

*Awardee Profiles
by State*

Oklahoma

Oklahoma

ARDMORE

CITIZENS BANK AND TRUST COMPANY OF ARDMORE (2000 BEA PROGRAM)

Location: Ardmore, Oklahoma
Award: \$75,000 grant
Contact: G. Bridger Cox - (580) 226-4610

Citizens Bank and Trust Company of Ardmore in Ardmore, Oklahoma received an award of \$75,000 for making an equity-like loan of \$500,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$109 million.

(2002 BEA PROGRAM)

Award: \$55,000.00
Contact: Ms. Debbie Hill - (580) 220-2746

Citizens Bank and Trust Company of Ardmore, Oklahoma, received an award of \$55,000 for CDFI Support Activities with the following certified CDFIs: Central Bank of Kansas City, Douglass National Bank, Louisville Community Development Bank, ShoreBank of Chicago, and ShoreBank of Cleveland. The awardee is a state chartered bank with total assets of \$122,537,000.

BETHANY

FIRST BETHANY BANK & TRUST, N.A. (2000 BEA PROGRAM)

Location: Bethany, Oklahoma
Award: \$62,100 grant
Contact: Peter G. Pierce, III - (405) 789-1110

The First Bethany Bank & Trust, of Bethany, Oklahoma received an award of \$62,100 for making a \$414,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$97 million.

CHEROKEE

FARMERS EXCHANGE BANK (2000 BEA PROGRAM)

Location: Cherokee, Oklahoma
Award: \$15,000 grant
Contact: Loren Rieger - (580) 596-3371

The Farmers Exchange Bank of Cherokee, Oklahoma received an award of \$15,000 for making a \$100,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$71 million.

CUSHING

BANK OF CUSHING AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Cushing, Oklahoma
Award: \$60,000 grant
Contact: John A. Bryant - (918) 225-2010

Bank of Cushing and Trust Company of Cushing, Oklahoma received an award of \$60,000 for making a \$400,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$74 million.

DURANT

RURAL ENTERPRISES OF OKLAHOMA, INC. (1999 CDFI PROGRAM -CORE)

Location: Durant, Oklahoma
Award: \$1,500,000 capital grant
Type: Business Loan Fund
Contact: Kenny Simpson - (580) 924-5094

Rural Enterprises of Oklahoma (REO) is a business loan fund operating primarily in southeastern Oklahoma. Founded in 1982, REO provides small business loans to start-up companies, provides SBA-guaranteed loans, and offers extensive business incubation and technical assistance services. The CDFI Fund's \$1,500,000 capital grant will help REO expand its services throughout the state of Oklahoma, particularly to minority and Native American borrowers.

ENID

CENTRAL NATIONAL BANK AND TRUST COMPANY OF ENID (2000 BEA PROGRAM)

Location: Enid, Oklahoma
Award: \$15,000 grant
Contact: Scott Shryock - (580) 213-1620

Central National Bank and Trust Company of Enid in Enid, Oklahoma received an award of \$15,000 for making an equity-like loan of \$100,000 in Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$331 million.

HOMINY

THE HOUSING AUTHORITY OF THE OSAGE TRIBE (2002 CDFI PROGRAM - NACTA)

Location: Hominy, Oklahoma
Award: \$85,000
Contact: Ms. Mary E. Ricketts - (918) 885-6575

The Housing Authority of the Osage Tribe (Authority) is located in Hominy, Oklahoma. The Authority administers a lease purchase and housing program for low-income Osage and Native American homebuyers. The Authority plans to create a CDFI that will provide housing loans, construction loans, business loans, and homebuyer education for

Native American individuals, businesses and other tribal entities. The Authority will use an \$85,000 technical assistance grant from the Fund to purchase consulting services (to organize a board of directors, develop a capitalization plan, conduct a market analysis, develop loan products, and write policies and procedures) and training related to housing lending.

MIDWEST

FIRST NATIONAL BANK (2000 BEA PROGRAM)

Location: Midwest City, Oklahoma
Award: \$75,000 grant
Contact: Robert Croak - (405) 732-4571

First National Bank of Midwest City, Oklahoma received an award of \$75,000 for making a \$500,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$286 million.

