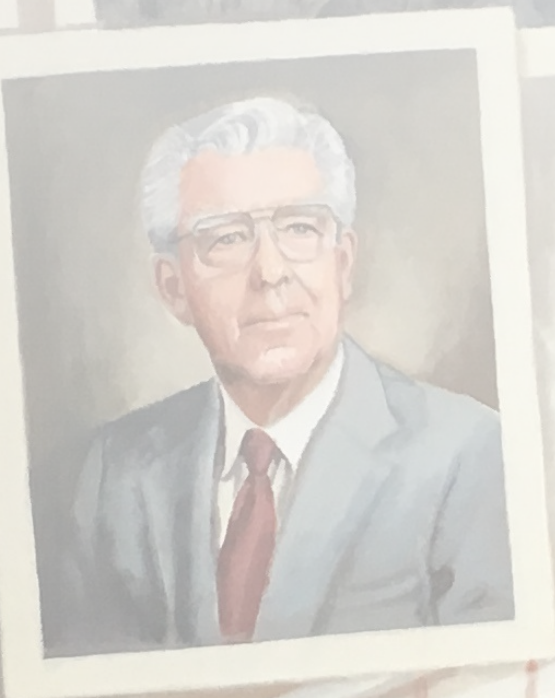


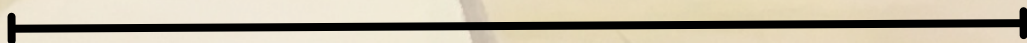


# WELCH STATE BANK 100 YEARS

LOCAL DECISIONS SINCE 1923.



1923



2023

# INTRODUCTION

*A century of service*

We have been serving the community since **October 1, 1923**. In **100** years we have expanded to **6** branches, in **5** communities within **4** counties, with **97** employees.

Over the years our tagline has changed, but one thing that never did, is our mission. Our mission:

“We are committed to provide flexible solutions to meet the needs of the rural communities we serve.”

We are not your typical bank. We are a community bank with a deep-rooted commitment to our customers and the communities we serve.

The significance of reaching the centennial milestone cannot be understated. It signifies a century of trust, loyalty, and unwavering dedication to the financial well-being of individuals, families, and businesses. Our journey to this point has been marked by adaptability, innovation, and a keen understanding of the unique challenges that each community we serve faces.

One of the standout features is our commitment to make local decisions and we have local people working in our branches.

In a time where large, faceless corporations dominate the financial sector, we have always prioritized the needs of our customers that call us “home”.

Local decisions mean that when you walk into a Welch State Bank branch, you're not dealing with a distant, disconnected entity; you're talking to someone who understands your specific needs.

This localized approach extends to our workforce. We take pride in our team of dedicated team members who come from the very communities they serve. These local people aren't just employees; we are your neighbors, friends, and active members of the community. We know the faces and stories behind the accounts, and we genuinely care about the financial well-being of their fellow community members.

Over the past century, we have consistently demonstrated the ability to evolve with the times while staying true to our core values. Character, Community, Going the Extra Mile, Having Fun, Industriousness, Initiative, and Teamwork. Along the way we have embraced technology to enhance our services, offering online banking, mobile apps, and digital wallets so that you can have the best services available.

Flexibility is another hallmark of who we are. We understand that the financial needs of individuals and businesses can vary widely. Whether it's providing loans to local entrepreneurs looking to start a small business, helping families purchase their dream homes, or assisting customers with financial planning, we have always been here with custom, personal solutions. This adaptability has not only ensured our continued success but has also played a significant role in the prosperity of our customers.

We hope this short publication sufficiently honors what Welch State Bank has accomplished.

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# History of Welch State Bank

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**1923**

October 1, 1923 Welch State Bank was formed as a result of the merging of Oklahoma State Bank of Welch and Bank of Welch.

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**1968**

Charles L. Stoner is named President.

---

**1976**

Welch State Bank moved from 391 South Commercial St to its present location in Welch - 396 S Commercial.

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**1981**

Charles L. Stoner, Arthur Cousatte and others purchased control of the bank assets of approximately \$12 Million.

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**2002**

April 1, 2002 our North Main branch location opened in Miami, OK. 2525 N Main St, Miami, OK.

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**2003**

Arthur W. Cousatte named CEO.  
James A. Stoner named President.  
Charles L. Stoner continues as Chairman of the Board.

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**2011**

Our South Coffeyville branch location was purchased.  
306 Willow St, South Coffeyville, OK.

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**2016**

In May our Steve Owens branch location opened in Miami.  
2227 E Steve Owens Blvd, Miami, OK.

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**2019**

New South Coffeyville branch building opened.  
115 W 3rd, South Coffeyville, OK.

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**2021**

December 31, 2021 our Chouteau branch location was purchased. Doors opened on January 2, 2022. Formally known as Bank of Commerce - Chouteau. 215 W Main St, Chouteau, OK

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**2022**

In December our Vinita branch location opened. A temporary building is present as we build our branch. 570 S Wilson, Vinita. OK.

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Welch State Bank is owned by the Stoner and Callison families.  
Welch State Bank has 6 branches, in 5 communities, in the Northeast part of Oklahoma.



