

2018 & 2019 ANNUAL REPORTS

Kirkpatrick Family Fund | Kirkpatrick Foundation | Christian Keesee Charitable Trust | Kirkpatrick Bank

Kirkpatrick Oil Company | The Brett Weston Archive | Kirkpatrick Family Archive | Kirkpatrick Policy Group | Beekman New York



from the bridge

Definition: noun /brij/ Refers to the elevated, enclosed platform on a ship from which the captain and officers command operations and critical maneuvers

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Commander John Kirkpatrick serving as the gunnery officer aboard the USS Alaska, a participating ship in the Battle of Okinawa, somewhere between the East China and Yellow Seas, 1945.

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KIRKPATRICK OIL COMPANY With a family history in the oil business dating back to the 1920s, John Kirkpatrick established Kirkpatrick Oil Company in 1950. Family-owned for more than ninety years, the company remains committed to a mission to profitably grow reserves and production in a safe, environmentally responsible manner for the long-term benefit of our shareholders, employees, and community.



KIRKPATRICK FAMILY FUND In 1989, the Kirkpatrick Family Fund was founded by John and Eleanor Kirkpatrick and remains today the largest affiliated fund at the Oklahoma City Community Foundation. Through project, operating, and endowment-building grants the Kirkpatrick Family Fund invests in ideas and leadership that contribute to and advance the cultural, intellectual, and social interests that impact citizens in central Oklahoma and beyond.



THE BRETT WESTON ARCHIVE The most complete body of work in existence by the celebrated American photographer Brett Weston was acquired from his estate in 1996. The archive's goal is to organize and catalog the collection in such a way as to offer immediate access to recognized as well as unknown and unpublished photographs by Weston, one of the true American masters of photography. By bringing to light a great body of work that has never been exhibited or reproduced, the archive strives to make the public aware of the many sides of this gifted artist.



KIRKPATRICK FOUNDATION The Kirkpatrick Foundation is a private foundation started in 1955 by John and Eleanor Kirkpatrick. The initial mission to support arts, culture, and education grew to include animal wellbeing under the influence and involvement of their daughter, Joan Kirkpatrick. The current mission of the foundation is to suport arts, culture, education, animal wellbeing, environmental conservation, and historic preservation, primarily in central Oklahoma. In addition to its grant-making program, the foundation publishes *ArtDesk* magazine and has an initiative, Safe & Humane, which endeavors to make Oklahoma the safest and most humane place for animals by the year 2032.



KIRKPATRICK FAMILY ARCHIVE The Kirkpatrick Family Archive was founded in 2002 by Christian Keesee to preserve letters, photographs, documents, and other items from the Kirkpatrick family beginning with Dr. and Mrs. E. E. Kirkpatrick. The archive provides the extended family a better perspective of their rich heritage, while also sharing with professional historians and researchers affiliated with the Oklahoma Historical Society. The resulting archive includes thousands of records of individual and grouped items that span from the pre—Civil War era to Oklahoma's statehood to present day. The archive is an important part of the ongoing conversation regarding Oklahoma's contribution to the American experience.



CHRISTIAN KEESEE CHARITABLE TRUST Founded in 2005 to augment family philanthropy, the Christian Keesee Charitable Trust provides funding to arts organizations outside the geographic boundaries of the Kirkpatrick Foundation or Kirkpatrick Family Fund. In its short history, the Charitable Trust has supported organizations based in the Northeast with which Mr. Keesee is involved. The American Ballet Theatre, the Frick Collection, and the Humane Society of the United States are examples of interest areas. Larry Keigwin and Blake Keesee serve as trustees along with Nancy Anthony and Liz Eickman.



KIRKPATRICK POLICY GROUP The Kirkpatrick Policy Group is a nonpartisan, independent organization established to identify and advocate positions on issues significant to the Kirkpatrick family. These include concern for the arts, arts education, animal wellbeing, and reproductive health.



