Oklahoma Banking Department

Annual Report

2010

Banking Department

Annual Report

Fiscal Year Ending June 30, 2010

Mick Thompson

Commissioner

On the Cover:

The commemorative quarter-dollar coin honoring Oklahoma was released on January 28, 2008, and was the 46th coin in the United States Mint's 50 State Quarters® Program. Oklahoma, nicknamed the "Sooner State," was admitted into the Union on November 16, 1907, becoming our Nation's 46th state.

The Oklahoma quarter features an image of the State bird, the Scissortail Flycatcher, in flight with its distinctive tail feathers spread. The bird is soaring over the State wildflower, the Indian Blanket, backed by a field of similar wildflowers. The coin's design also bears the inscriptions "Oklahoma" and "1907."

The depiction of Indian Blanket (or Gaillardia) symbolizes the State's rich Native American heritage and native long grass prairies that are abundant in wildlife. Oklahoma was formed by the combination of the Oklahoma Territory and the Indian Territory of the Five Civilized Tribes: Choctaw, Chickasaw, Creek, Seminole, and Cherokee. The State's name is derived from the Choctaw words "okla" and "humma," meaning "red" and "people."

Special Thanks to:

Deron Brubaker, Rhonda Bruno, Dudley Gilbert, Sherbie Kiffin, Debbie Moore, Angela Morris, Regina Rainey, Tony Reel, Diane Ries, and Terry Slagle of the State Banking Department for the preparation and submission of the material used in this report and other contributions to the process of creating a finished product.

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MICK THOMPSON
BANK COMMISSIONER

BRAD HENRY
GOVERNOR

STATE OF OKLAHOMA

STATE BANKING DEPARTMENT

November 1, 2010

The Honorable Brad Henry
Governor, State of Oklahoma
Room 212, State Capitol
Oklahoma City, Oklahoma 73105

Dear Governor Henry:

Pursuant to Title 6 O.S., Section 212 of the Oklahoma Banking Code and Rules and Regulations, I am pleased to submit the State Banking Department's 2010 Annual Report. This report contains information on the financial institutions the Department regulates as well as an update on the agency's budget and regulatory activities during the past year.

The State Banking Department is charged with regulating all state chartered banks, credit unions, savings and loan associations, trust companies, money order companies, money transmission licensees and for-profit cemeteries in the State of Oklahoma. The total assets regulated by the State Banking Department are approximately $37.5 Billion.

I hope you find this report informative and should you have any questions regarding the contents of this publication, please do not hesitate to contact me.

Sincerely,

Mick Thompson
Commissioner

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www.osbd.state.ok.us • FAX (405) 522-2993

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DEPARTMENT

State Bird: Scissor-Tailed Flycatcher

Oklahoma designated the scissor-tailed flycatcher (*Muscivora forficata*) as the official state bird in 1951. Protected by law, the scissor-tailed flycatcher is of great economic value (its diet consists almost entirely of non-useful and harmful insect species such as grasshoppers, crickets, and beetles). This songbird's unique scissor-like tail can be twice as long as its body. It catches most prey by aerial hawking, but will also grab insects off vegetation. Oklahoma is the center of the nesting range of the scissor-tailed flycatcher. In late summer, large flocks of up to 1,000 birds form prior to migration to their winter range in southern Mexico and Central America.

State Game Bird: Wild Turkey

Oklahoma designated the wild turkey as the state game bird in 1990. A true native American, the eastern wild turkey (*Meleagris gallapavo silvestris*) is the largest and most widely distributed of the six recognized subspecies of wild turkey in North America. The male can grow up to four feet tall and weigh over 20 pounds. Hens may be almost as tall but usually weigh no more than 12-14 pounds. Native Americans enjoyed an abundance of turkeys for thousands of years before settlers arrived in the New World, although Indians generally avoided eating turkey. The Indians valued turkeys more for their feathers and as spiritual symbols.

Oklahoma State Banking Department

Mission

The mission of the State Banking Department is to allocate human and other resources to implement an effective regulatory program for financial institutions. The Department has been, and will continue to be, an advocate of financial institutions in the implementation of this program. However, our primary focus is to ensure the continuance of safe and sound financial practices in the State's financial institutions. It would follow that the financial services offered by these sound institutions would foster economic growth and meet the public demand for these services in their communities.

How Mission is Accomplished

The Department is committed to the development of its staff through education, economic rewards, and the availability of a pleasant work environment. In that regard, the following objectives have been formulated by the Department:

To strengthen the examination program by improving examination methods and procedures and by improving research and development to stay abreast of changes within the financial industry;

To improve training programs for Department personnel by more efficient utilization of funds and resources, enhancement of internal training programs, and early detection and identification of external schools and seminars to be attended;

To improve communication among bank management, regulatory agencies, public entities, and the general public;

To acquire and maintain the required physical and human resources to allow more efficient and consistent operation; and

To improve the work environment, benefits, and morale of Department personnel in order to enhance staff motivation and satisfaction, improve productivity, and reduce turnover.

How Mission is Measured

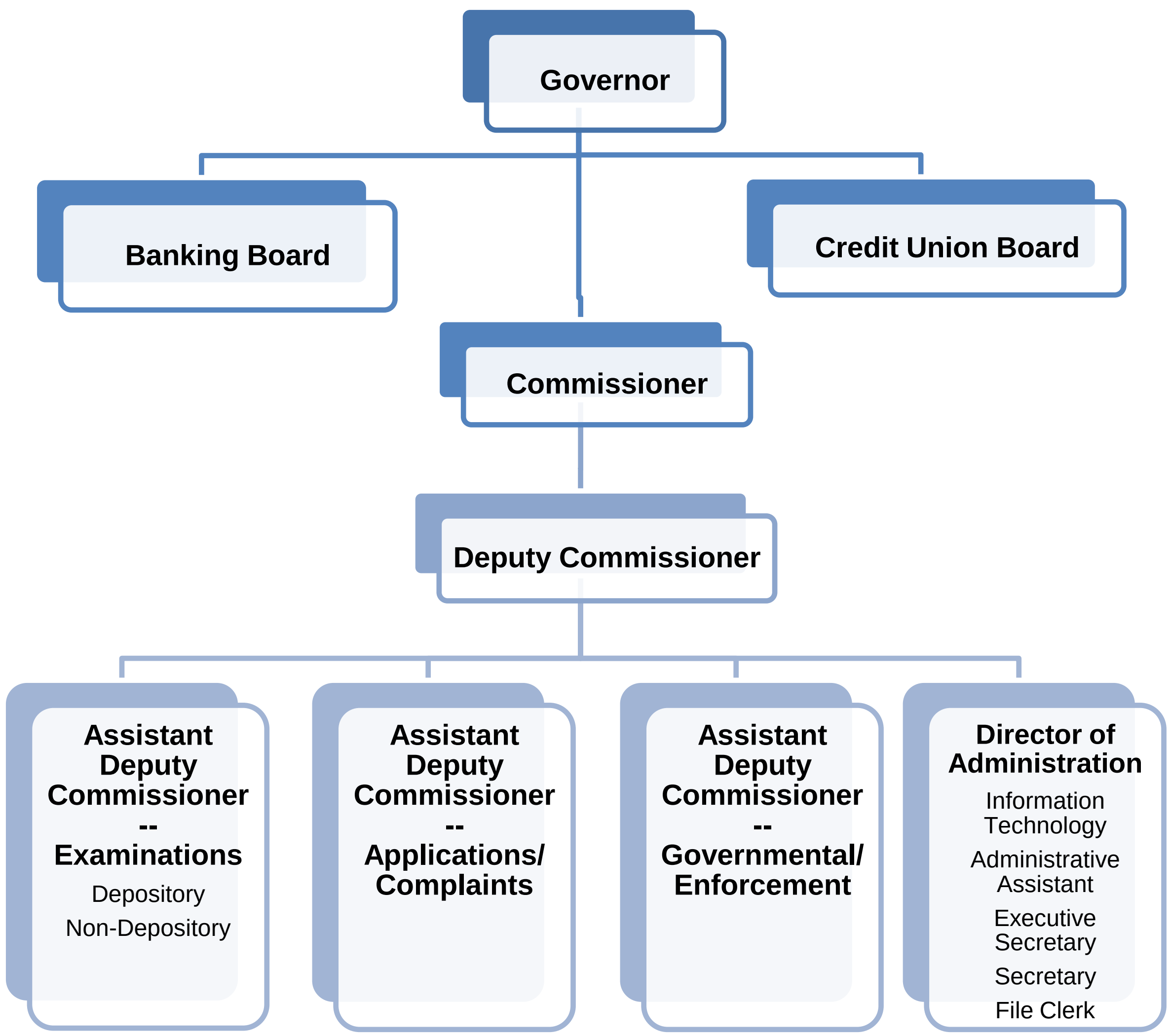
To accomplish its mission, the Banking Department examines banks, credit unions, and savings associations, and rates them based on safety and soundness. The Department also compares trends of capital requirements and assets of prior years.

The Department can then recognize weaknesses and implement formal and informal supervisory action to ensure compliance with applicable laws and prevent the failure of a financial institution. The Department can also compare the results of each examination to evaluate the progress of each financial institution.

With respect to its supervision of money order companies and money transmitters, the Department supervises such institutions to assure they maintain adequate security (such as a surety bond) and net worth.

The Department's supervision is directed at consumer protection and making sure that only those companies with sound business operations may conduct business in Oklahoma.

