

# BANKERS DIGEST

The weekly news magazine devoted to Southwest banking

September 28, 2009

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Volume 135, No. 13

## United Texas Bank, Dallas, Taps Tompkins President, West, Blaha, Dworkis, and McDaniel SVPs

**Chris Tompkins** has been named president of United Texas Bank, Dallas. He previously served as president of First National Bank Southwest in Frisco, TX, for eight years. Earlier, the 25-year banker served as president/CEO of First National Bank and Trust Company in Ardmore, OK.



**Tompkins**

**Gary West** has joined the bank as senior vice president of healthcare banking focusing on physicians and physician practices' banking needs. He is a graduate of Texas Tech University and has served as a lending officer at Patriot Bank, Capital One, and Bank of America.



**West**

## Taos Banker Rainey on FDIC Advisory Committee

**Rebeca Romero Rainey**, chair of Centinel Bank in Taos, NM, has been selected to serve a two-term on a 14-member advisory committee on community banking, which was recently established by the FDIC. The committee will provide the FDIC with advice and recommendations on policy issues, with a focus on small community banks in rural areas.

Rainey serves on the board of directors of the ICBA/NM and is a former chair of the bankers association 🏛️

**Karen Blaha** has been named senior vice president of real estate lending. She has served her entire banking career in the Metroplex, in recent years at Patriot Bank, Capital One, and Compass Bank. She is a graduate of Texas Tech University and currently serves as chair for the National Association of Credit Managers in Dallas.



**Blaha**

**Spencer Dworkis** will serve as chief marketing officer. He has served as regional marketing director at Comerica Bank, Bank of America, and NationsBank. He was the chief marketing officer for FirstPlus Financial and Centex Financial Services, and is a graduate of the School of Bank Marketing Graduate Program at the University of Georgia.



**Dworkis**

**Robert McDaniel** will serve in treasury management products and services. Most recently, he served at Texas Capital Bank, N.A., Dallas, and earlier served in treasury management at Comerica Bank and Bank of Oklahoma. He was the founder of the Texas Cash Management Association and attended the University of Houston 🏛️



**McDaniel**

## Merkl Appointed SVP, IBERIABANK, Lafayette

IBERIABANK, Lafayette, LA, has named **Jill Butler Merkl** senior vice president and commercial banking group manager.

Merkl joins the bank with over 16 years of banking experience, most recently serving as senior commercial banker and director of private client services in the Lafayette market for Whitney National Bank.

She will manage the Lafayette commercial banking team as well as work directly with clients in downtown Lafayette at the IBERIABANK Tower.

Merkl earned an MBA degree from the University of Louisiana at Lafayette and a BSBA degree from The University of Texas at Austin. She is active in the Lafayette community and is a past board president and lifetime board member of the Performing Arts Society of Acadiana. She is an accomplished musician and performs as a jazz pianist and vocalist with various bands in the community 🏛️



**Merkl**

Please route this issue:

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## PlainsCapital Taps Williamson EVP/Chief Credit Officer, Hinton SVP/Comm Lender in Weatherford

**Mark Williamson** has joined PlainsCapital Bank as executive vice president and chief credit officer. He serves at the One Victory Park location at 2323 Victory Ave., Ste. 300, in Dallas. His responsibilities include reviewing and approving loan terms and risk grades, as well as administering loan policies and procedures. He previously served at Guaranty Bank, Dallas, as executive vice president in risk management and as managing director of national residential finance. Earlier, he served in both lending and risk management positions at JPMorgan Chase Bank. He serves as a board member of the Circle Ten Boy Scouts of America. He earned a BBA degree in finance from Texas Tech University and an MBA degree in management from The University of Texas at Permian Basin.



**Williamson**

**John Hinton** joined the bank as senior vice president and commercial lender at the bank's Weatherford location at 1001 Santa Fe Dr. He previously served as president of the San Angelo-based Crockett National Bank-Weatherford office. Prior to that, he served at TexasBank, Weatherford, as senior vice president of lending. He serves as chairman on the Weatherford Chamber of Commerce and is a board member of the Weatherford ISD Education Foundation. He earned BBA and MBA degrees in finance from Texas Tech University.



