From Your Chapter President

The past two years I’ve had the privilege of serving as the Oklahoma Chapter President and as we near the end of my term I’d like to thank all of the board members who have served along the way. We strived to continue to provide high quality content in all of our programs. However, a majority of my presidency and our efforts was focused on reaching out to college students. Recent years have showed that there is a decline in the number of people entering banking and there have been numerous articles, including in the RMA Journal, on the subject. In an effort to fix the problem locally and get students more aware of banking, we have held several events on three different campuses this past year in an effort to increase student interest in banking.

Our focus is not solely on students though, the Oklahoma Chapter will continue to provide better programming events for all its members and I have no doubts that the upcoming president will exceed all expectations you have for the Oklahoma RMA. As my final sign off, I’d like to again thank all of my board members during my term and also all of our members for their continued support of the chapter.

Chapter President
Josh Merry

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Developing and Building Dodd–Frank Act Stress Tests

By Mrunmayee Parvate and Joe Sass for the May 2018 RMA Journal

The prospect of performing Dodd-Frank Act stress tests (DFAST) looms large over the heads of banks approaching the $10 billion mark. Thankfully, the institutions preparing now can draw on the successes and learnings of others who have gone over the waterfall before them.

DFAST is not an analysis or a project with an end date. It is, instead, the building of a machine. Once built, the machine needs inspection, maintenance, and enhancement. It is never complete. Since all the parts of this machine are necessary for its successful functioning, everything matters.

Nonetheless, we have seen some surprises in both the challenge to develop processes and the regulatory scrutiny various items have received. This article will lay out components of the DFAST building process and offer suggestions for institutions just now approaching the DFAST threshold.

As with any complex problem, we can start by dividing the DFAST work into some logical components. What do we need to address for this process to work appropriately? There are four major categories:

1. Credit loss models.
3. Aggregation, execution, and reporting.
4. Governance and control.

Credit Loss Models

Loan losses are the single biggest driver of capital changes in DFAST for bank holding companies of $10 billion to $50 billion. Naturally, banks give considerable attention to the credit loss modeling component of the DFAST process. Some develop complex loan-level models segmenting loan characteristics to highly detailed levels. Other model net charge-offs at a portfolio level using a handful of macroeconomic variables.

There are multiple ways to address the credit modeling challenge. Is there one correct approach? There is no concise answer. The key is to strike a balance appropriate for the organization.

Recognize the value of simplicity. There are diminishing marginal returns to complexity in modeling. Each step forward in precision is a step backward in understandability. We argue that the point at which erosion of understandability outweighs the marginal benefit of incremental complexity happens sooner than most assume. The aim should be to make the loss models no more complex than is necessary to capture the behavioral characteristics of your loan portfolios.

Does this mean modeling every loan bottom-up? Likely not. Nor does it mean modeling total loans as a homogenous portfolio. If a subsegment of one-to-four family first-liens loans is behaviorally unique but represents 2% of the total portfolio, test the materiality before creating a separate modeling group.

Having been guilty of underestimating the value of simplicity in this process, we and other practitioners have simplified loss models in subsequent DFAST runs to better balance complexity and transparency. While more granular modeling is an expected practice for the $50 billion plus group of banks, the top-down portfolio models have proven effective and acceptable for the $10 billion to $50 billion group. Think about the unique relationship between a model's complexity and its effectiveness at your institution before constructing a loan-loss engineering marvel.

To read the full article and know how to develop and build Dodd-Frank Act stress tests, please visit our website: http://www.rmahq.org/thermajournal/

Follow The RMA Journal on Facebook or Twitter.

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.
Women in Banking: “Road to the C-Suite: Success Stories by Female Banking Executives”

**Date of Event:** 5/18 11:30am-1:00pm (Tulsa & OKC)

**Location:** Tulsa Country Club (Tulsa); Petroleum Club (OKC)

**Summary of Event:** Senior banking leaders shared their advice on how to achieve an executive leadership role.

**Tulsa Presenters:** Rebecca Keesling is Executive Vice President, Chief Auditor for BOK Financial Corporation, a top 25 US-based financial services company. She is responsible for ensuring the Company’s internal controls are designed properly and operating effectively, performing independent assessments of the Company’s compliance with various laws and regulations and serving in an advisory capacity for certain projects ongoing throughout the Company.

Dawne Stafford is the President & CFO of Security Bank in Tulsa, Oklahoma and also serves in the same capacity for the holding company. She began her banking career shortly following graduation from Missouri State University in 1979 where she received her bachelor’s degree in marketing. She graduated from the Southwest Graduate School of Banking at SMU in 1995.

