

Oklahoma Risk Forecaster

Volume 5, Issue 1
December, 2018

The RMA OK Chapter is now Platinum!

Upcoming Events:

- February 7, 2019
Structuring
Commercial Loans II.
Tulsa, OK
- April 8, 2019
Lending to the long-
term care market.
Oklahoma City, OK
- June 11, 2019
Analyzing the
commercial borrower's
industry and
competitive risk.
Oklahoma City, OK

Upcoming Audio Conferences:

- January 8, 2019
Regulatory Update
- February 12, 2019
Construction Lending
Update
- March 12, 2019 Lending to
the Healthcare
Industry, opportunities
and challenges
- All Conferences will be
held at 1 p.m. Eastern
Time (10:00 a.m.
Pacific)

The RMA OK Chapter has received the Platinum Award which is the most prestigious RMA Chapter award achievable. This accomplishment was earned by the OK Chapters impactful programming and diligent board members' pursuit of accomplishment. To obtain the award the OK Chapter reached or exceeded the required: educational courses offered and attended, general membership events, affinity group programs, and an overall net growth in membership.

This award would not have been achieved without the help of the entire board, however, the President gives special thanks to the following members for their direct contribution to the possibility of aiding the Chapter's growth in the required elements: Macy Johnson for being a two star liaison in recruiting members, Ashley Colston and Amanda Dawson for heading the Women in Banking affinity group, Debbie Hatchett for leading the Young Professional affinity group, Lexie Garrison for her academic impact on student membership, and lastly Yvonne Kinsey for spearheading the educational courses offered within the state.



Photo above: Nicholas Davis (center), RMA OK Chapter President, accepts Platinum level award for the Oklahoma Chapter from Edward Schreiber (left), CRO of Zions Bancorporation, and Nancy Foster (right), CEO of RMA.

INSIDE THIS ISSUE:

From your Chapter President	2
Future of Bank Risk Management	3
Know Your City	4
The History of Banking in Oklahoma Lunch & Learn	6
Lending Horror Stories a YP Event	7
Economic Update & Outlook	8
Bankers & Bagels	9
What Impressions are you Making? a YP & Women in Banking Event	10
Upcoming RMA Courses & CRC Info	11
New Officer Spotlight	12
Chapter Officers	12
Stay Connected	13

A Message from Your Chapter President

I remember as a child playing with a jack-in-the-box, sitting in expectation of the inevitable jump of a terrifying clown as I turned the lever. I knew what was coming, and yet it surprised me every time. I also remember in the late 90's before the dot-com bust and in the 2000s before the recession hearing the phrase, "it's different this time." To me that phrase is analogous to turning the lever and expecting the obnoxious music to continue unspoiled by the clown.

We are nine years into the second longest economic expansion in US history. The music is still playing, but I remind myself that every economic expansion was followed by a recession. While the magnitude may change from one recession to the next, the song remains the same. This is the time to stay vigilant as we look at new and existing loans keeping core principles in place.

Currently the economic and credit indicators are generally positive. The unemployment rate is at historically low levels, inflation appears in check and consumer confidence is high. Loans are also performing. The 2nd Quarter 2018 Credit Risk Benchmarks were issued in RMA's December 2018 *Journal*. C&I criticized loans reached their lowest level in the 15-year timespan the publication compiled the statistics coming in at 5.59%. CRE non-accrual rates resumed their downward trend in 2Q as well after a slight increase was seen in 1Q.

O&G loans on non-accrual status are decreasing as well, dropping from 7.8% in 1Q to 5.1% in 2Q 2018. These factors allowed for Oklahoma's non-accrual C&I loans to decrease from 15.33% in 1Q to 13.68% in 2Q. While an improvement, the level is still above the 5.59% US Average.

Risks remain that could have a material impact on the economy. Mark Zandia from Moody's reminded the audience at the RMA Risk Management conference that the current employment picture is a potential risk to the economy. With employment above "full employment", the inflationary risk is present as employers compete for fewer candidates. The potential long-term impacts from the trade wars and the impact of tax cuts burning off in 2020 also pose threats to the economy. These and other underlying risks are represented in the flat yield curve (or inverted, depending on how you measure it). This phenomenon is typically a precursor to recession.

Edward Schreiber, CRO of Zions, noted in an interview in the September, 2018 *RMA Journal* that "toward the end of each credit cycle we start to see pricing pressure on loans followed up by pressure on underwriting standards. It appears that the industry is experiencing these issues now..."