**Hinton**

He serves as chairman on the Weatherford Chamber of Commerce and is a board member of the Weatherford ISD Education Foundation. He earned BBA and MBA degrees in finance from Texas Tech University.

## Reynolds and Newman Are EVPs, Texas Capital

Texas Capital Bank, N.A., Dallas, has announced the promotion of two executives in real estate banking.



**Reynolds**

**Jim Reynolds**, a veteran Dallas and Texas Capital banker, has been named executive vice president, line of business manager for real estate lending. He oversees both the commercial and residential real estate banking groups. Formerly, he was executive vice president and relationship manager in the commercial real estate group. He served with the bank from 2000 to 2007, when he left to join Commerce Street Capital.

**Lacy Newman** has been promoted to executive vice president of commercial real estate. He joined the bank in 2009 as a senior vice president. He is a 30-year banker with experience in Dallas, New York, and San Francisco. Prior to joining Texas Capital, he structured investments in commercial real estate projects.



**Newman**

Reynolds and Newman began their banking careers at Mercantile National Bank at Dallas.

## Quanah Bank Chairman W. F. Smith Dies at Age 81

**W. F. "Bill" Smith**, chairman of First National Bank in Quanah, died on September 7 at the age of 81.

Smith was born on May 31, 1928, in Mount Calm, TX, and received a BA degree from Texas Wesleyan University in 1950 and graduated from SWGSB at SMU in 1962.

He began his banking career in 1959 at the First National Bank in Quanah and rose through the ranks to serve as president and chairman/CEO in 1993. He was a dedicated civic leader in Quanah and Hardeman County, and active in numerous banking organizations.

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## CAPITAL

**Leverage Ratios and  
Capital Buffers**

BD

FEATURE

FDIC Chairman Sheila A. Bair said in a speech on September 18 at George-

town University that she has “long advocated for more and better quality capital to reduce the fragility of major banks. She said a key part of this increased stability would be an internationally recognized leverage ratio - like that which provided a vital backstop to the U.S. capital framework during the crisis [current economic crisis 2008 to present]. It meant that U.S. banks came into the crisis with more capital than their foreign counterparts.”

In her speech at the Future of Global Finance Conference, the chairman said she applauded Treasury Secretary

Geithner “for his explicit support for stronger capital and an international leverage ratio. The U. S. has taken a prominent leadership role in pushing for a stronger international capital regime, notably for the largest firms that pose the greatest risk. Global firms need more and better quality capital. And the U.S. must work with its friends to achieve a safer financial system.”

Recently, *The Wall Street Journal* reported, in an article by Natasha Brereton, that the Bank for International Settlements (BIS), the central bankers’ central bank, said in a new study, “big banks’ risks to the system increase more than proportionately with their size.”

The BIS study argued, by the same reasoning, that larger institutions should have tighter regulatory standards.

As this issue goes to press, leaders of the world’s 20 largest economies will debate in Pittsburgh, PA, how new financial rules can prevent a repeat of the financial crisis.

Mark Whitehouse, writer of The Out-

look column in *The Wall Street Journal*, said policy makers have “sketched the outlines of a plan that will penalize risk-taking in a number of new ways. Banks that grow large enough to present a threat to the entire financial system [too-big-fail], do a lot of short-term borrowing or invest in hard-to-sell assets, will have to keep bigger capital cushions against losses. They will also have to hold added capital in good times to absorb losses in bad times, and could face limits on how much borrowed money [leverage] they can use to boost their returns.”

Exactly how much capital to keep as a cushion will probably not be on the policy makers’ agenda at the Pittsburgh meeting, but a complete set of rules is expected [by the BIS’s Basel Committee on Banking Supervision] by the end of 2010, Whitehouse wrote. However, he said the new rules “will take the bite out of profits.”

In the article, Whitehouse said Hyun Shin, an economist at Princeton Uni-

(continued on Page 12)

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**Lasater Is Relationship Manager, Broadway Bank**

Broadway National Bank in San Antonio has named **Daniel Lasater** assistant relationship manager in the commercial banking department. He joins Broadway from Bank of America where he served as a client manager in the premier banking group in San Antonio.

