

# OKLAHOMA MATTERS

2024-2025  
FALL/WINTER ISSUE



## PRESIDENTS CORNER

### Taking Off the Training Wheels

John F Kennedy said, "...a rising tide lifts all boats". The tides have been rising for well over a decade, but when and if it goes back out some boats will not be left floating. With the exception of the shortest recession in history, the US economy has been on the offensive since the early 2010s. While the COVID-19 pandemic brought us a sharp economic shock, the resulting liquidity injections into the economy allowed for continued spending stampedes.

Riding this tide made many of our fundamental credit risk principles seem almost theoretical in nature. We all pointed to the dangers of elevated leverage, inadequate management, customer/vendor concentration, and the like. Seasoned credit professionals watched in amazement as most loans performed regardless of risk. It felt like the newer generation of bankers had on training wheels.

With slowing growth in 2025, persistent inflation and the uncertainty over both foreign trade and investment I think it's fair to say the tide is going back out, at least partially. The training wheels are coming off whether you're ready or not.

Fortunately for our Members, RMA has been preparing you for just this moment. Remember all the fundamentals you've been taught, and take them seriously. Pay attention to those 5 "C"s of Credit we always talk about. We should focus on items like management effectiveness, the impacts leverage has on financial flexibility, examining inflationary impacts on input prices, overhead, payroll and demand. We need to understand how changes in economic growth may impact rental rates and occupancy. Be on the lookout for those early warning signs and remain proactive.

RMA's goal is to promote sound credit risk fundamentals. Sticking to the fundamentals will help protect Oklahoma banks ensuring we as a banking community will be around to continue financing the future.

- Nicholas Davis, President 2024-2025

### Upcoming Events

Click [HERE](#) for RMAHQ.org Calendar with Full List of Upcoming Events

[OK Chapter](#)

Watch for upcoming events on our Events [Website](#).

[OK Chapter](#)

Follow us on [LinkedIn](#) to stay up to date on the latest events.

[Classes](#)

Lending to Non-Profit Organizations 5/8/25

Asset-Based Lending for Non-Asset-Based Lenders 5/20

[Forums & Roundtables](#)

Credit Stress Testing Roundtable 4/28-4/29

Commercial Credit Approvers Virtual Roundtable 5/30



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# 2024-2025 CHAPTER BOARD

## OFFICERS

President.....Nicholas Davis, MidFirst Bank  
Vice President.....Chris Coddling, Regent Bank  
Secretary.....Earl Mack, Arvest Bank

Treasurer.....Janne Ruhnke, Prism Bank  
Chapter Administrator.....Sandy Cox, Simmons Bank

## COMMITTEES & BOARD MEMBERS

Academic Committee  
OKC, Chair.....Rich Hawk, BOKF,N.A.  
Tulsa, Chair.....Zach Fate, BOKF,N.A.

Young Professionals (YP) Committee  
Oklahoma City, Chair.....Ben Schroeder, MidFirst Bank  
Tulsa, Chair.....Dean Goorabian, Regent Bank

Education Committee  
Lawton, Chair.....Shena Parks, City National Bank

Communications Committee  
Oklahoma City, Chair, LinkedIn.....Brad Wojtek, Interbank  
Tulsa, Chair, Newsletter.....Ashley Colston, Regent Bank

Women in Banking Committee  
Oklahoma City, Chair.....Sandy Pevey, BOKF,N.A.

Programming Committee  
Tulsa.....David Martin, Security Bank  
Tulsa.....Megan Platt, MidFirst Bank  
Tulsa.....Morgana Butler, BOKF,N.A.

Financial Oversight Committee  
Oklahoma City, Chair.....Yvonne Kinsey, Arvest Bank

### 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 us today to learn more about joining our Board!**

# Congratulations!

RMA Oklahoma Chapter Board is pleased to announce achieving **CHAPTER PLANNING GUIDE PLATINUM AWARD** for 2023-2024 fiscal year. This is the 14th consecutive year that the Oklahoma Chapter has achieved Platinum Award status.

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 dedication to providing events and resources to further sound risk management principles.



# Board Member Highlight

Get to know your board.

Meet Dean Goorabian  
YP Chair Tulsa for the OK Chapter

Dean is an AVP - Portfolio Manager at Regent Bank in Tulsa, Oklahoma. He has been on the RMA Board for over 1.5 years. Dean currently is the Tulsa Young Professionals Chair. The RMA board involvement was recommended to him by a fellow board member who also works at Regent, but he was familiar with the organization prior, as I loved attending the events. His hobbies are golf, building, and following Jenks Highschool Football. "Go Trojans!"

Why should someone get involved with the RMA?  
"RMA is a great avenue to not only to pursue being a life-long learner, but a great way to network and get connected to others in our industry."



