First United

IMPACT REPORT

A Legacy of Love and Impact

For 125 years, First United has been guided by a commitment to do what is right, serve people well, and build relationships that endure.

Our history is measured not only in growth, but in the trust earned across generations. With that trust comes a responsibility we carry forward in every decision we make.

While the ways we serve continue to evolve, our purpose remains the same: to inspire and empower others to Spend Life Wisely.



A Message from Our Chairman & Chief Executive Officer

In our 125th year, we focused on strengthening the organization for the future.

Across First United, we advanced the systems and capabilities that support how we work and serve our customers and communities. Our teams made steady progress aligning technology, talent, and processes to operate more effectively as one enterprise.

We also reinforced our financial foundation by improving capital, enhancing asset quality, and maintaining disciplined performance in a changing environment.

This was not a year of dramatic shifts, but a year of steady progress. We simplified how work gets done and continued investing in our people and the capabilities that will carry us forward.

I am grateful for the commitment our employees bring to this work and for the trust placed in us by the communities we serve.

As we move forward, our focus remains steady: serve well, build responsibly, and continue earning the trust that sustains our organization.

Doug Massey

> "This was not a year of dramatic shifts, but a year of steady progress."

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About Us

First United is a purpose-driven organization built on trust, stewardship, and long-standing relationships. For 125 years, we have served our communities by doing what's right - consistently, responsibly, and with care for those we serve.

Our purpose is to inspire and empower others to Spend Life Wisely.

Spending Life Wisely means taking intentional steps toward a life of Love and Impact. We support this through a holistic approach that centers on four pillars: faith, financial well-being, health and wellness, and personal growth.

We are committed to meeting people where they are and walking alongside them as trusted partners. Through education, guidance, and meaningful relationships, we help individuals, families, businesses, and communities move forward with confidence.

Through Love and Impact, we will elevate 10 million lives by 2030. One customer. One family. One community at a time.





Our Culture

Purpose

To inspire and empower others to Spend Life Wisely.

Values

Extending LOVE.

FAITH
We put God first, family second, and work third.

FAMILY
We cherish our own, our work family, and the families of others.

INTEGRITY
We do what's right.

Making IMPACT.

LEARNERS
We are dedicated to a life of continuous improvement.

HIGH PERFORMANCE
We combine our individual talents and succeed together.

SERVICE
We build lifelong relationships and healthy communities.

Vision

We have elevated 10 million lives through love and impact by 2030.

We have delivered the very best employee and customer experience.

We have created communities that flourish through continued mentorship of ourselves and others to Spend Life Wisely.

Strategic Direction

We are redefining banking through our Faith, Health, Personal Growth, and Financial Well-Being that create phenomenal experiences – made possible by empowering our people to SERVE through an integrated First United.

Stakeholder Model

The employees, customers, shareholders, communities, and partners who contribute to our shared success.



SERVE Model

S Our service is faster and more informative than our competitors with decisions made locally.

E Whether in person or through technology, every interaction and solution leaves our customers feeling cared for. *(Humanology)*

R Through life-long relationships, we elevate others, one individual, family, company, and community at a time.

V Our values guide us to extend love and make an impact.

E We serve as trusted mentors, empowering our customers to reach their fullest potential.

125 Years of Growth

1900
$50 Thousand
Founded as Durant National Bank

1967
$16 Million
Purchased Durant Bank & Trust Co.

1987
$101 Million
John Massey became CEO and majority shareholder

1990
$208 Million
Acquired First National Bank in Colbert, OK; Midwest Federal in Hugo & Madill, OK

Greg Massey joined SLW

1997
$480 Million
Merged with First United Bank Holdenville, Pauls Valley, Seminole & Wewoka, OK

1999
$721 Million
Acquired Security Bank in Sapulpa, OK; Oklahoma State Bank in Ada, OK; First State Bank of Bokchito, Shawnee, and Wewoka, OK

