



2020

A N N U A L R E P O R T



Modern Banking. Timeless Service.



MINUTES | OF THE 87TH ANNUAL MEETING OF MEMBERS

AUGUST 31, 2020

The **87th Annual Meeting** of Cherokee Strip Credit Union was held in the Seminar Center of Pioneer Technology, 2101 North Ash in Ponca City, OK, on Monday, August 31, 2020. Board Directors John Happ, Dr. Robert Howard, Sherri Tapp, Toni Gibson, Mike Trewitt, Bill Geubelle, and Phillip Johnston were in attendance. Executive Assistant Lindemann recorded the proceedings.

The meeting was called to order at 6:01pm by Chairman Howard. Secretary Gibson reported a quorum present, with 40 Members in attendance. Secretary Gibson also certified that a proper Notice of Meeting had been provided per our Bylaws. The proof of Notice was ordered as received and filed.

Referencing page 1 in the 2019 Annual Report booklet, Chairman Howard asked for any corrections to the minutes from our 86th Annual Meeting. With no changes noted, Member Jacquita Hollar made a motion, seconded by Member Pauletta Beaty, to approve the previous meeting minutes. Upon vote, the motion passed with none opposed.

Chairman Howard presented his annual report. He then recognized the Board of Directors, thanked them for their volunteer service, and subsequently deferred the podium to Treasurer Happ for our financial report. Chairman Howard then gave an overview of the Supervisory Committee report, and recognized the many years of service by former Committee Chair Lockwood.

Chairman Howard asked if there were any questions on the Treasurer or Supervisory Committee reports. With none noted, Member Gerald Howard made a motion to approve both reports, as seconded by Member Thomas Lindemann. Upon voting, the motion passed with none opposed.

CEO O'Hare shared his annual report, then deferred the podium to Loan Processor Patricia Doughty, who reported on activities of our Culture Committee, while Committee members presented Directors with a small gift in recognition of their service.

Finance & Insurance Coordinator Swain then delivered the inaugural Scholarship Committee report and announced a total of eight \$1,000 award winners for 2020, as the Membership recognized and congratulated Members Daniel Caughlin, Kaleb Cervantes, and Logan Rowe, who were all in attendance.

Chairman Howard then called upon Secretary Gibson, who presented our Resolution to ratify and confirm all acts and proceedings passed by the Board and its Committees during the past year. Chairman Howard asked for a motion to approve the Resolution, which was made by Member Cheryl Howard and seconded by the Honorable Mayor of Ponca City and Member Homer Nicholson. Upon vote, the motion passed with none opposed.

Chairman Howard called for any unfinished business, then for any new business. With none noted, the podium was given to Nominating Committee Member Trewitt, who presented Director candidates Phillip Johnston, Bill Geubelle, and Dr. Robert Howard for consideration. Chairman Howard asked for additional nominations from the floor three times. With no other candidates noted, he declared the nominations closed. Member Robert Erner made a motion to elect the incumbent slate of candidates for new three-year terms as Board Director. The motion was seconded by Member Ralph Beaty, and upon vote, the motion passed with none opposed.

Chairman Howard then introduced Director of Technology & Logistics Love, for the presentation of door prizes. With assistance from Resolutions Coordinator Kearney and Resolutions Specialist Smith, a total of five awards of \$50 cash, five awards of \$100 cash, one award of \$250 cash, and a 65-inch smart LED television were delivered.

Chairman Howard asked for any other items from the floor. With none noted, and the business of the Membership concluded, he adjourned the meeting at 6:40pm.

CHAIRMAN REPORT

Dr. Robert Howard, Chairman of the Board



Each year, we try to get just a little bit better, and 2020 was no exception. Even during the substantial challenges of a national pandemic, your Cherokee Strip Credit Union had another great year, and one of our very best.