So, while recession may not be imminent, as a risk professional now is the time to focus my attention on core risk management principals. I am reminded of Michael Hightower's chapter title "Other People's Money" (*Banking in Oklahoma before Statehood*). The money we lend is generally lent to us from people in our community therefore we need to be wise in our decisions. That is where RMA comes into play. While on the job training is important, industry accepted training and collaboration with peers enables us to hone our abilities. The Oklahoma Chapter provides training and speaker presentations relevant to the changing economic conditions. While I still hate clowns, hopefully when it pops up I won't flinch as I did as a child.

Nicholas Davis, CRC
President, Oklahoma Chapter of the RMA

The Future of Bank Risk Management and Governance

By Richard J. Parsons for the November 2018 *RMA Journal*

Banking's No. 1 Risk Management Challenge

The Equifax case should send a clear message to bank risk executives and board risk committees. It reminds risk professionals how different 21st century risks are from the type of risks bank presidents and boards experienced 20 years ago. More importantly, Equifax's hack exposes the criticality of early risk identification. But how difficult is timely risk identification?

In 2014, the Basel Committee on Banking Supervision released its findings from a confidential operational risk management survey of 60 global systemically important banks with headquarters in 20 nations. The survey posed 180 questions covering the spectrum of operational risk management. The findings determined that the top nine challenges facing the banks all centered on one theme: risk identification and assessment. Every other risk management challenge took a backseat to the imperative of timely and effective identification of emerging risk.

Risk executives, CEOs, and directors are probably not surprised to learn that risk identification and assessment stood out. Banking history suggests that the risk identification challenge almost certainly extends beyond operational risk to all other risk management disciplines.

Early risk identification is the holy grail of banking. To survive and win in the 21st century, banks must have people, processes, and systems capable of detecting and mitigating risk as it emerges.

Dynamic Key Risk Indicators

Expect dynamic key risk indicators to replace the static KRIs that banks use today for risk identification.

Dynamic KRIs capture big data as it moves from past to present to future. They are real-time indicators that consider the volatility of data. The firm in the *Wall Street Journal* article that detected risk through the increased frequency (velocity and volume) of account change requests provides a perfect example of a dynamic KRI. The key to risk detection was the seemingly imperceptible change in the frequency of calls.

After 3,500 bank failures during the past three decades, by now every risk executive and bank director must know that systemic risk (risk to the banking system) is just as important to monitor as a bank's idiosyncratic risks (risks unique to the institution itself). Consequently, because of big data, bank risk managers and directors will soon have a much better line of sight to systemic as well as idiosyncratic risk.

The four case studies that follow provide examples of the kinds of systemic and idiosyncratic risks that banks must monitor in the future. Each highlights how dynamic KRIs should have triggered alarms that could have prevented individual banks from incurring financial losses—and, in some cases, failure.

Case Studies

Banking Center Sales Practices, 2015 to 2017

Sales practices at banking centers have received an enormous amount of regulatory and risk manager attention in recent years. To mitigate the risk of inappropriate sales practices, risk executives should ensure that the first line of defense has constructed a system capable of alerting management to unusual activity.

The first step is to make sure the first line (the "control" function) collects daily and reliable sales data at both the banking center and employee levels. Using big data, the first line must monitor the data, employing KRIs and KPIs that detect unusual activity or performance. Statistical outliers—for example, a salesperson who produces twice as many sales as peers—should trigger an alarm that requires a deeper analysis of the superior performance.

A risk mitigation expert must step in and analyze the reasons for an employee's statistically significant superior or inferior performance. The analysis may reveal that the employee has developed a superior sales process that explains the outlier results. If true, first-line management should consider testing the process to determine if it should be adopted across the enterprise. On the other hand, the outlier performance could be rooted in inappropriate behavior.

To read the full article, please visit the RMA 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>.

Know Your City – The state of the Oklahoma City and Tulsa Real Estate Markets.

Date of Event: 8/9/18 Time: 11:30-1:00 (OKC) 10/24/18 Time: 11:30-1:00 (Tulsa)

Location: 36 E Cameron St. (Tulsa); BOK Park Plaza (OKC)

Turnout: 64 people for OKC and 58 for Tulsa.