Oklahoma State Banking Department
Organizational Chart



Department Personnel

Office Staff

Mick Thompson
Commissioner

Charles Griffith
Deputy Commissioner

Dudley Gilbert
Assistant Deputy Commissioner

Harold A. Reel
Assistant Deputy Commissioner

Sherbie Kiffin
Assistant Deputy Commissioner

Rhonda Bruno
Director of Administration

Regina Rainey
Administrative Assistant

Deron Brubaker
Computer Support Specialist

Angela Morris
Executive Secretary

Deborah Moore
Secretary

Diane Ries
Secretary

Zenia Fiddes
Clerk

Holly Wingfield
Clerk

Examination Staff

Regional Examiners
Jeffrey Bagby
K. Paul Qualls

Examiners
Chuck Harryman
Trisha Parham
Michael Truitt
Morris Wilson
Gwen Wright

Senior Examiners
Wayne Arbuthnot
R. Kurt Blair
Roger Brock
Shawn Burcham
Mike Faulkenberry
Deloris Finley
Kenneth Fisher
Kandace Huston
Daryl Jones
Doyle Jones

Senior Examiners
Michael Kellum
Lance Lassiter
Carter Mathews
Jonathan Morphis
Rick Nelson
Laurie Ridgway
Donna Shaw
Terry Slagle
Melanie Sparks
Randy Willard

The Second Regular Session of the 52nd Oklahoma Legislature

HB 2779 (Ownby of the House and Stanislawski of the Senate) Effective April 9, 2010

- Provides the Banking Commissioner flexibility in appointing a deputy commissioner for the Banking Department.

- Clarifies that bank examination reports belong to the Banking Department. Even if a copy is in the possession of a bank, requests for production of those reports must be directed to the Banking Department rather than to the bank.

- Eliminates the cost of providing numerous paper copies of the Commissioner's annual report to the Oklahoma Publishing Clearing House. It allows use of the internet to make the report available to the public.

- Describes the circumstances when the Banking Board may discuss failing banks in executive session. This amendment makes the executive session language of the Banking Code consistent with the reference to the Banking Board found in the Open Meetings Act.

- Relieves a bank of the costs of getting updated appraisals of property it holds (*e.g*., foreclosed property) if the bank's book value is 50% or less than the bank's most recent appraised value.

- Clarifies that when the FDIC acts as receiver/liquidator for a failed bank, the Oklahoma Commissioner and Banking Board need not provide the same notices, *etc*., as when the Commissioner acts as liquidator of a failed bank.

- Clarifies that when the FDIC accepts the appointment of receiver/liquidator for a failed bank, the liability of the Oklahoma Commissioner is extinguished.

SB 2042 (Brown of the Senate and Sullivan and Russ of the House) Effective July 1, 2010

- Transfers the supervision of cemetery perpetual care funds and prepaid cemetery merchandise sales from the Oklahoma State Banking Department to the Oklahoma Insurance Department. The provisions of law relating to perpetual care and cemetery merchandise trusts are moved from Title 8 to Title 36 of the Oklahoma Statutes.

- The Insurance Department currently supervises and regulates the sale of prepaid funeral plans. This bill consolidates supervision of the various types of prepaid sales in the funeral/cemetery industry. Consolidation of supervision will be more efficient for both agencies and for the industry – especially those in the industry who own both a cemetery and funeral business. A single examination may now review both the cemetery and funeral operation, resulting in less on-site supervision (and expenditure of fewer state resources).

Comparative Statement of Expenditures and Receipts

EXPENDITURES	FY-10	FY-09
Personal Services	$4,395,575	$4,189,186
Professional Services	42,385	29,327
Travel	407,021	367,780
Equipment	15,820	198,866
Other Operating Expenses	264,058	284,595
Capital Expenditures	15,000	998,100
TOTAL	**$5,139,859**	**$6,067,854**

RECEIPTS	FY-10	FY-09
Assessments Deposited into GRF	$619,146	$600,267
Fees Deposited into the Banking Department's Revolving Funds		
- Bank and Trust Fees	5,539,082	5,273,902
- Trust Companies	146,355	144,969
- Credit Unions	585,199	591,346
- Savings and Loan Associations	2,535	1,760
- Money Order Companies	35,610	28,370
- Money Transmitter Companies	226,502	169,750
- Cemeteries	60,850	60,950
- Misc. Fees	3,236	1,472
TOTAL ASSESSMENTS & FEES	**$7,218,515**	**$6,872,786**

Institutions Supervised

As of June 30, 2010

Type of Institutions	Number of Institutions	Examinations Performed 7/1/2009 to 6/30/2010
Commercial Banks*	173	61
Bank Trust Departments		
- Active	22	8
- Inactive**	10	N/A
Savings and Loans	1	1
Trust Companies	9	6
Credit Unions	21	20
Money Order Companies #	19	19
Money Transmitter Companies	36	36
Perpetual Care Cemeteries	43	3
Cemetery Merchandise Permittees***	24	2
Total	**358**	**156**

**Commercial banks: 46 were independent exams and 15 joint with FDIC or Federal Reserve.*

***Trust Departments endowed with trust powers which do not at present provide fiduciary supervision for any trust accounts.*

****All cemeteries have perpetual care funds established, but not all cemeteries are cemetery merchandise permittees. A total of 3 perpetual care examinations occurred and of that total 2 were also cemetery merchandise permittees.*

 # Money Order Companies submit audited financial statements at the time their license is renewed. The statements are reviewed internally along with other documentation that is required by statute at the time.

Money Transmitter licensees are examined annually upon renewal of their license. The Banking Department reviews each licensee for purposes of financial safety and soundness. The Banking Department has entered into agreements with the Oklahoma Bureau of Narcotics and Dangerous Drugs Control to conduct investigations of agent locations for purposes of criminal conduct.

State Flag of Oklahoma

An Osage warrior's buckskin shield decorated with pendent eagle feathers on a field of blue is the basic design of the Oklahoma state flag. In crossed positions over the shield are an Indian peace pipe and an olive branch. The latter is the white man's symbol of peace. The pipe has a red bowl and a pale yellow stem, with a red feather attached. The shield is a light tan, to which are attached white feathers, tipped with brown. Small crosses on the face of the shield are tan, but somewhat darker than that of the shield itself. The word "Oklahoma" in white is inscribed immediately below the shield.

A version of the current Oklahoma flag was adopted April 2, 1925, by Resolution 52. The word "Oklahoma" was added by the Legislature in 1941, with the flag remaining unchanged since then. The flag was designed in 1924 by Mrs. Louise Fluke of Oklahoma City. She was honored by Governor George Nigh on April 2, 1982, for her contribution to Oklahoma's heritage. A total of 14 flags have flown over Oklahoma.

BANKS

State Floral Emblem: Mistletoe

Oklahoma designated mistletoe (*Phoradendron serotinum*) as the official state floral emblem in 1893 - fourteen years before statehood, making mistletoe the oldest of Oklahoma's state symbols. Mistletoe grows on trees throughout the state and is particularly common in the southern regions of Oklahoma. The dark green leaves and white berries show up brightly during the fall and winter in trees that have shed their own leaves.

State Wildflower: Indian Blanket

Oklahoma designated Indian Blanket (*Gaillardia pulchella*) as the official state wildflower in 1986. Also called firewheel, the Indian blanket flower is a symbol of Oklahoma's scenic beauty as well as the state's Indian heritage.

State Tree: Redbud

Oklahoma designated redbud (*Cercis canadensis*) as the official state tree in 1937. The redbud tree's reddish-pink blossoms - which bloom before other trees have even produced their leaves - brighten the landscape throughout the state.

STATE BANKING BOARD

Mick Thompson, Chairman
State Bank Commissioner
Oklahoma City
Term expires September 1, 2012

David Burrage
President & CEO
FirstBank
Antlers
Term expires May 6, 2012

Chris Conn
Senior Executive Vice President
The F&M Bank & Trust Company
Tulsa
Term expires June 1, 2015

Gordon Greer
Vice Chairman
BancFirst
Tulsa
Term expires June 1, 2011

Bradley Krieger
EVP – Regional Manager
Arvest Bank
Oklahoma City
Term expires June 1, 2014

Bob Newcomb
Vice Chairman of the Board
Bank of Western Oklahoma
Elk City
Term expires June 1, 2013

Bob Weaver
Lay Member
Shawnee
Term expires June 1, 2012

Consolidated Report of Condition
Oklahoma State Chartered Banks

As of December 31, 2009

Number of Banks – 173

ASSETS	Thousands of Dollars
Cash and Due from Banks	2,900,023
Securities	5,207,732
Federal Funds Sold	527,863
Loans – Net of Reserve	22,068,578
Bank Premises – F&F	736,627
Other Real Estate Owned	187,859
Intangible Assets	249,947
Other Assets	944,028
TOTAL ASSETS	**32,822,657**

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	5,274,582
Interest-bearing Accounts	22,325,394
TOTAL DEPOSITS	**27,599,976**
Federal Funds Purchased	542,207
Other Borrowed Money	1,188,660
Subordinated Notes and Debentures	18,750
Other Liabilities	168,728
TOTAL LIABILITIES	**29,518,321**

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	22,000
Common Stock	134,555
Surplus	1,252,990
Undivided Profits	1,894,791
TOTAL EQUITY CAPITAL	**3,304,336**
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	**32,822,657**

	12-31-2009	**12-31-2008**	**12-31-2007**
Percentage of Total Capital to Total Assets	10.07%	9.98%	9.88%
Percentage of Total Capital to Total Deposits	11.97%	12.11%	11.96%
Percentage of Total Loans to Total Deposits	79.96%	82.96%	80.51%
Percentage of Cash Reserve to Total Deposits	10.51%	6.53%	4.78%

Consolidated Report of Condition
Oklahoma State Chartered Banks

As of June 30, 2010

Number of Banks – 173

ASSETS	Thousands of Dollars
Cash and Due from Banks	3,092,842
Securities	5,454,674
Federal Funds Sold	554,100
Loans – Net of Reserve	22,082,732
Bank Premises – F&F	734,767
Other Real Estate Owned	258,844
Intangible Assets	250,704
Other Assets	931,187
TOTAL ASSETS	**33,359,850**

LIABILITIES	Thousands of Dollars
DEPOSITS	
Noninterest-bearing Deposits	5,473,470
Interest-bearing Accounts	22,753,056
TOTAL DEPOSITS	**28,226,526**
Federal Funds Purchased	452,184
Other Borrowed Money	1,040,339
Subordinated Notes and Debentures	18,750
Other Liabilities	179,449
TOTAL LIABILITIES	**29,917,248**

