



OKLAHOMA MATTERS



PRESIDENT'S CORNER

End of Year Letter

If you are like me, you are glad that 2020 is behind us and are eager to embrace 2021. However, if we reflect on 2020, our industry rose to the occasion and was able to provide solutions to support and serve those most in need.

At both the national and local levels, RMA was also able to quickly adapt to the needs of those we serve, changing our delivery method to provide pertinent and timely information.

I am proud to be part of our wonderful industry and I look forward to the opportunities that the upcoming year create and serving as President of the Oklahoma Chapter of RMA. I encourage you to reach out to myself or any board member to enable us to better meet your needs.

*-Chapter President,
Yvonne Hilton Kinsey*

SPRING / SUMMER 2021

IN THIS ISSUE

Welcome New Members	2
Get Involved & Stay Connected	2
Annual Risk Mgmt. Conf. Link	2
Chapter Board Roster	3
Member Spotlight	4
Academic Program Spotlight	4
Recognizing Past Presidents	5
Credit Risk Certification	5
Members Only Resources	5
Coronavirus Resource Link	5
Virtual Courses	5
RMA Journal Article Spotlights	6
Event Recap	7
Credit Risk Certification	9
A NEW RMA	10

UPCOMING EVENTS

- OCTOBER 18-21, 2021:** Annual Securities Finance & Collateral Management Conference (Aventura, Florida)
- OCTOBER 25-28, 2021:** Annual Risk Management Conference (Virtual)
- OCTOBER 25-28, 2021:** Internal Audit Conference (Virtual)
- OCTOBER 29, 2021:** Women in Risk Summit Conference (Virtual)

WELCOME NEW MEMBERS

STUDENT MEMBERS

University of Tulsa

Eric Aplis

University of Central Oklahoma

Mattison Ivy Bullard

Oklahoma State University

Cory Hancock

Juniata College

Sean Perrine

INSTITUTIONAL MEMBERS

We are pleased to announce our new Institutional Members to the Oklahoma Chapter of the Risk Management Association.

Membership in RMA provides countless networking opportunities and exposure to the industry's key decision makers and managers. RMA's local and national events keep you up to date on industry trends and issues while allowing you to meet new people and swap successes with peers.

Becoming a member also gives you a voice in the industry. A forum to share your ideas and have them valued is extremely satisfying and beneficial for your professional growth.

Welcome new Member Banks!

Oklahoma AgCredit ACA

Enid

OK

STAY CONNECTED



Eventbrite

ASSOCIATE MEMBERS

First Bank & Trust Co

Chris Vinson

First Oklahoma Bank

Gregg Jaynes

Zach Hill

First United Bank and Trust Company

Henry Hughes

Joe Blakely

John Claude Gibbs

Mason A. King

Matthew Treiber

Timothy Melnick

MidFirst Bank

Christopher Abernethy

Erik Rangel

James Park

John C. Manna

Sean K. Fitzgerald

Steve Cho

Steven Solis

Valliance Bank

Dustin Reed

GET INVOLVED

The Oklahoma Chapter, like all RMA chapters, is organized and run by volunteer members. We strongly encourage current or prospective members to become involved in shaping the future direction of the chapter. Having a diverse Board is important to providing relevant content and events for the various banks and regions of Oklahoma. [Contact any of our board members or our Chapter communication channels listed below to find out more.](#)

Join our board today to represent your bank and communities!!!

SAVE THE DATE – 2021 RMA ANNUAL RISK MANAGEMENT CONFERENCE

OCTOBER 25-28, 2021 – HAPPENING VIRTUALLY

Mark your calendar and register early for this year's conference – more details coming soon!

JOIN. ENGAGE. LEAD.