**Oklahoma City Presenters:** Lexie Garrison is a Senior Vice President and Chief Credit Officer for Valliance Bank; having been in banking for 16 years. Lexie has worked in multiple areas of banking from being a teller to consumer documentation, commercial documentation, loan review, appraisal and environmental review, and credit analysis. Garrison began her career in the commercial credit department with Stillwater National Bank after completing her undergraduate degree in Finance from the University of Central Oklahoma in 2006. She then received her Master of Business Administration from UCO in 2010. She has been with Valliance Bank since 2011; seeing the bank grow from $180 million in assets to the current $431 million in assets. She manages a team of four analysts and works

Photo Above: Lexie Garrison of Valliance Bank & board member for the Oklahoma Chapter of the RMA speaking about leadership in the Petroleum Club in Oklahoma City.
with a lending team of 16 lenders across five locations and two states. Outside of banking, she is a member of the Young Professionals Board for Good Shepard Ministries, a board member for the Oklahoma Chapter of the RMA, an Advisory Board Member for the UCO MBA Program, and founding committee member for the charity event Wine & Howl benefiting the Central Oklahoma Humane Society.

**Jacque Fiegel** is Chairman of Central Oklahoma Area for Prosperity Bank. Jacque previously served as Senior Executive Vice President and Chief Operating Officer of Coppermark Bank and as a member of the Board of Coppermark Bancshares, Inc. Coppermark Bank and the bank’s subsidiary, Coppermark Card Services, Inc. Jacque currently serves on the Board of Directors of Jack Henry & Associates Inc. Fiegel is past President of the Economic Club of Oklahoma, past Chairman of the YWCA of Oklahoma City Board and a former chair of Epworth Villa. Fiegel previously served as a member of the Board of Directors for the Oklahoma City Branch of the Federal Reserve Bank of Kansas City. In addition, she has served on the board of the Oklahoma Banker’s Association and as past president of the Oklahoma City University Alumni Association. Fiegel is a recipient of the Journal Record’s Circle of Excellence and 50 Women Making a Difference, the Servant Leader Award awarded by Oklahoma City University and a recipient of the OK Business Ethics Consortium Pilot Award. Jacque has been recognized by U.S. Banker as one of the 25 Most Powerful Women in Banking and twice named as one of the 25 Women to Watch. Fiegel is a graduate of Leadership OKC.

**Photo Below:** Dawne Stafford of Security Bank presenting in Tulsa at the Tulsa Country Club.
Photos Above, Clockwise: Lexie Garrison (Valliance Bank), Jacque Fiegal (Prosperity Bank) & Olena Lifset (Bank of America Merrill Lynch) in OKC; Lexie Garrison of Valliance Bank presenting in OKC; Rebecca Keesling (Bank of Oklahoma) speaking at the Tulsa Country Club; Olena Lifset of BofA hosting the event at the Petroleum Club in OKC.
Key Provisions of the Tax Cuts and Jobs Act: Lunch & Learn

Date of Event: 3/1/2018 (OKC) & 3/13/2018 (Tulsa) 11:00am-1:00pm

Location: Arvest Bank (OKC)

Summary of Event: In December 2017, President Trump signed into law the Tax Cuts and Jobs Act, the most significant tax legislation to be enacted in more than 30 years. The Act affected all taxpayers, including individuals and businesses. While it has the potential to create a great deal of opportunity for clients and businesses, it also brings a level of uncertainty. The Lunch and Learn provided an overview of the Key Provisions of the Tax Cuts and Jobs Act as well as an open Q&A session.

Presenter: Rainy Walker, CPA is Senior Director of Tax Services for RSM US, LLP. For more than 30 years, Rainy Walker has provided strategic planning and compliance services for taxpayers in various industries while working in public accounting or managing an in-house tax department. She has broad and deep understanding of the compliance issues faced by oil and gas producers, manufacturers, real estate developers, energy service providers, farmers and ranchers; just to name a few. She has addressed a large volume of common and complex issues related to uniform capitalization under IRC section 263(A), cost segregation studies, passive activity loss limitations, research and development credits, US customs compliance, foreign trade zone administration, property valuation, industrial revenue bonds, deferred tax provisions, alternative minimum tax, economic development incentives, entity selection, and mergers, acquisitions and dissolutions. Rainy is no stranger to the particularities of entities such as c-corporations, s-corporations, limited liability companies, partnerships, individuals, estates and trusts.

She now serves as tax location leader for RSM’s Oklahoma City office where she is well poised to understand client’s issues, provide highly valued consultative services and assemble RSM teams to best serve each client. Her compliance and consulting service is all encompassing to include not only the business but the owners as well.