NEWKIRK

EASTMAN NATIONAL BANK OF NEWKIRK (2000 BEA PROGRAM)

Location: Newkirk, Oklahoma
Award: \$5,600 grant
Contact: Walter Shafer - (580) 362-2511

The Eastman National Bank of Newkirk in Newkirk, Oklahoma received an award of \$5,600 for making a \$40,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$43 million.

REPUBLIC BANK OF NORMAN (2000 BEA PROGRAM)

Location: Norman, Oklahoma
Award: \$75,000 grant
Contact: Jeff Pilkington - (405) 366-2777

Republic Bank of Norman of Norman, Oklahoma received an award of \$75,000 for making an equity-like loan of \$500,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity, employment and economic welfare in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$114,000,000.

OKLAHOMA CITY

BANKERS BANK (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$30,000 grant
Contact: Don Abernathy, Jr. - (405) 848-8877

The Bankers Bank, located in Oklahoma City, Oklahoma received an award of \$30,000 for making a \$200,000 equi-

ty-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$58 million.

CHICKASAW BANC HOLDING COMPANY (2002 CDFI PROGRAM - NACTA)

Location: Oklahoma City, Oklahoma
Award: \$100,000
Contact: Mr. J. D. Colbert - (703) 671-5335

The Chickasaw Banc Holding Company (CBHC) of Oklahoma City, OK is a one-bank bank holding company that is owned by the Chickasaw Nation of Oklahoma. The mission of CBHC is to provide financial services to low- and moderate-income Native Americans located in central and south-central Oklahoma. CBHC will use a technical assistance grant of \$100,000 from the Fund to conduct a market analysis and other necessary research activities to create a community development financial institution to augment the financial products and services provided through its bank subsidiary, BANK2.

FIRST FIDELITY BANK, NA (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$112,500 grant
Contact: D. Scott McLaws - (405) 416-2528

First Fidelity Bank of Oklahoma City, Oklahoma received an award of \$112,500 for making an equity-like loan of \$750,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$519 million.

FIRST SECURITY BANK AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$15,000 grant
Contact: Dick J. Beshear - (405) 424-4341

First Security Bank and Trust Company of Oklahoma City, Oklahoma received an award of \$15,000 for making a \$100,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$34 million.

GUARANTY BANK & TRUST Co. (2001 CDFI PROGRAM - SECA)

Location: Oklahoma City, Oklahoma
Award: \$75,000.00
Contact: Jacque Fiegel - (405) 945-8100

Americrest Bank of Oklahoma City, formerly known as Guaranty Bank and Trust Company, received an award of \$75,000 for making a \$500,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). The awardee is a state-chartered bank with \$541 million in total assets.

LOCAL OKLAHOMA BANK, N.A. (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$150,000 grant
Contact: Christopher C. Turner - (405) 841-2300

Local Oklahoma Bank of Oklahoma City, Oklahoma received an award of \$150,000 for making an equity-like loan of \$ 1,000,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$2 billion.

MIDFIRST BANK (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$135,000 grant
Contact: Robert F. Dilg, Jr. - (405) 840-7600

Mid First Bank of Oklahoma City, Oklahoma received an award of \$135,000 for making a \$900,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a federal savings association with total assets of \$5.6 billion.

NEIGHBORHOOD HOUSING SERVICES OF OKLAHOMA CITY, INC. (1999 CDFI PROGRAM - CORE)

Location: Oklahoma City, Oklahoma
Award: \$118,500 capital grant
Type: Housing/Facilities Loan Fund
Contact: Jeffrey Koleski - (405) 524-4148

Neighborhood Housing Services of Oklahoma City, Inc. (NHS) plays a key role in affordable housing development in Oklahoma City by working with local banks to provide financing to low-income homebuyers. NHS packages first mortgages for the banks and provides second mortgage loans for down payment and closing costs. It also provides housing rehabilitation loans and augments its lending with extensive homebuyer education and counseling. The CDFI Fund's \$118,500 capital grant will help NHS increase its lending and development activities in four distressed communities in Oklahoma City.

NORTHWEST BANK (1996 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$3,918 grant

Northwest Bank was awarded \$3,918 for providing operating grants totaling \$35,618 to Neighborhood Housing Services (NHS) of Oklahoma City. NHS of Oklahoma City, a certified CDFI, promotes homeownership in targeted neighborhoods through assistance with down payments, closing costs, and other administrative expenses.