2020-2021 CHAPTER BOARD

OFFICERS

President..... Yvonne Kinsey, Arvest Bank Secretary..... Nick Rhoads, FNB Vinita
Vice President..... Seeking Volunteer Treasurer / ERM Chair..... Sarah Smith, First United Bank

COMMITTEES & BOARD MEMBERS

Academic Committee

OKC..... Lexie Garrison, Valliance Bank

Education Committee

OKC..... Libby Unruh, MidFirst Bank

Women in Banking Committee

OKC..... Amanda Dawson, Credit Union Resources

Tulsa..... Sandy Pevey, BOKF, N.A.

Young Professionals (YP)

Tulsa..... Derrick Crenshaw, Arvest Bank

Membership Committee

Tulsa..... Danny Williams, SpiritBank

Tulsa..... Macy Johnson, BOKF, N.A.

OKC..... Nicholas Davis, MidFirst Bank

Programming Committee

Lawton..... Earl Mack, Arvest Bank

Lawton..... Shena Parks, City National Bank

Tulsa..... Alex Gifford, SpiritBank

Tulsa..... David Martin, Security Bank

OKC..... Darcy Peterson BOKF, N.A.

OKC..... Olena Liftset, Bank of America

OKC..... Suzan Hood, MidFirst Bank

Audit Chair..... Rich Hawk, BOKF, N.A.

Chapter Admin..... Sandy Cox, Simmons Bank

Communication..... Ashley Colston, Arvest Bank



RMA Oklahoma Chapter Board is pleased to announce achieving **CHAPTER PLANNING GUIDE PLATINUM AWARD** Status for the 2019 – 2020 Chapter Planning Guide. This is the **10th consecutive year** that the Oklahoma Chapter has achieved Platinum going back to the 2010-2011 year. RMA believes in the importance of recognizing outstanding chapters for their achievements. The dedication of the volunteer chapter boards to further RMA's mission is a testament to the strength of our association and its members. RMA Chapters are recognized on an annual basis for their accomplishments via the William F. Githens Chapter Awards Program and the Chapter Excellence Awards.

A special Thank You to the Chapter Board for their Leadership and all our Member support!

2020-2021 CHAPTER BOARD

New Board Member Highlight

Derrick Crenshaw, Arvest Bank, Credit Analyst

Derrick works in the Commercial Credit Group at Arvest for the Tulsa Market. Derrick has been married 10 years with two sons, Spencer (5) and Parker (2). Derrick graduated Suma Cum Laude from NSU in Tahlequah in 2012. Upon graduation he began working for a Loan Review firm in Tulsa before moving to Bank of Oklahoma, performing the same job function. Moving from Loan Review to Commercial Loan Underwriting with the Business Banking group at BOK in 2017 and joining Arvest in January 2020.

Derrick is an up and coming Leader in the Oklahoma Banking community. He's currently involved in process improvement task force with other Credit functions to improve efficiencies. Derrick is our newest Board Member and assisted in bringing J.D. Baker to present in the "People, Power, Purpose" event in July.

We are excited to have Derrick on the RMA Oklahoma Board and all he has to offer the group and Chapter Members.



ACADEMIC PROGRAM

Building the Next Generation of Bankers

A growing concern among RMA members and bankers is the future of the banking industry and the development of the next generation of talent. RMA is dedicated to providing young people with the resources they need to build a brighter future. Through our Academic Program, RMA is proud of our latest initiatives to help students do just that – [The RMA Foundation Scholarship Program](#) and [Student Membership](#).

We are pleased to grant scholarships to college undergrad students who are interested in working in the banking industry after graduation. Offered through the RMA Foundation, scholarships range from \$2,000 to \$5,000 and can be renewed up to two additional years, provided each student fulfills the renewal requirements and maintains their free student membership with RMA.

[Academic Program Brochure](#) (PDF)

A [FREE student membership](#) with RMA also gives students the tools they need to differentiate themselves, and position themselves, as strong candidates to potential employers in the financial services industry. The Student Membership looks good on their resume and it's an excellent way to learn more about the financial services industry and the people who work in it.