Lasater is a graduate of Midwestern State University in Wichita Falls

**IBC Bank, Laredo, Ups Mendiola, De La Garza & Larios**

International Bank of Commerce (IBC Bank), Laredo, recently awarded positions of higher leadership to **Jessica Orbe Mendiola**, **Gabriela De La Garza**, and **Maria Eugenia Larios**.

**Mendiola** has been promoted to assistant vice president. Previously, she served as bank officer and was responsible for coordinating corporate Bank Secrecy Act (BSA) examinations as well as updating and implement-

ing the bank's BSA and Anti-money Laundering (AML) policies and procedures. She will now manage and oversee the Currency Transaction Reporting (CTR) department. A three and a half year employee of the bank, she is a certified Anti-Money Laundering Specialist. She earned a BBA degree in management from Texas A&M International University.

**De La Garza** has been promoted to assistant vice president after previously serving as bank officer. She oversees the bank's retail international travel as well as manages a loan and deposit portfolio for IBC's international clientele. A nine-year employee of IBC Bank, she serves as a licensed bank officer (LBE) annuity advisor and is a graduate of the Universidad Autonoma de Tamaulipas where she earned a bachelor's degree in accounting.

**Larios** has been promoted to bank officer having previously served as a sales manager. She will use her seven years of IBC experience to manage and oversee operations at both Mall del Norte locations in Laredo. She holds an associate's degree in arts and sciences from Laredo Community College

**Mulkey Named VP/Business Banker at Security Bank**

Security Bank in Odessa has named **Keith Mulkey** vice president and business banker at its Spring Branch office at 18966 Forty Six Pkwy.

Mulkey has more than 30 years of extensive business experience, with 15 years in the banking industry. He most recently served as a vice president and commercial lender for Broadway National Bank in San Antonio. Earlier, he worked for The Champion Group as a licensed security broker.

He is a 1978 graduate of Texas Tech University and has worked in the San Antonio area since 1988

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## FNB of Central Texas Ups Thomas to Hillsboro President, Names Barton and Crawford AVP

Chairman Monte R. Hulse of the First National Bank of Central Texas, Waco, has announced the promotion of **Matt Thomas** to president of the Hillsboro Banking Center. Thomas joined First National in May 2004 and was named managing officer of the Hillsboro operation in May 2008. He is a graduate of Tarleton State University in Stephenville where he completed a bachelor's degree and an MBA degree in 2003.



Thomas

Thomas is active in Hillsboro as a member of the board of directors of the Hillsboro Lions Club and the Hillsboro ISD Education Foundation.

**Denise Barton** was promoted to assistant vice president. She is responsible for financial reporting, cash management, and serves as the bank's compliance officer.

**Rhonda Crawford** was promoted to assistant vice president. She is the manager of teller operations at the China Spring Banking Center and manages customer deposit relationships.

**Ginger Tindell** was promoted to banking officer. She is supervisor of the new accounts department at the

Woodway-Hewitt Banking Center and also serves as IRA specialist for all five bank locations.

**Rhonwyn Rush** was promoted to banking officer. A bank employee since 1984, she serves as supervisor of accounts payable and bank research.

**Rosalee Schraeder** was promoted to banking officer. She joined the bank

in 1984. She is teller supervisor at the Mart Banking Center and works with customer reconciliations.

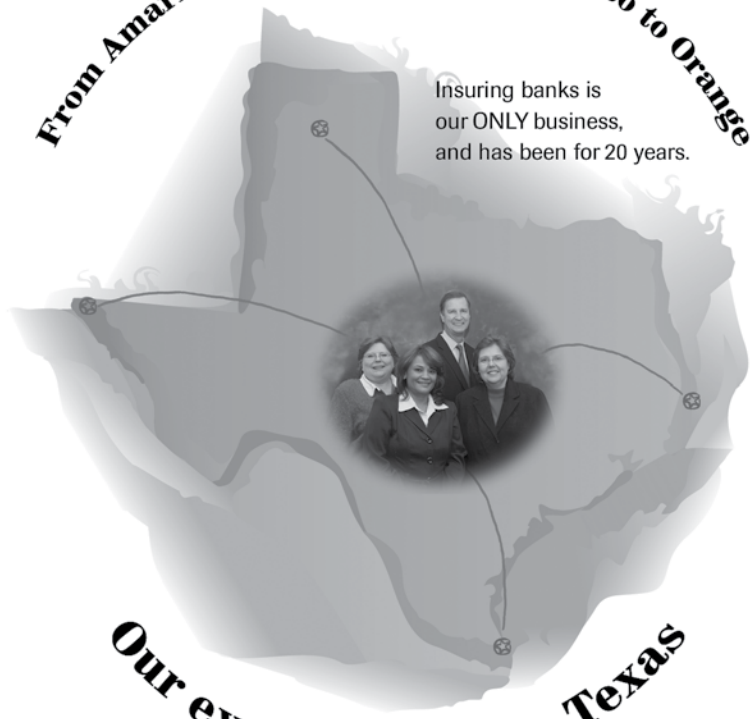
**Marilyn Holle** was promoted to banking officer. She joined the bank in 1985 and works in loan operations and serves as administrative assistant to Brian Hand, president of the Mart Banking Center.