# CHARLES STONER

## Charles Stoner's Miracle Banking Story

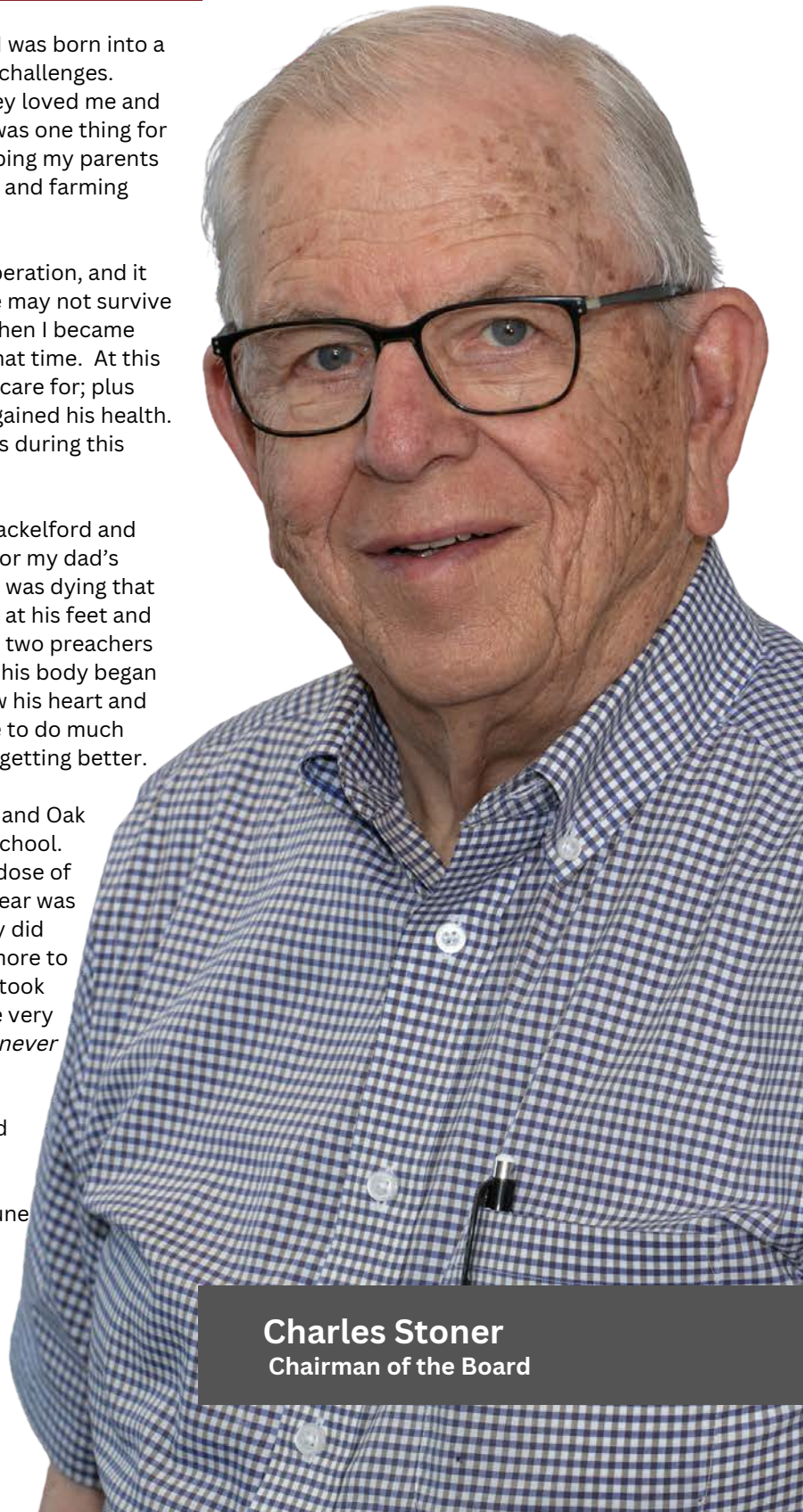
Looking back over my childhood, I did not realize that I was born into a poor family and that my parents faced many financial challenges. My parents may have been poor, but I always knew they loved me and they would do anything they could to help me. There was one thing for sure, God was number one in my family. I grew up helping my parents as they worked on the farm milking cows, feeding pigs, and farming with tractors and other farm equipment.

When I was five years old, my dad had a gallbladder operation, and it didn't go well. He became very ill and it looked as if he may not survive the operation. I have thought about it several times when I became older and thanked God that my dad made it through that time. At this time my mother had my baby sister, Elaine, and me to care for; plus the farm and she was also my dad's caregiver as he regained his health. My grandfather Walter Stoner was very good to help us during this time.

While my dad was still in the hospital, Brother W.C. Shackelford and Brother Hopkins came one Sunday afternoon to pray for my dad's healing. My dad told me later that he felt sure that he was dying that day because his body was starting to get cold, starting at his feet and progressing to just beneath his heart. This is when the two preachers prayed for him, and he said that within thirty minutes his body began to get warm again. The warm feeling started just below his heart and went all the way down to his feet. He was still not able to do much when he came home from the hospital, but he started getting better.