OKLAHOMA METAFUND COMMUNITY DEVELOPMENT CORPORATION (2000 CDFI PROGRAM - CORE)

Location: Oklahoma City, Oklahoma
Award: \$1,000,000 capital grant
Contact: A. Thomas Loy

Oklahoma MetaFund, a non-profit multibank CDC, began its operations in January 2000 in order to serve Investment Areas and a Low-Income Targeted Population across the state of Oklahoma. With the assistance of its bank and nonprofit partners, the organization expects to make micro, small business, single-family, multi-family par-

participation and downpayment loans. The Awardee also expects to make equity investments and provide development services to its borrowers/potential borrowers. The CDFI Fund's \$1,000,000 capital grant will be used for lending and investment capital throughout Oklahoma.

QUAIL CREEK BANK, N.A. (2000 BEA PROGRAM)

Location: Oklahoma City, Oklahoma
Award: \$24,563 grant
Contact: Steven R. Thompson - (405) 755-1000

Quail Creek Bank of Oklahoma City, Oklahoma received an award of \$24,563 for making an equity-like loan of \$163,750 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$212 million.

PARK HILL

BANK OF CHEROKEE COUNTY (2000 BEA PROGRAM)

Location: Park Hill, Oklahoma
Award: \$330,000 grant
Contact: Susan Chapman Plumb - (918) 458-1223

Bank of Cherokee County of Park Hill, Oklahoma, a certified Community Development Financial Institution (CDFI) received an award of \$330,000 for making below-market rate deposits in ten other certified CDFIs. The CDFIs funded by the awardee are: Boston Bank of Commerce, Central Bank of Kansas City, Citizens Trust Bank Atlanta, City National Bank of New Jersey, Community Bank of the Bay, Douglass National Bank, Louisville Commercial Development Bank, Neighborhood National Bank, South Shore Bank, and Unity National Bank of Houston. The awardee is a state-chartered bank with total assets of \$54 million.

PAWHUSKA

NBC BANK (2000 BEA PROGRAM)

Location: Pawhuska, Oklahoma
Award: \$18,750 grant
Contact: T. Brent Ballinger - (918) 287-4111

NBC Bank of Pawhuska, Oklahoma received an award of \$18,750 for making an equity-like loan of \$150,000 in Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity, employment and economic welfare in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$34,000,000.

OSAGE NATION (2002 CDFI PROGRAM - NACTA)

Location: Pawhuska, Oklahoma
Award: \$50,000
Contact: Mr. Leonard M. Maker - (918) 287-1686

The Osage Nation is a federally-recognized Indian nation located in Pawhuska, Oklahoma. The Osage Nation will use a NACTA award to help them create the Osage Business Enterprise (OBE), a Tribally chartered entity, to provide financing to Tribal members, members of other Tribes residing in Osage County and underserved non-Indians in Osage County. The Nation will use a \$50,000 technical assistance grant from the Fund to hire a team of consult-

ants to develop: policies and procedures, a market analysis, a capitalization plan, and a portfolio management database. The grant will also be used to acquire training for staff and board members related to managing a loan fund.

PERRY

EXCHANGE BANK AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Perry, Oklahoma
Award: \$56,250 grant
Contact: Charles R. Hall - (580) 336-5531

Exchange Bank and Trust Company of Perry, Oklahoma received an award of \$56,250 for making an equity-like loan of \$375,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a state-chartered bank with total assets of \$98,000,000.

SHAWNEE

CITIZEN POTAWATOMI NATION (2002 CDFI PROGRAM - NACTA)

Location: Shawnee, Oklahoma
Award: \$45,000
Contact: Mr. John A. Barrett, Jr. - (405) 275-3121

The Citizen Potawatomi Nation (the Nation) has a tribal enrollment of more than 25,000 and has its jurisdictional area in Shawnee, Oklahoma. The Nation proposes to establish a community development corporation (CDC) for the purpose of investing in tribal entities, small businesses, and microenterprises to "address the unique needs and circumstances of Indian businesses." With the technical assistance grant, the Nation proposes to engage a consultant(s) to facilitate creation of the CDC and development of organizational infrastructure (e.g., product development, policies and procedures).

FIRST NATIONAL BANK AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Shawnee, Oklahoma
Award: \$15,000 grant
Contact: R. Paul McIntire - (405) 275-8830

First National Bank and Trust Company of Shawnee, Oklahoma received an award of \$15,000 for making an equity-like loan of \$100,000 to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$59,000,000.