Summary of Event: This lunch and learn was carried out by two veteran real estate professionals who shared their analysis on where the OKC and Tulsa real estate markets are headed, and what future headwinds or tailwinds could spark change for their states and metro areas.

Tulsa Presenters: **Nick Doctor** is the Chief of Community Development and Policy for the City of Tulsa. Nick has been involved with the Tulsa Regional Chamber by serving as the role of SVP in Government Affairs, and is acclaimed for his policy skills. Nick graduated from the George Washington University with a masters in Political Management.

Kian Kamas holds the title of Chief of Economic Development for the City of Tulsa. Kian is now responsible for developing strategic initiatives aimed at adding jobs and growing the workforce for the City of Tulsa. Kian has achieved a master's of science in comparative public policy from the University of Edinburgh in Scotland.

Oklahoma City Presenters: **Darin Dalbom**, MAI is the executive Vice President for JLL's Valuation and Advisory Services platform in Oklahoma City. Mr. Dalbom has been actively engaged in real estate valuation and consulting assignments since 1990. Prior to his employment at JLL, he specialized in investment grade office and industrial property valuation with a concentration in the Washington DC office market. Mr. Dalbom is a member of the Appraisal Institute and has General Certified Appraiser licenses in Oklahoma, Texas, and Georgia.



Photo above from left to right: Lexie Garrison, David Chapman, Darin Dalbom, and Nick Davis.

Dr. David Chapman holds the title of Associate Professor of Real Estate at the University of Central Oklahoma. He is the author of Lot Lines in the Journal Record, and writes a monthly column in the magazine Outlook. Dr. Chapman is the founder of Realty1, LLC, a real estate firm with divisions performing real estate brokerage, property management, resort construction and management, real estate investment, and commercial and residential construction. His educational background includes a PHD from Oklahoma State University and a Master's Certification in Real Estate and Construction Management from the University of Denver.

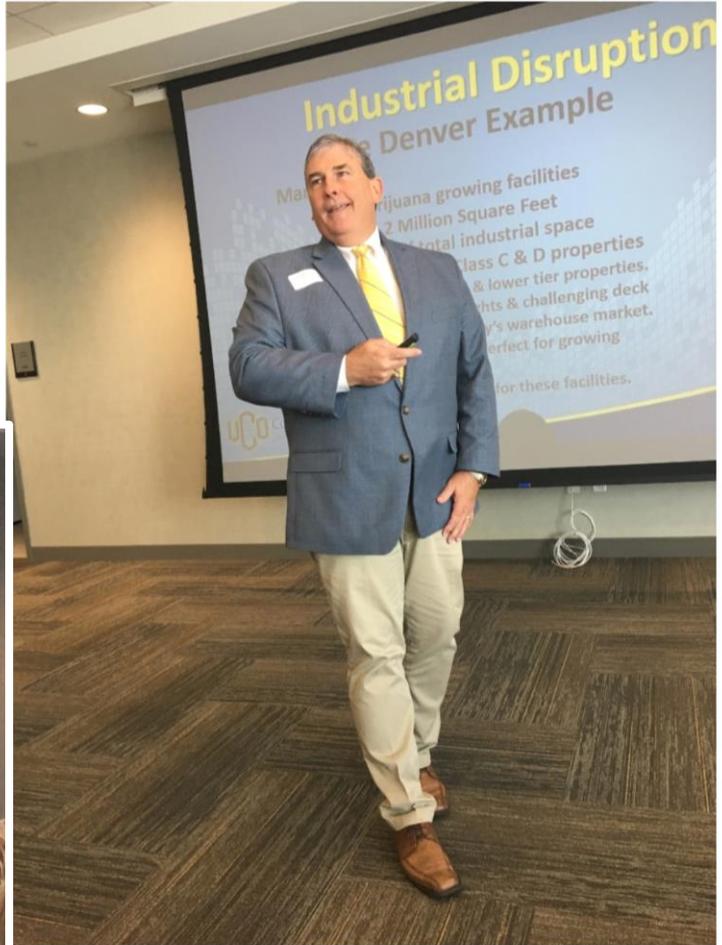


Photo Above: David Chapman Presenting on the Denver Example.



Photo Left: Darin Dalbom explaining the shift in capital invested in real estate.

