

# ANNUAL REPORT

# 2021

Member FDIC



First  
Fidelity  
Bank

# FIRST FIDELITY BANK

## WHO WE ARE

First Fidelity Bank continued to grow and innovate in 2021, as we maintained our focus on practical, creative, community-centered financial services and solutions for commercial and retail clients. As of December 31, 2021, First Fidelity Bank's capital is more than \$217 million and total assets exceed \$2.684 billion.

With a firm foundation of experienced leadership, sound risk management and an established deposit base, First Fidelity Bank is poised for continuous growth. The Bank's superior customer service and dynamic product mix have allowed for steady, responsible growth at 27 locations throughout Oklahoma, Arizona and Colorado. A client-focused philosophy remains the foundation of the Bank's culture as we continue to be a strong and trusted partner in the communities we serve. First Fidelity Bank takes pride in its legacy as a privately-owned bank offering the same sophisticated technology as the "big banks."

## LEADERSHIP

Headquartered in Oklahoma City, First Fidelity Bank rests on five generations of banking experience. The Bank's Vice Chairman and CEO, Lee Symcox, has served First Fidelity Bank for more than 46 years. He provides an unparalleled level of leadership and direction through a period of rapid innovation and growth.

## HISTORY

Comprised of merged and acquired banks across Oklahoma and Arizona, First Fidelity Bank began in the 1920s as City National Bank & Trust Company in Norman, OK. Seven decades later City National merged with First Fidelity Bank in what would mark the beginnings of the full-service community bank it is today.

Market expansion began and First Fidelity Bank opened its doors in Tulsa in 2002. In 2004, First Fidelity Bank launched in Arizona as a commercial loan production office. Three acquisitions later our brand continued to grow in the Phoenix area. Today, the Bank encompasses six full-service branches across the heart of Arizona's business marketplace. Then in 2020, First Fidelity Bank opened its first office in Denver, Colorado, continuing its mission of growth.

Today, First Fidelity Bank's workforce amounts to more than 350 hardworking and loyal staff. Each employee is a valued member of the "First Fidelity family," and shares the management's enthusiasm for the future of the Bank. Each banker is dedicated to getting to know clients on a first name basis. Because of this dedication, First Fidelity Bank clients have come to expect the best customer service in the markets we serve.

## OUR COMMITMENT

First Fidelity Bank's leadership believes giving back to its neighbors and communities is an important responsibility. That's why First Fidelity Bank hires and maintains quality employees for whom meeting the needs of the community is a passion. Our colleagues genuinely enjoy giving their time serving non-profit and charitable organizations, participating in religious groups, and coaching little league teams. The Bank offers colleagues Volunteer Time Off (VTO) annually and rewards them for using the time.

Each year, First Fidelity Bank also offers financial resources to assist those less fortunate in its local communities. The Bank is an active United Way partner in Oklahoma, Arizona and Colorado, helping to set giving trends and raising more than \$146,000 annually for the organizations.

In addition, First Fidelity Bank donates more than half a million dollars annually to local charities and educational foundations. Commitment to our communities remains the Bank's cornerstone, with 101 years of support to neighborhood partners.

## THE FUTURE

First Fidelity Bank is committed to maintaining first-class customer service, leading edge technology, innovative solutions, and superior products. Through a strong capital base, we will continue to grow responsibly over the next century and continue to find solutions to ever-changing regulations and an evolving dynamic economy thus ensuring our clients' assets remain secure for years to come.

# FIRST FIDELITY BANK BOARD OF DIRECTORS



**William M.  
Cameron**

Chairman,  
First Fidelity Bank  
Chairman, American  
Fidelity Companies



**Lee R. Symcox**

Vice Chairman and CEO,  
First Fidelity Bank



**David  
Carpenter**

President and COO,  
American Fidelity  
Corporation



**Samuel  
Combs III**

Senior Partner  
and CEO  
COMSTAR Advisors



**Richard H.  
Goldenson**

Managing Partner,  
CPA (retired)  
Integrated Healthcare  
Strategies



**James P.  
Keeley**

Founding Partner,  
Colliers International,  
Scottsdale Office



**Scott  
Klososky**

Founding Partner,  
Future Point of View



**Meg Salyer**

Managing Principal  
Broadway Realty



**Trish Bear**

President and CEO,  
I-ology Inc.



**David L.  
Thompson**

The Thompson Group. LLC.  
Partner



**John Cassil**

Advisory Director  
CFO, CamGen Partners

# STATEMENT OF CONDITION

## FIRST FIDELITY BANK

Assets	(000)	Liabilities & Stockholders' Equity	(000)
Cash & Dues From Banks	\$ 212,134	Deposits	\$ 2,343,152
Securities	889,210	Other Liabilities	123,151
Loans, net of Reserves	1,490,541	Stockholders' Equity	<u>217,184</u>
Fed Funds Sold	1,516		
Other Assets	<u>90,086</u>	Total Liabilities and	
Total Assets	<u>\$ 2,683,487</u>	Stockholders' Equity	<u>\$ 2,683,487</u>

## FIRST FIDELITY BANK

# CORE VALUES

### A Caring Place to Work

A family environment that attracts, grows and retains the right people in the right places.