I attended several schools (Peoria District, Sunnyside, and Oak Grove) before starting the 9th grade in Quapaw High School. My first year was miserable for me as I suffered a bad dose of bullying from four boys from Peoria. My sophomore year was better. Miss Madelyn Myers, my history teacher, really did a lot for my self confidence. Her and my parents did more to have a positive influence on my life than anyone. She took an interest in me and always encouraged me to do the very best I could in my school work because she said, *"You never know where it will take you."*

After I graduated from Quapaw High School, I attended Joplin Business College in Joplin, Missouri. I attended the business college for one year and after graduating with a business degree, I started looking for a job. In June 1959 I applied at the First National Bank in Miami, Oklahoma, where Mr. Harold Mullendore was the Executive Vice President. He told me when he interviewed me for a job, "I knew your great grandfather, your grandfather, and your father if you are half as good a man as they are, you will do just fine." He hired me, and I began working on July 1, 1959. My job was not a glamorous one but I was happy to have it.



**Charles Stoner**  
Chairman of the Board



I worked in the bookkeeping department along with a large group of women. My supervisor was Mr. Walter Vanatta. He was a really good friend to me and encouraged me to read his Institute of Banking books. As I began studying them, he told me that I was the best student of banking that he had ever seen. Mr. Vanatta told me that he did not want to lose me, but he knew that I would be moving up to a better job and suggested that I try to find a small bank to work for. His theory was that in a small bank I would have to do a little bit of everything and could get the big picture of the banking business. I worked at First National for two years and eight months. I began to look around for a few months before I found an opportunity to make the job change.

**March 1, 1962, I began my banking career with the Welch State Bank in Welch, Oklahoma. Little did I know of the miracle God had in store for me.**

I was engaged to a beautiful lady from Fairland, Oklahoma, by the name of Barbara Bland. July 21, 1962, Barbara and I were married. Barbara had applied for a teaching job at the Welch School and she was hired to teach English and speech.

As we started our life together, paying our bills was always a priority. We were doing fine and one Sunday morning on our way to church, I asked her to write out the tithe check. She looked at me and said there is not enough money left in the checking account to do that. She said that this is the last time this will happen. From now on the tithe check will be the first one that we write and this will no longer be a problem. And that's the way it has been for over fifty six years.

After working at the bank for five years, Mr. Dick Guest, my boss, wanted to relocate and find a banking job in a college town so his children could stay at home and attend college. In January 1967, he left Welch for a new job in Fulton, Missouri. I had already made plans to take an agriculture lending job in Okmulgee, Oklahoma, with Mr. Bob Hollis. When Mr. Guest knew he was going to leave, he talked to me about staying and running the bank. I told him that I figured that I was too young and that the owners would want someone older with more experience. Mr. John Burford called me and asked that I talk to him about the job of running the Welch Bank. He asked me if I thought I could run the bank as the manager, and I told him that I felt that I could.

My greatest fear of running the bank was a twenty-seven year old bank manager trying to give a fifty year old farmer advice. I told Mr. Burford that I knew they would be putting a lot of faith in me, and I promised him that I would really try not to let the owners down by acting like a "know it all", causing customers to go elsewhere for their banking needs.

He said he knew I was young, but the owners were willing to take that chance of making me the bank manager if I was willing to accept the job. I told him I would accept the position, and that I would sure try not to disappoint him and the board of directors.

When I started managing the bank there were only three employees and one lady that would come in from time to time and help us if we were real busy. The first year I ran the bank, we made a profit of \$17,000.00. Even more in the second year the Lord started blessing me and the bank made a profit of over \$40,000.00. Mr. Burford was very proud of our accomplishments and asked me how we were able to do it. Our bank had not been very progressive, so I asked the ladies that worked for me to take very positive steps to visit with the people that we knew that had banked with us. We invited them back and explained how we could help them and our deposits began to grow and so did our loans.

Also if people couldn't make it in to sign papers on their loan or to open an account, we talked with them by phone and made arrangements to meet them after hours. The best thing we had going for us was the word of mouth advertising that we received from satisfied customers. During those years, I looked for other jobs that I heard about and I checked them out. This went on for a period of about ten years and come to find out, I had a pretty good job right here in Welch.





Managing the bank provided me the experience of overseeing the construction of a new bank building. Purchasing lots for the location of a new building was an arduous task. The old bank building had served its purpose. I had some bold plans in mind for the future of our bank, and we needed a larger building. The board of directors and I began planning and finally came up with a plan for a 40'x80' colonial style building. I think our budget for the bank was around \$300,000.00 dollars. The first people I talked with told me that the building we wanted to build could not be done for our budgeted price. I prayed about it, and in a few months a man named Skip who took care of our bank vault doors told me he knew of a man, named Leo Tiedeman from St. Louis, Missouri, who he felt could build us the bank building we wanted. I talked to our board and they decided to have Mr. C.E. Neill and me fly to Rolla, Missouri, and talk to Mr. Leo Tiedeman and look at a building he had built there. Mr. Ben Owens flew Mr. Neill and me to Rolla and after lunch with Leo, we visited with him and looked at the facility that he had built. I asked Mr. Neill and Mr. Owens what they thought about Leo. Leo was a full blood German and I will never forget what Ben said. "I believe the ole German can do it." In 1975 we were able to build the new bank building and in the spring of 1976, we moved into our new 3200 square feet of banking space. I remember that we had five employees and the new bank was arranged so that the tellers could also take care of the drive through facility. We have built onto the Welch building two times and it now has over 10,000 square feet.