**Donna Baker** was promoted to banking officer. She is a customer service specialist 🏠

EXPERIENCE MATTERS

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## Brandenburg Named President, Rollingwood

Prosperity Bank, El Campo, has hired **Pat Brandenburg** as president of the Rollingwood Banking Center in Austin. He previously served as Austin area president for American Bank, N.A., Corpus Christi, and earlier at Texas Capital Bank, N.A. in Austin 🏠

## Griffith Is SVP, BBVA Compass in Austin

**Keith Griffith** has joined BBVA Compass as a senior vice president and relationship manager in the bank's wealth management group in Austin.

He previously served as a senior vice president at JPMorgan Chase Bank 🏠

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## Kiker Promoted to VP/Area Manager, Bank of the West

Bank of the West has promoted **Sandy Kiker** to vice president and area manager responsible for sales and service operations for five branches in the greater Seminole metro area. Mike Lowrimore, senior vice president and regional manager, reported the news.

Kiker is a native of Seminole with more than 28 years in banking. She joined Bank of the West in 2003 with

the acquisition of Commercial Federal Savings, formerly Territory Savings and Loan where she began her banking career. Most recently, she served as a multi-site branch manager.

Kiker is a member of the Seminole Chamber of Commerce board of directors and a volunteer for the March of Dimes. She holds an associate's degree from Seminole State College 🏠

## Keller Elected Director, Mutual of Omaha Bank

**Edward F. Keller**, a veteran OK banker and current chairman of the board of directors at Summit Bank, Tulsa, has been elected to serve on the board of directors of Mutual of Omaha Bank, Omaha, NE.

Keller retired as chairman/CEO of JPMorgan Chase Bank in OK earlier in 2009. He is an active member of community and business organizations, serving on the boards of Tulsa Metropolitan Chamber of Commerce, Saint Francis Health System, and the Southwestern Graduate School of Banking at SMU, among others.

During his banking career, Keller served as CEO of Bank One in OK, Bank IV in Tulsa, and the Fourth Nation Bank of Tulsa, which changed its name to Bank IV in 1986 🏠

## Arvest Bank Promotes Four in Tulsa Branches

Arvest Bank in Tulsa has promoted **Tammy Wohlschlegel**, **Brenda Baker**, **Derek Hanson**, and **Barbara Sedgwick** from branch manager to assistant vice president and senior branch manager.

**Wohlschlegel** manages the branch at 502 S. Main St.

**Baker** manages the branch at 218 S. Memorial Dr. She has served at the bank for nine years.

**Hanson** manages the branch in Muskogee at 1000 W. Shawnee St. He is a 13-year banker.

**Sedgwick** manages the branch at 101 S. Mill St. in Pryor. She is a 33-year banker 🏠

## Retired Tulsa S&L Executive Donald E. Ingle Dies at 75

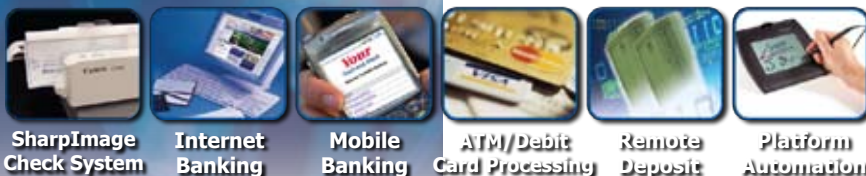
**Donald E. Ingle**, retired president/CEO of MidAmerica Federal Savings & Loan Association in Tulsa, died recently in Tulsa. He was born on January 17, 1934, in Kansas City, MO.