### Financial Responsibility

Long-term financial strength through a disciplined framework of risk management and growth.

### Lasting Client Relationships

Sustaining our reputation by dealing with others honestly and respectfully to create an environment of trust.

### The Winning Bank

Every time we go on the field we expect to win.



# LOCATIONS

Nationwide 800-299-7047  
Customer Service: Oklahoma City 405-416-2222  
Customer Service: Tulsa 918-728-6345  
Customer Service : Arizona 602-912-5555  
Customer Service: Denver 720-782-7222

## Corporate Office

5100 North Classen Blvd., Fifth Floor, Oklahoma City, OK 73118

## 39th Expressway Branch

5800 Northwest 39th Expressway, Oklahoma City, OK 73122

## Capitol Hill Branch

700 Southwest 29th, Oklahoma City, OK 73109

## Northwest Expressway Branch

6005 Northwest Expressway, Oklahoma City, OK 73132

## Quail Creek Branch

10904 North May Avenue, Suite A, Oklahoma City, OK 73120

## Nichols Hills Branch

6404 Avondale Drive, Oklahoma City, OK 73116

## Meridian Branch

1400 South Meridian Avenue, Oklahoma City, OK 73108

## Downtown Oklahoma City Branch

722 North Broadway, Oklahoma City, OK 73102

## MacArthur Branch

12215 North MacArthur Blvd., Oklahoma City, OK 73162

## Downtown Norman Branch

131 East Main Street, Norman, OK 73069

## Brookhaven Branch

3595 West Robinson, Norman, OK 73072

## Lindsey Street Branch

1337 West Lindsey, Norman, OK 73069

## Noble Branch

900 North Main Street, Noble, OK 73068

## East Moore Branch

400 South Eastern Avenue, Moore, OK 73160

## West Moore Branch

11919 South Pennsylvania Avenue, Oklahoma City, OK 73170

## Midwest City Branch

301 North Air Depot Blvd., Midwest City, OK 73110

## Edmond Broadway Branch

2600 South Broadway, Edmond, OK 73013

## Coffee Creek Branch

725 West Covell, Edmond, OK 73003

## Rose Creek Branch

2825 Northwest 164th, Edmond, OK 73013

## Mustang Branch

1521 North Mustang Road, Mustang, OK 73064

## Tulsa Branch

30 West 21st Street South, Tulsa, OK 74114

## Biltmore Estates Branch

6232 North 32nd, Phoenix, AZ 85018

## Downtown Scottsdale Branch

7401 East Camelback Road, Scottsdale, AZ 85251

## Scottsdale Airpark Branch

16277 North Greenway-Hayden Loop, Scottsdale, AZ 85260

## Deer Valley Branch

22841 North 19th Avenue, Phoenix, AZ 85027

## Arrowhead Branch

17235 N 75th Avenue, Suite B100, Glendale, AZ 85308

## Mesa Branch

63 East Main Street, Suite 100, Mesa, AZ 85201

## Denver Branch

5613 DTC Parkway, Suite #810, Greenwood Village, CO 80111



[www.ffb.com](http://www.ffb.com)

# FIRST FIDELITY BANK

# EXECUTIVE MANAGEMENT

Lee R. Symcox ..... Vice Chairman and CEO  
Stephen D. Hart ..... President  
Sean M. Crandall ..... Executive Vice President  
Thomas V. Graham Jr. .... Executive Vice President

Valerie Jury ..... Executive Vice President  
D. Scott McLaws ..... Executive Vice President  
Suzanne M. Symcox ..... Executive Vice President