Things were going along pretty well for the bank, but in the early 1980's a real financial down turn occurred in our economy. I experienced a lot of sleepless nights worrying about several sizable cattle loans which seemed to be our greatest risk. I really was not sure, but I thought the bank might fail. I worried about it a great deal and I needed to talk to someone, but who would that be? I finally decided to talk to my Dad. I knew he did not know that much about banking, but I knew that he had a lot of common sense. I will never forget what he told me. "Charles, you know that I do not know how to run a bank, but if you will ask the Lord to help you and let him be the Chairman of the Board, I think you will find that everything will work out fine." I am happy to report that things did work out fine.

**After a few years of managing the bank, I came to the conclusion that I wanted to buy a bank, and I talked to Mr. Burford several times about it and he always told me, "You have it pretty good right where you are." I told him I knew I probably would not make a larger salary even if I owned the bank, but that my goal in life is to own one someday.**

In the fall of 1980, Mr. Burford informed me the bank's owners were going to sell the bank. I told him I would like the chance to purchase it. He said, "See what you can do."

I remember going to Kansas City, Missouri, and talking to Mr. Bob Wholey who worked for the GRA firm that assisted in the purchase of banks through forming a one bank holding company. The bank in 1980 was \$11,132,671.02 in size. In 1981 we were able to close the sale. The size of the bank was \$12,306,325.24 and had four employees. The bank was purchased from Mr. John Burford, John Wallace, and Ben Owens. These men wanted Arthur Cousatte and me to have the bank and, in all honesty, they really helped us to make the purchase. The bank was very small, but the Lord has blessed us beyond what I could ever imagine. The bank, in the late 2000's, had a total of \$260,000,000 in assets, and we had 77 employees at 4 locations.

I don't remember the exact date and time, but I wanted to be able to expand the bank's territory and customer base and wasn't sure how to do that. Somewhere along the way I talked to our officers and told them that I would like for them to start attending farm shows, setting up a booth for the bank, and talking to people about loans, deposits and other bank services. Mr. Ernest Callison was our Executive Vice President and he was in charge of getting this started. We still do farm shows and they have really put us in touch with a lot of people. A few years after we started the farm show gigs, we received an invitation from a bank in Charleston, Missouri, to show us how to do leasing. Mr. Ernest Callison again started our officers out doing leases for commercial business and also for counties, local cities, and towns. We certainly had a learning curve doing the leases, but Ernest, Sherri Mount and James Stoner went to some conventions and met with several people who helped us get better at doing the lease business.

Today Sherri Mount along with Matt Boston, Tammie Harris, Allison Horton and others are still going to county commissioners' conventions, setting up our booth, and letting people know we are there to give them a helping hand. At one time we had leases in all 77 counties of Oklahoma, as well as, leases in Arkansas, Texas, and Missouri, and for schools in several states. Getting in the leasing business has proved to be very good for our bank.

For several years banks could not branch in Oklahoma. The law was changed and branch banking was allowed. This has made it a lot easier for us to grow. Our first branch was in Miami on North Main near the Walmart store. Our second expansion was an acquisition of the South Coffeyville, Oklahoma branch from the Regent Bank in Nowata, Oklahoma.

As we watched Miami's growth and expansion going east, we were able to purchase some property for the purpose of building another branch from the Best Western Hotel on Steve Owens Blvd. Years later, in December of 2021, we acquired, the Bank of Commerce in Chouteau, OK to farther expand to the customers we serve southeast of Welch.



After some bank buy-outs in Vinita, OK there was no longer a community bank, and it was time to step in and serve the Vinita area even better than we had before. We looked for property or land to purchase and the perfect property was available for us to purchase. In December of 2022 we officially opened our doors in a temporary building on the lot where our new bank would be built.

**“We are the only community bank in Craig Co. Oklahoma.”**

For several years Welch State Bank has been listed as one of the top performing banks in the United States. I don't look at our standings very much, but in 2009 in the bank category of \$100,000,000 to \$250,000,000, the bank was ranked 13th in the United States in the Return on Assets category. I really don't like to say much about this because I feel like people will think we are bragging.

When I reflect over what I have shared with you, I know that I have been a part of a miracle from God. When people talk to me about where I live and they learn that Welch has a population of 650 people and that the bank has grown to be \$390,000,000 in assets; they are amazed at what has happened. Quite frankly, I am also amazed. All I can say is,

**“Look at what the Lord has done!”**

Arthur and I are not perfect people, but we try to live a Christian life and try to follow the teachings of Jesus. We have been blessed to have a wonderful group of people help make the bank what it is today. I don't feel like we own the bank, but we have been allowed to be God's servants and stewards.

Through the years, and especially under Pastor Frizzelle's ministry, God has allowed my wife and I to really understand what sowing and reaping is all about. What a blessing it is to give someone a gift and watch them enjoy it. It is truly a blessing and most rewarding to be able to bless someone. We never miss what we give away.