EQUITY CAPITAL	Thousands of Dollars
Preferred Stock	22,000
Common Stock	134,101
Surplus	1,287,695
Undivided Profits	1,996,496
Noncontrolling Interests in Consol. Subs.	2,310
TOTAL EQUITY CAPITAL	**3,442,602**
TOTAL LIABILITIES, PREFERRED STOCK AND EQUITY CAPITAL	**33,359,850**

	6-30-2010	**6-30-2009**	**6-30-2008**
Percentage of Total Capital to Total Assets	10.32%	9.98%	9.75%
Percentage of Total Capital to Total Deposits	12.20%	11.88%	11.75%
Percentage of Total Loans to Total Deposits	78.23%	81.40%	80.77%
Percentage of Cash Reserve to Total Deposits	10.96%	9.12%	5.34%

Consolidated Report of Condition
Oklahoma State Chartered Banks

Selected Performance and Condition Ratios

	6-30-2010	12-31-2009	6-30-2009	12-31-2008	6-30-2008	12-31-2007
Number of Banks Reporting	173	174	174	174	177	177
Unprofitable Banks	7.51%	11.49%	8.05%	9.20%	6.18%	5.65%
Banks with Earnings Gains	58.38%	44.25%	37.36%	50.57%	55.62%	60.45%
Yield on Earning Assets	5.29%	5.63%	5.73%	6.45%	6.65%	7.58%
Net Interest Margin	4.14%	4.15%	4.12%	4.19%	4.16%	4.44%
Noninterest Inc./Earning Assets	1.13%	1.15%	1.14%	1.18%	1.20%	1.23%
Noninterest Exp./Earning Assets	3.50%	3.59%	3.54%	3.52%	3.49%	3.56%
Net Operating Income to Assets	1.04%	0.92%	0.93%	1.08%	1.21%	1.37%
Cash Dividends to Net Income	45.76%	80.72%	69.23%	65.63%	59.21%	64.16%
Return on Assets (ROA)	1.05%	0.93%	0.94%	1.09%	1.26%	1.38%
Return on Equity (ROE)	10.27%	9.26%	9.42%	10.96%	12.67%	14.04%
Loan Loss Reserve to Loans	1.44%	1.33%	1.30%	1.23%	1.18%	1.14%
Noncurrent Loans to Loans	2.08%	1.96%	1.96%	1.52%	1.44%	1.30%
Core Capital (Leverage) Ratio	9.39%	9.24%	9.16%	9.21%	9.31%	9.50%
Tier 1 Risk-Based Capital Ratio	12.80%	12.37%	12.06%	11.80%	12.10%	12.26%
Total Risk-Based Capital Ratio	14.01%	13.52%	13.17%	12.89%	13.24%	13.26%

State Colors:
Green and White

Oklahoma designated green and white as the official state colors in 1915. Green and white represent the colors of the foliage and berries of mistletoe, the state's floral emblem.

State Flag Salute:

"I salute the flag of the State of Oklahoma. Its symbols of peace unite all people."

State Motto:

Labor omnia vincit
("Labor conquers all things")

Summary of Changes
Oklahoma State Chartered Banks

July 1, 2009 through June 30, 2010

TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2009	174
NEW BANK CHARTERS	1
CONVERSIONS TO STATE BANKS	0
CONVERSIONS TO NATIONAL BANKS	0
ACQUISITIONS	
-Failed State Banks acquired by Other State Banks	(1)
MERGERS	
- State Banks merged into Other State Banks	(1)
- State Banks merged into National Banks	0
-State Banks merged into Federal Savings Banks	0
TOTAL STATE CHARTERED BANKS AS OF JUNE 30, 2010	173

"okla humma"

The name *Oklahoma* comes from the Choctaw phrase *okla humma* (sometimes written as *ukla humma*), literally meaning *red people*. Oklahoma was first mentioned in history in 1541 by the Spanish explorer Coronado. Choctaw Chief Allen Wright suggested the name in 1866 during treaty negotiations with the federal government regarding the use of Indian Territory, in which he envisioned an all-Indian state controlled by the United States Superintendent of Indian Affairs. Equivalent to the English word *Indian*, *okla humma* was a phrase in the Choctaw language used to describe the Native American race as a whole. *Oklahoma* later became the de facto name for Oklahoma Territory, and it was officially approved in 1890, two years after the area was opened to white settlers.

Applications Approved by the Bank Commissioner

July 1, 2009 through June 30, 2010

DE NOVO BRANCHES

- Armstrong Bank, Muskogee, Oklahoma: branch at 803 South Lee, Fort Gibson, Oklahoma; approval date July 15, 2009
- First Bank & Trust Company, Wagoner, Oklahoma: branch at 1015 South Main Street, Grove, Oklahoma; approval date September 16, 2009
- Bank 7, Oklahoma City, Oklahoma: branch at 3300 Oklahoma Avenue, Woodward, Oklahoma; approval date June 14, 2010

MAIN OFFICE RELOCATIONS

- The Bankers Bank, Oklahoma City, Oklahoma: from 3015 United founders Blvd. to 9020 N. May Avenue, Oklahoma City, Oklahoma; approval date September 8, 2009
- Prime Bank, Edmond, Oklahoma: from 3000 N. Kelly to 1016 W. Covell, Edmond, Oklahoma; approval date May 14, 2010

BRANCH RELOCATIONS

- Grand Savings Bank, Grove, Oklahoma: from 1115 S. Main Street to 1222 N. Main Street, Jay, Oklahoma; approval date July 17, 2009
- First United Bank and Trust Company, Durant, Oklahoma: from 416 W. University, Durant, Oklahoma to 2730 W. University, Denton, Texas; approval date July 13, 2009
- First American Bank, Purcell, Oklahoma: from 1600 Highway 9 West, Goldsby, Oklahoma to 4925 SE 44th Street, Newcastle, Oklahoma; approval date March 9, 2010

BRANCH PURCHASE AND ASSUMPTIONS

- Security State Bank, Cheyenne, Oklahoma: purchase and assumption of Hammon branch of Legacy Bank, Hinton, Oklahoma; approval date December 16, 2009
- First Commercial Bank, Edmond, Oklahoma: purchase and assumption of Colorado branches of Liberty Savings Bank, FSB, Wilmington, Ohio; approval date April 16, 2010

ACQUIRED BRANCHES

- Security State Bank, Cheyenne, Oklahoma: acquired branch at 301 North Eleventh Street, Hammon, Oklahoma; approval date December 16, 2009
- First Commercial Bank, Edmond, Oklahoma: acquired branch at 9131 South Broadway, Littleton, Colorado; approval date April 16, 2010

- First Commercial Bank, Edmond, Oklahoma; acquired branch at 3531 South Logan, Englewood, Colorado; approval date April 16, 2010

OPERATING SUBSIDIARIES

- Century Bank of Oklahoma, Pryor, Oklahoma: located at 5705 East 71st Street, Tulsa, Oklahoma (Century Home Mtg. LLC); approval date January 4, 2010

LOAN PRODUCTION/DEPOSIT PRODUCTION OFFICES

- The Bankers Bank, Oklahoma City, Oklahoma: office at 611 South Main Street, Grapevine, Texas; approval date October 22, 2009
- First United Bank and Trust Company, Durant, Oklahoma: office at 610 North 8th Street, Suite 1, Gunter, Texas; approval date September 14, 2009
- Union Bank, Oklahoma City, Oklahoma: office at 17001 North May Avenue, Edmond, Oklahoma; approval date July 13, 2009
- Peoples Bank and Trust Company, Ryan, Oklahoma: office at 2828 N.W. 57th Street, Suite 202, Oklahoma City, Oklahoma; approval date October 20, 2009
- Peoples Bank and Trust Company, Ryan, Oklahoma: office at 7136 S. Yale, Suite 215, Tulsa, Oklahoma; approval date October 20, 2009
- Patriot Bank, Broken Arrow, Oklahoma: office at 2106 South Atlanta, Tulsa, Oklahoma; approval date February 10, 2010
- Bank of Commerce, Oklahoma City, Oklahoma: office at 525 North Jackson, Edmond, Oklahoma; approval date June 17, 2010
- Herring Bank, Amarillo, Texas: office at 2811 North Main, Weatherford, Oklahoma; approval date April 29, 2010
- Peoples Bank and Trust Company, Ryan, Oklahoma: office at 550 South Main Street, Malvern, Arkansas; approval date March 15, 2010

NAME CHANGES

- Glencoe State Bank, Glencoe, Oklahoma: name change to First Oklahoma Bank; approval date November 3, 2009
- The First State Bank, Keyes, Oklahoma: name change to High Plains Bank; approval date November 20, 2009
- Canadian State Bank, Oklahoma City, Oklahoma: name change to Bank of Commerce; approval date December 1, 2009

Applications Approved by the State Banking Board

July 1, 2009 through June 30, 2010

NEW BANK CHARTERS

- None

CONVERSIONS FROM NATIONAL BANKS TO STATE BANKS

- None

MERGERS

- First State Bank in Jones, Jones, Oklahoma: merger with and into BancFirst, Oklahoma City, Oklahoma; approval date January 20, 2010

ACQUIRED BRANCHES

- BancFirst, Oklahoma City, Oklahoma: acquired branch at 9285 North Hiwassee Road, Jones, Oklahoma; approval date January 20, 2010

DE NOVO BRANCHES

- Glencoe State Bank, Glencoe, Oklahoma: branch at 311 West Main Street, Glencoe, Oklahoma; approval date September 16, 2009

- Glencoe State Bank, Glencoe, Oklahoma: branch at 4106 S. Rockford Avenue, Tulsa, Oklahoma; approval date September 16, 2009

MAIN OFFICE RELOCATIONS

- Glencoe State Bank, Glencoe, Oklahoma: from 311 W. Main Street, Glencoe, Oklahoma to 2448 E. 81st Street, Tulsa, Oklahoma; approval date September 16, 2009