## 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, BanFirst, 2006-07
- Michael Gibson, Commerce Bank, 2007-08
- Danny Williams, Stride Bank, 2008-10, 2013-14
- B. Scott Wrigley, CRC, MidFirst Bank, 2010-11
- Fawn Sachleben, Stride Bank, 2011-12
- Christopher White, InterBank, 2012-13
- Sandy Cox, Simmons Bank, 2015-16
- Josh Merry, 2016-17
- Nicholas Davis, MidFirst Bank, 2017-19
- Yvonne Kinsey, Arvest Bank, 2020-22
- Ashley Colston, Regent Bank, 2022-24



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Association



### RMA Mission

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

# EVENT RECAP



Building relationships in the community is a must for bankers! It was great to see so many of you come and get some networking in and meet others in the banking industry. We hope to see more at the next one. Keep your eye out for our next YP event.

Thank you Frenzy Brewing Co. for allowing us to host our event at your location.

Thanks again to the attendees who helped make this a successful event: Silas Maple, Ashlynn Wallace, Sarah Konstans, Aubrey Armstrong, Trent Schwenke, MBA, Ben Schroeder, Jack DeLester, Ben Osborn, Nate Anderson, Shaun Peterson, Stacey Reinholtz, Matthew Stallings, Christopher White, Kyle Morse, Logan Boutin, Jason Daniel, Erick H. Coellar, Isabel Schaffer, and Abigail Hoffman.



## Bankers and Bagels



Bankers gathered to help educate the next generation on careers in banking. We had a fantastic turnout for Bankers and Bagels at the University of Oklahoma – Price College of Business (OKC campus)! A big thank you to the university for welcoming us and giving us the opportunity to connect with MBA students. It's always exciting to meet those interested in banking careers and to share what The Risk Management Association has to offer. The event sparked some great discussions, and we look forward to continuing the conversation in the future!

Remember, students can get FREE membership to RMA, which gains them access to the RMA Journal, Research Resources, Scholarship Opportunities, Discounted Classes and Events, and more. Find out more information and to sign up here: <https://lnkd.in/d3bSdd22>

Thank you again to the Bankers that attended:

Lexie Garrison (MidFirst Bank) , Brad Wojtek (InterBank), Chris Hohne (IBC Bank), Janne Ruhnke (Prism Bank), MIM, Aubrey Armstrong (MidFirst Bank) Isabel Borelli (InterBank), Matthew Van Wyk (Frazer Bank) , and Caleb Nelson (InterBank).



# EVENT RECAP

## Bank Regulator Panel

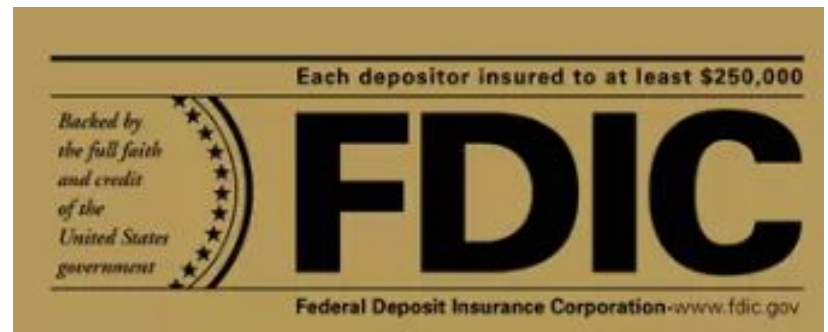
The OKC and Tulsa had a great Bank Regulatory Panel. It was great to see everyone that joined us to learn what the regulators are focusing on in the current market. Thank you Nicholas Davis, CRC and Zach Fate, CPA for moderating these events.

Here is a little summary of what was discussed:

- CRE is a primary focus for the regulators at the moment. There are increasing vacancies in certain product types such as multifamily and office which, combined with higher rates is causing stress. Adding to the risk is the large number of CRE maturities coming in the next few years. These loans will be repriced at higher rates adding additional strain. The panelists noted that depending on the trajectory of rates over the next few years the repricing may not be as bad as it would have been a year ago.
- The panelist spent a considerable amount of time discussing guarantor reliance. The panelists noted guarantor reliance is of focus because of the proximity some loans are coming to being guarantor dependent. They recommended banks increase reporting for these guarantors, particularly as it relates to cash flow. Regulators want to see a thorough analysis of not only the guarantor's ability to support one loan, but they want a true understanding of all of their contingencies. The concern is that there is stress in one part of a guarantor's balance sheet, there may be others limiting the ability to support them all.
- Regulators see bank liquidity as a concern noting more liquidity downgrades in their exams this year. The impact of COVID money leaving the bank and competition with higher paying short-term investments outside of deposits has placed pressure on banks' liquidity.
- With the increasing model of banking as a service, oversight is also on their radar. The regulators are looking to see that banks are adequately addressing the risks associated with the various contracts implementing some of these services as issues have arisen for some banks.