**“My dad was right when he said to make the Lord the Chairman of the Board and everything will be all right.**

Thank you, Dad, and to God Be the Glory!”

**What do you say, Charles?**

**What do you like to do for fun?**

I like to watch TV. Cardinals baseball, Blue Bloods, & Walker Texas Ranger.

**How old were you when you started WSB?**

I was just 21 years old.

**How many employees were here when you started?**  
Only 3!

**When did you become Bank President?**

It was only 6 years.

**What is the best thing about Welch State Bank?**

We treat you like family, every visit!

**If you won 1 million dollars, what would you do?**

I would pay my tithes to the church and use the rest to help people and bless them!

**What is something you want to share with customers?**

Thank you all for being loyal to Welch State Bank and all of us. I genuinely appreciate you and your business.



# JAMES STONER

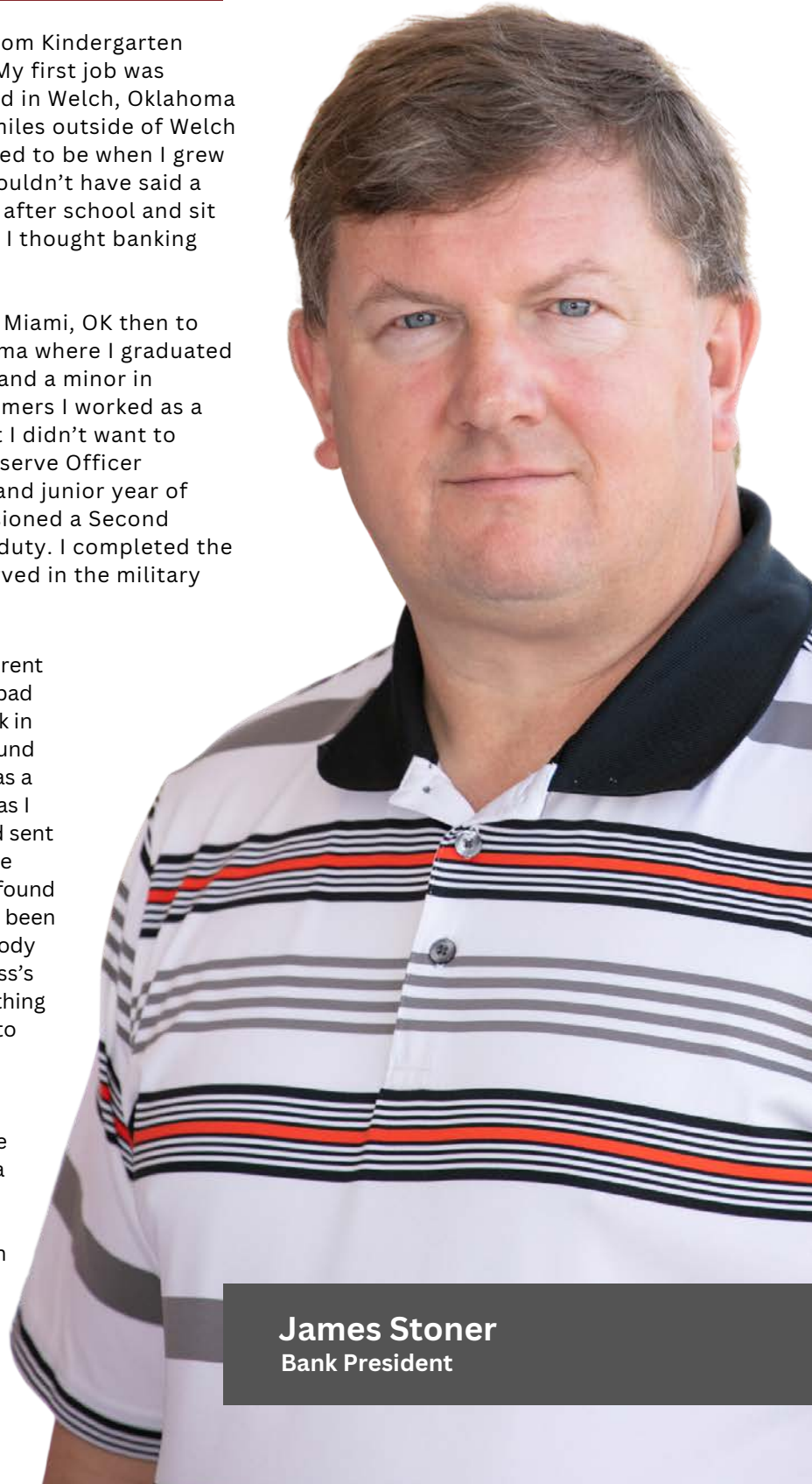
## James Stoner's Journey to Banking

A little bit about me. I attended Welch School from Kindergarten through the 12th grade and graduated in 1985. My first job was raking hay on hay crew for three summers. I lived in Welch, Oklahoma until the fifth grade then we moved about two miles outside of Welch on a 100 acre farm. If you asked me what I wanted to be when I grew up when I was a boy or a teenager I definitely wouldn't have said a banker. I used to have to walk down to the bank after school and sit in the lobby until my Dad got done with work so I thought banking was the most boring job in the world.