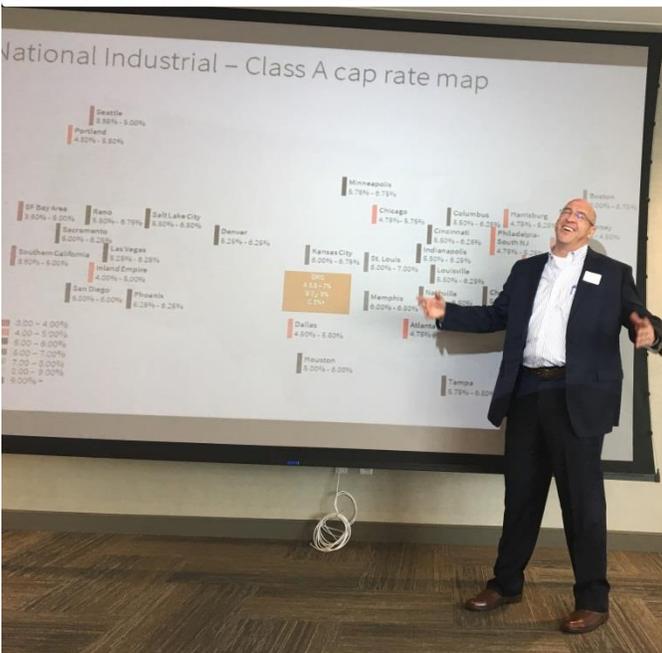


Photo Bottom left: Darin Dalbom showing the differences between regional cap rates.

History of Banking in Oklahoma: Lunch & Learn

Date of Event: 10/18/2018 (OKC) & 10/17/2018 (Tulsa) 11:30am-1:00pm

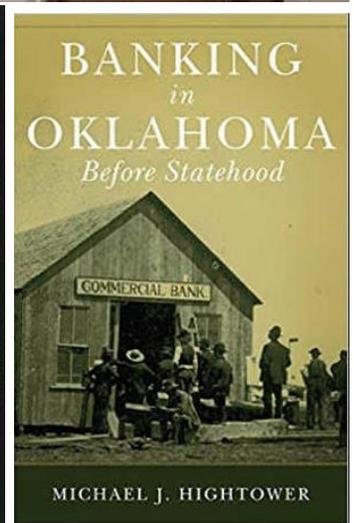
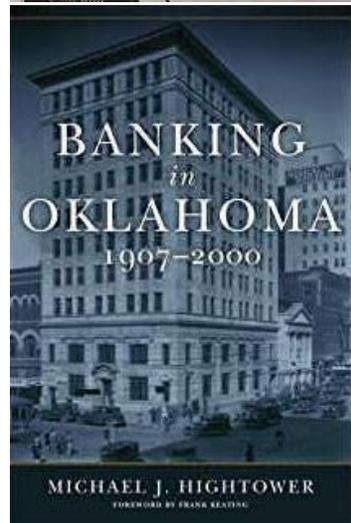
Location: 701 N Union Ave Tulsa OK
100 N Broadway Ave Suite 3500 OKC.

Summary of Event: Through oral and written accounts Michael Hightower examines the history of banking in Oklahoma from before statehood and up to the present. From the early days when bartering was common practice, to notable historical events like the great depression and the Penn Square Bank collapse, attendees earned an insight into what shaped Oklahoma banking to make it what it is today.

Presenter:

Michael J. Hightower, PhD:

Michael is a native of Oklahoma City. He has taught as a visiting lecturer at the University of Virginia and Washington and Lee University and is a former president of Council Oak Books in Tulsa OK. A descendant of businessmen who settled in the Oklahoma Territory in the 1890s, he writes about America's frontier experience, banking, and commerce. Michael Hightower currently serves as principal researcher for the Oklahoma Historical Society's Oklahoma Bank and Commerce History project and writes books under contract with different banks and businesses



Photos Above, Clockwise: Michael Hightower introducing himself to the audience in Tulsa OK; Michael Hightower introducing one of his books and incorporating how banking began within the OK territory before it became a state. Banking in Oklahoma Before Statehood, published in 2013, and Banking in Oklahoma 1907 – 2000 which carries an emphasis around Penn Square Bank, and the Great Depression within Oklahoma.

Lending Horror Stories: A Young Professionals Event

Date of Event: 10/31/2018 11:30am-1:00pm

Turnout: 60 Attendees

Location: Valliance Bank Tower, 1601 Northwest Expy #100, OKC OK

Summary of Event: An RMA Young Professionals event with presenter Michael Heister who provides previous experiences of loan deals that have turned belly up. These details were recounted from Michael's personal first and second hand exposure. Throughout the event Michael explains to the audience the situation at hand, the unfolding of the loan, and mitigation methods that could have been used to prevent or lessen the loss.