2003-04
$1 Billion
Greg Massey became CEO

2005
$1.5 Billion
Acquired Krum Bancshares Inc. and Southwestern Bancshares

2010-12
$2 Billion
Formalized the Stakeholder model, Purpose, and Values

Implemented the Enterprise Risk Management Framework

2015
$3 Billion
Acquired First American Bank

2016
$6 Billion
Acquired American Bank of Texas

Launched Spend Life Wisely lobby and customer experience transformation

2019-20
$10 Billion
Converted from an S-Corporation to a C-Corporation

Launched Vision 2030

2022
$14 Billion
Completed private placement of common stock to Castle Creek

2023
$16 Billion
Acquired Ranger Capital

2024
$16.2 Billion
Became a Federal Reserve Member

Deployed enterprise platforms including nCino and Enlight

2025
$16.3 Billion
Opened new locations in San Antonio, TX and Tulsa, OK

Acquired Delos Capital Advisors

SPEND LIFE WISELY®
125
YEARS

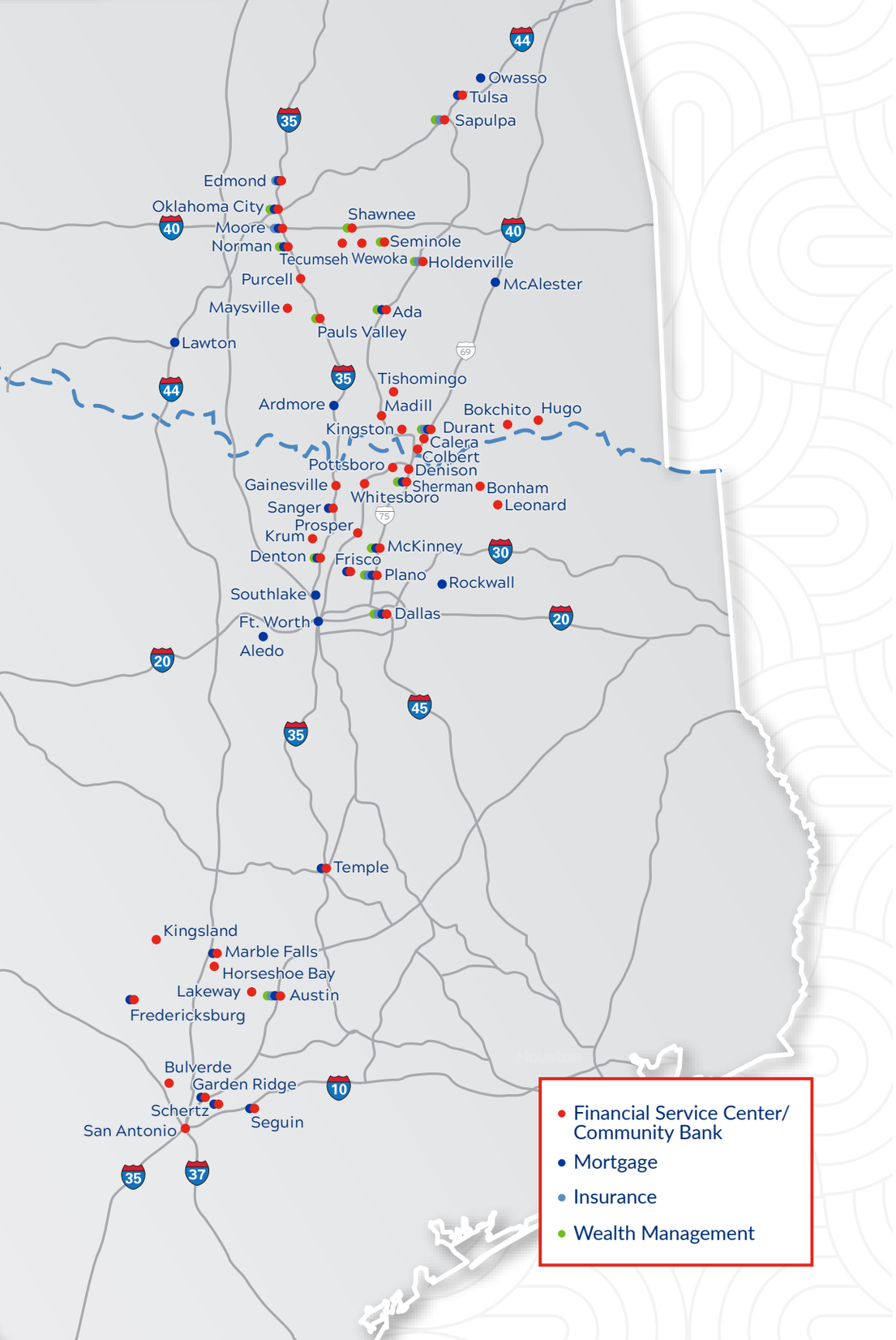
A Strong Foundation

For 125 years, First United has served communities through stewardship, trust, and responsible growth - a strong foundation that now supports our vision to elevate 10 million lives.

Vision 2030:
Elevating 10 Million Lives

Founded in 1900

125 Years of Service	$16.3 Billion in Assets	75 Banking Locations
362,497 Customers Served	1,905 Employees	50 Communities Served
Home Mortgage Volume $2.23 Billion	Wealth & Asset Management $1.7 Billion AUM	Insurance Revenue $13.6 Million



Our Regional Footprint

Our regional footprint is built on a strong Oklahoma foundation and continued expansion across Texas markets.

Region	Locations	Loans	Deposits	9-Yr Asset Growth
East Central Oklahoma	15	$777.4M	$1.9B	4.90%
Oklahoma City Metro	9	$935.7M	$1.1B	11.70%
Southeastern Oklahoma	11	$901.1M	$1.8B	17.10%
North Texas	12	$739.9M	$2.0B	6.30%
Dallas / Fort Worth	11	$4.0B	$1.9B	8.90%
Central Texas	17	$2.4B	$2.5B	13.60%

**9-year compounded annual growth rate since the American Bank of Texas merger.*

First United Statement of Condition

DECEMBER 31, 2025

(Dollars in Thousands)

ASSETS

Cash and Due from Banks		$ 377,674
Investment Securities		2,074,735
Loans Held for Sale		255,957
Loans	12,360,042	
Less: Allowance for Loan Losses	(128,471)	
Net Loans		12,231,571
Bank Premises		434,712
Interest Receivable		58,559
Other Assets		840,048
TOTAL ASSETS		**$ 16,273,258**

LIABILITIES AND SHAREHOLDERS' EQUITY

Liabilities

Non Interest Bearing Deposits	$ 3,067,100	
Other Demand Deposits	5,591,837	
Time Deposits	2,826,996	
Brokered Deposits	1,642,198	
Total Deposits		13,128,131
Repurchase Agreements		97,524
Other Borrowings		1,290,414
Other Liabilities		192,757
TOTAL LIABILITIES		**14,708,827**
Minority Interests		5,661
Shareholders' Equity		
Common Stock		1,868
Capital Surplus		631,999
Dividends Paid YTD		(52,000)
Retained Earnings		976,903
Total Shareholders' Equity		**1,558,770**
TOTAL LIABILITIES AND EQUITY		**$ 16,273,258**

Indicators of Stewardship

Key financial and operational measures reflecting the strength and discipline of our organization.

Key Ratios[1]	2025	2024	2023	2022	2021
Return on average assets (TE, pre-tax)	1.19%	1.02%	0.60%	1.34%	2.06%
ROAA After Tax	0.96%	0.79%	0.51%	1.07%	1.62%
Return on average equity (TE, pre-tax)	13.40%	12.10%	6.97%	15.02%	22.40%
ROAE After Tax	10.87%	9.29%	6.02%	12.01%	17.67%
Average equity to average assets	8.87%	8.45%	8.56%	8.90%	9.18%
Net interest margin (TE)	3.24%	3.05%	2.97%	3.49%	3.55%
Non-interest Income / Average Assets	0.81%	0.73%	0.76%	1.23%	2.01%
Efficiency (TE)	69.93%	71.50%	79.11%	68.64%	61.45%
Tier 1 Leverage	9.43%	8.72%	8.36%	9.07%	8.74%
Tier 1 risk-based capital	12.29%	11.44%	10.72%	10.82%	10.08%
Tangible common equity/tangible assets	9.39%	8.57%	8.04%	8.66%	8.48%
Non-performing loans/total loans	1.00%	0.94%	1.05%	0.71%	0.82%
Allowance for loan losses/total loans	1.02%	1.09%	1.07%	0.97%	1.01%
Net charge-offs/average loans	0.15%	0.04%	0.03%	0.05%	0.02%
Average Duration of NIB	7.1 years	7.7 years			
Cost of Deposits	2.21%	2.48%			
Deposits per Branch (in $MM)	172.74	171.21			
Number of Locations	75				

1 Source: regulatory filings and internal documents by FUB for periods 2020-2025

Profitability

ROAA After Tax of 0.96%;

ROAE After Tax of 10.87%;

NIM (TE) of 3.24%;

Non-interest Income/Average Assets of 0.81%.

