

AMERICAN NATION BANK

With Oklahoma locations in Ardmore, Marietta, Lone Grove, Wilson, Comanche,
and Durant and Texas locations in Saginaw and Keller





Jesse Cross

Chairman of the Board

NMLS #793144

Jesse is the founder and face of American Nation Bank, established in 1983. Jesse is a common sense banker with knowledge in all facets of banking. His sense of wit, lifetime banking experience, and genuine care for customers and the community make him a TRUE LEADER. Jesse is an avid baseball fan (Go Cubs!) and will be glad to talk baseball with you any day. Stop by to see Jesse today!



Pat McCullough

Oklahoma President

NMLS #703982

Pat is located in our main bank on N. Commerce in Ardmore and is a graduate of Southeastern Oklahoma State University and the Southwestern Graduate School of Banking. He has been a lender many years in Southern and Southeast Oklahoma and serves American Nation Bank as its Oklahoma President. His cordial, professional, and warm way of doing business attracts repeat customers year after year. As many say, "He's just a nice guy and a good banker." In his spare time, Pat leads a busy life with his wife and family—having 4 daughters and 8 grandchildren keeps POPS busy!



Eric Holquin

Ardmore Market President

NMLS #704201

Eric is Ardmore Market President and offices at the Main location at 1901 N Commerce in Ardmore. Eric graduated from Plainview High School in 2004. He later graduated from Oklahoma State University and University of Central Oklahoma while furthering his banking career. In addition, he has completed the Stagen Leadership Academy's Integral Leadership Program. Eric brings many years of banking experience to his client and community in Oklahoma and North Texas. A leader in the community, Eric has served many non-profits and organizations throughout Oklahoma and North Texas. In 2012, he was awarded the Ardmore Young Professionals Rising Star award, as well as being named to the Journal Records list of Achievers Under 40 in 2013. Eric and his wife enjoy college sports (specifically anything bedlam related), OKC Thunder basketball, and traveling. Eric is a member of Christ Community Church, where Eric serves as an elder. Let Eric help you with all your financial needs.



Charles Lockwood, VP

NMLS #500333

“Charley” is ANB’s agricultural lender. Charley lives in Ringling but offices in the main bank on North Commerce in Ardmore. Charley and family have been in ranching their whole lives. When you talk to Charley, you’re talking to someone who knows the cattle and crop industry. Charley is non-intimidating to Ag customers because he talks their language and knows what the markets are doing. When Charley’s off the clock, he’s still working—working cattle, pecans, or helping in the family’s local grocery in Ringling.



Betsy Wright, VP

NMLS #703824

Betsy is in our main bank on North Commerce in Ardmore. She received her Bachelor’s and Master’s in Business Education and minored in Management at Southeastern Oklahoma State University. Betsy has been a longtime lender in Southern and Southeastern Oklahoma. She loves helping you with any type of loan but particularly real estate—where she can explain in common sense terms the ins and outs of a mortgage loan. Betsy’s friendly face and good advice to customers is immeasurable. When Betsy’s not at the bank, you’ll find her working in her yard, tending to her pets, or cooking for and entertaining grandchildren.



Daryl Steele, VP/Banking Center Manager/Lender

NMLS #807704

Daryl Steele is Vice President/ Banking Center Manager/Lender at Ardmore's 1901 N. Commerce location. Daryl's many years of experience in the financial sector and knowledge of lending and banking operations make him your all-around banker. Daryl and wife Shannon are homegrown Ardmoreites and are raising their 2 children in the same great atmosphere where they were raised. After graduating from Plainview High School in 2001, Daryl received his Bachelor of Arts in Criminal Justice with a Minor in Counseling and Master of Science in Human Resources with a focus in Administration from East Central University in Ada, OK.

Daryl has made it a personal goal to be a leader in educating teens, young adults and other members of his community in the importance of financial literacy. Whether he is volunteering with PIE (Partners in Education) or visiting the local high schools to speak about financial stability, he understands the importance of strong financial knowledge.

Let Daryl help you with your deposit or loan needs.



Judy Armstrong, AVP

NMLS #480943

Judy is in our Ardmore main office and has been with ANB for many years. She is well known and respected as “Jesse’s right hand person” and is prompt and professional in taking care of loan customers. Judy has been a Carter County resident and banker her entire working life and now resides in Lone Grove. She enjoys working in her greenhouse and helping her husband fix up and show antique cars.



Misty Mendenall, AVP

NMLS #480597

Misty is located at American Nation Bank’s main bank at 1901 N. Commerce, Ardmore, OK. She was raised in Ardmore, Oklahoma, graduated from Plainview High School, and received her Bachelor’s degree from Southeastern State University in Durant, OK. She has many years banking experience at ANB and is currently Assistant Vice President. She is an active member of Trinity Baptist Church and volunteer to Relay for Life.