KIRKPATRICK BANK Kirkpatrick Bank is a private business bank serving Oklahoma and Colorado. Chartered in 1970, the bank was acquired by the family in 1988. Kirkpatrick Bank's continued success can be attributed to the diligent implementation of growth strategies, driven by the daily execution of long-standing business development and a personalized customer service model.



BEEKMAN NEW YORK Beekman New York provides clients with access to luxury fine jewelry and one-of-a-kind pieces. The collection is a living library, from which clients can borrow and enjoy exceptionally crafted pieces that cannot be found anywhere else, as they have been curated from all over the world by a gemologist for this purpose. The collection includes certified natural green diamonds, Burma rubies, sapphires, and emeralds—iconic and phenomenal jewelry assembled from 1870 to the present. By recirculating these works of art in the economy, Beekman New York aims to bring joy and sustainability to the experience of wearing luxury fine jewelry.

IN REVIEW



























FEBRUARY 2018

Christian Keesee is awarded the John and Joy Reed Belt Leadership in Arts and Education award by the Harding Fine Arts Academy for his leadership, advocacy, and positive impact on the arts and education community.

MARCH 2018

Elizabeth Eickman, director of the Kirkpatrick Family Fund, receives the Governor's Arts Award for her longtime commitment and significant contributions to the arts in Oklahoma. Eickman has led the Family Fund since 2005, helping to steer more than \$103 million in grants to cultural and civic organizations in Oklahoma and

beyond.

APRIL 2018

Common Bonds holds its first convening of stakeholders at the Oklahoma History Center, the first step in creating a formal collaboration with a mission to end the needless euthanasia of Oklahoma cats and dogs by the year 2025.

MAY 2018

Kirkpatrick Bank in Denver convenes an Advisory Board of community leaders to establish a community voice in the existing marketplace, providing unique expertise from key industries in the community, as well as viewpoints on the issues, programs, and nonprofit sector.

JULY 2018

The Green Box Arts
Festival celebrates
ten years in Green
Mountain Falls,
Colorado, with the
return of *The Musical*Swings by Canadian
design firm Daily tous
les jours.

The festival also

celebrated with extraordinary dance performances by KEIGWIN + COMPANY, Ormao Dance Company, and a community dance that honored "Leonard Bernstein at 100," a two-year global celebration of the life and career of the twentiethcentury American composer, conductor, pianist, educator, and humanitarian.

OCTOBER 2018

The Kirkpatrick Foundation hosts its second ANIMAL Conference, a key to achieving the Foundation's Safe & Humane mission to make Oklahoma the safest and most humane place to be an animal by 2032.

Cindy Kyle completes her first month as president and chief financial officer at Kirkpatrick Oil Company. Kyle joins the ranks of an exclusive group of women presidents to lead an oil and gas company.

JANUARY 2019

The Kirkpatrick
Foundation provides a
large grant to support
a new location for
Blaze's Tribute Equine
Rescue. The statewide
rescue program
helps neglected and
abandoned horses and
provides assistance to
law enforcement and
animal control agencies
with equine-related
cruelty cases.

The Mollie Spencer
Farm adopts animals
for the first time: two
foster horses named
Ruby and Osa in
partnership with Blaze's
Tribute Equine Rescue.
The horses are nonrideable and adjust
well to life at their new
home.

MARCH 2019

Kirkpatrick Oil
Company drills the
Cheval 14-3 and
15-8 wells in Major
County, Oklahoma,
collectively producing
120 barrels of oil per
day beginning in April
of 2019.

ArtDesk editors head

west to celebrate Issue 16 with the National Council for Oklahoma Contemporary Arts Center in Palm Springs, California, and view the biennial Desert X exhibition throughout the Coachella valley.

APRIL 2019

The Mollie Spencer
Farm celebrates the
legacy of the Chisholm
Trail with the relocation
of the historic Chisholm
Trail marker. The
historical marker is also
accompanied by a new
public entrance for the
farm.

