

Signs of our strength and stability are numerous and easy to see. It starts first and foremost with our people providing superior financial services to our ever-expanding base of customers. It shows up in our balance sheet with record-high capital levels, and it is even more tangible in the investments we've made in the Oklahoma City metro area, whether that's manifested in new branch locations or renovations to existing facilities.

In light of the weakened U.S. economy, our primary focus during the first nine months of calendar year 2009 was on strengthening Oklahoma Fidelity Bank's already solid capital position so that we can continue to make credit available to residents of our city and state. While we anticipate the economy to remain sluggish as consumers and businesses continue the process of de-leveraging their balance sheets, Oklahoma Fidelity Bank is favorably positioned with a sound capital structure and a diversified lineup of products and services designed to attract new customers with broad, integrated banking needs.

Since our move into Oklahoma in 2004, we've been building a solid platform for long-term growth. Earlier this year, Aaron Bastian was named Division President of Oklahoma Fidelity Bank and he represents the fourth generation of leadership in our family business. Along with deep-rooted financial knowledge and instincts, he brings greatly valued fresh perspectives and energies to the job. He is a defender of the Bank's customer-focused core values that have served our family business well for over 67 years.

Looking ahead to 2010, there is no doubt we will endure another period of broad economic uncertainties. Yet, we believe in the ingenuity and persistence of the American people and the ability of this great country to overcome adversity and emerge stronger in the process. Our employees stand ready with the financial resources needed to assist our fine customers and the communities we serve.

Sincerely,



Clark Bastian
Chairman & CEO



Clark Bastian
*Chairman of the Board &
Chief Executive Officer,
Fidelity Bank*



John Laisle
*President,
Fidelity Bank*



Aaron Bastian
*President,
Oklahoma Fidelity Bank*