STILLWATER

STILLWATER NATIONAL BANK AND TRUST COMPANY (2000 BEA PROGRAM)

Location: Stillwater, Oklahoma
Award: \$140,000 grant
Contact: Rick Green - (405) 742-1802

Stillwater National Bank and Trust Company of Stillwater, Oklahoma received an award of \$140,000 for making a \$1,000,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works through-

out the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$1.2 billion.

STILWELL

ADAIR COUNTY INDIAN CREDIT ASSOCIATION (2002 CDFI PROGRAM - NACTA)

Location: Stilwell, Oklahoma
Award: \$28,000
Contact: Ms. Gwen Grayson - (918) 696-7095

Adair County Indian Credit Association (ACICA), established under the Oklahoma Indian Welfare Act in 1936, has been making loans since 1937. ACICA, a certified CDFI that serves a five-county investment area in Eastern Oklahoma. The awardee provides financing for the following purposes: home repair and renovation, home purchase, land purchase, agriculture business purposes, framing equipment, and personal loans. A technical assistance grant of \$28,000 from the CDFI Fund will allow ACICA to contract with a consultant in order to develop a strategic plan, a capitalization plan, a website, and to purchase technology and training.

TAHLEQUAH

BANK OF CHEROKEE COUNTY (2002 BEA PROGRAM)

Location: Tahlequah, Oklahoma
Award: \$330,000.00
Contact: Ms. Susan C. Plumb - (918) 456-3900

Bank of Cherokee County of Tahlequah, Oklahoma, received an award of \$330,000 for CDFI Support Activities with the following certified CDFIs: Albina Community Bank, Community Capital Bank, Continental National Bank, Dryades Savings Bank, First American International Bank, Legacy Bank, Louisville Community Bank, Pan American Bank, Self Help Credit Union, and University National Bank. The awardee is a state chartered bank with total assets of \$70,239,000.

FORT GIBSON STATE BANK (2001 BEA PROGRAM)

Location: Tahlequah, Oklahoma
Award: \$330,000.00
Contact: Susan Chapman-Plumb

Fort Gibson State Bank of Tahlequah, Oklahoma, a certified Community Development Financial Institution (CDFI) received an award of \$330,000 for making deposits in ten other certified CDFIs: Berean Federal Savings Bank, Boston Bank of Commerce, Central Bank of Kansas City, Citizens Savings Bank and Trust of Nashville, Citizens Trust Bank of Atlanta, City First Bank of D.C., Douglass National Bank, Louisville Community Development Bank, ShoreBank of Chicago, and Unity National Bank of Houston. The awardee is a state-chartered bank with total assets of \$41 million.

TULSA

GREENWOOD COMMUNITY DEVELOPMENT CORPORATION (2000 CDFI PROGRAM – CORE)

Location: Tulsa, Oklahoma
Award: \$50,000 technical assistance grant
Contact: Reuben Gant - (918) 585-2084

Greenwood Community Development Corporation is a non-profit organization that seeks to alleviate social and economic distress in North Tulsa, Oklahoma by providing financing opportunities that promote economic development.

Established in 1998 by the Greenwood Chamber of Commerce, Greenwood CDC provides microenterprise and small business loans as well as technical assistance and counseling to potential and existing borrowers. Since creation of the microenterprise loan fund, the organization reports that it has assisted more than 250 businesses and has helped create 30 jobs, including 22 jobs for low- and moderate-income individuals. The CDFI Fund's \$50,000 technical assistance grant will enable Greenwood CDC to build its staff and board capacity and to enhance operational efficiencies through the purchase of technology.

SPIRITBANK (2000 BEA PROGRAM)

Location: Tulsa, Oklahoma

Award: \$150,000 grant

Contact: Albert C. Kelly, Jr. - (918) 367-4150

SpiritBank of Tulsa, Oklahoma received an award of \$150,000 for making a \$1,000,000 equity-like loan to the Oklahoma MetaFund, a certified Community Development Financial Institution (CDFI). Oklahoma MetaFund is a non-profit multi-bank Community Development Corporation that works throughout the state to promote, stimulate and advance business prosperity and employment in distressed and underserved communities and among targeted underserved populations through business financing and related development services. The awardee is a national bank with total assets of \$337 million.