Our [Student Resource Center](#) features all of the benefits of membership including our Internship Program, where you can post available internships at your institution on the microsite. Students are also able to earn a Credit Essentials Certificate that will demonstrate proficiency of credit skills upon completion of their university's commercial banking course curriculum. RMA offers its online course content to universities who offer a commercial banking curriculum and are in need of materials to supplement their curriculum.

RECOGNIZING PAST PRESIDENTS

As the Oklahoma Chapter prepares to transfer under new leadership in the following fiscal year, we wanted to take the opportunity to thank past Board Presidents for their devoted leadership and service to the Board and the Chapter. Without them the Chapter wouldn't be as successful as it is today. If you see one of these past Presidents in your office or at an event, take the time to thank them for helping the Chapter be what it is today.

- ◆ *Matt Wilson, BOK Financial Corp, 2004-06*
- ◆ *Darryl Schmidt, BancFirst, 2006-07*
- ◆ *Michael Gibson, Commerce Bank, 2007-08*
- ◆ *Danny Williams, SpiritBank NA, 2008-10; 2013-14*
- ◆ *B.Scott Wrigley, CRC, MidFirst Bank, 2010-11*
- ◆ *Fawn Sachleben, Citizen Bank of Edmond, 2011-12*
- ◆ *Christopher White, InterBank 2012-13*
- ◆ *Sandy Cox, Simmons Bank, 2015-16*
- ◆ *Josh Merry, 2016-17*
- ◆ *Nicholas Davis, MidFirst, 2017-19*
- ◆ *Yvonne Kinsey, Arvest Bank, 2020-21*



CREDIT RISK CERTIFICATION (CRC)

Take control of your career with the only recognized professional designation for credit and lending professionals. What will the CRC designation say about you? The letters CRC after a credit professional's name speak volumes.

- ◆ *Leadership*
- ◆ *Expertise*
- ◆ *Networking*
- ◆ *Personal Growth*

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

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

See Page 9 for more details.

MEMBERS-ONLY RESOURCES

- ◆ *Networking—RMA Xchange*
- ◆ *The RMA Journal*
- ◆ *Enterprise Risk Management Workbooks*
- ◆ *Reference Guides*
- ◆ *Surveys and Studies*
- ◆ *Web Seminars and Audio Conferences*
- ◆ *Corona Virus Blog*

Visit RMahq.org for a complete list of resources.



VIRTUAL COURSES

RMA's New Virtual Courses Have Arrived

We are happy to share that many of the RMA courses we have offered in-person in the past are now available as live virtual courses! Our virtual courses will not only make professional development safe and easy for everyone but also provide a more flexible, accessible learning environment for members far and wide. Most courses are made of three two-hour sessions and seats are filling up fast, so be sure to sign up today!

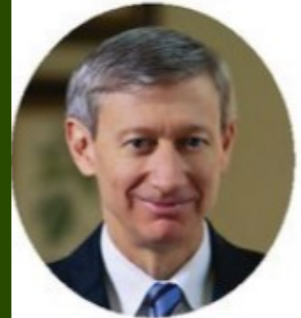
Register now: <https://landing.rmahq.org/liveonlinecourses>

ENTERPRISE RISK MANAGEMENT / OPERATIONAL RISK:

THE FUTURE OF RISK MANAGEMENT:

What Operational Risk Management Should Improve

Spurred by dramatic changes in technology and society, we are about to enter what author, speaker, and veteran risk manager Richard J. Parsons calls the Sixth Era of Modern Banking. What will that mean for risk management practitioners? What is the future of risk management? In a five-part series, Parsons, author of the RMA books *Broke: America's Banking System* and *Investing in Banks*, outlines the history that created the foundation of modern risk management practices, and where we are headed from here. The previous installments of "The Future of Risk Management" included the executive summary, the introduction, and the sections "Eight Risk Management Lessons Learned from the Financial Crisis," "What Risk Management Does Well Today, and Can Build On," and "What Enterprise Risk Management Should Improve."