Presenter:

Michael Heister:

Michael is a Senior Vice President of Bank of Oklahoma and is also the OKC Credit Concurrence Officer with over 25 years of commercial banking experience. Before climbing to his current position, Michael was the Manager of Bank of Oklahoma's Loan Review Department for 14 years. Prior to joining Bank of Oklahoma, Michael worked for the FDIC, first in the liquidation division, and then as a Commissioned FDIC Examiner in the FDIC's Examination Division for 14 years.



Photo Above, Michael Heister speaks about his 4 hour loan review of Enron while with the FDIC. Below, Attendees of the event enjoying lunch prior to the introduction of Michael. Left, Michael informs the group about how important due diligence is, even down to UCC verification.



Economic Update and Outlook Event

Date of Event: 11/15/2018 (OKC) & 11/13/2017 (Tulsa)
11:30am-1:00pm

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

Summary of Event: Speaker Chad Wilkerson discussed his thoughts regarding the economy and implications for 2019 regionally and nationwide. This event overall explained what the Federal Reserve is, how it operates, and where the Federal Reserve is expected to take stances on rates, unemployment, and inflation. Chad took a graphical approach in presenting the shift in growth for both the Tulsa and OKC metro areas major segments of their economies. He specifically showed how the energy and manufacturing segments in Oklahoma were performing by displaying production over the past year. From this display Chad informed the audience that despite tariffs and trade concerns, these two sectors are seeing strong activity in Oklahoma.

Presenter:

Chad Wilkerson is a Branch Executive of the Kansas City Federal Reserves' Oklahoma City branch. He personally serves as the Fed's lead officer and regional economist in the state of Oklahoma. Wilkerson is responsible for recruiting and working with the Branch's board of directors and for briefing the Kansas City Fed's president, a member of the Federal Open Market Committee, on economic activity in the state. His research focuses on trends in the industrial sector and labor markets of the tenth Federal Reserve district. He also oversees several business surveys for the Kansas City Fed.

Wilkerson has 20 years of experience working with the Federal Reserve. He began his career in Kansas City's research department. He was appointed to be Oklahoma City's Branch Executive in January of 2006. He has obtained his Master's Degree from the University of Chicago, and a bachelor's degree from William Jewell College in Liberty, MO.



Picture above: Chad Wilkerson, presenting and discussing the divisions of the Federal Reserve Bank.



Picture Right: Chad Wilkerson and Nick Davis pose for a photo by the OK state flag on the 35th floor of the Petroleum Club.

Bankers and Bagels Events

Date of Event: 10/29/2018 8:00-9:00am (OKC)
09/18/2018 8:30-10:00 am (Tulsa)

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 and spark interest in the banking industry.

The University of Central Oklahoma's event consisted of 10 students who were further along in their degree (juniors and seniors) and interested in getting to know about how affiliating with the RMA can lead to beneficial networks within local banks. This event was led by Lexie Garrison, an adjunct professor at UCO where she is teaching her first year of an RMA inspired banking course.

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 University of Tulsa's event captured the attention of 20 students who took advantage of the opportunity to speak and network with local bankers. Along with networking, the students were able to receive information on career tracks and open positions within the banks who attended.

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.



Bankers & Bagels

Tuesday, September 18
8:30 – 10:00 AM
Helmerich Hall
2nd Floor Student Lounge

rma **BOK FINANCIAL**

Meet and exchange information with local bankers and learn about career opportunities within the banking industry.