Deposit Mix

Cost of Deposits: 2.21%;

Avg Duration of NIB: 7.1 years;

Average Deposit Balance per banking location of $172.7MM.

Capital

Capital levels in excess of well capitalized requirements.

Loan Mix

Well-diversified approach to lending;

Strengths in C&I, CRE, and Multi-family;

Virtually no direct exposure to energy lending.

Cultivate & Thrive

Living Our Spend Life Wisely Pillars





Investing in Our Communities

In 2025, First United invested in our communities through both financial contributions and hands-on service across the Spend Life Wisely pillars.

Together, these efforts contributed **$639,509 in community support and nearly 4,000 volunteer hours,** strengthening relationships and expanding impact across the markets we serve.











Our Pillars

FAITH

Treasure
your faith.

Allow God to guide your heart to a life of meaning and purpose, putting Him at the center of everything you do, inspiring you to serve others with love and compassion.



FINANCIAL WELL-BEING

Care for
your money.

Be intentional with both your saving and spending to make the most of what you are given, gaining financial peace of mind to support yourself and those you love.



HEALTH

Invest in
your wellness.

Care for your physical, mental, and spiritual health in order to be at your best for yourself and others, living each day to its fullest.



PERSONAL GROWTH

Enrich
your mind.

Never stop learning and growing so that you may realize your fullest potential, live your purpose, and achieve your greatest success.



Faith

Treasure your faith.

United Acts of Kindness encourages people to live out their faith through service to others. What began five years ago as a simple idea has grown into a movement that inspires kindness in everyday moments.

In 2025, United Acts of Kindness Day inspired more than **1.2 million acts of kindness** across neighborhoods, workplaces, schools, and communities around the world.

From small gestures to meaningful acts of service, these moments of kindness strengthen relationships and remind us how powerful compassion can be when people choose to care for one another.



> Faith is best seen in the kindness we show each other.

Financial Well-Being

Care for your money.

First United invests in practical financial education that helps individuals and families build healthier financial habits and stronger financial futures. Through programs like Financial Peace University and student financial literacy initiatives, participants gain tools to reduce debt, build savings, and make confident financial decisions.

Through partnerships with **more than 50 schools across Oklahoma and Texas,** financial education is reaching students earlier—helping them develop responsible habits that support long-term stability.

In 2025, **154 households strengthened their financial foundations through Financial Peace University**, collectively paying off more than **$231,000 in debt** and building **$198,000 in savings.**



> Financial well-being is not about having more money, it's about having the confidence to live well with what you have.

Health

Invest in your wellness.

First United encourages employees to invest in their health by building sustainable habits that support long-term well-being in both work and life. Through wellness huddles, educational opportunities, and shared experiences across our locations, employees are encouraged to prioritize foundational habits such as sleep, movement, nutrition, and stress management.

In 2025, wellness initiatives reached employees across **30 locations**, engaging more than **1,400 employees and 60 community members**. Preventive care participation increased with **887 biometric screenings completed**, while programs like **Wondr Health** supported lasting lifestyle changes, with employees collectively losing **439 pounds**. These efforts continue strengthening a workplace culture where well-being is part of everyday life.



Personal Growth

Enrich your mind.

First United believes growth begins with understanding purpose. Through the **Spend Life Wisely University**, employees are invited to explore their values, strengths, and calling, helping them live and lead with greater clarity and intention. By the end of 2025, over **600 employees** had completed the program.

The **Spend Life Wisely Academy** extends this work beyond the organization, equipping business and community leaders with tools for purpose-driven leadership. To date, over **400 leaders** have participated, strengthening leadership capacity across the communities we serve.

Together, these experiences encourage individuals to grow personally, lead intentionally, and contribute meaningfully to the lives of others.



> The most important work we do is becoming who we were created to be.

Recognition of Our Work

Across the industry, First United continues to be recognized for excellence in culture, service, and community impact.



Gallup Exceptional Workplace Award

American Bankers Association

#64 NATIONALLY
Named among the Best Banks to Work For
American Banker



RANKED #3
Top Workplace in Oklahoma



TOP FINANCIAL INSTITUTION
in the region
"Best in the World"
Tulsa World



RANKED #44
Mortgage Lender in the U.S.
Scotsman Guide



TOP 5
Leading Light Lending Partner
Oklahoma Housing Finance Agency



27 LOAN OFFICERS RECOGNIZED
as Top Originators
Scotsman Guide



HONORED AT
the Beacon Awards
The Journal Record



RANKED #4
Best Places to Work in North Texas



RANKED #14
Best Places to Work in Central Texas

CoreLogic®

RANKED #1
Retail Mortgage Lender in Oklahoma

CoreLogic®

RANKED #15
Residential Mortgage Lender in Texas



WINNER
Best Bank & Best Auto Loan
The Highlander
Marble Falls



WINNER
Best Bank
Frisco Star



NOMINATED FOR
Best Oklahoma Bank of the Year
Hugo News



TOP 3 FINALIST, PREMIER PARTNER AWARD
OKC Stockyards Community Bank
Oklahoma Main Street Award

AUSTIN BUSINESS JOURNAL

RANKED #1
Mortgage Lender in Austin
Austin Business Journal

FannieMae

100% SCORECARD RATING
or servicing quality and data accuracy
Fannie Mae (FNMA)

FannieMae

SUB-SERVICER
Fannie Mae (FNMA)



GOLD
Fraud Risk Calculator
MarCom Awards



GOLD
Impact Report
MarCom Awards



PLATINUM
Social Engagement
125 Stories Campaign
MarCom Awards



HONORABLE MENTION
Social Branding
Local Landmark Initiative
MarCom Awards

MORTGAGE EXECUTIVE MAGAZINE
TOP 1%
MORTGAGE ORIGINATORS
In America 2024

TOP 1% OF MORTGAGE ORIGINATORS
25 Loan Officers ranked
Mortgage Executive Magazine