Read the entire article in the July 2021 edition of the [RMA Journal](#).

Better leveraging the role of ECFs is perhaps the single most important key for the operational risk team to improve efficiency and effectiveness.

CREDIT RISK:

PERSPECTIVES FROM RMA'S MID-TIER COUNCIL:

An interview with ATB Financial Chief Risk Officer Lisa McDonald



In this four-part series with The RMA Journal, members of RMA's Mid-Tier Council share best practices for using risk assessment tools and KRIs/KPIs to navigate the pandemic and its aftermath. In this Q&A, ATB Financial Chief Risk Officer Lisa McDonald talks about how her bank has used KRIs/KPIs to continue to meet the needs of its customers.

Read the entire article in the July 2021 edition of the [RMA Journal](#).

The RMA Journal is now completely digital through our website or app.



EVENT RECAP: Spring/Summer 2021



Fundamentals of SBA Lending (non-PPP): From a Bankers Perspective



Tom Altieri, currently serves as Senior Vice President at MidFirst Bank as the SBA Lending Manager since 2009. Closed and funded over \$500,000,000 in SBA 7a and SBA 504 loans since 1995. Mr. Altieri is a nine time SBA Lender of the Year recipient of the award. Mr. Altieri brought perspective to the different types of SBA Financing Programs, specifics on the SBA 504 Program: Financing for Fixed Asset needs, the SBA Application Process, documents Needed for SBA Loan Applications, and other underwriting related requirements.

Wednesday April 14th, 2021

NEW PILOT SERIES

In collaboration with the RMA Risk Management Annual Risk Conference a two part virtual offering brought a piece of the Conference to all members. It also allowed members to discuss the impact and application of the topics at the local level. The Spring/Summer Series included three virtual events. (1) New Digital Paradigm, The Covid Workplace, and Risk Ratings. All exploring the impact of COVID.



Looking at stress as a foundation, Trisha Zulick, emphasized how to lead with empathy to drive employee engagement in this COVID environment while effectively running the business.

COVID took structure away, making people insecure. As a leader, it is important to understand how employees cope with uncertainty in order to lead with empathy. If people don't think their leaders care, they will not bring their best selves to work. Discussing how to gain an understanding of how stress related to uncertainty may impact productivity. Review strategies for engaging remote and in person workers and identify how this theory may apply to/impact your customers.

Thursday April 15th, 2021



Thursday June 17th, 2021

JOIN. ENGAGE. LEAD.



This session included a panel of three senior bankers, representing large, mid-tier, and community banks. They discussed how their institutions take the unique circumstances of the COVID-19 pandemic into account when rating commercial loans. Speakers were Brad Heitzmann, Loan Review Executive, Ally Bank; Tim Huestis, CCO, Pinnacle Bank, Rick Parson, Author of "Investing in Banks: Strategies and Statistics for Bankers, Directors, and Investors", and our very own RMA Oklahoma Chapter Board member Lexie Garrison, CCO Valliance Bank.

Thursday May 20th, 2021

During this session, Philippa Girling discussed digital banking and innovation. Participants learned how to develop a growth mindset and how to effectively respond to transformation, especially in the times of COVID. Philippa shared practical experiences and tips to help prepare businesses for success.

EVENT RECAP: Spring/Summer 2021



J.D. Baker serves as the Special Assistant to Oklahoma City Mayor David Holt and is the liaison to the LGBTQ community for the Mayor's Office. He was recognized with the Glenn Snider Human Relations Award by the Oklahoma Education Association

for his advocacy in mental health, disability concerns and LGBTQ issues. He also received the Clara Luper Department of African & African-American Studies Leadership Award. He was recently recognized in the top 5 of Oklahoma City's "Most Powerful Young Professionals" by OKC Friday newspaper for the second year in-a-row. He spoke in an intimate session about his life experience and community. J.D. is an inspirational young professional that brought great depth and perspective on what to expect from up and coming leaders.