# MANAGEMENT

Richard Baker ..... Executive Vice President  
Dee Burton ..... Executive Vice President  
Thomas Fanning ..... Executive Vice President  
James Finch ..... Executive Vice President  
Robert Gerlak ..... Executive Vice President  
Matthew Hanson ..... Executive Vice President  
John Mistler ..... Executive Vice President  
Robert Ostertag ..... Executive Vice President  
Todd Patterson ..... Executive Vice President  
Matt Robinson ..... Executive Vice President  
John Shannon ..... Executive Vice President  
Harold Snyder ..... Executive Vice President  
Stephen Adamo ..... Senior Vice President  
David Bagwell ..... Senior Vice President  
Beverly Barrett ..... Senior Vice President  
Christopher Call ..... Senior Vice President  
Ryan Free ..... Senior Vice President  
Kirk Fronckiewicz ..... Senior Vice President  
Charles Griffin ..... Senior Vice President  
Jason Hawkins ..... Senior Vice President  
Donna Hoffman ..... Senior Vice President  
Christine Lepley ..... Senior Vice President  
Herman Lewkowitz ..... Senior Vice President  
David Lorenz ..... Senior Vice President  
Kenneth Miles ..... Senior Vice President  
Bryce Miller ..... Senior Vice President  
Brian Montgomery ..... Senior Vice President  
Eric Muniz ..... Senior Vice President  
Mary Pezant ..... Senior Vice President  
Mason Pitman ..... Senior Vice President  
Angela Stanton ..... Senior Vice President  
Abran Villegas ..... Senior Vice President  
Marcie Agent ..... Vice President  
Drayson Alcantar ..... Vice President  
Daniel Avery ..... Vice President  
Curtis Bates ..... Vice President  
Daniel Blind ..... Vice President  
Rachel Breashears ..... Vice President  
Jeffrey Dyer ..... Vice President  
Gregory Fraker ..... Vice President  
Debra Hewett ..... Vice President  
Elizabeth Hicks ..... Vice President  
Brenda Hill ..... Vice President  
Jeffrey Hutson ..... Vice President  
Derek Lutz ..... Vice President  
Brian Mann ..... Vice President  
Aimee Mauk ..... Vice President  
Allison Regier ..... Vice President  
Shane Roskens ..... Vice President  
James Shepard ..... Vice President  
Zachary Shirley ..... Vice President  
Michael Stacy ..... Vice President  
Amber Steele ..... Vice President  
John Symcox ..... Vice President  
Bradley Traynor ..... Vice President  
Patricia Truesdell ..... Vice President  
Ben Warren ..... Vice President  
Brian Baxter ..... Assistant Vice President  
Alan Bonner ..... Assistant Vice President

Tamara Brakebill ..... Assistant Vice President  
Robert Burger ..... Assistant Vice President  
Kristina Contratto ..... Assistant Vice President  
Michelle Fox ..... Assistant Vice President  
Will Gray ..... Assistant Vice President  
Kelli Kysela ..... Assistant Vice President  
Deangela Lee ..... Assistant Vice President  
Corey Lower ..... Assistant Vice President  
Alisha Marcom ..... Assistant Vice President  
Judson McCown ..... Assistant Vice President  
Marissa Mindieta ..... Assistant Vice President  
Dawnetta Moore ..... Assistant Vice President  
Bryan Williams ..... Assistant Vice President  
Lisa Williams ..... Assistant Vice President  
Benjamin Willins ..... Assistant Vice President  
Nicole Wilson ..... Assistant Vice President  
Ashley Atchison-Thomas ..... Banking Officer  
Tonya Barnes ..... Banking Officer  
Shonta Bealer ..... Banking Officer  
Linda Bowen ..... Banking Officer  
Deborah Burch ..... Banking Officer  
Jennifer Casey ..... Banking Officer  
Lynne Cross ..... Banking Officer  
Rebecca Delsigne ..... Banking Officer  
Joshua Fagala ..... Banking Officer  
Ana Guerrero ..... Banking Officer  
Diann Hays ..... Banking Officer  
Cheri Howard ..... Banking Officer  
Bradley Jayroe ..... Banking Officer  
Sykara Johnson ..... Banking Officer  
Karlie Jones ..... Banking Officer  
Hollie Keller ..... Banking Officer  
Adam Kelley ..... Banking Officer  
Wahida Khatun ..... Banking Officer  
Amy Mains ..... Banking Officer  
Dawn Malone-Henry ..... Banking Officer  
Tammy Millington ..... Banking Officer  
Rodney Paz ..... Banking Officer  
Cydnie Pillion ..... Banking Officer  
Vedrana Prohaska ..... Banking Officer  
Billy Reinhart ..... Banking Officer  
Brenda Trump ..... Banking Officer  
Dana Johnson ..... Human Resources Officer  
Kathryn Khouri ..... Human Resources Officer  
Lauren York ..... Human Resources Officer  
Aubree Williams ..... Marketing Officer  
Keith Allen ..... Technology Officer  
Chad Allred ..... Technology Officer  
Shaun Bowcaster ..... Technology Officer  
Nathan Hancock ..... Technology Officer  
Raheem Hargrave ..... Technology Officer  
Dustin Howell ..... Technology Officer  
Mark Neill ..... Technology Officer  
Taylor Nichols ..... Technology Officer  
Cody Smith ..... Technology Officer  
Ronnie Wagoner ..... Technology Officer  
Ryan Emerick ..... Training Officer  
Mary Murray ..... Training Officer  
Jamey Smith ..... Training Officer