Photos Above, Clockwise: Rainy Walker; RSM US, LLP associate speaking at Arvest Bank; Rainy Walker presenting and explaining the changes in the new enacted Tax Cuts and Jobs Act legislation and the effects on variety of taxpayers.
Economic Update and Outlook Event

Date of Event: 12/15/2017 (OKC) & 12/13/2017 (Tulsa)  
11:30am-1:30pm

Location: Quail Creek Country Club (OKC); Tulsa Country Club (Tulsa)

Summary of Event: Speakers discussed their thoughts regarding the economy and implications for 2018 regionally and nationwide. This event explained how our local economy is faring and how firms can best position themselves for the year. The Annual Economic Update and Outlook luncheon provided by the RMA Oklahoma Chapter had experts discuss the future of Oklahoma business, employment, interest rates, energy and real estate. In addition, considerations on what firms should make based on local, state, U.S. and global economics were discussed.

Oklahoma City Presenter: 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. After completing his doctorate, Roach served as a postdoctoral fellow at the National Wind Institute where he taught courses on wind energy economics, policy and law. Before living on the windy plains of West Texas, he attended the University of North Texas where he received a B.A in music and a B.S. in economics.

Dr. Travis Roach began his presentation in Oklahoma City with a discussion of the differences in correlation and causation. He provided several examples of correlated items with no real causation between the items. Mr. Roach provided many statistics including earthquake correlations in Oklahoma to oil rig fracking and how this has affected home prices in near proximity of oil rigs. Mr. Roach presented job statistics and stated the tax reform currently in discussion in Congress (as of December) will be important for 2018’s growth expectation for the country as well as Oklahoma.

Tulsa Presenter: James L. Huntzinger, also known as Jim, 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. He serves as Member of advisory board of San Miguel School of Tulsa. He is a member of the Tulsa Community College Foundation board. He received his bachelor’s degree from Ball State University and attended the American Bankers Association School of Financial and Funds Management at the University of Oklahoma.
Bankers and Bagels Events

**Date of Event:** 1/29/2018 8:30-9:30am (Tulsa) & 4/4/2017 3:30-4:30pm (OKC)

**Location:** University of Tulsa (Tulsa); University of Central Oklahoma (OKC)

**Summary of Event:** The objective of this event was to create an informal type of environment to encourage students of the college of business at UCO and TU to engage with professionals of the RMA. This event provided RMA a great opportunity to reach additional students.

The University of Central Oklahoma’s event was during the student’s monthly Finance Club meeting. The RMA Oklahoma Chapter board members were able to highlight the RMA course that begins next semester for the Minor in Banking which will be taught by RMA board member Lexie Garrison of Valliance Bank.

The Bankers & Bagels Events 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 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.
Top Golf Event

Date of Event: 4/12/2018 12:00-3:00pm (OKC)

Location: Top Golf located on 13313 Pawnee Dr. in Oklahoma City

Summary of Event:
The Risk Management Association Oklahoma Chapter Board Members invited senior credit officers and lending officers from both existing and prospective member banks to enjoy an informal networking event at Top Golf located in north Oklahoma City. In addition to the fun golf swings & games, attendees were able to enjoy appetizers, drinks, and a lunch buffet along with the great afternoon weather. Experienced and novice golfers had a great time playing golf and getting to know one another.
Banking Industry Outlook 2018: Executive Panel

Date of Event: 5/16/2018 (Tulsa) & 5/18/2017 (OKC)
11:30am-1:00pm

Location: Tulsa Country Club (Tulsa); Petroleum Club (Oklahoma City)

Summary of Event: The banking industry continually has multiple challenges tied to regulations, advances in technology, cyber risk, and new competitors. Executive officers discussed the current state of banking and outlook for the future. In additions, bank executives shared their career paths and what they have learned from past experiences.

Oklahoma City Presenters:
Tony Shinn is Senior Vice President and Oklahoma City Market President with Bank of America Merrill Lynch since 2007. Mr. Shinn previously served as Executive Officer of UMB Bank, National Association. He remains an executive for Bank of America's private bank for Oklahoma. Mr. Shinn has been part of the private bank since joining Bank of America in 2005. He serves as a Director of United Way of Central Oklahoma. Mr. Shinn is an Oklahoma State University alumni where he majored in Agricultural Economics.

Joe Shockley is Executive Vice President and Chief Financial Officer for Bank SNB. He has nearly 40 years of experience in the banking industry and has served in such roles as senior auditor, senior financial officer, region president, corporate secretary and executive vice president for various regional banks. Mr. Shockley graduated from the University of Oklahoma with a Bachelor of Business Administration in accounting and is a Certified Public Accountant.