MORTGAGE EXECUTIVE MAGAZINE
TOP 50
MORTGAGE COMPANIES
In America 2024

AMONG THE TOP 50
Mortgage Companies in America
Mortgage Executive Magazine

MORTGAGE EXECUTIVE MAGAZINE
TOP 50
MORTGAGE COMPANIES
In America 2024

RANKED #27
Mortgage Lender in the U.S.
Mortgage Executive Magazine

Organizational Leadership

Officers

Oklahoma

Ada
Lucas Clark
SVP, President
NMLS# 469259

Chelsea Butler
VP, Community Loan Officer
NMLS# 1937065

Drew Adams
VP, Community Loan Officer
NMLS# 469228

Ada-Arlington
Shane Johnson
VP, Community Loan Officer
NMLS# 2011200

Bokchito
Justin Behrens
VP, Community Loan Officer
NMLS# 812976

Calera
Clent Horner
SVP, President
NMLS# 469122

Madison Bowman
VP, Community Loan Officer
NMLS# 1546477

Colbert
Rhyan Newton
SVP, President
NMLS# 2595048

Durant
Brett Rogers
SVP, President
NMLS# 964472

Brett Butlan
SVP, Commercial Loan Officer
NMLS# 469249

Chris Earthman
SVP, Commercial Loan Officer
NMLS# 469269

Daylin Hash
SVP, Commercial Loan Officer
NMLS# 1646815

Jami Clay
VP, Commercial Loan Officer
NMLS# 1134804

John Carey
VP, Financial Advisor

Julie Ayala
VP, Regional Retail Manager

Lisa Long
VP, Community Loan Officer
NMLS# 468558

Stephanie Behrens
VP, Senior Business Experience Officer
NMLS# 1018099

Todd Tidwell
VP, Financial Advisor

Trey Bowman
VP, Commercial Loan Officer
NMLS# 1579534

Tyler Adamson
VP, Commercial Loan Officer
NMLS# 1916214

Wava Keeling
VP, Treasury Management Officer

Holdenville
Joe Hayden
SVP, President
NMLS# 773603

Austin Epps
VP, Community Loan Officer
NMLS# 1371105

Hugo
Shane Spillman
SVP, President
NMLS# 785819

Madill
Scott Uhlenhake
SVP, President
NMLS# 469214

Moore
Brian Woodring
VP, Commercial Loan Officer
NMLS# 1526942

Dee Ann Gay
SVP, Commercial Loan Officer
NMLS# 654247

Michelle Eaton
VP, Regional Retail Manager

Robyn Fain
VP, Financial Advisor

Alex Linton
VP, Regional Credit Officer
NMLS# 2156684

Norman-East
Cindy Zumwalt
SVP, Community Loan Officer
NMLS# 654264

Lindsey Helgoe
VP, Community Loan Officer
NMLS# 495303

Norman-Northwest
Brandon Hopper
SVP, President
NMLS# 809245

Matt Reikowsky
VP, Commercial Loan Officer
NMLS# 1091856

Jennifer Vasudevan
VP, Community Loan Officer
NMLS# 889459

Karissa Suchy
VP, Commercial Loan Officer
NMLS# 1638695

Oklahoma City - Downtown
Glen McCall
SVP, President
NMLS# 1894987

Amy Welch
VP, Commercial Loan Officer
NMLS# 2792120

Erica Rixen
VP, Spend Life Wisely Ambassador

Sam Marshall
VP, Commercial Loan Officer
NMLS# 1844007

Oklahoma City - South
Chasity Oen
SVP, Commercial Loan Officer
NMLS# 654253

Pauls Valley
JD Bostic
SVP, President
NMLS# 806662

Erin Ely
VP, Community Loan Officer
NMLS# 2319575

Purcell
Jason Bean
SVP, President
NMLS# 1645334

Sapulpa
Austin Murdock
SVP, President
NMLS# 1608242

Kirk Bartgis
VP, Community Loan Officer
NMLS# 469240

Rusty Kautz
VP, Financial Advisor

Seminole
Adam Baker
VP, Community Loan Officer
NMLS# 1178358

Shawnee
Brock Fletcher
SVP, President

Derek Lutz
VP, Commercial Loan Officer
NMLS# 2621598

Ron Duffell
VP, Commercial Loan Officer
NMLS# 469268

Tecumseh
Jill Spencer
SVP, President
NMLS# 1714903

Tishomingo
Raye Lyn Cole
SVP, President
NMLS# 1565675

Tulsa
Angela Troutz
SVP, President

Cheryl Barlow
VP, Treasury Management Officer

Wewoka
Angie Johnson
SVP, President
NMLS# 469127

Texas

Austin - Avery Ranch
Pilar Castillo
SVP, Senior Commercial Loan Officer
NMLS# 1688303