Oklahoma State Chartered Banks

June 30, 2010

Total Number of Banks - 173

A

Ada	Citizens Bank of Ada
Allen	Farmers State Bank, Allen, Oklahoma
Altus	Stockmans Bank
Alva	Alva State Bank & Trust Company
	Community Bank
Anadarko	Anadarko Bank and Trust Company
	First State Bank
Antlers	FirstBank
Ardmore	Citizens Bank and Trust Company of Ardmore
Arnett	Farmers and Merchants Bank
Atoka	AmeriState Bank

B

Beaver	The Bank of Beaver City
	The First Security Bank
Bethany	First Bethany Bank & Trust
Bixby	Citizens Security Bank & Trust Company
Blair	Peoples State Bank
Boise City	The First State Bank
Bristow	Community Bank
Broken Arrow	AVB Bank
	Patriot Bank
Broken Bow	1st Bank & Trust
Buffalo	Oklahoma State Bank
Burns Flat	Washita State Bank

C

Calumet	AllNations Bank
Camargo	The First State Bank
Canton	Community State Bank of Canton
Canute	The First State Bank
Carnegie	The Farmers Bank
Carney	The Carney State Bank
Chandler	First Bank of Chandler
	Union Bank of Chandler
Chelsea	Bank of Commerce
Cherokee	ACB Bank
	Farmers Exchange Bank

Oklahoma State Chartered Banks

June 30, 2010

C

(Continued)

Cheyenne	▪ Security State Bank
Chickasha	▪ Chickasha Bank & Trust Company
Chouteau	▪ Bank of Commerce
Claremore	▪ RCB Bank
Cleo Springs	▪ Cleo State Bank
Cleveland	▪ The Cleveland Bank
Clinton	▪ First Bank and Trust Company
	▪ Oklahoma Bank and Trust Company
Collinsville	▪ American Bank of Oklahoma
Commerce	▪ First State Bank
Cordell	▪ Bank of Cordell
Crescent	▪ Farmers & Merchants Bank
Cushing	▪ Bank of Cushing and Trust Company

D

Duke	▪ Farmers & Merchants Bank
Duncan	▪ Bank of Commerce
	▪ First Bank & Trust Co.
Durant	▪ First United Bank and Trust Company

E

Edmond	▪ The Citizens Bank of Edmond
	▪ First Commercial Bank
	▪ Kirkpatrick Bank
	▪ Prime Bank
El Reno	▪ The Bank of Union
Elk City	▪ Bank of Western Oklahoma
	▪ InterBank
Elmore City	▪ First State Bank
Erick	▪ First American Bank
Eufaula	▪ Bank of Eufaula

F

Fairfax	▪ The First State Bank
Fairland	▪ The First Bank of Fairland
Fort Cobb	▪ Washita Valley Bank
Fort Gibson	▪ Fort Gibson State Bank
Freedom	▪ The Freedom State Bank

Oklahoma State Chartered Banks

June 30, 2010

G	Grandfield	First State Bank
	Grove	Bank of Grove
		Grand Savings Bank
	Guthrie	First Capital Bank
		Oklahoma State Bank
	Guymon	Bank of the Panhandle
H	Hennessey	Community State Bank
	Henryetta	American Exchange Bank
	Hinton	Legacy Bank
	Hopeton	The Hopeton State Bank
	Hulbert	Bank of Cherokee County
	Hydro	Bank of Hydro
K	Keyes	High Plains Bank
	Kremlin	The Bank of Kremlin
L	Lamont	The State Exchange Bank
	Laverne	Bank of Laverne
	Lindsay	American Exchange Bank, Lindsay, Oklahoma
	Locust Grove	Bank of Locust Grove
M	Maysville	Farmers and Merchants Bank
	Medford	Grant County Bank
	Miami	Security Bank and Trust Company
	Morris	The Morris State Bank
	Morrison	Citizens State Bank
	Muskogee	Armstrong Bank
N	Noble	First State Bank
	Norman	Great Nations Bank
		Republic Bank & Trust
	Nowata	Regent Bank

Oklahoma State Chartered Banks

June 30, 2010

O

Okarche	The First Bank of Okarche
Okeene	State Guaranty Bank
Okemah	The Citizens State Bank
Oklahoma City	All America Bank
	BancFirst
	Bank 7
	Bank 2
	The Bankers Bank
	Bank of Commerce
	Coppermark Bank
	First Enterprise Bank
	First Liberty Bank
	First Security Bank and Trust Company
	Frontier State Bank
	NBC Oklahoma
	Union Bank
	Valliance Bank
Oologah	Lakeside State Bank
Owasso	First Bank of Owasso

P

Pawhuska	Citizens Bank of Oklahoma
Perkins	The Payne County Bank
Perry	Exchange Bank and Trust Company
	First Bank & Trust Company, Perry, Oklahoma
Pond Creek	The First State Bank
Porter	The First State Bank of Porter
Poteau	The Community State Bank
Pryor	Century Bank of Oklahoma
	First Pryority Bank
Purcell	First American Bank
	McClain Bank

Q

Quapaw	The Bank of Quapaw
Quinton	The Farmers State Bank

Oklahoma State Chartered Banks

June 30, 2010

R

Roff	▪	Oklahoma Heritage Bank
Ryan	▪	The First State Bank
	▪	Peoples Bank and Trust Company

S

Salina	▪	Lakeside Bank of Salina
Sapulpa	▪	American Heritage Bank
Sentinel	▪	Southwest State Bank
Skiatook	▪	The Exchange Bank
Snyder	▪	Bank of the Wichitas
Spencer	▪	Advantage Bank
Spiro	▪	Spiro State Bank
Stilwell	▪	Bank of Commerce
Stonewall	▪	First American Bank
Sulphur	▪	Community Bank of the Arbuckles

T

Tahlequah	▪	First State Bank
Temple	▪	First State Bank in Temple
Thomas	▪	The Bank of the West
Tulsa	▪	American Bank and Trust Company
	▪	American State Bank
	▪	The F & M Bank & Trust Company
	▪	First Oklahoma Bank
	▪	Freedom Bank of Oklahoma
	▪	Grand Bank
	▪	ONB Bank and Trust Company
	▪	Peoples Bank
	▪	Security Bank
	▪	SpiritBank
	▪	Summit Bank
Tuttle	▪	Sooner State Bank

V

Valliant	▪	First State Bank
Verden	▪	The Bank of Verden
Vici	▪	Bank of Vici
Vinita	▪	Oklahoma State Bank

Oklahoma State Chartered Banks

June 30, 2010

W

Wagoner	▪ The American Bank
	▪ First Bank & Trust Company
Walters	▪ Walters Bank and Trust Company
Watonga	▪ Cornerstone Bank
	▪ First State Bank
Waynoka	▪ First State Bank
Welch	▪ Welch State Bank of Welch, Okla.
Westville	▪ Peoples Bank
Wewoka	▪ Security State Bank of Wewoka, Oklahoma
Wilburton	▪ Latimer State Bank
	▪ Wilburton State Bank
Woodward	▪ The Stock Exchange Bank
Wyandotte	▪ Bank of Wyandotte
Wynnewood	▪ The State Bank of Wynnewood

Y

Yukon	▪ First State Bank

Oklahoma State Chartered Banks with Branch Offices

June 30, 2010

CITY		BANK	BRANCH LOCATION
A			
Ada	▪	Citizens Bank of Ada	Ada (2)
Altus	▪	Stockmans Bank	Gould, Hollis, Mangum
Alva	▪	Alva State Bank & Trust Company	Burlington, Enid
Anadarko	▪	Anadarko Bank and Trust Company	Anadarko, Binger
	▪	First State Bank	Gracemont
Antlers	▪	FirstBank	Atoka, Coalgate
Ardmore	▪	Citizens Bank and Trust Company of Ardmore	Ardmore, Dickson
Atoka	▪	AmeriState Bank	Atoka, Texas branch in Sherman
B			
Beaver	▪	The Bank of Beaver City	Forgan, Turpin, Kansas branch in Liberal
	▪	The First Security Bank	Beaver
Bethany	▪	First Bethany Bank & Trust	Oklahoma City
Bixby	▪	Citizens Security Bank & Trust Company	Bixby, Haskell, Jenks, Muskogee (2), Okmulgee, Tulsa, Wetumka
Blair	▪	Peoples State Bank	Lawton
Broken Arrow	▪	AVB Bank	Broken Arrow
Broken Bow	▪	1st Bank & Trust	Broken Bow (2), Wright City
Buffalo	▪	Oklahoma State Bank	Gage
C			
Chandler	▪	Union Bank of Chandler	Tulsa
Chelsea	▪	Bank of Commerce	Adair, Catoosa, Tulsa
Cherokee	▪	ACB Bank	Garver, Waukomis
	▪	Farmers Exchange Bank	Helena, Tonkawa, Wakita
Cheyenne	▪	Security State Bank	Hammon
Chickasha	▪	Chickasha Bank & Trust Company	Apache, Blanchard, Cement, Tuttle
Claremore	▪	RCB Bank	Broken Arrow (2), Catoosa (2), Claremore (3), Collinsville, Edmond, Inola, Oklahoma City (2), Owasso (2), Ponca City (3), Pryor (2), Skiatook
Cleo Springs	▪	Cleo State Bank	Carmen, Jet
Clinton	▪	Oklahoma Bank and Trust Company	Arapaho
Collinsville	▪	American Bank of Oklahoma	Muskogee (2), Ramona, Skiatook
Crescent	▪	Farmers & Merchants Bank	Edmond, Guthrie
Cushing	▪	Bank of Cushing and Trust Company	Cushing