RSVP TAWNY.CRONE@UTULSA.EDU

maggiesrecipes



<p>JOIN LOCAL BANKERS FOR FREE BAGELS, COFFEE, AND JUICE AND LEARN ABOUT CAREER OPPORTUNITIES IN BANKING</p> <ul style="list-style-type: none"> • OCTOBER 29, 2018 • 8AM TO 9AM • 100 N. UNIVERSITY DRIVE CENTER FOR TRANSFORMATIVE LEARNING BUILDING ROOM CTL 101 EDMOND, OK 73034 • DOOR PRIZES <p><small>http://community.rmahq.org/oklahomahome79a.gpc1</small></p>	<p>WHAT IS RMA?</p> <p>The Risk Management Association (RMA) is a not-for-profit, member-driven professional association serving the financial services industry. Its sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise approach to risk management that focuses on credit risk, market risk, operational risk, securities lending, and regulatory issues. Founded in 1914, RMA was originally called the Robert Morris Associates, named after American patriot Robert Morris, a signer of the Declaration of Independence. Morris, the principal financier of the Revolutionary War, helped establish our country's banking system.</p>	<p>WHY ATTEND BANKERS & BAGELS?</p> <p>Other than the free breakfast, students are encouraged to attend Bankers & Bagels as it is an opportunity to meet professionals that are active in the banking industry. Bankers in attendance will hold a variety of positions including credit analyst and loan officer as well as a wide range of experience levels including new to the industry to veterans. After a brief presentation and introductions, the remaining time will be allotted for students to network with the bankers in attendance, ask questions, and learn of job opportunities, internships, and career potential. Finally, students will learn about UCO's new Minor in Banking and future scholarship opportunities.</p> <p style="text-align: right;"><small>WWW.RMAHQ.ORG</small></p>
--	--	--

What Impressions are You Making?

Date of Event: 12/06/2018 11:30am – 1:00pm OKC Only

Location: Catholic Charities-Chickasaw Conference Room 1232 N Classen Blvd, OKC.

Summary of Event: 29 people arrived to listen to Jennifer Anderson, the Vice President of Communications for Express Employment Professionals International Headquarters, educate them on how a company's brand is based around the employees it hires. This Lunch & Learn focused on how employers are able to ensure consistency when projecting a brand image towards their customers. Jennifer educated the audience by covering topics such as:

- Why organizational brand matters.
- The malice of inconsistency
- Fusing an individual's brand with the organization's
- What a brand encompasses

Jennifer concluded the presentation with reiterating her opening statements of hiring personnel with company dress code in mind, holding employees accountable, and setting a strong example of leadership within every role.

Presenter:

Jennifer Anderson is the Vice President of Communications for Express Employment Professionals International Headquarters with more than 30 years' experience in the employment and staffing industry. In her current role, Jennifer is responsible for positioning Express as an industry leader in the staffing and employment market, establishing brand recognition within her organization, and providing marketing, communications, and event planning support to local and national franchisees. Coupled within her years of experience, Jessica was the founder of ASE Productions, Inc., a full-service event planning and conference company for 8 years.

Jennifer received a master's of science in management with honors from Southern Nazarene University, and a bachelor's degree in business administration. In addition to traditional schooling, Jennifer also completed studies to receive her Certified Meeting Professional (CMP) designation.

Pictures at right, from Top: Jennifer Anderson presenting the 4 key attributes to individual branding. Middle: One Band One Sound illustration of cohesiveness. Bottom: Investing in a Professional Policy Book.



Upcoming RMA Course Structuring Commercial Loans II

Course Overview

The objective of *Structuring Commercial Loans II* is to improve the probability that the financial institution will be repaid by providing participants with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. In addition to the topics covered in *Structuring Commercial Loans I*, this program adds a complex (holding company) financing transaction in which a management group is purchasing the company. Issues related to capital structure and the positioning of senior and subordinated debt, as well as an analysis of bridge loans, will be discussed.

Who will benefit?

Structuring Commercial Loans II is 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 lender relative to other creditors. (If this course is taken back-to-back with Structuring Commercial Loans I, this objective does not apply.)
- Analyze and structure term loans through the use of projected cash flows.
- Use new tools to identify and structure working capital and term loans.
- Determine the difference between holding company and operating company lending and intercreditor concerns between senior lenders and other providers of capital.
- Identify options for structuring the successful repayment of a bridge loan.

Prerequisites:

Participants are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis. In addition, participants should have completed *Structuring Commercial Loans I*. The open enrollment version of this course requires the participant to complete a pre-course assignment, Healthcare Outsourcing Services that should take approximately one-and-a-half hours.

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

Date

Tulsa, OK

Thursday, February 7, 2019

8:30-5:00

Deadline for spring 2019 exam is January 31.

Apply to take the Spring CRC exam before the 2019 spring window closes on January 31 2019. 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!](#)



CRC Recognition

The Oklahoma RMA Chapter would like to recognize two of the newest members that passed the required test, and have received the CRC designation.

Both Mike Leatherland, and Ross Pelton of BOK's Special Assets Division, have passed the November 2018 CRC exam and are now recognized as CRC's.