Membership count increased every month, with 40% of new Members now coming from outside our original 746** ZIP code footprint. Net income rose for the fourth consecutive year, which allowed us to once again increase monthly returns, as total share dividend and loan reward payouts were 400% higher than what you collectively received back in 2017. Share deposits grew 10%, providing the liquidity to increase loan originations by 40% while keeping loan delinquency and charge-off levels modest. We did a deep scrub of our website to simplify it even more, started to gain momentum with new Rewards draft checking accounts as part of a fresh new Product Menu, and also earned a 5-Star Superior award from rating agency BauerFinancial.

All of this occurred during one of the most challenging operational years for both you and us. I can't thank you enough for the patience, understanding, and continued support which you and your family shared with our staff during these trying times, as I look forward with great hope and confidence to our collective future as one of the longest-tenured, stable, and successful financial cooperatives in all of Oklahoma.

As your Chairman, I can assure you that my fellow Directors remain laser-focused on what we call Return to the Member, or tangible rewards for your ownership share. It's fair to say that generally the more you do with us, the greater the potential rewards. Also, having ownership in this Credit Union should feel a bit different, and better, than just being another customer at a bank, so we'll continue to be mindful of returns as one of our highest priorities in service to you.

It's easy to share a glowing report like this, due in great part to an outstanding group of Associates who work hard every day on your behalf, and we really couldn't be more proud of them. But we're not resting on these laurels, as your Board continues to put in the tough work and ask the hard questions to ensure we remain relevant, vibrant, and sound. With your blessing, we'll continue these efforts on your behalf, so that Cherokee Strip Credit Union is around for generations to come.

While we're doing our part, I ask that you do some heavy lifting too. Make this the year we become your primary financial institution. If you're already there, please accept our sincere thanks, and tell your neighbors and friends all about us.

Wishing you and yours the best of health and success in 2021.

Thanks for your Membership.

To help get you quickly on your way, click any of our new Power Buttons at the top of www.cherokeestrip.com

Bank. Better.

APPLY FOR A
CONSUMER
LOAN

APPLY FOR A
MORTGAGE

JOIN
NOW

SHOP FOR
INSURANCE

START
INVESTING

GET
SMARTER

TREASURER REPORT

John Happ, Board Treasurer



I'm pleased to report that your Credit Union was again profitable in 2020, and remains a well-capitalized financial institution. We also achieved our stretch goal of a 1.00% Return on Assets, or about double the level our peer credit unions generate.

On the Statement of Financial Condition, you'll see that Assets grew 11% from both organic growth and two rounds of COVID-19 government stimulus payments. Given that excess liquidity, we were able to originate \$27 million in new Loans vs. \$19 million in 2019, continuing our march into greater Oklahoma through strategic lending partnerships with premier car dealers in Enid, Stillwater, and Kingfisher. However, we held back on increasing Investment Balances, as historic lows in market rates driven by the Fed's current pandemic policy didn't outweigh the interest rate or extension risk we would have taken on to improve returns. Also, you'll see that our Members' Equity continued to purposefully grow, as we target a long-term Capital Ratio range of 10 – 12%.

On the Statement of Earnings, Interest on Loans saw an increase in both portfolio balances and yield, while the exact opposite happened to Interest on Investments. Non-Interest Income was down, given a drop in transaction counts during the pandemic. With all the operating challenges of 2020, we were mindful in holding Total Expenses nearly flat. We also received partial recovery of our original Southwest Corporate Credit Union stock investment, allowing us to establish special reserves to retire our legacy Pension Plan and recognize potential COVID-19 loan losses. While not guaranteed, we anticipate additional recoveries on our Southwest stock that would repay us in full. Finally, overall Return to the Member remains a high priority for us. You're not a customer but an Owner in your Credit Union, and should be rewarded for that. As such, you'll see that Member Dividends & Loan Rewards increased another 33% in 2020, after growing nearly 86% in 2019. Rest assured that your Board will continue to search for ways to reward Membership in Cherokee Strip Credit Union, especially if you leverage us as your primary financial institution.



