

First Oklahoma Mobile Banking

Oklahoma-Indian Territory Bankers' Association

Report of the Bank Commissioner of the State of Oklahoma ,1993

Loyal to Oklahoma Michael J. Hightower,2015-08-01 H. E. Gene Rainbolt and his son, David, created the BancFirst Corporation during the energy bust of the 1980s, when bank failures set the tone for a decade that Oklahoma bankers would just as soon forget. Where others saw only problems, the Rainbolts perceived opportunities. Combining their disparate, yet complementary skills, father and son committed themselves to building Oklahoma, one community at a time.To capture the BancFirst story in all its richness and complexity, author Michael J. Hightower interviewed the company's primary stakeholders and conducted research in corporate, library, and personal collections. Highlights in BancFirst's colorful history include Gene Rainbolt's unique strategy of assembling banking interests and managing them through Thunderbird Financial Corporation; the energy bust of the 1980s, heralded by the catastrophic failure of Penn Square Bank in July 1982; and David Rainbolt's success in developing policies and strategic plans to complement his father's entrepreneurial energy.While most bankers were running for cover in the 1980s, the Rainbolts lobbied successfully for the repeal of unit banking so that strong banks could assume the assets of weaker ones. After the state legislature fell in step with the national trend to permit branch banking and multibank holding companies, the Rainbolts folded their disparate interests into United Community Corporation in 1985 and, four years later, the BancFirst Corporation.At the heart of BancFirst's business model is decentralization of authority that emphasizes the autonomy of member banks. Branch presidents have the authority to manage their banks as they see fit, even as they can offer customers the products and services of a large institution. By 2015, what David Rainbolt characterizes as a super community bank reported \$6.5 billion in total resources and included dozens of banks throughout the state. Above all, BancFirst has remained loyal to Oklahoma.

Biennial Report of the Bank Commissioner of the State of Oklahoma ,1912

Brother Bankers Michael Hightower,2023-09 Originally published in the Oklahoma Historical Society's quarterly journal, *The Chronicles of Oklahoma*, *Brother Bankers* tells the story of Frank and Hugh Johnson, founders of the First National Bank and Trust Company of Oklahoma City. The Johnson brothers left their home in Kosciusko, Mississippi, and relocated to Oklahoma Territory in the 1890s with entrepreneurial know-how and the grit to succeed in an unforgiving economy. After a few false starts that typified frontier business, they settled on banking. Their shared vision came to fruition when they merged their banks and then broke ground to create The First, an architectural marvel and financial powerhouse that fueled Oklahoma City's economic development.

The Power of Mobile Banking Sankar Krishnan,2014-05-19 Today's tech-savvy consumers are demanding a more personal customer experience from their banks, and banks are discovering that mobile services deliver individualized, tailored experiences better than any other technology. *The Power of Mobile Banking: How to Profit from the Revolution in Retail Financial Services* gives banking and financial professionals a well-researched guide for becoming transformational leaders. These leaders can convert their traditional retail branch banks into streamlined systems that deliver personalized services to their customers' laptops, tablets, and smartphones. Written by Sankar Krishnan—a career banker and noted financial services industry thought leader—*The Power of Mobile Banking* includes strategies for adapting mobile banking practices that suit the needs of both developed and emerging markets. Krishnan also shows how bankers can make their products and services relevant to a new generation of digital natives. Krishnan explores the expanding mobile payment systems that offer a wealth of financial opportunities for banking institutions and includes information on the growth of e-commerce, which holds the potential for new and profitable ways for banks to engage with consumers. *The Power of Mobile Banking* outlines the practical aspects of adapting to a mobile banking strategy and shows how to put the right players in place to ensure the technology works seamlessly. Once in place, a great mobile system delivers excellent service and benefits to users, as well as real value and unique features that cement customer loyalty. The book also offers advice for bankers who want to increase their bottom line by delving into the world-wide prepaid card market. Krishnan includes a discussion on the risks and hazards of mobile banking and reveals the critical investments that banks must be willing to make in order to avoid losing customers to telecoms, retailers, and technology providers. The time for retail banking to prepare for the new paradigm is now and *The Power of Mobile Banking* is the guide for professionals who want to adapt, evolve, and succeed in this new mobile-driven world.