Austin - Medical Parkway
Robert Sanchez
SVP, Healthcare Banker
NMLS# 571635

Shivani Kamboj
VP, Treasury Management Officer

Austin - Seven Oaks
Stephanie Verdugo
SVP, President
NMLS# 1849094

Donna Myers
VP, Sales Manager,
NMLS# 724853

Luis Argueta
VP, Community Loan Officer
NMLS# 512751

Lakeway
Beth Byer
VP, Commercial Loan Officer
NMLS# 829384

Tonya Crews
VP, Commercial Loan Officer
NMLS# 2542797

Bonham
Alan McDonald
SVP, President
NMLS# 462837

Sheryl Stanley
SVP, Community Loan Officer
NMLS# 490597

Kristy Englutt
VP, Community Loan Officer
NMLS# 494003

Dallas - Uptown
Cody Frazier
SVP, Community Bank President

Andrew Lipman
SVP, Senior Commercial Loan Officer

Meredith Worley
SVP, Commercial Loan Officer
NMLS# 2104424

Tyler Pope
SVP, Commercial Loan Officer

Jonathan Aytona
SVP, Market Portfolio Manager

Ana Garcia
VP, Texas Retail Business Development Manager

Francisco Torres
VP, Senior Credit Analyst

Jordan Lemming
VP, Spend Life Wisely Ambassador

Michelle Kubitz
VP, Commercial Loan Officer
NMLS# 531843

Samantha Bell
VP, Treasury Management Officer

Officers

Stacey Soules
VP, Community Loan Officer
NMLS# 1749001

Denison - Main
Jared Johnson
SVP, President
NMLS# 2450706

Robert Crawley
SVP, Chairman Denison Community Bank
NMLS# 1688310

Zac Duce
VP, Commercial Loan Officer
NMLS# 1654621

Denison - West
Jerrie Lennox
VP, Financial Center Manager
NMLS# 494007

Denton - South
Brock McKnight
SVP, President
NMLS# 469152

Heather Cicirello
SVP, Senior Commercial Loan Officer
NMLS# 1402591

Jack Patton
SVP, Commercial Loan Officer
NMLS# 1789767

Weston Thaggard
SVP, Commercial Loan Officer
NMLS# 469206

Jermaine Oatis
VP, Senior Credit Analyst

Krissi Winningham
VP, Treasury Management Officer

Randy Sudderth
VP, Trust Representative

Zach Steward
VP, Commercial Loan Officer
NMLS# 585667

Fredericksburg
Brad Hardin
SVP, President
NMLS# 827804

Taylor Ward
SVP, Community Loan Officer
NMLS# 1535553

Mark Moellering
VP, Senior Credit Analyst
NMLS# 1808411

Stacy Harvey
VP, Financial Center Manager

Frisco - Preston
Chris Jamison
SVP, President
NMLS# 737051

Aman Singh
SVP, Commercial Loan Officer
NMLS# 841624

Dan Nye
VP, Treasury Management Officer

Jarrad Griffin
VP, Community Loan Officer
NMLS# 623897

John Schwellenbach
VP, Senior Credit Analyst
NMLS# 2659821

Liza Alonzo
VP, Treasury Management Officer

Nallely Rocha
VP, Commercial Loan Officer
NMLS# 970187

Gainesville
Eric Holquin
SVP, President
NMLS# 704201

Christi Reed
VP, Regional Retail Manager

Krum
Eric Borchardt
SVP, President
NMLS# 556886

Marble Falls
J. Don McAlpin
SVP, President
NMLS# 827802

Jordan Tatsch
VP, Commercial Loan Officer
NMLS# 1427191

Oraldio Ozuna
VP, Commercial Loan Officer
NMLS# 905578

Taylor Smith
VP, Commercial Loan Officer
NMLS# 790034

McKinney - Redbud
Michael Glazier
SVP, President
NMLS# 2068677

Harold McLeod
SVP, Commercial Loan Officer
NMLS# 744463

Danielle Carter
VP, Treasury Management Officer

Denise Steller
VP, Spend Life Wisely Ambassador

Dylan Griffiths
VP, Commercial Loan Officer
NMLS# 1915879

McKinney - Craig Ranch
Mo Valji
SVP, Commercial Loan Officer
NMLS# 495338

Jose Malave
VP, Commercial Loan Officer
NMLS# 2654376

Mario Barone
VP, Financial Advisor

Plano - Parkwood
Justin Krebbs
SVP, Community Bank President
NMLS# 572062

Richard Anderson II
SVP, Commercial Loan Officer
NMLS# 2688930

Chris Walker
VP, Regional Retail Manager

D'Andre Allegra
VP, Spend Life Wisely Ambassador

Daniel Zajac
VP, Trust Officer

Rachel Tomczyk
VP, Commercial Loan Officer
NMLS# 2391092

Pottsboro
Susan Brown
SVP, President
NMLS# 827795

Prosper
Josh Gurski
SVP, Commercial Loan Officer
NMLS# 492784

San Antonio
Adam Carr
SVP, President
NMLS# 2109274

Steve Errol Edlund
SVP, Senior Market Advisor
NMLS# 2099573

Elaine Cruz
VP, Portfolio Manager
NMLS# 2109216

Sanger
Greg Hillis
SVP, President
NMLS# 469119

Schertz
John Torrez
SVP, President
NMLS# 583224

Jeff Pruett
SVP, Commercial Loan Officer
NMLS# 2083014

Eric De La Garza
VP, Treasury Management Officer

Stephanie Scaliatine
VP, Commercial Loan Officer
NMLS# 1780972

Vicky Pineyro
VP, Commercial Loan Officer
NMLS# 1738668

Seguin
Mark Cerda
SVP, President
NMLS# 1925728

Diana Allen
SVP, Commercial Loan Officer
NMLS# 583221

Jennifer Schulze
SVP, Commercial Loan Officer
NMLS# 583222

Caroline Stahl
VP, Business Development Officer

Chase Guthrie
VP, Regional Retail Manager

Nancy Orrender
VP, Financial Center Manager

Sherman
Greg Kirkpatrick
SVP, President
NMLS# 1906524

Jason Bethel
SVP, Community Loan Officer
NMLS# 494005

Jeff Robison
SVP, Commercial Loan Officer
NMLS# 494014

Amy Scott
VP, Portfolio Manager

Christian Barber
VP, Treasury Management Officer

Keith Carlisle
VP, Business Development Officer
NMLS# 494008

Kelli Moeller
VP, Community Loan Officer
NMLS# 494012

Ross Davis
VP, Community Loan Officer
NMLS# 1685840

Temple
Daniel Winford
SVP, President
NMLS# 2669747

Whitesboro
Keith Muldrew
SVP, President
NMLS# 494013

Centers of Excellence

CRE - Central Texas
Anthony Smith
VP, Commercial Real Estate Portfolio Manager

Chad Falknor
VP, Commercial Loan Officer
NMLS# 1934967

CRE - DFW
Clay Carter
SVP, Director of Commercial Real Estate

Brandon Brewer
SVP, Commercial Loan Officer

Dennis Oliver
SVP, Commercial Lending Manager
NMLS# 1470072

Mary Ann Morrison
VP, Loan Documentation Analyst

Wes Kerr
VP, Commercial Loan Officer

SBA
Kathryn Walker
SVP, Director of SBA

Ava Villegas
VP, SBA Credit Relationship Manager

Officers

Cameron Brewer
VP, SBA Credit Relationship Manager

Heather Taylor
VP, SBA Closing and Operations Manager

Julie Ann Puth
VP, SBA Portfolio Manager

Matt Mosely
VP, SBA Underwriting Manager

Treasury Management

Ashwin Israni
SVP, Director of Treasury Management

Joan Calhoun
SVP, Treasury Management Sales Manager

Karen Grekstas
SVP, Director of Treasury Management Administration

Jessica Cain
VP, Treasury Management Trainer

Megan Meyers
VP, Treasury Management Sales Analyst II

Melissa Wold
VP, Treasury Management Implementation and Training Manager

Unity Partner

Erick Johnson
VP, Director of Sales

Machell Johnson
VP, Director of Insurance Operations

Allen Sparks
VP, Insurance Commercial Lines Producer

Bruce Chadick
VP, Insurance Commercial Lines Producer/Director of Corporate Insurance