*without insurance recovery

Statement of Earnings *(Dollars in Thousands)*

	2018	2019	2020
Interest on Loans	\$ 2,929	\$ 2,940	\$ 3,147
Interest on Investments	\$ 283	\$ 325	\$ 177
Non-Interest Income	\$ 894	\$ 1,030	\$ 918
Operating Income	\$ 4,106	\$ 4,295	\$ 4,242
Compensation & Benefits	\$ (1,354)	\$ (1,364)	\$ (1,421)
Technology & Operations	\$ (860)	\$ (739)	\$ (668)
Legal & Professional Services	\$ (144)	\$ (190)	\$ (170)
Loan Servicing	\$ (164)	\$ (171)	\$ (198)
Occupancy & Depreciation	\$ (186)	\$ (193)	\$ (214)
Training & Marketing	\$ (93)	\$ (118)	\$ (75)
Member Dividends & Loan Rewards	\$ (168)	\$ (312)	\$ (416)
Operating Expenses	\$ (2,969)	\$ (3,087)	\$ (3,162)
Net Operating Income	\$ 1,137	\$ 1,208	\$ 1,080
Partial recovery on SW Corporate CU investment	\$ 0	\$ 0	\$ 361
Provision to sunset Pension Plan in 2021	\$ 0	\$ 0	\$ (150)
Rebate of prior NCUA Share Insurance assessments	\$ 64	\$ 0	\$ 0
Academic Scholarships	\$ 0	\$ 0	\$ (8)
Special Loan Loss provision – COVID pandemic	\$ 0	\$ 0	\$ (230)
Provision for Potential Future Loan Losses	\$ (750)	\$ (489)	\$ (287)
Intercompany receivable from Cherokee Strip Insurance Agency, for Support Services rendered	\$ (14)	\$ (33)	\$ 0
Net Income	\$ 437	\$ 686	\$ 766

Statement of Financial Condition *(Dollars in Thousands)*

	2018	2019	2020
Cash	\$ 3,593	\$ 8,291	\$ 12,374
Investments	\$ 11,725	\$ 9,836	\$ 9,147
Loans (Net of Allowance)	\$ 50,613	\$ 47,434	\$ 51,491
Land & Building	\$ 1,698	\$ 1,691	\$ 1,648
Other Assets	\$ 1,391	\$ 1,478	\$ 1,613
Assets	\$ 69,020	\$ 68,730	\$ 76,273
Share Savings	\$ 38,911	\$ 36,140	\$ 38,861
Draft Checking	\$ 10,175	\$ 9,864	\$ 11,695
Rewards Checking	\$ 0	\$ 0	\$ 306
Share CDs & IRAs	\$ 14,121	\$ 16,008	\$ 17,233
Accounts Payable	\$ 352	\$ 375	\$ 893
Members' Equity	\$ 5,461	\$ 6,343	\$ 7,285
Liabilities & Reserves	\$ 69,020	\$ 68,730	\$ 76,273

SUPERVISORY COMMITTEE REPORT

Sherri Tapp, Supervisory Committee Chairman



The Supervisory Committee is an independent authority, created and empowered by your Board of Directors to help oversee operations. Our goal is to be confident that management has installed appropriate controls, processes, and procedures that protect the cooperative and secure your ownership interest.

To achieve our goal, we may perform independent reviews or hire outside professionals. When we leverage the talents of others, we approve audit programs and review audit results, reporting any concerns directly to the Board. We may also interact with the Credit Union's regulators.

We continue to engage regional CPA firm CliftonLarsonAllen (CLA) to benefit from their 50+ years of experience serving more than 250 cooperatives nationwide. Once again, they performed our most recent Automated Clearing House audit, Bank Secrecy Act audit, quarterly internal audits, and annual Agreed Upon Procedures that review activities in greater detail. I'm pleased to report my Committee had no material concerns in 2020.

In addition, the Oklahoma Banking Department and National Credit Union Administration may conduct formal examinations, since we are state chartered with our shares federally insured. Their most recent joint visit was in February 2020, as the regulators remain pleased with our continued progress forward as a well-capitalized financial institution.