Oklahoma State Chartered Banks with Branch Offices

June 30, 2010

CITY	BANK	BRANCH LOCATION
D		
Duncan	▪ First Bank & Trust Co.	Ardmore (3), Duncan, Healdton, Norman, Waurika
Durant	▪ First United Bank and Trust Company	Ada (2), Bokchito, Calera, Colbert, Durant (3), Holdenville, Hugo, Madill, Oklahoma City, Pauls Valley, Sapulpa (2), Seminole, Shawnee (2), Tecumseh, Wewoka; Texas branches in Denton (3), Dallas, Krum, McKinney, Sanger
E		
Edmond	▪ First Commercial Bank	Norman, Oklahoma City (4), Colorado branches in Colorado Springs, Englewood, Littleton, Lone Tree
	▪ Kirkpatrick Bank	Edmond (2), Oklahoma City; Colorado branch in Colorado Springs
	▪ The Citizens Bank of Edmond	Edmond (3)
El Reno	▪ The Bank of Union	Union City
Elk City	▪ Bank of Western Oklahoma	Cordell, Geary, Vici, Weatherford, Woodward
	▪ InterBank	Clinton, Hobart, Sayre
F		
Fairfax	▪ The First State Bank	Ralston
G		
Grandfield	▪ First State Bank	Davidson
Grove	▪ Grand Savings Bank	Jay
Guthrie	▪ Oklahoma State Bank	Coyle, Edmond, Mulhall
H		
Hennessey	▪ Community State Bank	Cashion, Dover
Hinton	▪ Legacy Bank	Binger, Blanchard, Duncan, Edmond, Elk City, Marlow, Newcastle, Oklahoma City, Weatherford
Hulbert	▪ Bank of Cherokee County	Park Hill, Tahlequah
Hydro	▪ Bank of Hydro	Eakly

Oklahoma State Chartered Banks with Branch Offices

June 30, 2010

CITY	BANK	BRANCH LOCATION
K		
Keyes	▪ High Plains Bank	Alva, Boise City, Cordell
Kremlin	▪ The Bank of Kremlin	Drummond, Enid (2), Goltry
M		
Miami	▪ Security Bank and Trust Company	Miami
Morrison	▪ Citizens State Bank	Stillwater (2)
Muskogee	▪ Armstrong Bank	Bartlesville, Checotah, Dewey, Fort Gibson, Gore, Keys, Muldrow, Muskogee (2), Park Hill, Pawnee, Stilwell, Tahlequah (2), Vian, Wagoner, Warner
N		
Noble	▪ First State Bank	Norman
Norman	▪ Republic Bank & Trust	Norman (2), Oklahoma City
Nowata	▪ Regent Bank	Nowata, South Coffeyville, Tulsa
O		
Okemah	▪ The Citizens State Bank	Paden
Oklahoma City	▪ All America Bank	Mustang
	▪ BancFirst	Ardmore (2), Bartlesville, Blackwell (2), Chattanooga, Coweta, Davenport, Del City, Duncan (3), Frederick (2), Glenpool, Guthrie (2), Harrah, Hobart (2), Hugo, Jenks, Jones, Kingfisher (2), Kingston, Konawa, Lawton (4), Lone Wolf, Madill, Marietta (2), Marlow (2), McAlester (2), McLoud, Meeker, Muskogee (3), Nicoma Park (2), Norman (3), Oklahoma City (14), Prague, Sand Springs (2), Seminole (2), Shawnee (3), Stillwater (4), Stratford, Stroud, Sulphur, Tahlequah (3), Tecumseh, Thackerville, Tishomingo, Tulsa (5), Weatherford
	▪ Bank 7	Medford, Woodward
	▪ Bank of Commerce	El Reno, Mustang, Yukon
	▪ Coppermark Bank	Edmond, Norman, Oklahoma City (4); Texas branches in Dallas (2)
	▪ First Enterprise Bank	Oklahoma City (3)

Oklahoma State Chartered Banks with Branch Offices

June 30, 2010

CITY	BANK	BRANCH LOCATION
Oklahoma City (Cont'd)	▪ NBC Oklahoma	Altus (4), Duncan, Enid, Kingfisher, Oklahoma City, Tulsa
	▪ The Bankers Bank	Texas branch in McKinney
	▪ Union Bank	Edmond, El Reno (2), Enid, Hennessey, Kingfisher (2), Oklahoma City (5)
	▪ Valliance Bank	Norman
Oologah	▪ Lakeside State Bank	Chelsea
Owasso	▪ First Bank of Owasso	Owasso (2)
P		
Perry	▪ Exchange Bank and Trust Company	Stillwater
	▪ First Bank & Trust Company, Perry, Oklahoma	Billings, Covington
Pond Creek	▪ The First State Bank	Enid
Porter	▪ The First State Bank of Porter	Locust Grove
Poteau	▪ The Community State Bank	Poteau, Spiro, Talihina, Wister
Pryor	▪ Century Bank of Oklahoma	Pryor, Tulsa
Purcell	▪ First American Bank	Garber, Maysville, Moore, Norman (2), Oklahoma City, Taloga, Woodward
	▪ McClain Bank	Lexington, Noble, Norman, Purcell
Q		
Quinton	▪ The Farmers State Bank	Red Oak, Stigler
R		
Roff	▪ Oklahoma Heritage Bank	Byng
S		
Sapulpa	▪ American Heritage Bank	Beggs, Cleveland, Glenpool, Kiefer, Kellyville, Mannford, Mounds, Sand Springs (2), Sapulpa, Tulsa (2), Yale
Skiatook	▪ The Exchange Bank	Owasso, Sperry
Snyder	▪ Bank of the Wichitas	Cache, Elgin
Spencer	▪ Advantage Bank	Midwest City
Spiro	▪ Spiro State Bank	Talihina
Sulphur	▪ Community Bank of the Arbuckles	Davis

Oklahoma State Chartered Banks with Branch Offices

June 30, 2010

CITY		BANK	BRANCH LOCATION
T			
Tahlequah	▪	First State Bank	Keys
Thomas	▪	The Bank of the West	Clinton, Leedey, Oklahoma City
Tulsa	▪	American Bank and Trust Company	Tulsa
	▪	The F & M Bank & Trust Company	Owasso, Tulsa (6); Texas branch in Dallas
	▪	First Oklahoma Bank	Glencoe, Tulsa
	▪	Grand Bank	Bixby, Claremore
	▪	ONB Bank and Trust Company	Edmond, Owasso, Sapulpa, Stillwater, Tulsa (3)
	▪	Peoples Bank	Tulsa
	▪	SpiritBank	Bristow, Cushing, Depew, Drumright, Edmond (2), Oilton, Oklahoma City, Sapulpa, Stillwater, Stroud, Tulsa (3)
Tuttle	▪	Sooner State Bank	Konawa, Newcastle, The Village
V			
Vinita	▪	Oklahoma State Bank	Afton, Langley
W			
Wagoner	▪	First Bank & Trust Company	Disney, Grove, Ketchum, Luther
Watonga	▪	Cornerstone Bank	Geary, Mustang, Watonga
Welch	▪	Welch State Bank of Welch, Okla.	Miami
Westville	▪	Peoples Bank	Arkansas branch in West Siloam Springs
Woodward	▪	The Stock Exchange Bank	Woodward (2)

CREDIT UNIONS

State Butterfly: Black Swallowtail

Oklahoma designated the black swallowtail (*Papilio polyxenesis*) as the official state butterfly in 1996. Oklahoma is home to a wide variety of colorful butterflies. The black swallowtail is a migratory species indigenous to the state from May to October.

State Insect: Honeybee

Oklahoma designated the honeybee as the official state insect in 1992. Bee pollination is critical to plant and human survival; beeswax and honey are just surplus gifts from this tiny wonder of nature. The plant world expends a lot of energy attracting bees and other insects with brilliantly-colored flowers and sweet nectar (which is produced solely to attract pollinating insects). The honeybee is recognized as the official state symbol in seventeen states primarily because honeybees play such an important role in agriculture.

STATE CREDIT UNION BOARD

Mick Thompson
State Bank Commissioner
Oklahoma City
Term expires September 1, 2012

Floyd Atha
President & CEO
Oklahoma Educators Credit Union
Oklahoma City
Term expires October 1, 2013

Agnes Berkenbile
President
Municipal Employees Credit Union
Oklahoma City
Term expires October 1, 2010

Richard Forshee
Attorney
Williams, Box, Forshee, & Bullard
Oklahoma City
Term expires October 11, 2012

Leslie Rector
President & CEO
Tulsa Teachers Credit Union
Tulsa
Term expires October 11, 2011

Consolidated Report of Condition
Oklahoma State Chartered Credit Unions

As of December 31, 2009

Number of Credit Unions – 21
Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	185,314
Total Loans	1,903,423
Loans Held for Sale	1,413
Less: Allowance for Loan Losses	(20,696)
Total Investments (Market Value, AFS only)	1,255,243
Land & Building (Net of Depreciation)	78,991
Other Fixed Assets	10,492
Other Real Estate Owned	6,075
Share Insurance Capitalization Deposit	26,291
Other Assets (including Share Insurance Fund)	42,539
TOTAL ASSETS	**3,489,085**

LIABILITIES	Thousands of Dollars
Total Borrowings	258,166
Dividend/Interest Payable	1,002
Accounts Payable and Other Liabilities	25,273
TOTAL LIABILITIES	**284,441**
TOTAL SHARES AND DEPOSITS	**2,822,452**

EQUITY	Thousands of Dollars
Regular Reserves	70,803
Plus: Unrealized Gain on AFS Securities	(11,553)
Other Reserves and Miscellaneous Equity	5,078
Reserve for Nonconforming Investments	136
Undivided Earnings (including YTD Net Income)	294,622
TOTAL EQUITY	**382,192**
TOTAL LIABILITIES, SHARES, AND EQUITY	**3,489,085**

Consolidated Report of Condition
Oklahoma State Chartered Credit Unions

As of June 30, 2010

Number of Credit Unions – 21
Corporate Credit Unions – None

ASSETS	Thousands of Dollars
Cash, Cash Equivalents and Cash on Deposit	209,414
Total Loans	1,936,044
Loans Held for Sale	3,615
Less: Allowance for Loan Losses	(21,140)
Total Investments (Market Value, AFS only)	1,363,812
Land & Building (Net of Depreciation)	82,850
Other Fixed Assets	10,236
Other Real Estate Owned	6,338
Share Insurance Capitalization Deposit	27,455
Other Assets (including Share Insurance Fund)	42,204
TOTAL ASSETS	**3,660,828**