Ingle was a graduate of the University of Tulsa and served in the U.S. Army.

He served at MidAmerica Federal, which his father founded in 1935 as Tulsa Federal Savings & Loan Association, until it was merged in 1988 with Local America Bank of Tulsa, FSB 🏠

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**LOUISIANA**

**OMNI BANK Ups Jeandron, Parker, and Hardie to Officer**

OMNI BANK, New Orleans, has announced the promotion of **Jason M. Jeandron** and **Rob Parker** to banking officers and **Kerri Hardie** to information technology manager and technology officer.

Jeandron, a financial adviser in the bank's wealth management area, joined the bank in 2008 from Capital One Bank. The 10-year banker holds a bachelor's degree in business administration from the University of New Orleans.

Parker, also a financial adviser in the wealth management area, joined OMNI in 2008 from Capital One Bank's investments department. He is seven-year banker.

Hardie previously served OMNI as internal auditor. She joined the bank in 2008 from Capital One Bank's internal audit department. The five-year banker received a bachelor's degree in information systems and decision sciences from LSU 🏠

**ARKANSAS**

**Retired Searcy Bank President Wayne Hartsfield Dies at 74**

**Wayne Hartsfield**, a retired Searcy bank executive and community leader, died on September 3 at the age of 74.

The lifelong Searcy resident was born on December 6, 1934. He was a graduate of Arkansas State University and the ABA Stonier Graduate School of Banking at Rutgers University.

Hartsfield served his entire 39-year banking career at the same bank. He joined Searcy Bank in 1960 as a teller and bookkeeper after serving in the U.S. Army. Only 12 years after joining the bank, then known as the National Bank of Searcy, he became the bank's fifth president. In 1999, he retired from the bank which had become part of Regions Bank.

He gave back to his community, serving as president of the Arkansas State Chamber of Commerce, on the Arkansas Board of Education for 17 years, and on the Arkansas State University board of trustees 🏠

**REGULATORS**

**Hankins Named EVP, Federal Reserve Dallas**

The Federal Reserve Bank of Dallas has named **Bob Hankins** executive vice president.

Previously, he served as senior vice president. He will continue to have responsibility for the banking supervision, discount window, and reserve maintenance functions, as well as the Financial Industry Studies Department.

Hankins has more than 35 years experience in the Federal Reserve System. He began his career in 1973 at the Federal Reserve Bank of Kansas City. He joined the Dallas Fed in 1979 and rose through the ranks to become senior vice president in 1992.

He serves as a member of the advisory council of the BOI at SMU 🏠



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TECHNOLOGY

**First National in Seiling, OK, Chooses Sharp BancSystems**

Sharp BancSystems Inc. (SBS), a community bank software provider with a totally intergrated state-of-the-art PC-based banking software solution, has signed an agreement with \$70 million-asset First National Bank in Seiling, OK, to convert to SBS' PC-Core Banking System.

Under the agreement, First National will convert from an in-house system supported by a national core vendor to a service bureau (outsourcing) environment. The bank will also convert to SharpImage Check System, Document Imaging System, Document Manager-Platform Automation System, and Internet Banking System.

First National Bank, established in 1901, operates a single location in Seiling, Dewey County in western OK 🏠

LOUISIANA

**First Bank and Trust Opens Third Baton Rouge Branch**

First Bank and Trust, New Orleans, has opened a full-service branch with drive-up and ATM services at 8383 Jefferson Hwy. in Baton Rouge. The new branch is the bank's third in the Baton Rouge market and 22nd in LA and MS.

**Sandra Campeau** is branch manager 🏠

LOUISIANA

**Community Trust Financial, Madison Financial to Merge**

Community Trust Financial Corp. of Ruston and Madison Financial Corp. of Madison, MS, have announced an agreement to merge, adding three banking offices in MS to Community Trust's regional network.

Under the agreement, Madison's principal subsidiary, \$65 million-asset Madison County Bank, will continue to manage the three offices under the name Community Trust Bank of Mississippi.