The marker is celebrated with a ribbon-cutting ceremony at the Mollie Spencer Farm with a tribute to a longtime friend of the farm, Dixie Clement. A plaque is presented in memoriam to the family of Clement and is mounted on the historical marker for visitors to see as they leave the farm.

AUGUST 2019

The Kirkpatrick Policy
Group launches Project
Animal Welfare Shelter,
or the PAWS for MAPS
4 campaign, to establish
a new animal shelter
in Oklahoma City as
part of MAPS 4. The
proposal is a critical
element in making
Oklahoma City a safer
and more welcoming
place for residents and
pets.

NOVEMBER 2019

Beekman New York launches: the fine jewelry sharing company is cofounded by Christian Keesee and certified gemologist Sharon Novak. Beekman features a wide range of luxury jewelry, from period pieces to modern craftsmanship.

Kirkpatrick Bank loans surpass \$585 million for the first time. Bauer Financial Services recognizes our performance with its 5 Star Award for the fourth year. The bank opens a new IT data center, with an enhanced emergency recovery system.

DECEMBER 2019

Kirkpatrick Policy Group's maiden voyage, PAWS for MAPS 4, passes. \$38 million will be allocated for the construction of a new animal shelter to replace the existing aging facility.

Kirkpatrick Bank completes it most successful year in fifty years both in terms of earnings and asset size, making the entity Oklahoma's twelfth largest bank.

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WELCOME

Dear Shareholders, Partners, Employees, and Friends,

Tlook forward to celebrating with you all that has been Laccomplished over the last two years. In an effort to be mindful of our earth's precious resources, we changed the frequency of the publication of our annual report to every other year. On behalf of all of our entities, I am honored to present to you the mission and endeavors of more than nine independent entities.

To begin, the Kirkpatrick Oil Company has been doing extremely well in a difficult market. If one had invested \$1,000 in our 2019 drilling program, the investment would have added 87 barrels of oil and 90 thousand cubic feet (mcf) of natural gas, to a portfolio with a 2.6 percent rate of return and an investment payout in less than 1.5 years. If you would like to join Kirkpatrick Oil Company on any of its exploration endeavors, qualified investors are encouraged to contact company president Cindy Kyle. We are thrilled that Cindy has ascended to the presidency of the corporation and are proud to be one of the few oil companies in the United States that is led by a woman.

The Brett Weston Archive's mission is to share the artist's work with the larger public. Over the last two years, the archive has focused on donating more than 380 photographs to arts institutions and museums throughout the country. We look forward to our continued partnerships with these fine organizations, among them the Johnson Museum of Art at Cornell University, the Mead Art Museum at Amherst College, and Crystal Bridges Museum of American Art.

The philanthropic staffs at the Kirkpatrick Family Fund and Kirkpatrick Foundation continue to serve the heart of their missions with several exciting projects underway and hundreds of organizations supported by our robust grant programs. In doing so, the Family Fund and Foundation collectively distributed \$20,217,335 in 2018 and 2019 to 501(c)3 organizations involved in everything from social services to the fine arts.

As many of you know, we have a passion for all things contemporary, but we also have a big investment in history, particularly the genealogical story of the Kirkpatrick and Blake families. While recently working with the Kirkpatrick Family Archive—researching Kirkpatrick Bank's fiftieth anniversary—I became reacquainted with a relative named Samuel Diggs Blake, who would be my third great grandfather. Mr. Blake began his banking career in 1888 in Dallas, Texas, starting the Blake Mutual Savings Association. At one point, it was making more than \$1 million a month! But the bank eventually failed, as did many others during the Spanish-American War because there was no FDIC or federal reserve to secure investors' and depositors' money. We feel fortunate as a family to have this history in banking. Here, at the dawn of the twenty-first century, banking is still a wild ride, but deposits and investments are greatly secured thanks to our federal government's commitment to regulating banks. Kirkpatrick Bank's focus is on business lending in both Oklahoma and Colorado. Our loan portfolio totaled \$585 million at the end of 2019. I know George Drew, president of the bank, would be eager to discuss how our bank can be of service to you.

