

COMMUNITY IMPACT

WHO WE ARE

First Fidelity Bank continued to grow and innovate in 2024, as we maintained our focus on practical, creative, community-centered financial services and solutions for commercial and retail clients. As of December 31, 2024, First Fidelity Bank's regulatory capital is \$262 million and total assets exceed \$2.7 billion.

With a firm foundation of experienced leadership, sound risk management and an established deposit base, First Fidelity Bank is poised for continuous growth thanks to its superior customer service and dynamic product mix. 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.

OUR COMMUNITY

At First Fidelity Bank, we're passionate about making a difference in the communities we call home. That's why we empower our incredible team members to be changemakers. Many of our colleagues are dedicated volunteers, lending their time and talents to various non-profits and charities. To fuel their passion for giving back, we offer an annual Volunteer Time Off (VTO) program, allowing them to dedicate paid time to the causes they care about.

HISTORY

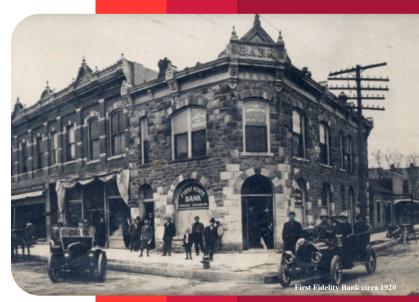
Comprised of merged and acquired banks across Oklahoma and Arizona, First Fidelity Bank began in 1920 as City National Bank & Trust Company in Norman, OK. Seven decades later City National merged with First Fidelity Bank in what would mark the beginnings of the full-service community bank it is today.

Market expansion began and First Fidelity Bank opened its doors in Tulsa in 2002, then in the Phoenix, Arizona area in 2004, and then the latest office in Denver, Colorado in 2020, thus continuing our mission of growth.

THE FUTURE

Our branches may be in Oklahoma, Arizona, and Colorado, but our reach extends nationwide thanks to our cutting-edge technology. We're a full-service bank committed to delivering exceptional customer service, pioneering solutions, and top-tier products. Rest assured, we'll always prioritize the security of your assets, working diligently to safeguard them for generations to come.







OUR IMPACT



ACROSS ALL MARKETS

430+ VOLUNTEER HOURS 60+ ORGANIZATIONS



FFB has been the sole sponsor for 29 years. Here students are immersed into the business arena where they work side-by-side with professors, industry professionals, and community partners such as First Fidelity Bank.



We are proud supporters of the United Way. Each year, we run a Pacesetter Campaign, which starts early and sets the tone for the thousands of workplace campaigns that take place each fall. FFB gives to United Way agencies in OK, AZ and CO, and this funds local programs that address the community's most critical needs.







We support 6,650 youth athletes by sponsoring four major youth soccer clubs in the Oklahoma City area. These clubs gather kids of all backgrounds and skill levels.





OUR CORE VALUES

A Caring Place to Work

Our environment attracts, grows and retains the right people for the right job.

Financial Responsibility

Maintain long-term financial strength through disciplined risk management.

Lasting Client Relationships

Our reputation is built on honestly and respect to create loyalty and trust.

The Winning Bank

Every time we go on the field we expect to win. We aim to be the best.

BOARD OF DIRECTORS

| William M. Cameron Chairman, First Fidelity Bank Chairman, American Fidelity Companies | | |
|--|--|--|
| Lee R. Symcox | | |
| Stephen D. Hart | President, First Fidelity Bank | |
| Trish Bear | President and CEO, I-ology Inc. | |
| David Carpenter | President and COO, American Fidelity Corporation | |
| Samuel Combs III | Senior Partner and CEO, COMSTAR Advisors | |
| Richard H. Goldenson | CEO, Integrated Healthcare Strategies | |
| Scott Klososky | Founding Partner, Future Point of View | |
| Liza Reilly | Special Projects Manager, CamGen Partners | |
| Meg Salyer | Managing Principal, Broadway Realty | |
| David L. Thompson | Partner, The Thompson Group, LLC. | |
| John Cassil | Advisory Director, CFO CamGen Partners | |

EXECUTIVE MANAGEMENT

| Lee R. Symcox | Vice Chairman & CEO |
|-------------------|--------------------------|
| Stephen D. Hart | President |
| Sean M. Crandall | Executive Vice President |
| Valerie Jury | Executive Vice President |
| D. Scott Mclaws | Executive Vice President |
| Suzanne M. Symcox | Executive Vice President |



LOCATIONS

Nationwide Customer Service: Oklahoma City Customer Service: Tulsa Customer Service : Arizona Customer Service: Denver

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 13144 North May Ave, Oklahoma City, OK 73120

Nichols Hills Branch 6404 Avondale Drive, Oklahoma City, OK 73116

Meridian Branch 1400 South Meridian Avenue, Oklahoma City, OK 73108

Midtown Oklahoma City Branch 424 NW 10th St, Suite 100, Oklahoma City, OK 73103

> **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 800-299-7047 405-416-2222 918-728-6345 602-912-5555 720-782-7222

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

Old Town Scottsdale Branch 7401 East Camelback Road, Scottsdale, AZ 85251

Scottsdale Promenade Branch 16435 N Scottsdale Rd. Ste #150, Scottsdale, AZ 85254

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

WE GO WHERE YOU GO | FFB.COM