

WHO WE ARE

First Fidelity Bank continued to grow and innovate in 2022, as we maintained our focus on practical, creative, community-centered financial services and solutions for commercial and retail clients. As of December 31, 2022, First Fidelity Bank's regulatory capital is more than \$239 million and total assets exceed \$2.733 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

First Fidelity Bank's leadership believes giving back to its neighbors and communities is an important responsibility. That's why we hire and maintain 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.

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, then six-full service branches in Phoenix, Arizona in 2004, and then the latest office in Denver, Colorado in 2020, thus continuing our mission of growth.

Today, First Fidelity Bank's workforce amounts to over 350+ hardworking and loyal staff at 27 locations throughout Oklahoma, Arizona and Colorado.

THE FUTURE

We are committed to maintaining first-class customer service, leading edge technology, innovative solutions, and superior products. We will continue to work hard to ensure our clients' assets remain secure for many years to come.







OUR IMPACT



FFB has been the sole sponsor for 27 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 in each of the communities we serve. 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 \$155,000 to UW agencies in OK, AZ and CO, and this funds local programs that address the community's most critical needs.



We support over 4,300 athletes with our Oklahoma Celtic and Edmond Soccer Club (ESC) sponsorship, which gathers kids of all backgrounds and skill levels.



For over 20 years, First Fidelity Bank has been involved in the Thunderbirds, a Phoenix-based organization that assists children & families and helps people in need. Our Colleagues volunteer over 150 hours per year, serving on committees and assisting at events during the Phoenix Open.









\$4 VOLUNTEER HOURS | 63 ORGANIZATIONS \$600,000 DONATED

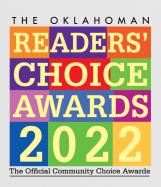


THE WINNING BANK



1st place in the following subcategories:

- Trust
- Customer Service
- Financial Advice
- Digital Services



1st place:

Best Customer Service



Winner:

2022 Great Companies to Work For

OKLAHOMA M A G A Z I N E



Winner:

Best of the Best (Bank)



Best Bank for:

- Businesses
 Based in OK
- Small Business
- Private Banking Services
- Mortgage Lending

THE JOURNAL RECORD



Winner:

Large category (250 or more US employees)

OUR 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.

BOARD OF DIRECTORS

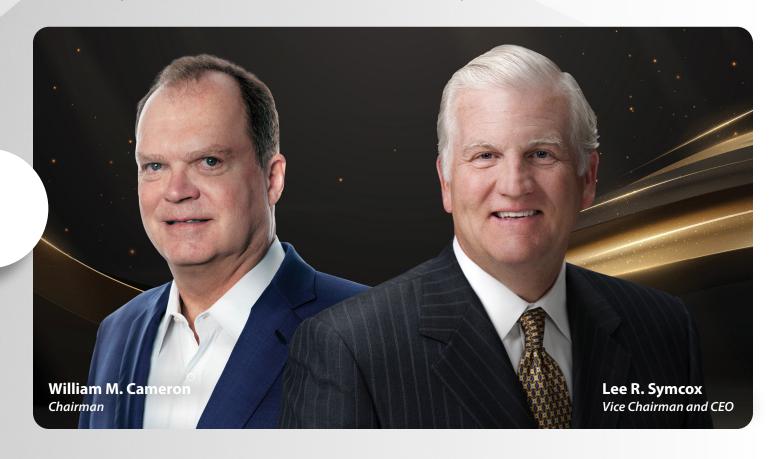
| William M. Cameron | Chairman, First Fidelity Bank Chairman, American Fidelity Companies |
|----------------------|---|
| Lee R. Symcox | Vice Chairman and CEO, First Fidelity Bank |
| Trish Bear | President and CEO, I-ology Inc. |
| David Carpenter | President and COO, American Fidelity Corporation |
| Samuel Combs III | Senior Partner and CEO, COMSTAR Advisors |
| Richard H. Goldenson | |
| James P. Keeley | Founding Partner, Colliers International, Scottsdale Office |
| 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 |
| 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 TEAM

| Dee Burton | Executive Vice President |
|----------------|--------------------------|
| Norm Butler | Executive Vice President |
| James Finch | Executive Vice President |
| Matthew Hanson | Executive Vice President |
| John Mistler | Executive Vice President |
| Mason Pitman | Senior Vice President |
| John Symcox | Senior Vice President |



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

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