

20

Member FDIC



First Fidelity Bank

COMMUNITY IMPACT

25



GoBizFFB: FFB's Business banking platform

WHO WE ARE

First Fidelity Bank continues to grow and innovate. As of December 2025, FFB's regulatory capital is \$262 million and total assets exceed \$2.9 billion.

With a firm foundation of experienced leadership, sound risk management and an established deposit base, FFB 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

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. To fuel our colleagues' 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.

THE FUTURE

Our branches may be in Oklahoma, Arizona, and Colorado, but our reach extends nationwide thanks to our cutting-edge technology. We're committed to delivering exceptional customer service, pioneering solutions, and top-tier products that will help clients prosper for future generations.

THE WINNING BANK





United Way Gala



IBC 30th Anniversary

OUR IMPACT

Each August, FFB launches its United Way efforts with a Pacesetter Campaign, coordinating dozens of workplace fundraisers. Through partnerships with the United Way in Oklahoma, Arizona, and Colorado, we fund critical programs that support healthy lifestyles, youth opportunities, financial security, and community resiliency—ultimately strengthening the markets we serve.



\$200K+ DONATED

In 2025, these efforts raised over \$200,000 to ensure these vital initiatives continue to thrive.

Business Magazine
EXCELLENCE RANKING





FFB supports 8,500 young athletes



In 2025, the First Fidelity Bank Integrated Business Core (IBC) Program at OU's Price College of Business celebrated its 30th anniversary. Over these three decades, it has empowered students to run real companies, donating \$1.8 million in profits to local nonprofits, completing more than 118,000 hours of community service, and generating over \$13 million in total economic impact.

YOUTH ATHLETES

Corporate sponsorships in youth sports—like First Fidelity Bank's longstanding support for youth soccer programs, with more than \$760,000 donated over nine seasons—play a vital role in youth development. By providing essential funding used to offset participation fees, cover equipment and facility costs, broaden accessibility, and enhance overall program quality, these partnerships enable more young athletes to participate in sports that foster teamwork, leadership, physical health, social skills, and lasting community ties.

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.



William M. Cameron
Chairman

Lee R. Symcox
Vice Chairman and CEO

BOARD OF DIRECTORS

- William M. CameronChairman, First Fidelity Bank | Chairman, American Fidelity Companies
- Lee R. SymcoxVice Chairman and CEO, First Fidelity Bank
- Stephen D. Hart.....President, First Fidelity Bank
- Trish BearPresident and CEO, I-ology Inc.
- David Carpenter.....President and COO, American Fidelity Corporation
- Samuel Combs IIIManaging Partner and CEO, COMSTAR Advisors
- Richard H. GoldensonCEO, Integrated Healthcare Strategies
- Scott Klososky.....Founding Partner, Future Point of View
- Liza ReillySpecial Projects Manager, AFC (American Fidelity Corporation)
- Meg SalyerManaging Principal, Broadway Realty
- David L. ThompsonPartner, The Thompson Group, LLC.
- John Cassil.....Advisory Director, CFO CamGen Partners

EXECUTIVE MANAGEMENT

- Lee R. SymcoxVice Chairman & CEO
- Stephen D. Hart.....President
- Sean M. CrandallExecutive Vice President
- Valerie Jury.....Executive Vice President
- D. Scott MclawsExecutive Vice President
- Suzanne M. Symcox.....Executive Vice President

LOCATIONS

Nationwide800-299-7047

Customer Service

Oklahoma City405-416-2222

Tulsa918-728-6345

Arizona 602-912-5555

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

13144 North May Ave., Oklahoma City, OK 73120

Nichols Hills Branch

6404 Avondale Drive, Oklahoma City, OK 73116

Meridian Branch

1400 South Meridian Ave., Oklahoma City, OK 73108

Midtown Oklahoma City Branch

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

West Moore Branch

11919 South Pennsylvania Ave., Oklahoma City, OK 73170

East Moore Branch

400 South Eastern Ave., Moore, OK 73160

Midwest City Branch

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

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

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 Rd., Mustang, OK 73064

Noble Branch

900 North Main Street, Noble, OK 73068

Tulsa Midtown Branch

30 West 21st St. South, Tulsa, OK 74114

Old Town Scottsdale Branch

7401 East Camelback Rd., Scottsdale, AZ 85251

Scottsdale Promenade Branch

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

Biltmore Estates Branch

6232 North 32nd, Phoenix, AZ 85018

Deer Valley Branch

22841 North 19th Ave., Phoenix, AZ 85027

Mesa Branch

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

Gilbert Branch

5114 S Power Rd., Gilbert, AZ 85296

Denver Tech Center Branch

5362 Greenwood Plaza Blvd., Greenwood Village, CO 80111