**Henry A. Logue**, president/CEO of Madison County Bank, will continue as president/CEO of Community Trust in MS.

Madison County Bank was established in 2002 and operates two offices in Madison and one in Ridgeland, a northern suburb of Jackson.

Community Trust Financial reports more than \$1.2 billion in assets and currently operates 18 locations in north central and northeast LA and in TX through its subsidiary Community Trust Bank of Texas in Dallas.

Community Trust Bank president/CEO Drake Mills said the merger is expected to be completed by the second quarter of 2010, subject to certain regulatory and shareholder approvals 🏠

ARKANSAS

**Delta Trust & Bank Opens First Washington Co Branch**

Delta Trust & Bank, Parkdale, officially opened its first Washington County branch on September 18 at 1676 E. Joyce Blvd. in Fayetteville.

Northwest AR regional president Doug Lynch announced the branch team of **Tamara Philips**, branch manager, and **Ryan Lilly**, vice president of commercial lending.

Delta Trust & Bank operates nine locations: one in Bella Vista in northwest AR; three in Little Rock in central AR, and one each in Eudora, Parkdale, Hamburg, and Wilmont in southeast AR.

The banking company was formed in 1999, growing from the roots of Bank of Parkdale established in 1910 🏠

TEXAS

**Houston-Area Investors Buy First National of Chillicothe**

Houston banker **Rick Pritchett** and his investor group have abandoned plans to open a state-chartered *de novo* bank in Tomball and have struck a deal to acquire \$40 million-asset First National Bank of Chillicothe. The bank is located on Hwy. 287 about 70 miles west of Wichita Falls and operates a branch in nearby Quanah.

According to an article by Greg Barr in the *Houston Business Journal*, Pritchett plans to relocate the First National's main office to Tomball and recharter/rebrand the bank to a state charter titled Bank4Texas. First National offices in Chillicothe and Quanah will remain open after the deal closes in early 2010.

**Mike Baustert**, First National's president/CEO, said the bank is well-capitalized but reached a point of limited growth potential.

Pritchett, the proposed president/CEO of Bank4Texas, and his group filed an application for a *de novo* charter in 2008. Their target initial capitalization was between \$18 million and \$23 million. Pritchett told the *Houston Business Journal* that discussions with the FDIC resulted in a change of strategy: acquire an existing bank rather go the *de novo* route 🏠


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## CHARTER

## ACTIVITY

### Arizona

#### BRANCHES

The **OFFICE OF THE COMPTROLLER OF THE CURRENCY** has approved an application by UMB Bank Arizona, N.A., Phoenix, for a branch at 16210 N. Scottsdale Rd., Scottsdale.

#### MERGERS AND ACQUISITIONS

The **OCC** has received an application for the affiliate merger of TCF National Bank Arizona, Mesa, with and into TCF National Bank, Sioux Falls, SD.

### Louisiana

#### BRANCHES

The **OCC** has received applications by Whitney National Bank, New Orleans, for branches: 1801 Country Club Rd., Lake Charles, and 2202 N. Westshore Blvd., Tampa, FL.

### Texas

#### BRANCHES

The **OCC** has received an application by First National Bank, Texarkana, for a branch at 615 Sam Houston Dr., New Boston; approved an application for 3601 E. 9th St., Texarkana, AR.

The **OCC** has approved an application by First National Bank, Edinburg, for a branch at 721 N. 2nd, McAllen.

The **OCC** has received an application by The American National Bank of Texas, Terrell, to relocate a branch from 2727 Turtle Creek Blvd., Ste. 200, to 2703 Oak Lawn Ave., Dallas.

The **TEXAS DEPARTMENT OF BANKING** has received an application by PlainsCapital Bank, Lubbock, for a branch at 8200 I-10 W., Ste. 120, San Antonio.

The **TXDB** has received applications by Comerica Bank, Dallas, to relocate branches: from 801 E. Campbell Rd. to 910 E. Campbell Rd., Richardson; and from 6033 Berkshire Ln. to 8225 Preston Rd., Dallas.

The **TXDB** has received an appli-

cation by AimBank, Littlefield, for a branch at 6506 19th St., Lubbock.