Greg McDonnell
VP, Insurance Regional Sales Leader - Commercial Lines - TX

Jeremy Bagley
VP, Insurance Commercial Lines Producer

Mark Holland
VP, Insurance Commercial Lines Producer

Mortgage

Darren Vittitow
SVP, Senior Managing Director of Mortgage Sales
NMLS# 469216

Michael Gallo
SVP, Managing Director of Operations

Selena Oliver
SVP, Managing Director - Process Design and Efficiency

Yolandi Kofi
SVP, Managing Director of Mortgage Servicing
NMLS# 1696526

Benjamin Schott
VP, Mortgage Consumer Direct Sales Manager
NMLS# 85671

Bill Horn
VP, Financial Planning & Analysis Manager

Bobbe Erlinger
VP, Mortgage Construction Portfolio Director
NMLS# 621729

Clifton Moore
VP, Mortgage Loss Mitigation
NMLS# 2766924

Daniel Flannery
VP, Mortgage Market Manager
NMLS# 469275

Gerrin Chenault
VP, Director of Project Administration and Mortgage System Applications
NMLS# 536351

Ginger Sanders
VP, Mortgage Default & Oversight

Jeff Meuschke
VP, Director of Enterprise Solutions

Justin Smith
VP, Mortgage Contact Center, Escalations & Escrow
NMLS# 1621378

Kathy Phillips
VP, Mortgage Operations, Post Closing Manager

Kyle Butler
VP, Director of Mortgage Underwriting

Lisa Buelow
VP, Director of Marketing – Mortgage & Insurance

Lynn Baugh
VP, Mortgage Originations and Operations Compliance Specialist

Renis Kacani
VP, Mortgage Director of Secondary Marketing

Ryan McCurley
VP, Mortgage System Application & Reporting

Susanna Hannon
VP, Mortgage Quality Assurance/ Quality Control Manager

Tara Quintero
VP, Mortgage Operations Manager
NMLS# 1108673

Valerie De La Cruz-Perez
VP, Mortgage Loan Administration

Ranger Capital

Jay Thompson
SVP, Ranger Chief Financial and Operating Officer

Wesley McDowell
SVP, Ranger General Counsel and Chief Compliance Officer

Blake Kerley
VP, Investment Product Specialist

Sylvie Millette
VP, Ranger Controller

Delos Wealth Advisors

Andrew Smith
SVP, Delos Chief Investment Strategist

Cody Lummus
SVP, Delos President

Erica Radman
VP, Delos Director of Operations

Thomas Keeling
VP, Delos Director of Financial Planning

Corporate

Accounting / Finance

Andrew Greig
SVP, Director of Financial

Li Shen
SVP, Bank Controller

Luis Mendez
SVP, Treasurer

Fran Marin
VP, Corporate Treasury Manager

Jamie Braziel
VP, Corporate Accounting Specialist

Tram Nguyen
VP,Operations Controller

Analytics

Albert Estrada
SVP, Director of Analytics

Ryan Hood
VP, Data Scientist I - Analytics

Zachery Chambers
VP, Senior Data Engineer - Analytics

Community Bank Support

Brent Thornton
SVP, President Advocate
NMLS# 556941

Jim Riley
SVP, Chief Financial Officer

Compliance

Max Kinsky
SVP, BSA/AML/OFAC Officer

Sara Blackburn
SVP, Fair Banking Officer

Alli Townsend
VP, BSA Fraud Manager

Amber Bartley
VP, BSA Quality Control Manager

Tammy Roberts
VP, Director of Compliance

Credit

Jerry Horton
SVP, Deputy Chief Credit Officer

Caleb Caudle
SVP, Regional Credit Officer
NMLS# 2453991

Dan Cooper
SVP, Regional Credit Officer

David Marshall
SVP, Director of Appraisal Management

Jim Ruhl
SVP, Deputy Chief Credit Officer
NMLS# 564407

Kyle Million
SVP, Regional Credit Officer
NMLS# 1723301

Mickey Franz
SVP, Regional Credit Officer
NMLS# 1908056

Steven Pipes
SVP, Deputy Chief Credit Officer

Bryan Ball
SVP, Regional Credit Officer
NMLS# 2049206

Customer Care

Corby Bell
VP, Digital Operations Support Manager

Deposit Operations

Monica Borders
SVP, Director of Deposit and Treasury Management Operations

Amanda Gann
VP, Deposit Operations Administration Manager

Jodi Love
VP, Deposit Operations Manager - ACH and Wires

Russell Jones
VP, ATM and Card Services Manager

Shalyn Hernandez
VP, Deposit Operations Manager - Deposit and Teller Support

Enterprise Risk Management

Sarah Smith
SVP, Director of Enterprise Risk Management

Melissa Pate
VP, Operational Risk Manager

Jennifer McKay
VP, Enterprise Risk Manager

Tianlun Jiang
VP, Model Risk Manager

Facilities

Jessica Tepper
VP, Construction and Design Manager

Human Resources

Brittany Dalton
SVP, Director of HR Business Relations

Judy Liles
SVP, Senior Benefit Advisor

Sarah Brower
VP, Director of Total Rewards

Sheila Garner
VP, Payroll & Human Resources Compliance Manager

Officers

Information Technology
Drew Stafford
SVP, Director of Infrastructure

Kevin Pilgrim
SVP, Director of Technology Operations

Michael Bryson
SVP, Business Product Owner - Salesforce

Prashant Dalvi
SVP, Senior Data Engineering Manager

Vinay Menon
SVP, Engineering and Chief Architect

Adam Christopher
VP, Senior Engineering Manager

Brandon Moore
VP, Platform Engineer

Dustin Thurmond
VP, Manager of Technology Product Management

Jack Eastman
VP, Director of Technology Product Management

Keith Coulthurst
VP, Delivery Manager - Infrastructure

Matthew Clark
VP, Platform Engineer

Melissa Musgrave
VP, Delivery Manager - Banking Systems

Rish Nagasamudra
VP, Director of Salesforce Platform

Shea Houlihan
VP, Salesforce Delivery Manager

Tony ONeal
VP, Delivery Manager - End User

Walter Barrett
VP, Delivery Manager - Information Security

Yogesh Sawant
VP, Principal Architect

Information Security
Javier Baiges
VP, Cybersecurity Assurance Manager

Kyle Morris
VP, Technology Risk & Controls Manager

Internal Audit
Deanna Farish
SVP, Director of Internal Audit

Albert Dacuycuy
VP, Senior Internal Audit Manager

Justin Welch
VP, Senior Internal Audit Manager

Robin Irvin
VP, Senior Internal Audit Manager

Learning & Development
Bryan Wandel
SVP, Integral Coach

Becky Hicks
VP, Director of Learning and Development Operations

Brandon Fields
VP, Leadership Learning and Growth Officer

Jennifer Tidwell
VP, Learning and Growth Experience Officer

Lending Strategy
Ted Lane
SVP, Director of Sales Enablement Strategy
NMLS# 2232214