Tulsa Presenters:
Mark Poole is President & Chief Operating Officer of First National Bank and Trust Company of Broken Arrow. He has more than 25 years of banking experience, most recently as President and Chief Credit Officer for Summit Bank in Tulsa, which he joined in 2004. He also served at First Fidelity Bank in Tulsa,
Stillwater National Bank and Trust Co., and seven years in Oklahoma City. Mr. Poole is an Oklahoma City University alumni majoring in Finance.

**John Anderson** is Regional Executive and Credit Manager for BancFirst and has been with the bank since 2011. Prior to BancFirst, Mr. Anderson served as Senior Vice President at Bank of Oklahoma for 29 years. Mr. Anderson has more than 36 years of banking experience. John Anderson is a University of Kansas alumni where he majored in Economics.

Photos, Clockwise: Joe Shockley with Bank SNB presents in OKC; Tony Shinn with Bank of America presents in OKC; Joe Shockley (Bank SNB), Olena Lifset (BofA), Tony Shinn (BofA), Nick Davis (MidFirst), & Josh Merry (First Enterprise Bank); Joe Shockley & Tony Shinn answering questions after their presentations at the Petroleum Club in Oklahoma City.
Upcoming RMA Course
Structuring Commercial Loans I

Course Overview
The objective of Structuring Commercial Loans I is to improve the probability that the financial institution will be repaid by providing you with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. You will learn to create lending structures that work!

Learn about successful loan structuring centers for four key areas:
• The bank’s goals.
• The customer’s goals.
• Sources of repayment.
• Loan elements: facility type, term, security, and third-party support.

Who will benefit?
Structuring Commercial Loans I is designed for credit and lending professionals who want to strengthen their knowledge of the fundamentals of lending.

You will:
• Apply the concept of capital structure to ensure the best position for the lenders relative to other creditors.
• Recognize the role that loan covenants play in effectively mitigating risk in any transaction.
• Analyze and structure seasonal loans.
• Analyze and structure permanent working capital loans.
• Structure term loans

Prerequisites:
You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

It’s smart to be an Associate Member. RMA Associate Members enjoy preferred pricing on all chapter cosponsored open enrollment course!

Date
Oklahoma City
Thursday, June 21st, 2018

Apply by June 12th for the Summer CRC testing window!

The application deadline for the Summer 2018 testing window (July 23rd – August 18th 2018) is June 12, 2017. 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!
2017–2018 RMA Scholarship Winners!

We are happy to announce that for the 2017-2018 academic year, The RMA Foundation has awarded scholarships to 88 students who have distinguished themselves through their academic work, industry knowledge, and experience. Of that number, 73 students were first-time recipients and an additional 15 students received renewal scholarships. We received over 300 strong applications this year and thank you for your help in spreading the word. New this year, the William F. Githens Scholarship, named for RMA’s former CEO, was awarded to two of this year’s most promising scholarship candidates, who demonstrated exceptional academic achievement and commitment to the financial services industry. **John S. LeClercq, Libby L. Unruh, and Jayson T. Hogland were scholarship winners in the RMA Oklahoma Chapter.** In addition to the William F. Githens Scholarship, the Oklahoma chapter award recipients received a Scholarship Certificate and an exclusive dinner with a few of the RMA Oklahoma Chapter Board Members.

**John (“Jay”) S. LeClercq (University of Central Oklahoma)** “I am a senior at the University of Central Oklahoma in pursuit of my bachelors in finance and accounting. My aspirations have lead me into the financial services industry where I found a passion for Banking due to the both the macro and micro impact a bank can have on others. I discovered the RMA through Bankers and Bagels at UCO in the fall of 2016 where I first met Ashley Colston, Nick Davis, and Lexie Garrison through their participation and hosting of the event. This drew me to apply to join the association as a student member in order to have access to informational discussions on the forums and effective other events similar to Bankers and Bagels.” – Jay LeClercq

**Libby L. Unruh (Oklahoma Baptist University)** “I am a Junior Finance major at Oklahoma Baptist University in Shawnee, Oklahoma. I am the President of the OBU Enactus team, a member of Salt and Light Leadership Training, an Emerging Leaders mentor, and involved in the children’s ministry at Immanuel Baptist Church. I am also a member of several honor societies on campus, such as Phi Eta Sigma and Delta Mu Delta. When home during the Christmas and summer breaks, I am a bank teller at Great Plains Bank in Elk City, Oklahoma. Deciding to major in Finance was an easy decision for me, due to my passions for working with numbers, managing money, and serving people. My career goal is to transform society's false view of finance and show them that it can be used for good and is a great platform to help others. Upon graduation in the spring of 2019, I hope to pursue a career in the financial service industry. My first time to hear of The Risk Management Association was last semester when I was notified of this scholarship. Once becoming a member, I was impressed with the vast amount of tools and resources available. Being a member of RMA has greatly benefited me as I prepare for my future career. I am thankful for associations such as RMA that see the value in investing in my generation.” – Libby Unruh