Tuesday July 20th, 2021



With most income coming from donations, religious organizations are enormously affected by congregation attendance and the disposable income of their members. They are also capable of adding more reliable sources of income through investments will likely be more financially stable. Religious organizations typically need funds for: Personnel costs, Church expansion, Capital repairs, Property/liability insurance, Occupancy and maintenance cost, In-church programs and outreach programs. This in-depth discussion helps bankers to identify and understand the primary differences between the accounting principles for NPOs and the accounting principles for FPOs; identify the basic information required to analyze Religious Organizations; analyze the financial statements and other information available from Religious Organizations; Utilize key ratios used specifically for Religious Organizations; Identify the risks of lending to Religious Organizations; Structure loans to minimize the risks associated with lending to Religious Organizations.

Wednesday June 9th, 2021



Darin and Nena provided the scoop on Commercial and Residential Appraisal environment and the impact COVID has had on the industry and property values. Discussing what and how properties have been impacted by COVID, Inconveniences in generating appraisals, Prospects going forward, Impact to Residential appraisals and values, Investors/developers response, and basics of evaluating Build-to-suit profitability.

Wednesday March 31st, 2021



Darin A. Dalbom, MAI Darin Dalbom serves as President of NPVal, LLC. Actively engaged in real estate valuation and consulting assignments since 1990, Mr. Dalbom has performed appraisal services for a wide array clients and commercial property types.



Nena W. Henderson, ASA-RP, IFA is a practicing Certified Residential Appraiser based out of the Oklahoma City, OK Metropolitan area. She has been involved in the appraisal of real property since 1983.

CREDIT RISK CERTIFICATION (CRC)

Upcoming Exam Dates

- Fall, October 4, 2021 to November 6, 2021
- Spring, March 7, 2022 to April 9, 2022

The CRC Exam is offered in the spring, summer and in the fall of each year.

Applications Accepted

- Fall 2021 deadline, August 31, 2021 at 4 pm, Eastern Standard Time
- Spring 2022 deadline, January 31, 2022 at 4 pm, Eastern Standard Time

Application Fee

\$495

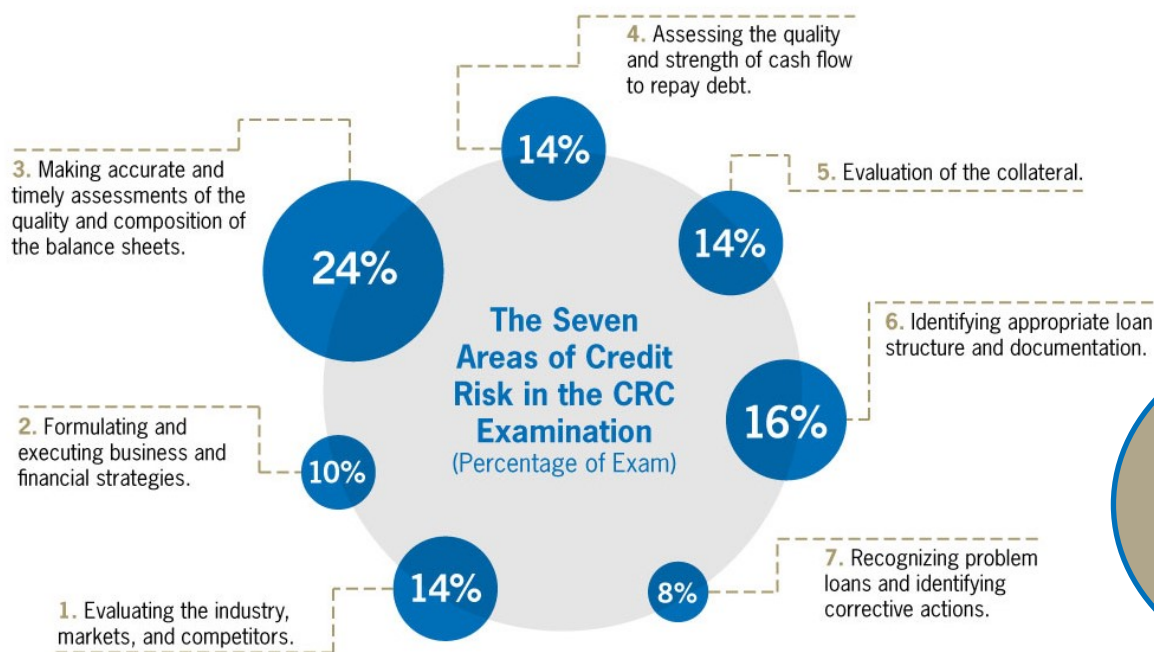
Fee includes access to the RMA Body of Knowledge and additional sample questions.