After high school, I went to NEO A&M College in Miami, OK then to Oklahoma State University in Stillwater, Oklahoma where I graduated in 1989 with a degree in Agriculture Economics and a minor in Marketing and business. During my college summers I worked as a teller at the bank. This reinforced my belief that I didn't want to become a banker. I decided to join the Army Reserve Officer Training Corps (ROTC) between my sophomore and junior year of college. After graduating college I was commissioned a Second Lieutenant in the U.S. Army and went on active duty. I completed the officer basic course at Fort Lee, Virginia and served in the military for five years and eleven months.

After serving in the military and seeing several different countries I decided that home might not be such a bad place to live and work. I started working for the bank in December of 1995 at the age of 27 as a Lender. I found out real quick that banking isn't boring and there was a lot to learn. My father wanted me to learn as much as I could about loan underwriting and investments and sent me to a lot of training all over the United States. One memory I will share about my first year was when I found out I was filling out tickets for a loan wrong and had been doing it for over six months. When I asked why nobody had told me I found out it was because I was the boss's son. I explained to everyone that if I'm doing something wrong I want to know because I don't want anyone to have to come behind me and fix my work.

I married Kelly in 2003 and I have a step daughter, Amber, and she has three boys and a girl. I also have a step son, Michael, and he has two daughters and a son. Kelly and I have two children, a daughter, Kacee, who was born in in 2004 and a son Andrew, who was born in 2006. With four children and seven grandchildren the house gets real crowded when we all get together. We live a half mile outside of Welch on a small farm. I can stand on my back porch and see the farm I grew up on. We have a few cattle and a barn full of show pigs.



**James Stoner**  
Bank President





I became President of Welch State Bank in 2003 and the first goal I set for myself was, don't mess things up. It doesn't sound like a serious statement, but for me it was. Don't mess up a good thing. At this time we had our Welch and North Main Miami location. I would never have thought we would be where we are today; 6 branch locations in 5 communities. It has been an incredible ride.

Thinking back to the past 28 years there have been so many wonderful memories and a lot of funny ones. Having fun is a Core Value of Welch State Bank. One of our interview questions is "have you played a joke on someone at work." Let me tell you about my best joke at work. I was on vacation in Branson and saw a fart machine with remote control and thought it would be great to play a joke on someone at work. I came to work thirty minutes early on Monday morning and went to the conference room where we had our weekly meetings. I taped the machine to the bottom of one of the chairs and put the remote control in my pocket. Our compliance officer sat in the chair and my father sat down right next to her. Ten minutes into the meeting I pushed the button on the remote control and the machine did its job. All my father did was look at the compliance officer in a very calm matter with an expression on his face of "was that you or me." Meanwhile the two officers to his left were mortified and gasping and wondering who it was that did that. I waited another five minutes and pressed the button again. This time the two officers about melted out of their seats but my father continued to have the calm look on his face of "it wasn't me." By this time I was laughing so hard everyone knew I was up to something and I had to confess my sins.

These days I enjoy working with my kids in the show pig barn. Kelly is the pig washer and Kacee and Andrew walk and brush the pigs. Dad gets to clean the pens out and haul all the manure and shavings off. I try to play golf but I'm not very good at it.

It's been a wild, fun, crazy, busy 28 years so far and it's exciting to think about what the future has in store.

**The best thing about Welch State Bank is easy to answer, it's the people I get to work with each and every day.**

These people are dedicated and they love our customers and communities. It's an honor to watch them. I want my team to know I have enjoyed working with them every day... even on the real tough days.

I would advise young adults to take the long view on things, not the short view. The reward isn't quick, but it usually has a much better outcome. I would also tell them,

**"multiplication is better than addition."**

What I mean by this is you may be very good at something but you can only do so much. But if you can teach other people your skills and get them to perform as well as you, that's multiplication. That's a value I like to share and push for our teams. Someone who is highly skilled and can teach others and make them highly skilled is of great value to our organization.

Finally, to our customers. It's been true enjoyment watching your dreams come true. The stories and situations we get to be part of is truly an honor. There's nothing more satisfying then giving a customer or employee a chance and having them prove you right.

**That's why we will never stop coming up with "flexible solutions where everyone wins."**



# MEET OUR BOARD

Local People. Local Decisions.

Ernie, Art & Charles



**Charles Stoner**

*Chairman of the Board*

Serving since February 1967



**James Stoner**

*Bank President*

Serving since February 1997



**Art Cousatte**

*Board Member*

Serving since January 1982



**Ernie Callison**

*Board Member*

Serving since February 1990



**Kevin Bullard**

*Board Member*

Serving since August 2017



**Rusty Douthitt**

*AVP, Board Member*

Servings since December 2019



**Matt Boston**

*EVP, Board Member*

Serving since January 2023

## WSB CORE VALUES



### Character

Possessing integrity, honesty and disposition in every aspect of our lives.



### Community

Giving back to those who allow us to serve in their community.



### Going the Extra Mile

Going beyond the job description. "The Welch Way!"



### Having Fun

Maintaining a sense of humor especially in stressful situations.



### Industriousness

Producing results by being persistent, diligent, and having the willingness to learn new things.