LIABILITIES	Thousands of Dollars
Total Borrowings	232,935
Dividend/Interest Payable	853
Accounts Payable and Other Liabilities	43,696
TOTAL LIABILITIES	**277,484**
TOTAL SHARES AND DEPOSITS	**2,986,130**

EQUITY	Thousands of Dollars
Regular Reserves	70,877
Plus: Unrealized Gain on AFS Securities	(16,056)
Other Reserves and Miscellaneous Equity	5,148
Reserve for Nonconforming Investments	199
Undivided Earnings (including YTD Net Income)	304,934
TOTAL EQUITY	**397,214**
TOTAL LIABILITIES, SHARES AND EQUITY	**3,660,828**

Summary of Changes Oklahoma State Chartered Credit Unions

July 1, 2009 through June 30, 2010

CONVERSIONS

- None

MERGERS

- OKC Thrift Federal Credit Union, OKC, Oklahoma: merged with and into Oklahoma Employees Credit Union, OKC, Oklahoma effective October 1, 2009
- Communication Credit Union, OKC, Oklahoma: merged with and into Communication Federal Credit Union, OKC, Oklahoma effective December 31, 2009

Oklahoma Geography

Oklahoma has four mountain ranges: Ouachita, Arbuckle, Wichita, and Ozark

Forests cover 24 percent of Oklahoma

The Poteau River is the only river in Oklahoma that flows north

The world's largest single deposit of pure alabaster is found in the Alabaster Caverns near Freedom, Oklahoma

The highest elevation in the state is Black Mesa, at 4,978 feet above sea level, in far northwestern Oklahoma

The lowest elevation in the state is in the southeastern corner near Idabel, at 324 feet above sea level

The tallest hill in the world is Oklahoma's Mount Cavanal, near Poteau, at 1,999 feet above sea level

Oklahoma has more man-made lakes (200) than any other state, more than 1 million surface-acres of water, and 2,000 more miles of shoreline than the Atlantic and Gulf coasts combined

Oklahoma State Chartered Credit Unions

June 30, 2010

Number Of Credit Unions - 21

Ada	▪ Ada Federal Employees Credit Union ▪ East Central Credit Union
Anadarko	▪ Cooperative Employees Credit Union
El Reno	▪ El Reno RIL Credit Union
McAlester	▪ McAlester Credit Union
Midwest City	▪ Midwest City Credit Union
Oklahoma City	▪ Allegiance Credit Union ▪ Credit Union One Of Oklahoma ▪ FAA Credit Union ▪ Municipal Employees Credit Union of Oklahoma City ▪ Oklahoma Educators Credit Union ▪ Oklahoma Employees Credit Union ▪ Oklahoma R. E. & T. Employees Credit Union ▪ Teachers Credit Union ▪ WEOKIE Credit Union ▪ Woods Credit Union
Ponca City	▪ Cherokee Strip Credit Union
Tulsa	▪ Fire Fighters Credit Union ▪ Fraternal Order Of Police Credit Union ▪ Oklahoma Central Credit Union ▪ Tulsa Teachers Credit Union

TRUST COMPANIES

State Animal: Buffalo

Oklahoma designated the buffalo as the official state animal in 1972. A bull buffalo can weigh over 1800 pounds and stand 6 feet tall at the shoulder. Buffalo once roamed the American prairie by the tens of millions and provided a way of life for the plains Indians. However, European settlers hunted buffalo to the brink of extinction: it is estimated that between 300 and 500 animals remained when the federal government passed stricter games laws in 1889. The buffalo is an inseparable part of American history; no other wild animal has played such a significant role in human affairs. The tribes of the American plains relied on bison for food, shelter, clothing, and as a powerful spiritual symbol.

State Game Animal: White-tailed Deer

Oklahoma designated the white-tailed deer as the state game animal in 1990. An animal of incredible beauty and power, white-tailed deer are able to run up to 40 miles per hour, jump 9-foot fences, and swim 13 miles per hour. The white underside of the deer's tail waves when running and is flashed as a warning when danger is sensed. Both native Americans and settlers relied on the white-tailed deer for buckskin and food.

Oklahoma State Chartered Trust Companies

June 30, 2010

CITY	TRUST COMPANY	BRANCHES
Duncan	▪ Investors Trust Company	0
Oklahoma City	▪ American First Title & Trust Company	0
	▪ Columbia Trust Co., L.L.C.	0
	▪ First American Title & Trust Company	7
	▪ Heritage Trust Company	0
	▪ MidFirst Trust Company	0
	▪ North Bay Trust Company	0
Tulsa	▪ AmeriTrust Corporation	0
	▪ The Trust Company of Oklahoma	4

Did you know?

Oklahoma is comprised of 77 counties and covers 69,919 square miles

Oklahoma's state capitol is the only one in the world with an oil well drilled beneath it

Pawhuska had the first Boy Scout troop in America (1909)

Sylvan Goldman of Oklahoma created the first rolling supermarket cart

The first parking meter was created in Oklahoma and installed in Oklahoma City in 1935

Oklahoma is the winter quarters for more circuses than any other state

Oklahoma's average annual temperature is a pleasant 60.5 degrees

Consolidated Report of Condition
Oklahoma State Chartered Trust Companies

As of December 31, 2009

Number of Trust Companies - 9

ASSETS	Thousands of Dollars
Cash & due from banks	30,333
Notes, Loans & Other Receivables	2,043
Stocks, Bonds, Securities & Investments	18,486
Trust Company premises, furniture, fixtures, and Other assets representing Trust Company premises	2,149
Other Real Estate	0
Investments in subsidiaries	7,451
Title records	2,077
Other Assets	3,384
TOTAL ASSETS	**65,923**

LIABILITIES	Thousands of Dollars
Certificates & Other Forms Representing Deposits of Individuals, Partnership and Corporations	0
Certificates & Other Forms representing deposits of Government and Political Subdivisions	0
Accounts Payable	1,477
Notes Payable	2,063
Custodial and Escrow Accounts Payable	4,260
Reserve provision for taxes, interest, etc…	1,865
Other Liabilities	20
TOTAL LIABILITIES	**9,685**

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for bad debt losses on loans	0
Reserves for losses on securities	0
TOTAL RESERVES ON LOANS & SECURITIES	**0**

CAPITAL ACCOUNTS	Thousands of Dollars
Capital Notes and Debentures (Specify interest & maturity each issue outstanding)	0
Preferred Stock-total par value	0
Common Stock-total par value	3,515
Surplus	39,003
Paid in Excess	0
Undivided Profits	13,720
Reserves for Contingency & Other Capital Reserves including provisions for abstract & title guarantees	0
TOTAL CAPITAL ACCOUNTS	**56,238**
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	**65,923**

Consolidated Report of Condition
Oklahoma State Chartered Trust Companies

As of June 30, 2010

Number of Trust Companies – 9

ASSETS	Thousands of Dollars
Cash & due from banks	32,888
Notes, Loans & Other Receivables	2,358
Stocks, Bonds, Securities & Investments	19,610
Trust Company premises, furniture, fixtures, and Other assets representing Trust Company premises	2,140
Other Real Estate	0
Investments in subsidiaries	4,495
Title records	2,074
Other Assets	3,899
TOTAL ASSETS	**67,464**

LIABILITIES	Thousands of Dollars
Certificates & Other Forms Representing Deposits of Individuals, Partnership and Corporations	0
Certificates & Other Forms representing deposits of Government and Political Subdivisions	0
Accounts Payable	1,082
Notes Payable	0
Custodial and Escrow Accounts Payable	9,004
Reserve provision for taxes, interest, etc…	1,726
Other Liabilities	211
TOTAL LIABILITIES	**12,023**

RESERVES ON LOANS & SECURITIES	Thousands of Dollars
Reserves for bad debt losses on loans	0
Reserves for losses on securities	0
TOTAL RESERVES ON LOANS & SECURITIES	**0**

CAPITAL ACCOUNTS	Thousands of Dollars
Capital Notes and Debentures (Specify interest & maturity each issue outstanding)	0
Preferred Stock-total par value	0
Common Stock-total par value	3,872
Surplus	39,440
Paid in Excess	0
Undivided Profits	12,106
Reserves for Contingency & Other Capital Reserves including provisions for abstract & title guarantees	23
TOTAL CAPITAL ACCOUNTS	**55,441**
TOTAL LIABILITIES, RESERVES & CAPITAL ACCOUNTS	**67,464**

SAVINGS & LOANS

State Reptile: Collared Lizard

Oklahoma designated the collared lizard (*Crotaphytus collaris*) as the official state reptile symbol in 1969. The collared lizard is also called *mountain boomer* because it was mistakenly thought to emit a sound that echoed through mountain valleys. A relatively long-lived lizard known to run upright on its hind legs - which gives the appearance of a miniature Tyrannosaurus Rex - collared lizards also wave their tail, much like a cat, before grabbing their prey.

State Amphibian: Bullfrog

Oklahoma designated the bullfrog (*Lithobates catesbeianus*) as the official state amphibian in 1997. The bullfrog is the largest frog in North America and can be found throughout the state of Oklahoma (although it prefers larger, deeper bodies of water, it can be found in almost every lake, pond, bog, sluggish stream, and even cattle tanks).