I'd like to thank my fellow Committee partners, Bill Geubelle and Brandon Rutz, for their dedicated service to me and to you, our Members. I'd also like to share a very special thanks to Don Lockwood, who served in my role as your Committee Chair for nearly 30 years, as well as his former Committee members, Mike Connelly and Jamie Ford. You'll likely recall that Don and Mike were a key part of the executive team that unwound Conoco (PC) Credit Union from greater Conoco and set us safely on a forward path as an independent Cherokee Strip Credit Union. Don, Mike, and Jamie continued to serve for many years to ensure our stability, and we're a better cooperative today, thanks to their efforts and vision.

Finally, I'd like to thank you, our Members, for allowing us to watch over your valued investment.



Former Supervisory Committee Chairman Don Lockwood receives an Excellence in Service Award for his 30 years of dedication to Cherokee Strip Credit Union.

PRESIDENT REPORT

Johnny O'Hare, President & CEO



Modern Banking. Timeless Service.

A rather appropriate theme for this year's Annual Report, as the current pandemic has forever changed some of the ways you engage us. For your safety and ours, you've used our drive-thru lanes a whole lot more, scheduled advance appointments or rung our Prospect doorbell for branch visits, and signed up for anytime access to ItsMe247 Online Banking. You've also downloaded our Cherokee Strip Credit Union Mobile Banking app and started to make remote check deposits safely and conveniently from most anywhere, saving you both time for the family as well as gas for the car.

While it's important to have these modern conveniences, some parts of banking remain timeless. Giving you more access to a friendly voice led us to extend Member Service phone hours from 7am to 7pm weekdays and 7am to 4pm on Saturdays, while face-to-face interactions still provide us the best opportunity to share all the ways we can improve your financial life.

Back in 2018, we really reimagined and reset how we collect, store, process, secure, and deliver data where and when you need it. Our original goals were to take network architecture and software into the 21st century, while improving both systems redundancy and business continuity. We couldn't have known it back then, but I'm so very thankful we took those steps before the pandemic hit. By sheer necessity, you've leveraged our best-in-class technology more than ever before, and we were well prepared to answer that challenge.

2020 was a very good year for your Credit Union, thanks to an outstanding group of Associates, the guidance of a seasoned and exemplary Board, and the support and loyalty of our Members. But those of you who excelled

in sports know that the best teams take a well-deserved victory lap right after the game, and then get back to business. Your Cherokee Strip Credit Union is no different, as we want to have the correct strategy and tools already in place that help you win every time we hit the field. You're the reason we come to work each day and do our very best to tend your financial home. In turn, when we had to make some difficult operating decisions, you and your family stayed right beside us in using more of our products, increasing your account balances, introducing us to more of your family, and delivering overall results that exceeded our most robust projections.

As we move forward collectively and united in a post-pandemic world, we'll likely take a deeper review of our physical footprint, including a refresh of our East Prospect branch interior, and consider prudent expansion into greater Oklahoma. We'll also talk more about your Cherokee Strip Insurance Agency, a wholly-owned subsidiary of the Credit Union whose profits are intended for you. We're using pretty simple math when we suggest the more you use your Credit Union and Insurance Agency, the bigger our war chest grows for future Member dividends and rewards. And finally, you'll really start to see and use our simple Product Menu, and also get to know Evan as your dedicated Polaris financial advisor for investments, retirement planning, and wealth management. While he loves to get on the phone and just talk the markets with you, Evan does freely admit to being a University of Texas fan – but hey, I guess no one is perfect.

In closing, I'd like to reaffirm that it remains my distinct privilege to be part of such a talented team, and to serve you. Thanks for that honor, and stick with us – our future remains bright indeed.

Stay safe, and be well.

CULTURE COMMITTEE REPORT



Culture Committee (left to right):
*Patty Doughty, Samantha Spaich, Chandler Peckenpaugh,
Debbie Lindemann, Merrilee Rockett*

The Culture Committee is owned and staffed by our Associates, supported by management, and self-funded through voluntary payroll deductions that allow contributors to wear jeans on Friday. Community outreach and employee enrichment are the main goals of our Committee, as we strive to improve the Associate experience while also serving our neighbors directly or through charitable agencies that support them. These goals align directly with the third tenet of your Credit Union's Core Mission, which is Taking Care of Each Other.