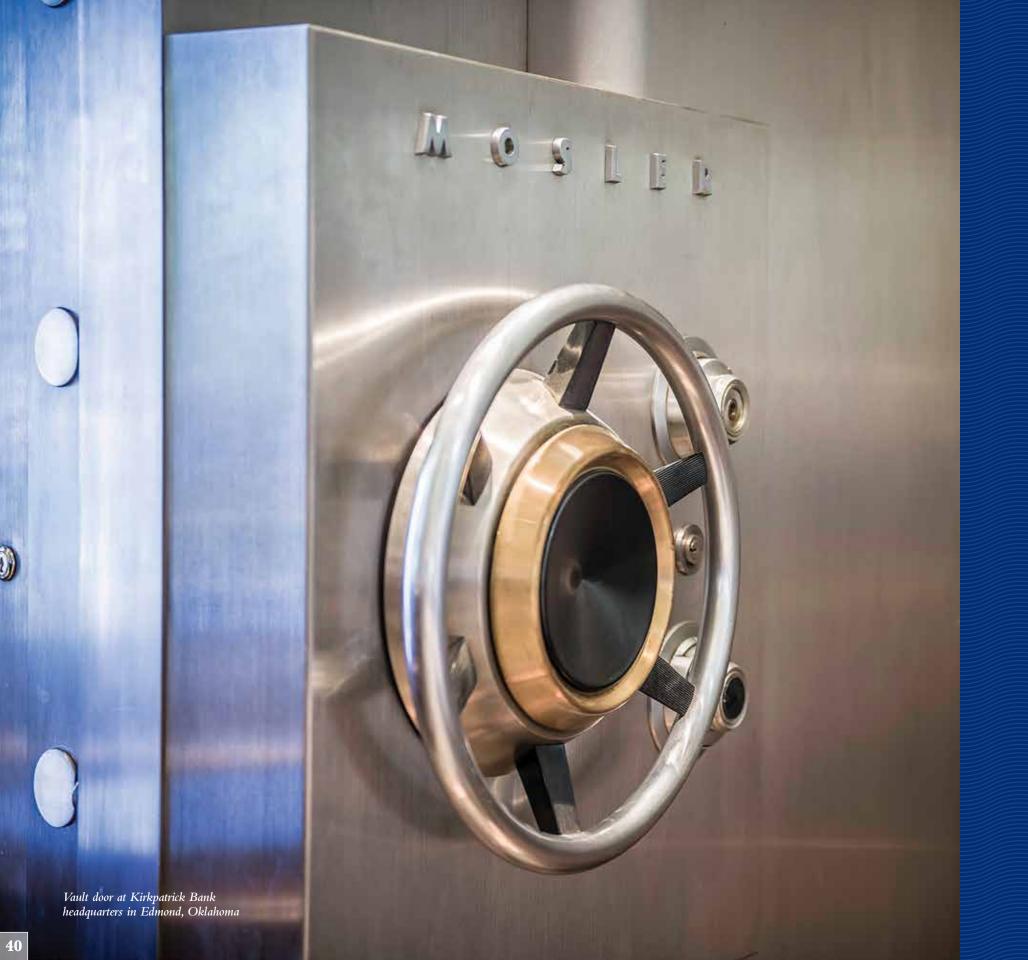
Also, I would like to share the exciting news of a new entrepreneurial investment—a firm called Beekman New York, an online fine-jewelry sharing business. Our clients are offered the ability to experience rare and unique pieces with the ease and enjoyment of an exclusive online platform.