History, Mission, and Vision of RMA Certification

RMA Credit Risk Certified is the premier designation for the commercial credit risk professional. This credential distinguishes the certification holder from all others in the field. Not only does it validate your credit risk skills, but it identifies your exemplary achievement as a Credit Risk Certified recipient. It demonstrates that you recognize the industry's best credit practices. And it shows to your customers your commitment to expert skills, knowledge, and professionalism.

The certification designation sets you apart from other job/promotion applicants. The proven proficiencies and exemplary achievement reflect your strong commitment to the credit risk profession. The continuing education component recognizes your ongoing commitment to remaining current and informed. Although not an endorsement of future performance, certification recognizes your significant achievement and validates your skills for employers and customers.

In 2002, RMA began to explore the need for a way to recognize those excelling in the credit risk field. An industry credential seemed the best way to accomplish this. Based on RMA's position as the global industry leader, it was appropriate for us to develop the Credit Risk Certified credential.



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

A NEW RMA

What is Changing?

 • **Unlimited Associate Members at Institutional Members.** We are opening up RMA's membership structure to allow unlimited individual memberships at no extra cost to employees of our nearly 2,000 member organizations.

• **Webinars will be included in membership.** RMA's Risk Readiness webinars, which discuss current events and regulatory updates and their impacts on financial institutions, will be available to members at no additional cost.

• **Revamped virtual course offerings.** We know that training is critical for banks of all sizes – and we hope you check out our live virtual course offerings, as well as our new self-directed online courses, where credit professionals can learn at their own pace in a modern online setting.

• **New product offerings.** Offering our members accessible, affordable solutions they could not get elsewhere is part of our mission. This past fiscal year, we launched two new product offerings — Model Validation and Dual Risk Rating — based on the needs of our members, to help solve problems and make their job more efficient. Additional new product offerings will launch soon.

• **A new website.** We have put a lot of thought and energy into designing a new website that makes it easier for you to find the resources you need. The new site will feature a better search function and streamlined navigation, as well as an easy-to-read event calendar.

• **A refreshed brand.** To showcase RMA's offerings in our digital times, we are giving our brand an update, as well as re-naming some of our products to better align them to your needs. Our fresh new look debuted on September 1.



• **Better communications.** To better meet your needs and only send you relevant content, we have a new email preferences and demographic information portal, which highlights some new monthly newsletters that will collate important information for you by your role.

• **New "Women in Risk" initiative.** Our inaugural Women in Risk Summit is happening October 29, directly following our Annual Risk Management Conference. This initiative provides peer sharing, inspiration, events, and resources related to helping women professionals in risk management.

• **New membership model for colleges and universities.** We are working closely with academic institutions to develop the next generation of risk managers through scholarships and other offerings, including a new partnership with Historically Black Colleges and Universities.



• **Flexible event structure.** We are constantly adjusting RMA's events and conference offerings to provide virtual, in-person, and hybrid models as conditions allow.



RMA Mission

To advance enterprise-wide risk management in the financial services industry through education, products, and community.

Check out the new website at www.rmahq.org.