SAVINGS & LOAN ADVISORY COUNCIL

Alvin C. Harrell
Chairman, President, and CEO Home Savings and Loan Association of Oklahoma City Oklahoma City (Term ending at the pleasure of the State Bank Commissioner)

Russell Pembrook
President and CEO Fairview Savings and Loan Association Fairview (Term ending at the pleasure of the State Bank Commissioner)

Harold Reel
Savings & Loan Administrator/ Assistant Deputy Commissioner Oklahoma State Banking Department Oklahoma City (Term ending at the pleasure of the State Bank Commissioner)

Consolidated Report of Condition
Oklahoma State Chartered Savings and Loans

As of December 31, 2009

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Investment Securities	7,636
Mortgage Pool Securities	0
Mortgage Loans	2,448
Non-Mortgage Loans	298
Repossessed Real Estate and Other Assets	1
Real Estate Held for Investment	295
Investment in Subsidiaries	0
Premises and Equipment	3
Other Assets	27
TOTAL ASSETS	**10,708**

LIABILITIES	Thousands of Dollars
Deposits	7,747
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	8
TOTAL LIABILITIES	**7,755**

EQUITY CAPITAL	Thousands of Dollars
Common Stock	100
Pain in Excess of Par	784
Unrealized Gains (Losses) on Available-for-Sale Securities	0
Undivided Profits	2,069
TOTAL EQUITY CAPITAL	**2,953**
TOTAL LIABILITIES AND EQUITY CAPITAL	**10,708**

Consolidated Report of Condition
Oklahoma State Chartered Savings and Loans

As of June 30, 2010

Number of Savings & Loans – 1

ASSETS	Thousands of Dollars
Cash and Investment Securities	6,740
Mortgage Pool Securities	0
Mortgage Loans	2,712
Non-Mortgage Loans	326
Repossessed Real Estate and Other Assets	2
Real Estate Held for Investment	287
Investment in Subsidiaries	0
Premises and Equipment	2
Other Assets	33
TOTAL ASSETS	**10,102**

LIABILITIES	Thousands of Dollars
Deposits	7,305
Advances from Federal Home Loan Bank	0
Other Borrowings	0
Other Liabilities	-98
TOTAL LIABILITIES	**7,207**

EQUITY CAPITAL	Thousands of Dollars
Common Stock	100
Pain in Excess of Par	784
Unrealized Gains (Losses) on Available-for-Sale Securities	0
Undivided Profits	2,011
TOTAL EQUITY CAPITAL	**2,895**
TOTAL LIABILITIES AND EQUITY CAPITAL	**10,102**

Oklahoma State Chartered Savings and Loan Associations

June 30, 2010

CITY	ASSOCIATION
Oklahoma City	▪ Home Savings and Loan Association of Oklahoma City*
	* Indicates stock association

Summary of Changes Oklahoma State Chartered Savings and Loan Associations

July 1, 2009 through June 30, 2010

MERGERS

- None

VOLUNTARY LIQUIDATION

- The Okmulgee Savings and Loan Association, Okmulgee, Oklahoma

State Seal of Oklahoma

Oklahoma has for its state seal a symbol that was developed from the history of the state. The central figures and wreath are from the Great Seal of the Territory of Oklahoma. In each of the five arms of the main star in the Great Seal of the state is the official seal of one of the Five Civilized Indian nations that together comprised most of the area of present eastern Oklahoma.

The upward arm depicts the seal of the Chickasaw Nation with an Indian warrior holding a bow and shield. In the upper left-hand arm is the seven-pointed star bearing a wreath of oak leaves which comprises the seal of the Cherokee Nation. The emblem of the Choctaw Nation is in the upper right-hand arm and is composed of a tomahawk, a bow, and three crossed arrows. In the lower left-hand arm is the seal of the Creek Nation, depicted by a sheaf of wheat and a plow. The lower right-hand arm shows houses and a factory on the shore of a lake. On the lake are an Indian hunter and a canoe, and this comprises the seal of the Seminole Nation.

Forty-five small stars surround the central star and these represent the forty-five states that made up the Union at the time Oklahoma became the forty-sixth state on November 16, 1907. The original seal was designed for embossing purposes, and color was not a consideration. To this day, no official colors have been established for the Great Seal of the State of Oklahoma.

SALE OF CHECKS

State Flower: Oklahoma Rose

The Oklahoma Rose was designated as the official state flower of Oklahoma in 2004. One of the most fragrant of the hybrid tea roses, the Oklahoma Rose is dark red, nearly black velvet in warm weather. Long pointed buds open into huge, fully double blooms that are extremely fragrant with wonderfully strong, sweet old rose perfume. Roses have been around for 35 million years and grow naturally throughout North America. The rose is our national flower, and several states have adopted roses as official state symbols.

State Rock: Rose Rock

Oklahoma designated rose rock (*barite rose*) as the official state rock in 1968. These rocks were formed by barite rock crystals during the Permian Age and resemble blooming roses. They are found in only a few rare places around the globe. Barite Rose Rocks can be found in clusters with only two roses to as many as hundreds of roses (some clusters weigh hundreds of pounds). In Oklahoma, the distinctive red soil colors them in hues ranging from reddish brown to cinnamon. Rose rocks are sought after and prized worldwide.

Sale of Checks

(Money Order Companies)

Title 6, Chapter 5, §2103(a) states in part, "no person shall engage in the business of selling or issuing checks as a service or for a fee or other consideration without first securing a license to do so from the Commissioner…"

PRINCIPALS	LOCATION	AGENTS
American Express Travel Related Services Company, Inc.	New York, NY	14
Barri Remittance Corp.	Houston, TX	2
BCV Holdings, LP ***d/b/a American Money Order Company***	Broken Arrow, OK	3
Continental Exchange Solutions, Inc.	Cerritos, CA	0
Continental Express Money Order Co., Inc.	Santa Ana, CA	1
Convenience Express Money Orders, LLC	Oklahoma City, OK	108
DolEx Dollar Express, Inc.	Arlington, TX	3
E-Z Mart Stores, Inc.	Texarkana, TX	74
Global Cash Access, Inc.	Las Vegas, NV	42
Grocers Express, LLC	Oklahoma City, OK	12
GSC Enterprises, Inc. ***d/b/a Fidelity Express Money Order Company***	Sulphur Springs, TX	22
Integrated Payment Systems, Inc.	Englewood, CO	638
Intermex Wire Transfers, LLC	Miami, FL	2
JK&K Corporation d/b/a Financial Express	Tuttle, OK	162
Michael F. "Mick" LaFevers	Poteau, OK	10
MoneyGram Payment Systems, Inc.	Minneapolis, MN	601
Order Express, Inc.	Chicago, IL	3
Stripes, LLC	Corpus Christi, TX	19
Travelex Currency Services, Inc.	Toronto, Ontario	0
Western Union Financial Services, Inc.	Englewood, CO	635

MONEY TRANSMISSION

State Musical Instrument: Fiddle

Oklahoma designated the fiddle as the official state musical instrument in 1984 as a symbol of the exceptional musical heritage of the state. Fiddling arrived in the Indian Territory during the 1830s and 1840s with the resettlement of the five Southeastern tribes. By the time of the Civil War, the fiddle had become the most popular instrument in Oklahoma. In the later 19th century local fiddlers received inspiration from musicians in traveling shows from the eastern states. The old-time fiddler was regarded as an asset to a community, providing music for celebrations and for dances. Most played "by ear," in contrast to violin players, who relied upon written music.

State Grass: Indian Grass

Oklahoma designated Indian Grass (*Sorghastrum nutans*) as the official state grass in 1972. Indian grass, also called Indiangrass, is a North American perennial bunchgrass, prominent in tallgrass prairie.

State Fish: White Bass

Oklahoma designated white bass (*Morone chrysops*) - also called sand bass - as the official state fish in 1974. The white bass is a freshwater fish and is found in brown lakes and some large rivers throughout the United States. The average fish ranges from 10 to 16 inches in length and usually weighs from 1 to 4 pounds. The white bass tends to move in schools and prefers to swim in clear water.

Money Transmission Licensees

As of June 30, 2010

Pursuant to the Oklahoma Financial Transaction Reporting Act and the rules promulgated under that Act, the following companies have been issued a license to engage in money transmission in Oklahoma.

PRINCIPALS	LOCATION	AGENT AND COMPANY-OWNED LOCATIONS*
Ace Cash Express	Irving, TX	34
ADP Payroll Services, Inc.	Roseland, NJ	0
Amazon Payments, Inc.	Seattle, WA	0
American Express Travel Related Services, Inc.	New York, NY	458
Barri Remittance Corporation	Houston, TX	5
Blackhawk Network California, Inc.	Pleasanton, CA	17
CheckFreePay Corporation	Wallingford, CT	313
Continental Exchange Solutions, Inc. d/b/a Ria Financial Services and Associated Foreign Exchange	Cerritos, CA	102
Custom House (USA) Ltd.	Seattle, WA	1
DolEx Dollar Express, Inc.	Arlington, TX	10
Enramex, Inc.	Wheatridge, CO	17
Ethos Group Payment Services, Inc./Pegasus Pay	Irving, TX	13
Google Payment Corp.	Mountain View, CA	0
GSC Enterprises, Inc. d/b/a Fidelity Express	Sulphur Springs, TX	111
Hong Lan Services, Inc.	Westminster, CA	3
Integrated Payment Systems, Inc.	Englewood, CO	1
Intermex Wire Transfer, LLC	Miami, FL	27
IPP of America, Inc.	Fairfield, NJ	164
Kwik Dollar, Inc. d/b/a “Dinex”	Houston, TX	20
Maxitransfers Corporation	Irving, TX	12
Mexico Transfers,Inc.	Irving, TX	8
Moneybookers USA, Inc.	Brooklyn, NY	0
MoneyGram Payment Systems, Inc.	Minneapolis, MN	327
Note World, LLC	Tacoma, WA	0
OboPay	Redwood City, CA	0
Official Payments Corporation	Reston, VA	0
Order Express, Inc.	Chicago, IL	3
PayPal	San Jose, CA	0
PreCash, Inc.	Houston, TX	269
Servicio Uniteller, Inc.	Rochelle Park, NJ	11
Sigue Corporation	Sylmar, CA	124
Trans-Fast Remittance LLC	New York, NY	4
Travelex Currency Services, Inc.	Omaha, NE	0
Unidos Financial Services, Inc.	New York, NY	32
Viamericas Corporation	Bethesda, MD	7
Western Union	Englewood, CO	667

*Agent locations do not include financial institution agents such as banks, credit unions and savings associations.