**Jayson T. Hogland (University of Oklahoma)** “I’m from Tuttle, OK. I am getting my BBA in Risk Management at the University of Oklahoma. I really like to play and watch sports, hang out with my friends and family, and watch movies and TV shows. I have worked at two different banks and one financial advising firm while going to OU. It has been a fantastic learning experience for me. When I was a teller, I really enjoyed working with our customers and helping them with their accounts. Then, when I interned in a commercial loan department I got to see how the banks make their money, as well as how they really help people. I was able to sit in on loan review meetings, create board reports, and process a loan from start to finish. I think that my time in the workforce and at OU has helped transition me from being a student, to being a hard-working contributor to society.” – Jayson Hogland.
New Officer Spotlight

Darcy Peterson, Relationship Manager – Programming Committee Chair, Oklahoma City

Darcy Peterson is a Relationship Manager with Bank of Oklahoma who partners with internal line of business partners to provide financial solutions to large corporate clients in the Oklahoma City metro area. Darcy has spent her 20-year career in banking learning from some of the most experienced bankers in the industry. She began her career as an Administrative Assistant while she completed her undergraduate degree. After graduation, Darcy entered the Accelerated Career Track lender development program with Bank of Oklahoma.

Darcy spent the next 10 years honing her skills as a credit analyst, transitioning to a Relationship Manager (Corporate Lender) in August 2014. She has earned a reputation as an advocate for both the bank and her clients, while winning new business and developing strong working relationships both internally and externally.

Darcy holds a BS in Business Management from the University of Phoenix.

Jacob Lopez, Credit Analyst – Programming Committee, Tulsa

Mr. Lopez has been in banking for 6 and a half years. Currently, Jacob is a credit analyst at Arvest Bank. Prior to joining Arvest in March 2017, he served in several departments at Bank of Oklahoma (from June 2011 to February 2017), including commercial loan review, appraisal review, and more recently, as a credit analyst within the energy line of business. Jacob Lopez received his BSBA and MBA at Oklahoma State University.

Sarah Smith, Director of Enterprise Risk Management – ERM Chair, Tulsa

Sarah Smith is the Director of Enterprise Risk Management at First United Bank. Sarah has an extensive banking background and has filled key roles at other financial institutions across the state of Oklahoma. She now works in their corporate location in Durant and oversees the Enterprise Risk Management program.

2018–2019 Oklahoma Chapter Officers

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<td>MidFirst Bank, President</td>
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<td>Yvonne Kinsey</td>
<td>Arvest Bank, Vice President, Education Chair</td>
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<td>Suzan Hood</td>
<td>MidFirst Bank, Secretary</td>
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<td>Sandy Cox</td>
<td>Simmons Bank, Treasurer, Chapter Administrator</td>
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<td>Sarah Smith</td>
<td>First United Bank, ERM Chair</td>
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<td>Alex Gifford</td>
<td>Spirit Bank, Developing Financial Professionals Chair, CRC Chair</td>
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<td>Ashley Colston</td>
<td>Arvest, Communications, OKC</td>
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<td>Danny Williams</td>
<td>Spirit Bank, Membership Chair</td>
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<td>Bria Colgan</td>
<td>BOKF, Women in Banking</td>
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<td>Justin Moore</td>
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<td>John (“Jay”) S. LeClercq</td>
<td>UCO, Newsletter</td>
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<td>Darcy Peterson</td>
<td>BOK, Programming Committee Chair</td>
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<td>Rich Hawk</td>
<td>BOKF, Programming Committee Chair</td>
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<td>Jacob Lopez</td>
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<td>David Martin</td>
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<td>Amanda Dawson</td>
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<td>Caitlin Lierly</td>
<td>Mabrey Bank, Programming</td>
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<td>Macy Johnson</td>
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<td>Olena Lifset</td>
<td>BOA, Women in Banking</td>
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<td>Lexie Garrison</td>
<td>Valliance Bank, Academic</td>
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<td>Debbie Hatchett</td>
<td>BOKF, YP Committee</td>
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<td>Josh Merry</td>
<td>First Enterprise Bank, Past President, Audit</td>
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<td>Cindee Munro</td>
<td>RMA HQ, RMA Regional Manager – South Region</td>
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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