In 2020, our giving projects started with a supply drive for Department of Human Services (DHS) foster children. As you may know, Oklahoma currently ranks in the bottom 10 states for child well-being, and we all want that to improve. To assist DHS in raising that rating, we collected personal hygiene items, toys, and travel bags to fill up their supply closet. The Committee also provided a \$500 cash donation supporting a back-to-school event for foster families.

Your Credit Union also participates in Kay County's Partners in Education (PIE) program. For our partner, Liberty Elementary School, we donated a portable DVD player, along with gift cards and a \$100 cash donation, to help support their family bingo night. Additional opportunities presented themselves when COVID-19 restrictions prevented Liberty students from normal access to their water fountains. To help, we delivered 480 bottles of water while safety improvements were being made. Finally, we shared a \$500 cash donation to pay for new Double Day Spirit t-shirts for the entire school.



*Some of the items we collected for local
DHS foster children.*



Delivering safe and portable water to Liberty Elementary School.

Hope Strength Community shirts we helped sponsor, to raise funds for additional PPE healthcare supplies.



Cash donation from our Associates, to support PPE partner Liberty Elementary School.

With increased pressure on medical systems from COVID-19, we decided to do something extra special for our local healthcare workers. We catered weekly onsite lunches throughout the month of May at Alliance Health-Ponca City, which also helped sustain local restaurants, including Danny's BBQ and El Potrillo. In total, we were able to safely provide 400+ meals to hospital staff, as well as bottled water, electrolyte drinks, and snacks to fill up hospital break rooms. Your Credit Union and 100% Member-owned **Cherokee Strip Insurance Agency** also made cash donations to help sponsor the Opportunity Center's printing of Kay County **Hope Strength Community** t-shirts. Proceeds from shirt sales were used to buy more Personal Protective Equipment for the hospital warriors who take such great care of us all.

CULTURE COMMITTEE REPORT *(CONTINUED)*



Yet another cash donation from our Associates, to support the well-being of Alliance Health-Ponca City staff.

The New Emergency Resource Agency – Food Resource Center (NERA) was also greatly impacted by COVID-19. With thousands of newly unemployed in north central Oklahoma, NERA saw a dramatic rise in people needing to utilize their free shoppable grocery store. We conducted a canned food drive that collected 208 pounds of non-perishables, which helped re-stock NERA shelves. We were also able to provide lunch to the great NERA staff who work tirelessly to ensure food, housing, and utility needs of locals are being met. NERA also received a \$500 cash donation from us to further support their clients.



Delivery of non-perishables to New Emergency Resource Agency – Food Resource Center.

Concluding this year's charitable projects, something new and special happened unlike any other event. The Federal Home Loan Bank of Topeka (FHLB) held a contest called **#500forgood** that asked their member financial institutions one question: "How would you use \$500 to better your community?" Chandler Peckenpaugh drafted our response, as we were chosen as one of four State winners, and the only Oklahoma credit union to earn this grant. The Committee was pleased to deliver the \$500 award to New Life Trails Petting Zoo in support of their summer education programs for local children.

Scan this QR code for more from the FHLB:





Cash donation of #500forgood funds to the New Life Trails Petting Zoo, supporting their summer programs.

Beyond these events, our Committee and other Associates may volunteer at various charitable organizations, which supplement and amplify modest cash donations made directly by the Credit Union on your behalf. Some of those include the Survivor Resource Network; Kay County Council and Opportunity Center, Inc.; Oklahoma Rodeo Pageant Council; Dearing House; Ponca City Main Street; Ponca City Police Foundation; Po-Hi Classes of 2020 and 2021; United Way of Ponca City; CASA of Kay and Noble Counties; Wildcat Golf Booster Club; NERA; Newkirk Main Street; America's Credit Union Museum; American Cancer Society; Ponca City Noon Lions; Hospice of North Central Oklahoma; Ponca City Art Association; Ponca Playhouse; Children's Hospital Foundation; Northern Oklahoma College Foundation; Peachtree Landing; Friends of the Marland Grand Home;

Northern Oklahoma Youth Services; Child Welfare Advisory Board; Pioneer Technology Center Foundation; and Fairfax Medical Facilities, Inc.