### Initiative

Seeking new ways to improve ourselves and where we work.



### Teamwork

Thinking of others and the willingness to share with others.

**Our Core Values are the heart of everything we do!**



# BRANCH LOCATIONS

6 Branches. 5 Communities.



Welch was purchased in 1976 to later have additions added to the bank to create the space needed for growth.

**396 S Commercial, Welch, OK**

WELCH



North Main was opened April 2002.

**2525 N Main St, Miami, OK**

NORTH  
MAIN



South Coffeyville was acquired from Regent Bank in 2011. In 2018 we purchased the lot adjacent and moved in January of 2019.

**115 W 3rd, South Coffeyville, OK**

SOUTH  
COFFEYVILLE



Steve Owens was opened May 2016.

**2227 E Steve Owens Blvd, Miami, OK**

STEVE  
OWENS



Chouteau branch was acquired, from the formally known, Bank of Commerce on December 31, 2021. We opened doors as Welch State Bank on January 2, 2022.

**215 N Main, Chouteau, OK**

CHOUTEAU



Vinita was opened in mid December of 2022 with a temporary building. As of October 2023 our branch is still under construction.

**570 S Wilson, Vinita, OK**

VINITA





# Team Members Answer

What is the best thing about our customers?

28 years



Tammie Harris

I don't think I can narrow it down to one thing, but anytime a customer tells me how much I'm appreciated is a good experience.

I've also had customers make things for me, or just bring me things from time to time. If we make our customers happy, then it is a good experience on both sides.

28 years



Sheila Hardy

During Covid when the stimulus checks went out, I gave an elderly customer her balance and told her she received a stimulus check she called me an Angel.

7 years



Ashley Smith

The feeling when I made my first few home loans to people who had no idea how to buy a home or that it was even possible for them.

26 years



Cindy Harris

Seeing the excitement of an older couple when they finally paid off their real estate loans. I helped them for years and the gentleman told me that Charles took a chance on him when no one else would. When they came to pay it off, he wanted to give the payoff directly to Charles and thank him.

10 years



Darren Tippit

My biggest reward is when a customer comes to me for financing when they have been turned down by bigger banks because they don't fit the mold and I can lay out a plan for them and help them achieve their life's dreams. It happens all the time, because we do things the Welch Way!

7 years



Kristen Kuehn

My favorite thing is helping people rebuild credit after terrible credit problems/history. My biggest success stories are them, helping them buy a home and property after facing such adversity. I've had the privilege to help several families in our community with this!

3 years



Laken Roeder

I love how our customers express their appreciation for us. They send us cards, pictures, candy at Christmas time, and positive comments on social media. I enjoy making a person who walked in the door a little stressed feel better and confident in their banking decisions. I also love being able to listen to stories about their families as well as being able to tell stories about mine, and not having to rush the customer.

2 years



John Fansler

A customer was trying to get a loan to buy land and he was having a horrible experience with another bank, he came to me and was very impressed with how smooth and quick the process went. It made me very proud to be a part of an organization that can make that process become pleasant and not a dreadful one.



# Team Members Answer

What is the best thing about Welch State Bank?



It is truly a bank you can grow up with, both personally and professionally. Good ideas are given merit which makes you feel very valued. Truly a family bank. **Beth Lowery - 11 years**



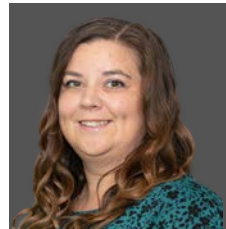
The small home town family atmosphere. We have a great team and it absolutely has a positive influence on our service to our customers. **Darren Tippit - 10 years**



Welch State Bank is family oriented. Core Values are not only written but followed from leadership all the way across the bank. **Sarah Key - 5 years**



The best thing about Welch State Bank is definitely the people. Friendships are formed and some become family. **Chelsea Calvert - 9 years**



I think our attitude and strong core values say a lot. I love being able to come to work and actually enjoy the environment around me with amazing supportive customers and co-workers. I also like being challenged to become a better person and co-worker. It's great to have a supportive group and great role models to push me all while giving me the guidance I need along the way. **Laken Roeder - 3 years**



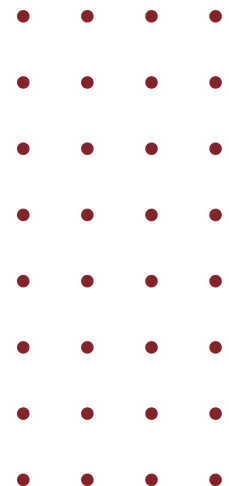
What is the funniest thing that has happened to you at work?

There was a mouse in the kitchen area at Welch. Ernie and I were looking for it but couldn't find it so Ernie thought it would be a great time to pull a joke. He ran to the teller line, acting like he was chasing the mouse. Within seconds, two of the tellers were on top of desks. **Bob Horn - 37 years**



One of our core values is to have fun and this is a VERY true core value! I am not a good jokester! So one day someone shot me with a rubber band from across the lobby and came to my office to retrieve the rubber band, so I prepared to return the favor and pointed the rubber band back at the person and let it go, only it hit me in the face, not them! **Beth Lowery - 11 years**

# Thank you!



We're proud to be your bank, where customers are always first. We go the extra mile, ensuring you have the best banking experience.