The **TXDB** has received an application by Frontier Bank of Texas, Elgin, for a branch at 1500 Chestnut St., Bastrop.

The **TXDB** has received an application by The Bank of San Antonio for a branch at 888 Isom Rd., Ste. 100, San Antonio.

The **TXDB** has received an application by Community Trust Bank of Texas, Dallas, for a branch at 3000 W. 7th St., Fort Worth.

The **TXDB** has received an application by LegacyTexas Bank, Plano, to relocate a branch from 1105 15th St. to 1573 Alma Dr., Plano.

#### MERGERS AND ACQUISITIONS

The **TXDB** has received an application by Sterling Bank, Houston, to purchase & assume (P&A) 20 branches of First Bank, Creve Coeur, MO, in TX.

The **TXDB** has approved an application by Texas First Bank, Texas City, for the merger of Texas First Bank-Winnie with and into Texas First Bank, Texas City; and approved the relocation of Texas First Bank-Winnie home office from Gulfway Dr. at Magnolia, Winnie, to 500 N. Akard, Ste. 4200, Dallas 🏠

## KY & IN Banks Fail, OH Bank Assumes Deposits, 94 YTD

Regulators on September 18 closed Irwin Union Bank, FSB, Louisville, KY, and Irwin Union Bank and Trust Company, Columbus, IN. The FDIC was named receiver for the banks and entered into a P&A agreement with First Financial Bank, N.A., Hamilton, OH, to assume all of the deposits of the two failed banks and purchase certain assets under a loss-share transaction.

The 27 locations of both failed banks were to reopen as branches of First Financial during normal business hours.

Irwin Union Bank, FSB, was closed by the OTS. As of August 31, 2009, it had total assets of \$2.7 billion and total deposits of approximately \$2.1 billion.

Irwin Union Bank and Trust Company was closed by the Indiana Department of Financial Institutions. As of August 31, 2009, it had total assets of \$493 million and total deposits of approximately \$441 million.

The FDIC estimates the cost to the DIF for both institutions will be \$850 million 🏠

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## Feature (continued from Page 3)

versity who advises central banks on financial stability, believes a "reasonable set of capital requirements would cap overall leverage and ...would be particularly strict in boom times, when banks tend to take on bigger risks."

For investment banks such as Goldman Sachs Group Inc., Shin believes a reasonable leverage limit would be 20 times - a ceiling that Canada imposes on its banks. For commercial banks, which are more tightly regulated because they hold customers' deposits insured by the government, he puts the limit at 10 times.

Whitehouse writes that "some economists warn against imposing unduly harsh capital requirements and punishing size too aggressively. For one, bigger banks [no size mentioned] are able to offer some services more cheaply. Harsh rules could also create an incentive to move the business of banking outside the purview of regulators - a process that helped create the current crisis."

Whitehouse concludes his article by writing, "if bankers aren't squealing, there is a good chance policy makers haven't done their job." Stay tuned! 🏠

## 1st American, Norman, Wins National Marketing Award

First American Bank, Norman, OK, has received one of the nation's most prestigious honors for financial marketing by winning an American Bankers Association's 2009 Financial Marketing Award. First American was awarded for its marketing campaign, 'Celebrating Abe's 200th Birthday,' in the financial education category among banks of similar size.

To coincide with the United States Mint's issue of four new pennies, First American Bank sought to educate youth on sound financial practices. Students were encouraged to celebrate Lincoln's birthday by collecting pennies, searching for the oldest penny and much more. Birthday parties were held at all nine First American banks in Oklahoma. Elementary school classes in Norman, Moore, Maysville, Purcell, Oklahoma City, Taloga, and Woodward held coloring contests with US Savings Bonds given to the winners. Schools in Norman were visited by the bank's mascot, Earnie the Eagle, and Abe Lincoln, portrayed by OU drama student Brett Marley. The campaign resulted in teaching over 1,000 students about the history of the penny as well as the importance of saving money.

A panel of financial service marketers and advertising professionals across the country judged each entry based on execution of the communications strategy, message and positioning, as well as the campaign's overall results.

The ABA Financial Marketing Awards were established in 1972 to recognize bank marketing professionals and their agencies for creative excellence 🏠



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