Amanda Oringderff
SVP, Director of Lending Empowerment
NMLS# 821242

Ashleigh Glenn
VP, Business Product Manager - nCino
NMLS# 1903983

Genie Haynes
VP, Learning and Development Officer

Kim Farnell
VP, Sales Training Manager

Michelle Dahl
VP, Sales Training Manager

Loan Operations
Jimmy Fernandez
SVP, Director of Loan Operations
NMLS# 469274

Amy Hammon
VP, Loan Operations Analysis and Solutions Manager

Hope Fenwick
VP, Loan Origination Manager - Commercial
NMLS# 1496390

Katie Jordan
VP, Loan Origination Manager - Consumer

Kyle Stephens
VP, Credit Risk Management Analyst

Loan Review
Michael Amend
SVP, Director of Loan Review

David Plaisance
VP, Loan Review

Kyle Goins
VP, Senior Loan Review Manager

Todd Beckmann
VP, Loan Review Officer III

Marketing
Jade Metcalf
SVP, Director of Marketing

Bryan Colbourn
SVP, Director of Digital and Media Strategy

Taylor Bryant
VP, Performance Marketing Manager

Chanelle Yarber
VP, Life-Cycle Marketing Manager

Procurement
Emmett Myatt
VP, Procurement Officer

Product Management
Barbara King
SVP, Director of Product

Rahul Shrestha
VP, Treasury Management Product Manager

Vania Nieves
VP, Consumer Loan Product Manager

Program & Strategy
Daniel Parsons
SVP, Director of Program and Strategy

Jay Liles
SVP, Director of AI Program Strategy & Execution

Willoughby Smith
SVP, Director of Service Model

Corey Fletcher
VP, Director of the Project Management Office

Retail Management
Layna Dupuis
SVP, Director of Retail Banking

Jessica Duce
SVP, Director of Retail Empowerment

Patrick Karry
SVP, State Retail Relationship Manager

Tracie Gusola
SVP, State Retail Relationship Manager

Ada Maldonado
VP, Retail Training Manager

Raquel Collings
VP, Retail Policy and Procedure Manager

Deriek Patterson
VP, Financial Advisor Program Manager

Risk Support
Lora Cryer
VP, Regulatory Relations Officer

Micco Haney
VP, Business Intelligence Analyst

Special Assets
Shane Patterson
SVP, Director of Special Assets
NMLS# 874398

Michael Albers
SVP, Senior Special Assets Officer

Spend Life Wisely
Mariann Lawson
VP, Director of SLW Integration

Jennifer Henagar
VP, Director of Financial Well Being

Jessica Mays
VP, Director of Health and Wellness

Talent Acquisition
Greg Carter
SVP, Senior Talent Acquisition Partner

Martin Dunstone
VP, Director of Talent Acquisition

Treasury Management Operations
Cheryl Hamner
VP, Treasury Management Operations Manager

Trust & Investment Services
Mark Lowe
SVP, Director of Trust and Investment Management

Enterprise Leadership



Scott Canon
Executive Vice President
President of Wealth Management



John Hewitt
Executive Vice President
Chief Audit Officer



Paul Hoerig
Executive Vice President
Chief Credit and Lending Officer



Kari Anderson
Senior Vice President
Chief Accounting Officer



Lori Fightmaster
Senior Vice President
Chief Potential Officer



Denise Garry
Senior Vice President
Chief Compliance Officer



Joe Greene
Senior Vice President
Chief Information Security Officer



Daniel Hendrickson
Senior Vice President
Chief of Staff



David Keese
Senior Vice President
General Counsel



Toni Preston
Senior Vice President
Chief Human Resources Officer

Regional Leadership



Bert Davison
Regional Market President
East Central Oklahoma
NMLS# 469264



Brandon Johnson
Regional Market President
Southeastern Oklahoma
NMLS# 884787



Andy Sherrer
Regional Market President
Oklahoma City Metro
NMLS# 762547



Brian Baumann
Regional Market President
Central Texas
NMLS# 827794



Jesse Jackson
Regional Market President
DFW
NMLS# 2727880



Brian Straughan
Regional Market President
North Texas
NMLS# 950647



Scott Struby
Director of
Centers of Excellence

Executive Leadership



Greg Massey

Chairman of the Board & Chief Executive Officer

Greg Massey serves as Chairman of the Board and Chief Executive Officer of First United Bank & Trust Company, leading a purpose-driven organization serving communities across Oklahoma and Texas. His leadership emphasizes long-term stewardship, culture, and sustainable growth aligned with the company's "Spend Life Wisely" purpose.

Greg holds a degree in finance from Oklahoma State University and is a graduate of the Southwestern Graduate School of Banking.



Tim Frederick

Mortgage Chief Executive Officer

Tim Frederick serves as Mortgage Chief Executive Officer of First United Bank & Trust Company, leading the bank's mortgage division with a focus on strategic growth, operational excellence, and customer experience.

Tim is a Certified Mortgage Banker (CMB) and Accredited Mortgage Professional (AMP), a U.S. Army veteran, and has completed executive programs through the University of Wisconsin–Milwaukee, the University of Virginia Darden School of Business, and the Consumer Bankers Association Executive Banking School.



Brian Johnson

Executive Vice President & Chief Financial Officer

Brian Johnson serves as Executive Vice President and Chief Financial Officer of First United Bank & Trust Company, leading accounting, treasury, financial planning and analysis, and procurement. His leadership emphasizes financial discipline, capital stewardship, and enterprise-wide decision support.

Brian holds a degree in mechanical engineering from Bucknell University and is a Chartered Financial Analyst and Certified Valuation Analyst.



Saqib Kheiri

Executive Vice President & Chief Risk Officer

Saqib Kheiri serves as Executive Vice President and Chief Risk Officer of First United Bank & Trust Company, leading enterprise risk management, compliance, information security, loan review, risk analytics, and regulatory relations. He is known for building strong risk cultures that support safe, sound, and sustainable growth.

Saqib holds a bachelor's degree from Indiana University and an MBA from Northwestern University's Kellogg School of Management.



Melissa Perrin

Executive Vice President & Chief Culture & Communication Officer

Melissa Perrin serves as Executive Vice President and Chief Culture & Communication Officer at First United Bank & Trust Company, leading organizational culture, stakeholder engagement, and brand voice. She has played a central role in bringing the company's "Spend Life Wisely" purpose to life across the enterprise.

Melissa holds a degree in public relations and communication from Southeastern Oklahoma State University.