We are grateful for 100 years, and what an honor it is serving you.

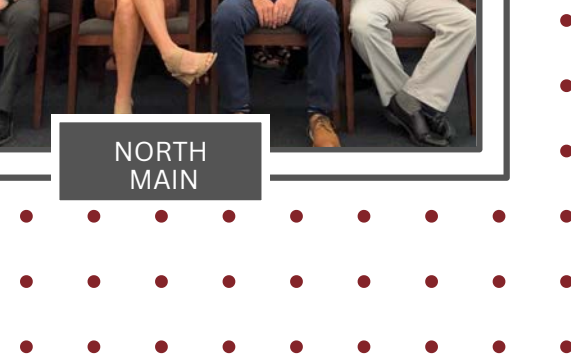
Thank you for being a part of our banking family!



WELCH



NORTH  
MAIN







SOUTH  
COFFEYVILLE



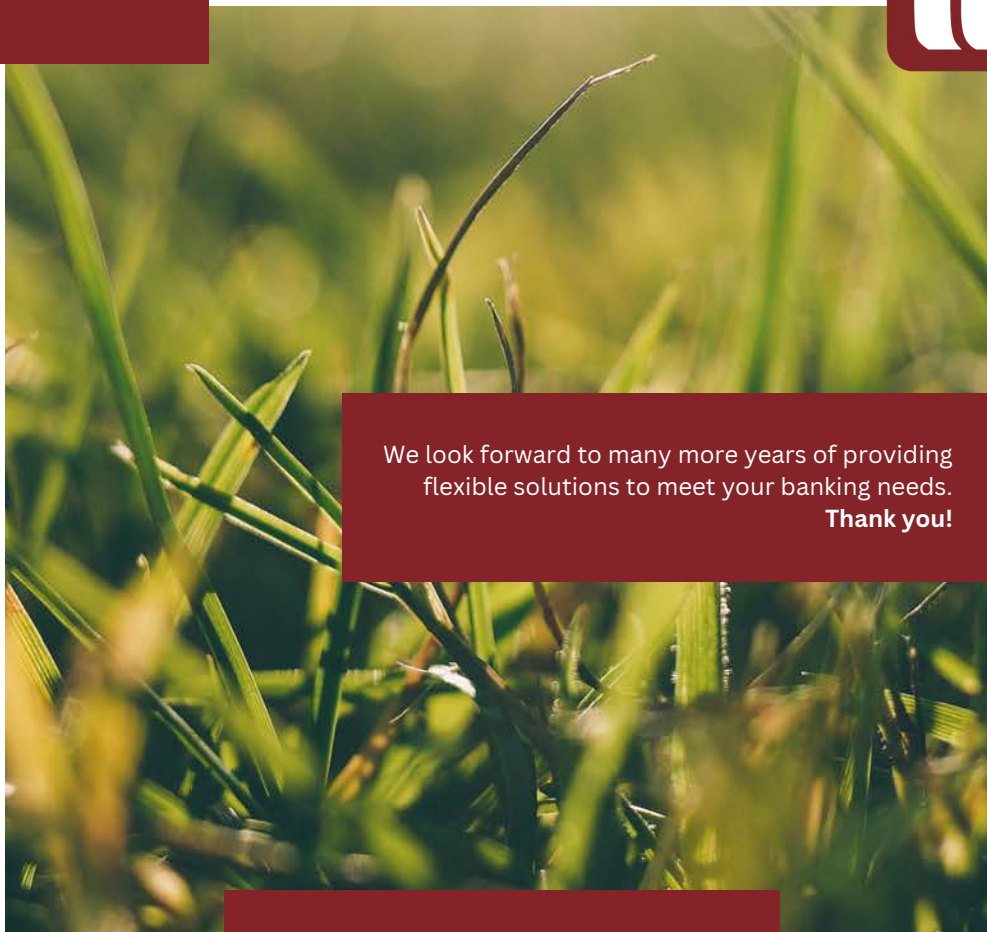
STEVE  
OWENS



CHOUTEAU



VINITA



We look forward to many more years of providing flexible solutions to meet your banking needs.  
**Thank you!**

*Thank you!*



Phone:  
918-788-3373



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As we celebrate our 100-year banking anniversary, it stands as a shining example of what a community bank can achieve through dedication, adaptability, and a steadfast commitment to its customers. In an industry often characterized by impersonal transactions, we remain deeply personal, serving as a trusted financial partner for generations.

Looking ahead to the next century, we continue to embrace change and innovation while holding fast to the principles that have guided it for the past century. It remains a beacon of stability and service, a testament to the enduring power of community banking. **We want nothing more than to remain a community bank – where you come first- above all other goals.** We want to be a source of pride for the communities we serve.

Our 100-year anniversary is not just a celebration of longevity, but a reaffirmation of our enduring commitment to local communities, flexible solutions, and the belief that local decisions made by local people create lasting financial success. Here's to a century of excellence and to the bright future that lies ahead for Welch State Bank! **We are humbled, grateful, and excited to move forward in success with you.**

