, International Banking, and Mergers and Acquisitions.



Women in Banking: “Making Your Voice Heard” Event

Date of Event: 6/14/17 & 6/15/17 11:30-1:00p

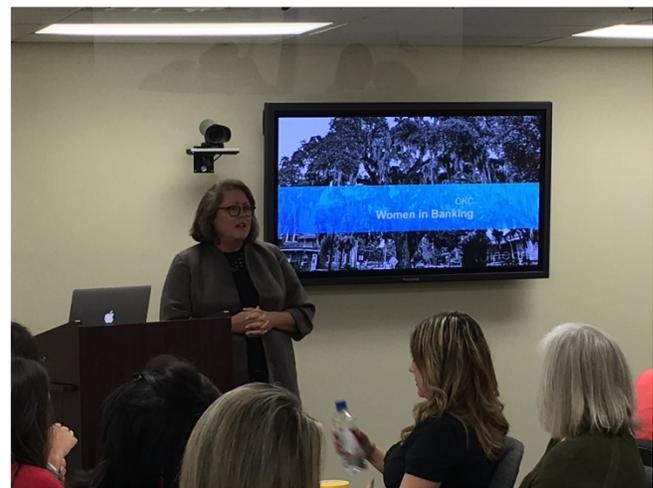
Location: Arvest Bank (OKC), Bank SNB (Tulsa)

Speaker: Sheryl Lovelady

Many women find it difficult to make an impact in the workplace. Sheryl Lovelady shared tips and strategies that helps people convey competence, yield influence, and project a strong executive presence.

The Women in Banking group seeks to enhance and benefit the career and personal development of anyone involved in the financial services industries. The group provides a forum of education, networking, and professional development to raise your profile with the industry.

Sheryl Lovelady has spent the last 25 years in public service through her work in politics, policy and non-profits. She is Executive Director of the Oklahoma City Housing Services Redevelopment Corporation, an organization that works to increase home ownership and revitalize neighborhoods. She has also served for the past 9 years as a consultant and director of a statewide education non-profit for at-risk children.



Her past experience includes positions with the Oklahoma State Senate, a Washington DC political research firm, the City of Tulsa, and the Women’s Leadership initiative at the University of Oklahoma.

Top Photo: Sheryl is presenting at Bank SNB in Tulsa, Oklahoma.

Middle Photo & Photo to the Left: Sheryl is explaining helpful strategies at Arvest Bank in Oklahoma City, Oklahoma.

Upcoming Event

Economic Update & Outlook

Please join the RMA Oklahoma Chapter for our fall event in December. Come open your holiday season with your fellow risk management professionals and hear what they have to say regarding the economy and implications for 2018 regionally and nationwide. This is a unique way to get caught up on how our local economy is faring and how your firms can best position themselves for next year.

Tulsa Speaker:

Mr. James L. Huntzinger serves as an Executive Vice President and Chief Investment Officer of BOK Financial Corporation at BOKF, National Association. Mr. Huntzinger is responsible for managing the portfolio management group, strategic investment advisory group, alternative investment group, and BOKF's registered investment advisor, Cavanal Hill Investment Management. Mr. Huntzinger began his career with Bank of Oklahoma in 1982 as a government securities trader and rose to the ranks of Chief Investment Officer of the trust division in 1992. He serves as an Investment Professional of BOKF Equity Fund. Mr. Huntzinger serves as a Director of Cavanal Hill Investment Management, Inc.

Oklahoma City Speakers:

Dr. Travis Roach is an assistant professor with the department of economics at UCO and is an MBA faculty member. Roach originally hails from Austin, TX and made his way to Oklahoma by way of Lubbock, TX where he completed his doctorate in economics. His dissertation was a collection of three papers concerning carbon dioxide emissions in the United States.

Rodney Provience joined CBRE as a Research Analyst with a primary focus on the Office, Retail, and Industrial sectors of the Oklahoma/Northwest Arkansas Markets. Prior to joining CBRE, Rodney was an Intern Analyst for Tru Capital Investments, providing national due diligence and market research on potential acquisitions.

Dates

Tulsa

Wednesday, December 13th, 2017

Oklahoma City

Friday, December 15th, 2017

Apply by January 31st for the Spring CRC testing window!