Perhaps our most important news is the opening of Oklahoma Contemporary Arts Center in March 2020 at Eleventh and Broadway in Oklahoma City. After more than thirty years at the State Fairgrounds, Oklahoma Contemporary will move to its new facility, a building designed specifically for its mission and our growing city. My deepest thanks to the donors, the board, and staff who have worked so hard to bring this important arts-education vision to reality. Generations of Oklahomans' lives will be immeasurably enhanced by this new cultural institution and its forward-thinking brand of arts education.

Thank you, Christian Keesee







irkpatrick Bank enters its fiftieth anniversary as a privately held commercial bank, not only surviving, but thriving during two significant recessions (1981, 2007). We understand that longevity is dependent on the value of customer relationships. The importance of customer value has become even clearer as we watch venerable U.S. companies close their doors. Global firms like Apple, Amazon, and Google embraced the primacy of the customer to deliver what customers value most—instant, intimate, frictionless service at scale. In 2017, Joseph L. Bower, professor emeritus, Harvard Business School, discussed the concept of "shareholder value" as the goal of business in the Harvard Business Review. He declared this concept to be "an error at the heart of corporate leadership, flawed in its assumptions, confused as a

matter of law and damaging in practice." That focus has caused many companies to falter and some to die. The world may change in many ways, but customer value does not.

KIRKPATRICK BANK

To illustrate, let me share a story common to any bank prior to September 11, 2001. In those days, when you deposited a check your funds might not become available for several days. That's because it could literally take days to physically deliver the check to the paying bank. If the paying bank was out of state, an employee traveled via commercial airlines to present the check. The time it took to process and clear a check was known as "the float." Collection of deposited checks translated into the ability to invest the funds, so minimizing float carried an economic value.

On one particular Friday in which the following Monday was a legal holiday, we received a check for \$30 million drawn on a bank located on the west coast. Under our normal processing schedule, we would have collected it in one day. However, with the weekend followed by the holiday in front of us, the collection time was now going to be extended to Tuesday. At a time when the overnight investment rate was double digits, finding a way to collect this item on Friday, as opposed to Tuesday, carried significant financial impact. We were able to identify a commercial flight that would allow us to present the check to the paying bank that same day, meaning we had a very short timeframe to process the item and get someone on the flight. As luck

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Glass wall detail in the award-winning mini-lobby designed by Rand Elliott for Kirkpatrick Bank headquarters in Edmond, Oklahoma

continued from page 43

would have it, the employee we selected to make the trip got stuck on an old elevator between floors. We could see the employee between the crack in the elevator but could not retrieve the check with a simple hand exchange. Improvising quickly, I used a coat hanger and a piece of gum to retrieve the check. Another employee was dispatched on the flight, making the timeframe for Friday settlement. We retrieved the stranded employee from the elevator several hours later. The difference between success and failure on this mission? Earnings of \$40,000. Our customer was delighted.

Today, with the evolution of check imaging, no one thinks it remarkable to clear a check in twentyfour hours or less, or collect funds automatically from customers or donors, or receive monthly statements electronically including check images. Yet for banking, these developments were revolutionary, spurred in part by a nation's tragedy that grounded commercial air travel for several days.

I am proud to say that Kirkpatrick Bank has responded quickly to industry innovations. Over the past two years we have reviewed the key banking processes in our bank, from teller functions to commercial loans. We have implemented software programs designed to make those processes faster, more efficient, more accurate and more transparent for our customers. Tools available in our cash management department for business customers are robust, but delivered as needed instead of as packaged. Prospective home buyers can apply online for a

mortgage and be qualified within hours.

Yes, Internet functionality and speed is great, but having a relationship with an actual person is what fuels and sustains the customer value concept. We never forget that.

I am proud to say that Kirkpatrick Bank continuously innovates services for our customers, adheres to its strategic focus, and offers a track record of continued growth and financial security through good times and bad. As we approach a billion dollars in assets, our most significant banking milestone to date, I am grateful for the loyalty of our customers, the acumen of our leadership, and the customer focus of our employees.

I invite you to come grow with us.