CEMETERIES

State Vegetable: Watermelon

Oklahoma designated watermelon as the official state vegetable in 2007. Although there is controversy regarding whether watermelon is a fruit or a vegetable, Senator Don Barrington (who sponsored the bill) said watermelon comes from the cucumber and gourd families, which are classified as vegetables. Regardless of the controversy, watermelon is packed with some of the most important antioxidants in nature. A cup of watermelon provides 24.3% of the RDA for vitamin C and 11% of the RDA for vitamin A. Watermelon is also a very good source of vitamins B6 and B1, potassium, magnesium, and carotenoid lycopene. Its flesh has no cholesterol and virtually no fat. In addition, a whole cup of watermelon contains only 48 calories.

State Fruit: Strawberry

Oklahoma designated the strawberry as the official state fruit in 2005. Strawberries (*genus fragaria*) are high in Vitamins A and C (one cup of strawberries provides 140% of the recommended daily allowance of vitamin C) and supply 8 percent of the RDA for iron. One cup of fresh berries has only 60 calories and zero grams of fat.

State Beverage: Milk

Milk was designated the official state beverage of Oklahoma in 1985. Milk has been called a nearly perfect food: it serves as an excellent source of calcium that makes bones and teeth strong. Milk also provides the body with high quality proteins that contain essential amino acids, which the body is incapable of producing by itself. In addition, one glass of milk contributes about 44% of the RDA for vitamin intake.

Oklahoma Perpetual Care Cemeteries

CONSOLIDATED STATEMENT as of December 31, 2009	
Number of Perpetual Care Cemeteries – 43	
2008 Beginning Perpetual Care Fund (Principal)	$28,476,312
Principal Added From Sales (2009)	720,637
Total Perpetual Care Fund	**$29,196,949**

CONSOLIDATED STATEMENT as of December 31, 2008	
Number of Perpetual Care Cemeteries – 43	
2007 Beginning Perpetual Care Fund (Principal)	$27,667,752
Principal Added from sales (2008)	808,560
Total Perpetual Care Fund	**$28,476,312**

CONSOLIDATED STATEMENT as of December 31, 2007	
Number of Perpetual Care Cemeteries – 41	
2006 Beginning Perpetual Care Fund (Principal)	$26,856,636
Principal Added from sales (2007)	811,116
Total Perpetual Care Fund	**$27,667,752**

Oklahoma Perpetual Care Cemeteries

2009

CITY	CEMETERY
Ada	▪ Lowell-Phillips Company, LLC d/b/a Swan Hill Cemetery ▪ Memorial Park of Ada, Inc. d/b/a Memorial Park of Ada
Ardmore	▪ Local Funeral Home, LLC d/b/a Hillcrest Memorial Park
Bartlesville	▪ Dillon Family Services, Inc. d/b/a Memorial Park Cemetery
Bristow	▪ Magnolia Memorial Gardens
Broken Arrow	▪ North Star Cemetery Services of Oklahoma, LLC Floral Haven Memorial Gardens
Claremore	▪ Oakhaven Memorial Gardens
Cushing	▪ Cushing Fairlawn New Zion Association d/b/a Fairlawn and New Zion Cemetery ▪ Euchee Valley Memorial Park d/b/a Euchee Valley Memorial Park
Drumright	▪ Oak Hill Cemetery of Drumright, Inc. d/b/a Oak Hill Cemetery
Duncan	▪ Resthaven Gardens, LLC d/b/a Resthaven Memorial Garden & Mausoleum
Guthrie	▪ Memory Gardens Memorial Park
Lawton	▪ Sunset Memorial Gardens, Inc. d/b/a Sunset Memorial Gardens
McAlester	▪ Memory Gardens Memorial Park, LLC d/b/a Memory Gardens Memorial Park
Miami	▪ Glen Abbey Memorial Gardens
Midwest City	▪ Alderwoods (Oklahoma), Inc. d/b/a Arlington Memorial Gardens
Muskogee	▪ Booker T. Washington Memorial Cemetery, Inc. d/b/a Booker T. Washing Memorial Cemetery ▪ Memorial Park of Muskogee, Inc. d/b/a Memorial Park Cemetery Association
Norman	▪ SCI Oklahoma Funeral Services, Inc. d/b/a Sunset Memorial Cemetery Park
Oklahoma City	▪ Carriage Services of Oklahoma, LLC d/b/a Resthaven Memory Gardens ▪ Memorial Park Association, A Trust Estate d/b/a Memorial Park Association ▪ Riverside Gardens, LLC d/b/a Riverside Gardens ▪ SCI Oklahoma Funeral Services, Inc. d/b/a Chapel Hill Memorial Gardens

Oklahoma Perpetual Care Cemeteries

2009

CITY	CEMETERY
Oklahoma City (Cont'd)	▪ SCI Oklahoma Funeral Services, Inc. d/b/a Rose Hill Burial Park ▪ SCI Oklahoma Funeral Services, Inc. d/b/a Sunny Lane Cemetery ▪ The Trice Hill Cemetery Association ▪ VLS Enterprises LLC d/b/a Heritage Burial Park
Owasso	▪ Graceland Memorial Park
Ponca City	▪ DMI, Inc. d/b/a Resthaven-Sunset Memorial Park
Sand Springs	▪ Dillon Family Services, Inc. d/b/a Woodland Memorial Park
Sapulpa	▪ Cemetery Trust Company d/b/a Green Hill Memorial Gardens
Seminole	▪ Swearingen Funeral Home, Inc. d/b/a Rest Haven Memorial Gardens
Shawnee	▪ Alderwoods (Oklahoma), Inc. d/b/a Resthaven Memorial Park
Spencer	▪ Hillcrest Memory Gardens, Inc. d/b/a Hillcrest Memory Gardens ▪ Kolb Cemetery, Inc. d/b/a Kolb Cemetery
Stillwater	▪ Sunset Memorial Garden Cemetery, Inc. d/b/a Sunset Memorial Gardens
Tulsa	▪ The Belvadere Corporation d/b/a Green Acres Memorial Gardens ▪ Funeral Services Management, Inc. d/b/a Rolling Oaks Memorial Park ▪ Meadowbrook Cemetery ▪ Memorial Park, A Trust Estate d/b/a Memorial Park ▪ New Crown Management Corporation, Inc. d/b/a Crown Hill Cemetery ▪ Rose Hill LLC d/b/a Rose Hill Memorial Park
Waurika	▪ Waurika Cemetery Association, Inc. d/b/a Waurika Cemetery

Cemetery Merchandise Permittees

City		Permittee
Ada	▪	Lowell-Phillips Company, Inc. d/b/a Swan Hill Cemetery
	▪	Memorial Park of Ada, Inc. d/b/a Memorial Park of Ada
Bartlesville	▪	Dillon Family Services, Inc. d/b/a Memorial Park Cemetery
Broken Arrow	▪	North Star Cemetery Services of Oklahoma, LLC Floral Haven Memorial Gardens
Claremore	▪	Oakhaven Memorial Gardens
Cushing	▪	Euchee Valley Memorial Park d/b/a Euchee Valley Memorial Park
Duncan	▪	Resthaven Gardens, LLC d/b/a Resthaven Memorial Gardens & Mausoleum
Lawton	▪	Sunset Memorial Gardens, Inc. d/b/a Sunset Memorial Gardens
McAlester	▪	Memory Gardens Memorial Park LLC d/b/a Memory Gardens Memorial Park
Midwest City	▪	Alderwoods (Oklahoma) Inc. d/b/a Arlington Memorial Gardens
Muskogee	▪	Memorial Park of Muskogee, Inc. d/b/a Memorial Park Cemetery Association
Norman	▪	SCI Oklahoma Funeral Services, Inc. d/b/a Sunset Memorial Cemetery Park
Oklahoma City	▪	Carriage Services of Oklahoma, LLC d/b/a Resthaven Memory Gardens
	▪	SCI Oklahoma Funeral Services, Inc. d/b/a Chapel Hill Memorial Gardens
	▪	SCI Oklahoma Funeral Services, Inc. d/b/a Rose Hill Burial Park
	▪	VLS Enterprises, LLC d/b/a Heritage Burial Park
Ponca City	▪	DMI, Inc. d/b/a Resthaven-Sunset Memorial Park
Sand Springs	▪	Dillon Family Services, Inc. d/b/a Woodland Memorial Park
Seminole	▪	Swearingen Funeral Home, Inc. d/b/a Rest Haven Memorial Gardens
Shawnee	▪	Alderwoods (Oklahoma) Inc. d/b/a Resthaven Memorial Park
Spencer	▪	Hillcrest Memory Gardens, Inc. d/b/a Hillcrest Memory Gardens
Stillwater	▪	Sunset Memorial Garden Cemetery, Inc. d/b/a Sunset Memorial Gardens
Tulsa	▪	The Belvadere Corporation d/b/a Green Acres Memorial Gardens
	▪	Rose Hill LLC d/b/a Rose Hill Memorial Park

State Furbearer Animal: Raccoon

Oklahoma designated the raccoon as the official state furbearing animal in 1989. The common raccoon (*Procyon lotor*) is a mammal native to the Americas. The name "raccoon" is derived from the Algonquian Indian word "aroughcoune," which means "he who scratches with his hands." Raccoons range over the entire USA except for the Rockies and desert southwest. Raccoons were hunted aggressively in earlier times, mostly for their water-repellent fur. In the days of Davy Crockett and Daniel Boon, the coonskin cap was a common clothing item. So many raccoons were killed that a tax was imposed to prevent their extinction in the 1800s. It was estimated that more than a million raccoons were killed each year for their fur. The raccoon population suffered greatly, but this mischievous little bandit has made a remarkable comeback and is not on the endangered species list.

Photos and information regarding Oklahoma's state symbols were obtained from: www.statesymbolsusa.org, digital.library.okstate.edu, en.wikipedia.org, and health.learninginfo.org. Facts about Oklahoma's history and geography were obtained from www.TravelOK.com.