New Officer Spotlight

Earl Mack, Credit Analyst Manager – Programming Committee, Lawton

Earl Mack is a Credit Analyst Manager with Arvest Bank in Lawton Oklahoma. Earl specializes in overseeing his team of credit analysts deal flow, assignment of spreading financial statements, contributing feedback from memo review. Earl has previous volunteer experience with the Lawton Community Foundation where he has aided in events such as Holiday in the park which specializes in orchestrating a festive parade and light display for the surrounding Lawton Area.

Shena Parks, Assistant Vice President (AVP) – Programming Committee, Lawton

Shena Parks has established herself in banking for the past 14 years. She started as a manager of lending and collections for Southwest Oklahoma Federal Credit Union. After spending 8 years honing her skills within the industry, she decided to part ways with the credit union and shift towards understanding the differences and new aspects of a local bank. She has been with City National now for close to 7 years and has been aiding the local Lawton community, and businesses across the state.

Shena graduated from Oklahoma State University with a bachelor's degree in Agricultural Economics & Agricultural Education.

Nick Rhoads, Credit Analyst AVP – Programming Committee, Tulsa

Nick Rhoads started his career in banking with Evolve Bank and Trust in 2011 as a Loan Officer. He has since left Evolve Bank and Trust and has joined Spirit Bank where he has gained experience working in the bank's post documentation review prior to becoming an analyst. Nick has been an analyst now for the Spirit Bank for 3 years, and in this time period he has earned the designation of CRC.

Nick graduated from Oklahoma State University with a bachelor's degree in Business Administration – Finance.

Stella Maddox, Vice President (VP) Credit Analyst Manager – Programming Committee, Tulsa

Stella Maddox carries more than 10 years of experience in commercial credit analysis. She specializes in financial, and business analysis, commercial credit training, risk assessment, and project coordination. Besides spending her time at work, Stella volunteers with several non-profit organizations such as the United Way, KIPP Tulsa Academy College Preparatory, and the Parent Child Center of Tulsa.

Stella graduated from Oral Roberts University with a bachelor's of science in Finance, and obtained a Masters of Business Administration from Oklahoma State University.

2018–2019 Oklahoma Chapter Officers

Nicholas Davis	<i>MidFirst Bank, President, OKC</i>	Darcy Peterson	<i>BOKF, Programming Committee Chair, OKC</i>
Yvonne Kinsey	<i>Arvest Bank, Vice President, Education Chair, OKC</i>	Rich Hawk	<i>BOKF, Audit Committee Chair, OKC</i>
Suzan Hood	<i>MidFirst Bank, Secretary, OKC</i>	David Martin	<i>Security Bank, Programming, Tulsa</i>
Sandy Cox	<i>Simmons Bank, Treasurer, Chapter Administrator, OKC</i>	Amanda Dawson	<i>Arvest, Women in Banking Chair, OKC</i>
Alex Gifford	<i>Spirit Bank, CRC, and Programing Chair, Tulsa</i>	Macy Johnson	<i>BOKF, Academic, YP, Tulsa</i>
Ashley Colston	<i>Arvest Bank, Communications Chair, OKC</i>	Olena Lifset	<i>BOA, Women in Banking, OKC</i>
Danny Williams	<i>Spirit Bank, Membership Chair, Tulsa</i>	Lexie Garrison	<i>Valliance Bank, Academic, OKC</i>
Bria Colgan	<i>BOKF, Women in Banking Chair, Tulsa</i>	Debbie Hatchett	<i>BOKF, YP Committee, OKC</i>
Justin Moore	<i>Simmons, Programming, Tulsa</i>	Josh Merry	<i>First Enterprise Bank, Past President, Tulsa</i>
Jaime Ortiz	<i>Arvest Bank, Academic Committee, OKC</i>	Earl Mack	<i>Arvest Bank, Programming, Lawton</i>
John S. LeClercq	<i>MidFirst Bank, Newsletter, OKC</i>	Shena Parks	<i>City National Bank, Programming, Lawton</i>
Sarah Smith	<i>First United Bank, ERM Chair, Durant</i>	Stella Maddox	<i>Arvest Bank, Programming, Tulsa</i>
		Nicholas Rhoads	<i>Spirit Bank, Programming, Tulsa</i>
		Carly Edmondson	<i>RMA HQ, RMA Regional Manager – South Central Region</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](#)