—George Drew, PRESIDENT



Tina Barney, The Two Friends, Board Room, Kirkpatrick Bank, Colorado Springs

The Stafford family lives on their ranch in the community of Westcliffe, Colorado

BUILDING CUSTOMER VALUE, IN THEIR WORDS

'We've mentioned that our success is due to the value of our customer relationships. What does that mean? We think it goes beyond having products or services that solve problems or fill needs, beyond meeting what customers expect. We think it is about attitude and a passion for service, for helping others. I think a few stories will prove my point."

—Trent Stafford, COLORADO MARKET PRESIDENT



LISA RUTHERFORD, VICE PRESIDENT—CASH **MANAGEMENT**

We make proposals to organizations to demonstrate our capabilities to serve their needs. We worked hard on one to a community college, complete with a formal presentation. They chose another bank. Six months later I got a call from their foundation officer saying that the new relationship wasn't working out and could we refresh our proposal. I was nervous on the day of the meeting. I could tell the participants were not engaged. So, I just asked them what was working in their relationship and what wasn't. I

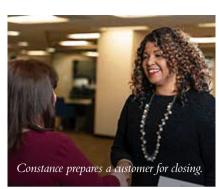
commented that presentations were a lot like first dates, with everyone putting their best foot forward, but that in this case I wanted to get to the nitty gritty of what they actually needed and then assess if we could meet and exceed their expectations. We won the business that day, and we continue to win it every day.

In another situation, I had a scheduled meeting. On that day, another customer contacted me in a panic. Their system had been hacked, with a huge fraud in progress. I dropped everything, including the meeting. With the help of our customer service team in Oklahoma we contacted twelve banks in very short order, as well as the police in New Mexico to intercept a package sent via Fed Ex, reducing a \$300,000 loss to \$10,000. When I apologized for the dropped meeting, they responded that this event made it clear that if they ever had an issue, I would drop everything to help. My passion isn't for customer service, although I find great satisfaction in that and in crafting solutions based on what's important to them. My passion is in making a difference for someone every day.



KATHY FRANKENFIELD, VICE PRESIDENT—PRIVATE BANK

Most often, people don't really know what it takes to address financial business. That usually comes into play at the most difficult time, a time where money is in motion due to a changing life circumstance. A few years ago, I was contacted by the wife of a customer about the daughter of a close friend. She had just turned twenty-one, and her dad suddenly died (her mother had also died years previously). Her dad had a variety of accounts scattered about, on which the daughter was an authorized signer. But upon his death, that status ended. She had no way to access any funds to pay incoming bills. She also had no "bankable" history of her own, no credit, no accounts. Her dad never banked with us, but I offered to help. I introduced the young woman to an attorney and a CPA. Together we helped her to release the hold on the accounts, establish title to real property, get property valuations, and so forth. We helped her establish a trust and a financial plan. A little later, we were there to help when she sold her dad's house and bought another. She has become a customer in the process, but the greatest reward is watching her bloom as a confident young woman, fully in charge of her life. In every case where I've been fortunate to develop a valued customer relationship, it has evolved because I believe in paying it forward. Help others and good things will come.



CONSTANCE LADD, VICE PRESIDENT—MORTGAGE

I often work with first-time home buyers and many times they have credit scores that are underwater or have derogatory debt. I don't like to say "no," I prefer to say, "not right now." I enjoy setting them on a path to realizing their dream to own a home. One young lady I worked with was single, but her fiancée was helping with the down payment. Her pay stubs were difficult to calculate her actual income. It seemed like each

document needed another document to clarify. The closing was right on top of us, with no option to extend With her permission, I went to her work, found an on-site official who could go through all of it and validate the answers we needed. We made the closing. Another time, a young lady, recently married, had improved her credit score nicely, but still had some derogatory debt on record. I contacted each of the debt holders to work through the records and validate a zero balance. But my favorite was an elderly woman who sold her home of fifty years to acquire a residence in a senior living community. With no family to help her accomplish the move, I teamed up with her realtor to pack and resettle her. These are the experiences that make what I do worth doing.