Thank you to all the Banks that came and supported this event!

BancFirst, Bank of Oklahoma, Regent Bank, American Bank & Trust Co., Nexus Legal LLP, The First National Bank and Trust of Broken Arrow, MidFirst Bank.



# EVENT RECAP

## Bankers & Bagels - University of Tulsa



The University of Tulsa Collins College of Business and CaneCareers welcomed Bankers and Students alike. The RMA was represented by professionals from BOK, Midfirst Bank, and the OCC. As a group, we discussed the different opportunities suited for different fields of study. We later broke out in smaller groups to give a chance for students and bankers to network. This was our first time bringing the event to TU, and we plan to have our next event there in February 2025.



## Women in Banking - Women in Leadership: Jill Castilla

[Jill Castilla](#) was a fantastic speaker and kept us all entertained with stories of her journey to CEO of [Citizens Bank of Edmond](#), among the many other things she has done or is currently doing. Thank you again for joining us and hope to see you at our next Women In Banking event.

Thank you to all that came from [Arvest Bank](#), [BancFirst](#), [Bank of America](#), [Bank of Oklahoma](#), [Citizens Bank of Edmond](#), [MidFirst Bank](#), and [NOW CFO](#).



# EVENT RECAP

## Economic Update with Sarah Dickson, APR, CEcD

The Economic Update event, in Tulsa, this week was a success. Thank you to [Cortney Cowley](#) from the [Federal Reserve Bank of Kansas City](#) for presenting. Some of the highlights are noted below:

- Oklahoma and Tulsa unemployment, job growth, and job growth are trending positively.
- The Oklahoma commercial and residential real estate markets, noting Tulsa CRE vacancy is currently slightly below pre-pandemic levels, while residential costs as a percentage of gross income have increased over the past several years.
- Oklahoma's exports make up only 2.5% of state GDP compared to US exports making up 7.3% of federal GDP, which could be a mitigating factor for Oklahoma markets should foreign tariffs come into effect.
- Oklahoma domestic net migration has increased over the past few years, with a general change from the prior decade, as there is now net domestic immigration of college educated citizens, and a higher level of immigration with income earners in the top two quartiles.
- U.S. economic growth has slowed but remains solid in 2024, and unemployment is up slightly but remains near long-term averages.
- Inflation has come down to near 2%, and the Fed has lowered interest rates
- Oklahoma's economy also continues to grow, and unemployment is low
- Oklahoma's population growth has outpaced the nation in recent years, driven by strong domestic in-migration, including to rural areas

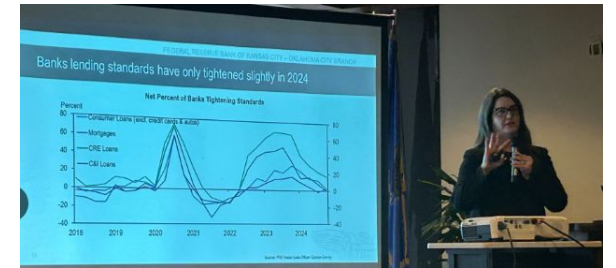
Thank you also to [Sarah Dickson, APR, CEcD](#) for helping set up the event.

If you would like to read the [Federal Reserve Bank of Kansas City](#) publications, follow the following link: <https://lnkd.in/gd2G7jx9>

Thank you to [Zach Fate, CPA](#) and [Morgana Butler](#) for representing the [RMA Oklahoma Chapter](#).

Lastly, thank you to all of you that attended the event. There was representation from the following institutions:

[Bank of Oklahoma](#), [Commerce Bank](#), [Arvest Bank](#), [Regent Bank](#), [First Oklahoma Bank](#), [AVB Bank](#), [MidFirst Bank](#), [Armstrong Bank](#), [The First National Bank and Trust of Broken Arrow](#), [Nexus Legal LLP](#)



Continuing education is a huge part of the benefits that RMA has to offer. This year the chapter hosted four educational offerings including full day course of Trade Credit Insurance, Tax Return Analysis, Detecting Problem Loans, and ABL Lending for Non-ABL Lenders. The later two providing attendees with 9 CPE Hours eligible for CRC CPE's.

### **Need Continuing Education Credits for your CRC designation?**

Most RMA Oklahoma Chapter Events qualify for CRC CEUs. Contact us at [rmaoklahoma@gmail.com](mailto:rmaoklahoma@gmail.com) to ask about getting a Certificate of Completion for events attended.

# SPECIAL THANK YOU TO OUR SPONSORS

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