Biennial Report of the Bank Commissioner of the State of Oklahoma ,1910

Federal Register ,2012-09

Continuing an Oklahoma Banking Tradition Max Nichols,David R. Martin,1989

Operating Banking Offices ,1972

Banking in Oklahoma Before Statehood Michael J. Hightower,2013-10-10 This lively book takes Oklahoma history into the world of Wild West capitalism. It begins with a useful survey of banking from the early days of the American republic until commercial patterns coalesced in the East. It then follows the course of American expansion westward, tracing the evolution of commerce and banking in Oklahoma from their genesis to the eve of statehood in 1907. Banking in Oklahoma before Statehood is not just a story of men sitting behind desks. Author Michael J. Hightower describes the riverboat trade in the Arkansas and Red River valleys and freighting on the Santa Fe Trail. Shortages of both currency and credit posed major impediments to regional commerce until storekeepers solved these problems by moving beyond barter to open ad hoc establishments known as merchant banks. Banking went through a wild adolescence during the territorial period. The era saw robberies and insider shenanigans, rivalries between banks with territorial and national charters, speculation in land and natural resources, and land fraud in the Indian Territory. But as banking matured, the better-capitalized institutions became the nucleus of commercial culture in the Oklahoma and Indian Territories. To tell this story, the author blends documentary historical research in both public and corporate archives with his own interviews and those that WPA field-workers conducted with old-timers during the New Deal. Bankers were never far from the action during the territorial period, and the institutions they built were both cause and effect of Oklahoma's inclusion in national networks of banking and commerce. The no-holds-barred brand of capitalism that breathed life into the Oklahoma frontier has remained alive and well since the days of the fur traders. As one knowledgeable observer said in the 1980s, "You've always had the gambling spirit in Oklahoma."

Role of Giant Corporations: Corporate secrecy: ownership and control of industrial and natural resources United States. Congress. Senate. Select Committee on Small Business. Subcommittee on Monopoly,1969

The Guaranty of Bank Deposits Thomas Bruce Robb,1921

Banking in Oklahoma, 1907-2000 Michael J. Hightower,Francis Anthony Keating,2014 The story of banking in twentieth-century Oklahoma is also the story of the Sooner State's first hundred years, as Michael J. Hightower's new book demonstrates. Oklahoma statehood coincided with the Panic of 1907, and both events signaled seismic shifts in state banking practices. Much as Oklahoma banks shed their frontier persona to become more tightly integrated in the national economy, so too was decentralized banking revealed as an anachronism, utterly unsuited to an increasingly global economy. With creation of the Federal Reserve System in 1913 and subsequent choice of Oklahoma City as the location for a branch bank, frontier banking began yielding to systems commensurate with the needs of the new century. Through meticulous research and personal interviews with bankers statewide, Hightower has crafted a compelling narrative of Oklahoma banking in the twentieth century. One of the first acts of the new state legislature was to guarantee that depositors in state-chartered banks would never lose a penny. Meanwhile, land and oil speculators and the bankers who funded their dreams were elevating get-rich-quick (and often get-poor-quick) schemes to an art form. In defense of country banks, the Oklahoma Bankers Association dispatched armed vigilantes to stop robbers in their tracks. Subsequent developments in Oklahoma banking include adaptation to regulations spawned by the Great Depression, the post-World War II boom, the 1980s depression in the oil patch, and changes fostered by rapid-fire advances in technology and communication. The demise of Penn Square Bank offers one of history's few unambiguous lessons, and it warrants two chapters—one on the rise, and one on the fall. Increasing regulation of the banking industry, the survival of family banks, and the resilience of community banking are consistent themes in a state that is only a few generations removed from the frontier.

Financial Organization Directory ,1976
Highlights of 75 Years in Mobile First National Bank of Mobile,1940
SMITH'S FIRST DIRECTORY of OKLAHOMA TERRITORY For the Year Commencing August 1st, 1890 ,
The History of the First National Bank in the United States Davenport (Iowa). First National Bank,1913
Chain Banking United States Congress. House. Banking and Currency Committee,1963
The Financier ,1904
Proceedings of the Annual Convention Oklahoma-Indian Territory Bankers' Association,1906

First Oklahoma Mobile Banking Book Review: Unveiling the Magic of Language

In a digital era where connections and knowledge reign supreme, the enchanting power of language has be more apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is truly remarkable. This extraordinary book, aptly titled "**First Oklahoma Mobile Banking**," published by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect our existence. Throughout this critique, we shall delve to the book is central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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First Oklahoma Mobile Banking Introduction

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