GEORGE DREW, PRESIDENT

Every year we hold a holiday party for our employees. At that time, we celebrate the achievements of the year and we recognize employees selected by their peers for their demonstration of our values. Among our values of integrity, credibility, transparency, and timely action, we especially appreciate respect. Our employee of the year for 2019 was a young woman in our customer service department, Melissa Sparks. Here is her

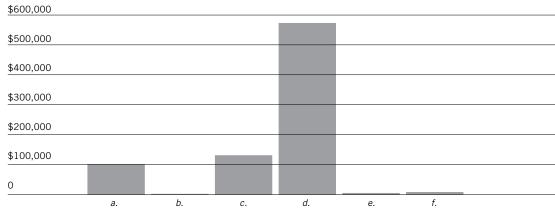
An elderly customer had unfortunately given out debit card

information over the phone to a scammer. Upon realizing the situation, she contacted the bank. We closed down her card and protected her account. However, she needed to come into the bank to get her new card. She lived outside of town and had no one to help her get to the bank. She depended on her card to order supplies and groceries online for delivery. It was also discovered that the husband's death certificate had never been provided to the bank. Melissa stepped up and delivered the new debit card to the customer after work. She got the husband's original death certificate from the woman, made a copy at work the next day, and delivered the original back to the customer after work.

"I think if you respect people and you respect yourself, you do things for them that you would want someone to do for you in the same circumstance. When I asked my supervisor if it would be alright to do this, he was very supportive and so were my colleagues. Our customers deserve our respect."—Melissa Sparks, Customer Service

KIRKPATRICK BANK

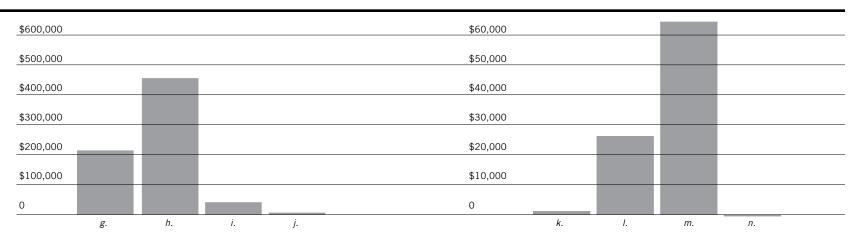
Condensed Statement Of Condition as of December 31, 2019



ASSETS

a.	Cash & Due from Banks	\$102,244,000
b.	Fed Funds Sold	1,496,000
c.	Securities & Investments	126,160,000
d.	Loans & Discounts, Net	574,720,000
e.	Premises, Furniture & Equipment	6,577,000
	Other Assets	

\$818,584,000 **Total Assets**



LIABILITIES

	TEDIETTES	
g.	Noninterest-bearing Deposits	\$209,740,000
h.	Interest-bearing Deposits	464,890,000
i.	Borrowings	45,751,000
j.	Other Liabilities	5,226,000
Total Liabilites		\$725,607,000

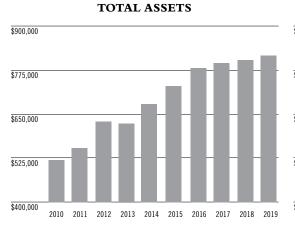
EQUITY

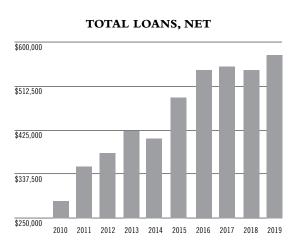
k. Common Stock\$	31,152,000
I. Paid-in Capital2	26,168,000
m. Retained Earnings6	6.071.000
n. Accumulated other Comprehesive Income	

