

Member FDIC



First
Fidelity
Bank

2024

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

\$170K+

**DONATED TO UNITED WAY
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.

THE WINNING BANK



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 honesty 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	Vice Chairman and CEO, First Fidelity Bank
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

800-299-7047

405-416-2222

918-728-6345

602-912-5555

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

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

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