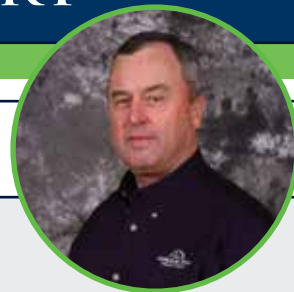
Finally, your Credit Union was able to host two blood drives and sponsor The Ponca Playhouse production of **The Sound of Music**, while the Committee found small, yet meaningful, ways to celebrate Associate birthdays, anniversaries, and outstanding service. We held an internal Christmas party and enjoyed food potlucks, seasonal/theme days, Bedlam, and other fun activities. We also presented awards to Aletha Kearney, April Robertson, Chandler Peckenpaugh, Ashley Lockett, and Koree Potter as Associates of the Quarter as determined by their peers, as well as special recognition to Chandler Peckenpaugh as our 2020 Volunteer of the Year.

*Firm believers that an art-filled community is a strong community, the Culture Committee and your Credit Union were proud to be exclusive sponsors of **The Sound of Music** at The Ponca Playhouse.*



SCHOLARSHIP COMMITTEE REPORT

Brad Beaty, Scholarship Committee Chairman



The third tenet of our Core Mission is to Take Care of Each Other, with such care extending to hard-working students in the communities we serve. Student Members are the future of Cherokee Strip Credit Union, and our Scholarship program was designed to make an investment that enhances lives and opportunities of our neighbors and friends in the years to come.

In 2020, for the first time, we were honored to award eight \$1,000 scholarships to the following winners:



Daniel Caughlin

*Oklahoma State University –
Finance and Economics*

GOALS

‘To become a financial analyst for a major corporation and eventually be involved in corporate strategy.’



Morgan Didlake

*Oklahoma State University –
Hospitality and Tourism*

GOALS

‘Short term goal: to work in the hotel/restaurant business. Long term goal: to open my own hotel/resort.’



Kaleb Cervantes

*Oklahoma State University –
Hospitality and Tourism*

GOALS

‘Continue growing in the hospitality industry in areas such as hotels, events, and/or restaurants.’



Abby Gahagan

*Kansas State University –
Sociology/Prelaw*

GOALS

‘I plan to become a lawyer and use my job to make this world a better place.’



Joshua Hardin
*Oklahoma State University –
Electrical Engineering*

GOALS
'To get a stable job so I can raise a family someday in the future.'



Logan Rowe
*Oklahoma State University –
Medical/Health Sciences*

GOALS
'To pursue an education to become an athletic trainer/sports therapist, to help future athletes as well as bettering our community.'



Paige Henderson
*Oklahoma State University –
Marketing Communications*

GOALS
'To start a career for myself, I would love to work with advertising. I plan on this being something that I am able to do until I retire.'



Sarah Wheat
*Missouri State University –
Computer Animation*

GOALS
'To pursue my dream of working in the film or video game industry, which is something I have wanted to do since I was a small child.'



2020 Scholarship winners who were safely able to attend our Annual Meeting

*(left to right):
Logan Rowe,
Daniel Caughlin, and
Kaleb Cervantes, with
Board Chairman
Dr. Robert Howard.*

NOMINATING COMMITTEE REPORT

Brad Beaty, Nominating Committee Chairman



Fellow Members of Cherokee Strip Credit Union,

On behalf of the Nominating Committee, it gives me great pleasure to present the following slate of Director candidates for your consideration:



John Happ (incumbent) – *Member for 40 years*

Board Director for eight years. Currently serves as Board Treasurer on the Executive Committee and member of the Investment and Personnel Committees. Holds a Bachelor's Degree in Business Administration from the University of Wisconsin in Whitewater. Former Assistant Director of Employee Relations at Conoco, and General Manager at Advanced Specialty Chemical Company. Owned Happ Rentals. Mr. Happ served his country honorably for 26 years in the United States Navy in both active and reserve roles, retiring with the distinguished rank of Commander.



