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FOR IMMEDIATE RELEASE

Andrew Stafford Elevated to Bank Officer and Credit Analyst II

(**Broken Arrow, OK**) – Andrew Stafford has been promoted to Bank Officer and Credit Analyst II, announced by AVB Bank President and Chief Executive Officer (CEO), Ted Cundiff. Stafford joined AVB Bank in July 2023 as Credit Analyst I, tenaciously advancing to his current role.

Stafford's efforts within the Credit Department have been notable, as he has fully embraced every opportunity and challenge with a resilient attitude. In his time with AVB, Stafford has taken on duties outside his regular scope to support the credit analysis area. In this new role, he will be responsible for analyzing financial statements with recommendations to support loan activities, reviewing annual credits for loan classification, as well as monitoring loan compliance.

AVB Bank Chief Credit Officer, Javier Gamarra, stated, "Andrew's efforts within the credit department have had an immense impact on the bank and our loan production." Gamarra continued, "He has led the charge in our area, taking on responsibilities beyond his normal day-to-day duties, highlighting his rapid success and internal promotion."

Stafford graduated from Broken Arrow High School and earned his bachelor's in finance at Oklahoma State University (OSU).

Founded in Broken Arrow, Oklahoma, in 1905, AVB Bank, a sixth-generation family-owned community bank, is celebrating 120-years of serving the Tulsa and Broken Arrow communities. The Bank offers a variety of competitive deposit and lending solutions for businesses and individuals, including checking and sweep accounts, mortgage lending, commercial and small business loans and lines of credit, commercial real estate finance loans, credit cards, merchant services, remote deposit capture, as well as mobile and online services including bill payment, mobile deposit, small business mobile deposit and cash management.

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