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Forbes & Fortune

OKLAHOMA / Best in Banking

Top Priority

In a quiet corner of northeastern Oklahoma, a bank with a distinctive name is proving that community banking still matters and that its future lies in purpose, not just profit.

In northeastern Oklahoma, among oak-lined backroads and longtime neighbors, sits the town of Pryor Creek. It's a place where trust is currency and a handshake still seals the deal. It's here, more than a century ago, that **First Priority Bank** opened its doors. Founded in 1900 in Indian Territory, the bank's origins are steeped in the values of community care and stewardship passed down from Native American nations like the Cherokee Nation and Muscogee Nation who shaped the region long before statehood.

Those roots remain the bank's foundation today. But under the leadership of **Aaron Dillard**, Chairman of the Board, President, and CEO, First Priority Bank has evolved into something both timeless and modern—a purpose-driven community bank that blends tradition with innovation.

"When decisions start with *why*, they lead somewhere meaningful," says Dillard. "The 'Y' in Priority represents more than where we came from, it represents *why* we exist: to help people live out their purpose."

Heritage Meets Vision

For Dillard, that "why" is more than branding, it's a mission. A new generation of leadership has taken the legacy of Pryor and carried it into Tulsa, where Dillard is redefining what community banking looks like in a world of algorithms and automation.



His goal: to expand the community bank experience into more communities and help people and businesses live out their "Y."

"Tulsa has this incredible energy," he says. "We're not just expanding locations; we're expanding our impact. The goal is to be part of people's stories, not just their finances."

The result is a banking philosophy that feels both traditional and forward-thinking; it's small-town relationships fused with metropolitan reach. With four locations currently from Tulsa to Norman, Dillard has cultivated a team that listens before it lends, collaborates before it decides, and prioritizes people before products.

"The values that built this community are the same ones that built this bank," Dillard notes. "We're here because those virtues still matter."

Staying Close

That belief shapes every decision First Priority makes. The bank focuses on building long-term relationships instead of chasing quick returns. Deposits made in Pryor and Tulsa stay in the region, funding farms that span generations, helping contractors expand their crews, supporting family-run restaurants, and putting first homes within reach for teachers, welders, and other local workers.

Dillard recalls one Sunday when a local trucking company faced an unexpected crisis. Their shipments were grounded, their drivers stranded, and their regular bank was closed. "They called us, and we didn't ask them to wait until Monday," Dillard says. "We just got to work. By that night, the trucks were rolling again. The next morning, they moved their entire business to us—because we showed up when no one else would."

Neighbors Helping Neighbors

From bilingual ITIN mortgages for immigrant families to specialized aircraft financing for weekend pilots and crop dusters, the bank's reach is as grounded as it is far-reaching. Many of those aircraft loans support aerial applicators treating Oklahoma farmland, proof that even in niche industries, community banks can have national influence without losing their local soul.

Though headquartered in Pryor, First Priority now operates locations in **Tulsa, Broken Arrow, and Norman**, with each location chosen for its connection to the people and businesses already rooted there. Expansion, for Dillard, is never about market share, it's about mission.

Real People. Real Conversations.

Supporting the communities that support one another means building systems around people, not the other way around. Instead of chasing fintech giants, First Priority focuses on accessible technology paired with human connection. "We've built legacies with our customers, not just loans," says Dillard. "We know who just added acres to their land, who's saving for their child's education, and who's juggling the harvest with tuition bills. Every relationship has a story, and those stories are our *why*."

Over the past decade, that trust has fueled remarkable growth, from \$80 million in assets to more than **\$500 million**. The bank's lending power now exceeds **\$15 million per client**, yet its approach remains intentionally personal.



When tornadoes strike nearby towns, First Priority is often first on the scene with emergency relief loans: fast, flexible, and red-tape free. During the pandemic, staff guided business owners through PPP applications, sometimes from across a drive-thru window. "Some banks were overwhelmed," Dillard says. "We just stayed open and kept answering the phone."

Purpose Over Profit

That commitment hasn't gone unnoticed. First Priority has earned **5-star ratings from BauerFinancial**, been listed among **SBA's Top Lenders**, and received national recognition from **Newsweek, USA Today, and The Oklahoman** as one of the country's best community banks and workplaces.

But awards are not the mission, they're the outcome of it. The bank quietly pays

off school lunch debts, funds teacher grants, supports food pantries, and gives employees paid time to volunteer in their communities.

"If we're trusted with people's livelihoods," Dillard says, "then we have a responsibility to be more than just a financial institution. We have to be part of the community's foundation."

More than 100 years after its founding, First Priority continues to reflect the values that built Oklahoma itself: resilience, care, and the quiet courage to show up when it counts.

For Dillard, success isn't measured by how far the bank has come from Pryor, but by how many people it helps move forward with purpose.

Because at First Priority, community banking isn't a thing of the past, it's the future.

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