

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

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