Tim Schneider

Executive Vice President & Chief Operating Officer

Tim Schneider serves as Executive Vice President and Chief Operating Officer of First United Bank & Trust Company, overseeing loan operations, deposit operations, and information technology. His leadership focuses on operational excellence, scalability, and aligning technology and process with the bank's strategic direction.

Tim holds a bachelor's degree in business administration from the University of Central Oklahoma.

Executive Leadership



Wes Shelton

Executive Vice President & President of Banking

Wes Shelton serves as Executive Vice President and President of Banking at First United Bank & Trust Company, leading lending, retail banking, and treasury management across Oklahoma and Texas. His leadership emphasizes relationship-driven growth, credit discipline, and strong community partnerships.

Wes holds a degree in finance from Texas Tech University and is a graduate of the BAI Graduate School of Executive Bank Management.



Ryan Suchala

Executive Vice President & Chief Banking Officer

Ryan Suchala serves as Executive Vice President and Chief Banking Officer of First United Bank & Trust Company, overseeing banking operations and market growth across Oklahoma and Texas. He is known for driving collaboration across regions while strengthening customer relationships and field leadership.

Ryan holds degrees in business administration and finance and is a graduate of the Southwestern Graduate School of Banking.



Tadd Tobkin

Executive Vice President & Chief Technology Officer

Tadd Tobkin serves as Executive Vice President and Chief Technology Officer of First United Bank & Trust Company, leading enterprise technology strategy and technology-enabled transformation. His work focuses on scalable platforms, innovation, and long-term value creation.

Tadd holds a Juris Doctor, an MBA in finance and accounting, and a bachelor's degree in mechanical engineering. He is a 2025 ORBIE Award nominee.



Justin Sanderson

Senior Vice President & Chief Transformation Officer

Justin Sanderson serves as Executive Vice President and Chief Transformation Officer of First United Bank & Trust Company, leading enterprise transformation initiatives focused on customer growth, engagement, and execution. His work centers on aligning strategy, organizational capabilities, and long-term competitiveness.

Justin holds an MBA from Southern Methodist University's Cox School of Business and a bachelor's degree in engineering and mathematics from Baylor University.

Board of Directors

Our Board of Directors provides governance, oversight, and long-term perspective for the organization. Drawing on experience across banking, business, education, public service, and community leadership, our Board helps ensure First United operates with discipline, accountability, and a clear focus on sustainable growth and stewardship.

Chief Gary Batton
Strategic Committee

Chief Batton is the 47th Chief of the Choctaw Nation of Oklahoma. He brings extensive leadership experience in governance, economic development, and large-scale enterprise management, with a strong commitment to community advancement guided by faith, family, and culture.

Dan Boren
Chair, Trust & Wealth Management Committee

Dan Boren serves as Secretary of Commerce for the Chickasaw Nation, overseeing its commercial business enterprises. He brings broad experience in economic development, large-scale business operations, and government relations.

Peter Carlsen
Vice Chairman • Strategic Committee • Trust & Wealth Management Committee

Peter Carlsen is the retired Chief Operating Officer and Chief Financial Officer of Ranger Capital Group and former President of AIC Ventures, where he directed more than $1 billion in middle-market sale-leaseback transactions. He brings deep expertise in investment management, capital markets, and financial regulatory compliance.

Gary Forbis
Executive Committee • Audit Committee • Board Risk Committee

Gary Forbis is the retired Chief Lending Officer of First United Bank, where he served in that role for 25 years. He brings deep expertise in commercial lending, credit risk management, and community banking.

John Frank
Vice Chair, Audit Committee

John Frank is the retired Chief Executive Officer of First State Bank in Bokchito, Oklahoma. He brings decades of leadership experience in community banking and a deep understanding of the customers and communities banks serve.

Timothy Henry
Strategic Committee

Timothy Henry is Chief Executive Officer of Conscious Capitalism, Inc. and a co-founder of the global movement. He brings extensive experience in organizational leadership, purpose-driven strategy, and executive development.

Tom Johnson
Strategic Committee • Board Risk Committee • Compensation Committee

Tom Johnson is President and Chief Executive Officer of First American Communications Enterprises Inc. A lifelong entrepreneur and developer, he brings extensive experience in business leadership, real estate development, and regional economic growth.

Greg Massey

Chair, Executive Committee • Chair, Strategic Committee • Compensation Committee

Greg Massey serves as Chairman of the Board and Chief Executive Officer of First United Bank & Trust Company. He provides strategic leadership and long-term stewardship, guiding the organization's purpose, culture, financial performance, and sustainable growth.

Dr. Mike Massey

Executive Committee

Dr. Mike Massey is Pastor of Shawnee Bible Church and Director of Grace Biblical Counseling. He brings decades of leadership experience in faith-based education, counseling, and community service.

Haley Rushing

Strategic Committee

Haley Rushing is Chief Purposeologist of The Purpose Institute. She brings deep expertise in purpose-driven leadership, organizational culture, and values-based strategy.

David Volk

Chair, Board Risk Committee • Audit Committee • Compensation Committee

David Volk is Managing Principal at Castle Creek, where he leads investment evaluation and portfolio risk management. He brings extensive experience in financial services, private equity investment, and fintech governance.

Dr. David Whitlock

Strategic Committee • Trust & Wealth Management Committee

Dr. David Whitlock is President of Southeastern Oklahoma State University. He brings leadership experience in higher education administration, entrepreneurship, and institutional governance.

Chat York

Chair, Audit Committee • Executive Committee • Strategic Committee • Board Risk Committee • Compensation Committee

Chat York is the retired President and Chief Executive Officer of Saulsbury Industries. He brings extensive experience in corporate governance, large-scale construction and energy operations, and enterprise risk oversight.



Seated: *Gary Forbis, David Volk, Dan Boren, Dr. David Whitlock;*
Standing: *Peter Carlsen, Chief Gary Batton, Tom Johnson, Haley Rushing, John Frank, Chat York, Timothy Henry, Greg Massey*

What 125 Years Have Taught Us

- Put God first in all things.
- Do what is right.
- Live your values every day.
- Happiness comes from serving others.
- Always give back.

When these things are lived out, people flourish, communities grow stronger, and everything else begins to fall into place. It is how meaningful work endures and how an organization can continue to grow, serve, and thrive for generations to come.

VISION 2030

We have elevated 10 million lives through love and impact by 2030.

We have delivered the very best employee and customer experience.

We have created communities that flourish through continued mentorship of ourselves and others to Spend Life Wisely.