The application deadline for the Spring 2018 testing window (March 8th – April 14th 2018) is January 31, 2018. Prove to your employer that you have the skills necessary to successfully manage the challenges of today's financial environment.

In today's rapidly changing financial services industry, credit and lending professionals will continue to play a critical role in shaping the risk profile of their respective institutions. The CRC is the only recognized professional designation for credit and lending professionals, and earning it gives you added credibility among colleagues and clients alike. As a credentialed risk professional through RMA, you demonstrate a commitment to the credit risk industry and a level of industry knowledge that has been recognized by an objective, outside organization.

The RMA Oklahoma Chapter offers a 50% reimbursement on the CRC exam expense to associate members upon passing the CRC exam!



New Officer Spotlight

Suzan Hood, AVP Loan Officer – Secretary for the Board

Mrs. Hood has worked at MidFirst Bank since June 2001. Mrs. Hood has served as a loan officer in the Commercial Lending department since September 2015. She has 15 years of experience in the banking industry. Previously, Suzan Hood was the AVP of Funding in the Treasury department at MidFirst Bank and also held a financial position in the Midland Mortgage accounting group. She earned a B.B.A in Accounting from Oklahoma State University and began her career as an accountant at Dobson Cellular.

Justin Moore, Senior Loan Review Officer - Programming Committee, Tulsa

Mr. Moore has 10 years of banking industry experience. Justin has been a Senior Loan Review Officer with Bank SNB since January 2014. Prior to Bank SNB, Mr. Moore was an Examiner with Oklahoma State Banking Department, Banking Consultant/ Loan Review with RDK & Associates, and Certified Bank Operations Examiner by CSBS Education Foundation. Mr. Moore has a BS in Finance/Commercial Bank Management from Oklahoma State University.

2016–2017 Oklahoma Chapter Officers

Josh Merry	<i>YNB, President, Programming Committee, Audit</i>	Fawn Sachleban	<i>Citizen Bank of Edmond, Programming Committee</i>
Nicholas Davis	<i>MidFirst, Vice President, Programming Committee</i>	Cindee Munro	<i>RMA HQ, RMA Regional Manager – South Region</i>
Suzan Hood	<i>MidFirst, Secretary</i>	David Martin	<i>Security Bank, Education Comm.</i>
Kendra White	<i>Central National, Communications</i>	Caitlin Lierly	<i>Mabrey Bank, Programming</i>
Alex Gifford	<i>Spirit Bank, Developing Financial Professionals Chair, CRC Chair</i>	Macy Johnson	<i>BOKF, Academic, YP Chair, Tulsa</i>
Ashley Colston	<i>Arvest, Academic Chair, OKC</i>	Yvonne Kinsey	<i>Arvest, Education Chair, OKC</i>
Danny Williams	<i>Spirit Bank, Membership Chair</i>	Levi Lindsey	<i>First United, ERM Committee</i>
Bria Colgan	<i>BOKF, Women in Banking Chair</i>	Olena Lifset	<i>BOA, Women in Banking Chair</i>
Justin Moore	<i>Bank SNB, Programming, Tulsa</i>	Lexi Garrison	<i>Valliance Bank, Treasurer, Social Media Chair, Academic Comm.</i>
Jaime Ortiz	<i>Arvest, Newsletter Chair</i>	Debbie Hatchett	<i>BOKF, Programming, YP Comm.</i>
Haley Morris	<i>UCO, Academic Committee, OKC</i>	Sandy Cox	<i>Bank SNB, Past President, Audit</i>
Bill Glover	<i>Bank SNB, Programming Chair</i>		
Rich Hawk	<i>BOKF, Programming, YP Committee</i>		



Get Involved & Stay Connected

Our chapter presents opportunities for individuals to get involved. Chapters rely on the talents of volunteers to stage many of their programs, conduct membership development efforts, and promote the ideals of the Association. To find out more about how you can get involved in our chapter, email us at rmaoklahoma@gmail.com

To stay updated on upcoming classes and audio conferences you can find more information on our chapter website and the chapters LinkedIn page.



[RMA Oklahoma Chapter Website](#)



[RMA Oklahoma Chapter LinkedIn](#)