Sherri Tapp (incumbent) – *Member for 4 years*

Board Director since 2017. Currently serves as the Board's Supervisory Committee and Personnel Committee Chair, and a member of its Investment Committee and Technology & Facilities Committee. Recently retired from the City of Ponca City, Ms. Tapp supervised teams that oversee municipal court and utility billing. Prior to service with the City, Ms. Tapp worked with the 8th District Attorney's office for 13 years. In 2010, she was presented the **Gary Martin City Employee of the Year** award. Ms. Tapp served on the local United Way Board of Directors from 1999-2001 and the Marland Estate Commission for several years, and she was involved with the local Oktoberfest for over 10 years.



Mike Trewitt (incumbent) – *Member for 18 years*

Board Director for 12 years. Previously served as Board Vice Chairman on the Executive Committee, and a member of the Investment Committee, Nominating Committee, and Personnel Committee. A native of Houston, Texas, Mr. Trewitt earned a Juris Doctor degree from the College of Law at the University of Oklahoma and is currently self-employed as an attorney with the Trewitt law firm.

Each of these individuals has an exemplary record of prior service to this Board, and has willingly offered their names again for consideration.

Let the record reflect that on this day, March 29, 2021, the Nominating Committee of Cherokee Strip Credit Union presents these three Director candidates to our Membership, and recommends a "YES" vote on each.

- | | | |
|--|---|---|
| <p>1. Call to Order
Dr. Robert Howard,
Chairman of the Board</p> <p>2. Roll Call and Quorum
Toni Gibson, Board Secretary</p> <p>3. Minutes of the 87th Annual Meeting
Toni Gibson</p> <p>4. Report of the Chairman
Dr. Robert Howard</p> <p>5. Report of the Treasurer
John Happ, Board Treasurer</p> | <p>6. Report of the Supervisory Committee
Sherri Tapp, Chair</p> <p>7. Report of the President
Johnny O'Hare</p> <p>8. Report of the Culture Committee
Patricia Doughty, Loan Processor</p> <p>9. Report of the Scholarship Committee
Brad Beaty, Chair</p> <p>10. Unfinished Business</p> | <p>11. New Business</p> <p>12. Report of the Nominating Committee
Brad Beaty, Chair</p> <p>13. Board Elections
Dr. Robert Howard</p> <p>14. Door Prizes
Mark Love,
Director of Technology & Logistics</p> <p>15. Adjournment</p> |
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BOARD AND COMMITTEES

Dr. Robert Howard
*Chairman of the Board,
Investment Committee,
Insurance Agency Director*

Mike Trewitt
*Board Director,
Nominating Committee*

Toni Gibson
*Board Secretary,
Nominating Committee,
Scholarship Committee*

John Happ
*Board Treasurer,
Investment Committee,
Personnel Committee,
Insurance Agency Chair*

Brandon Rutz
*Board Director,
Scholarship Committee,
Supervisory Committee*

Bill Geubelle
*Board Vice Chair,
Investment Committee
Chair, Technology &
Facilities Committee Chair,
Supervisory Committee*

Brad Beaty
*Board Director,
Nominating Committee
Chair, Scholarship
Committee Chair*

Phillip Johnston
*Board Director, Personnel
Committee, Technology
& Facilities Committee*

Sherri Tapp
*Board Director, Personnel
Committee Chair,
Investment Committee,
Technology & Facilities
Committee, Supervisory
Committee Chair*

IMPORTANT INFORMATION

ABA Routing/Transit Number:
303185703

Phone:
(580) 718-4000

Website and Online Banking:
www.cherokeestrip.com

**Opt In to Our
Electronic Newsletters at:**
info@cherokeestrip.com



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