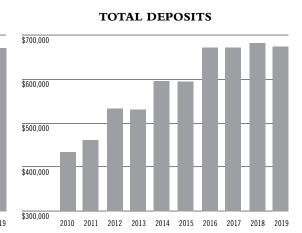
Total Equity \$92,977,000

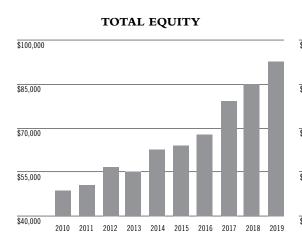
Total Liabilities & Equity \$818,584,000

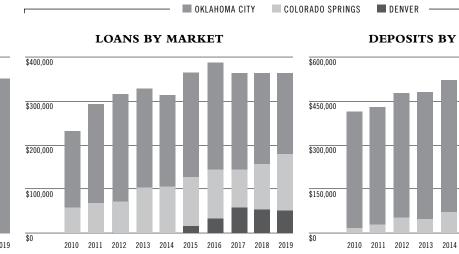
TEN YEARS OF GROWTH

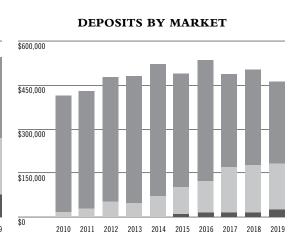
















LEADERSHIP

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Trenton Stafford, Colorado Market President
James Shane, Senior Vice President, CFO
Grace Meyer, Senior Vice President, Corporate Secretary

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John Garrison – CPA, Financial Advisor
Christian Keesee – Kirkpatrick Family Fund
David Sutter – Kirkpatrick Bank

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Robert R. Kirby – Retired, Kirkpatrick Bank

Colorado Advisory Board - Colorado Springs

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James Oaks – Co-Chair, Kirkpatrick Bank

William S. Corrigan – Kane Family Foundation

Thomas Gannett – BCR Management

Randall Geving – Six & Geving Insurance

Mary Ellen McNally – Civic Leader

Jocelyn Wall – Retired, Kirkpatrick Bank

Joshua A. Waymire – Fulcrum Wealth Consulting,

Raymond James

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Susan Fakharzadeh, PDC Energy
John Fognani, Haynes and Boone
Chris King, DPC Companies

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Cindy Kyle, President & Chief Financial Officer
Mike McGinnis, Vice President — Operations
Alison Cadena, Vice President — Land
Nichole Buckner, Senior Geology Analyst

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The Brett Weston Archive

Julie Maguire, *Director*Alison Demorotski, *Assistant Director*

Kirkpatrick Family Archive

David Hull, Archivist - Oklahoma Historical Society

Kirkpatrick Policy Group

Christian Keesee, *President*Elizabeth Eickman, *Secretary*Louisa McCune, *Treasurer*Cynthia Archiniaco, *Director*

Beekman New York

Christian Keesee, *Chairman* Sharon Novak, *President*

CONTACT US

Christian Keesee Charitable Trust

1001 W. Wilshire Boulevard Oklahoma City, OK 73116 (405) 842-3827

Kirkpatrick Family Fund

Kirkpatrickfamilyfund.org

1001 W. Wilshire Boulevard, Fourth Floor Oklahoma City, OK 73116 (405) 767-3702

Kirkpatrick Foundation

Kirkpatrickfoundation.com

1001 W. Wilshire Boulevard, Fourth Floor Oklahoma City, OK 73116 (405) 608-0934

Kirkpatrick Bank

Kirkpatrickbank.com

Main Bank:

15 E. 15th Street Edmond, OK 73013 (405) 341-8222

Business Banking Center:

5801 N. Broadway Extension Paragon Building, Suite 101 Oklahoma City, OK 73118 (405) 241-0805

NW Oklahoma City:

222 N.W. 63rd Street Oklahoma City, OK 73116 (405) 254-2510

West Edmond:

2245 W. Danforth Road Edmond, OK 73003 (405) 348-3200

Colorado Springs:

102 N. Cascade Avenue, Suite 100 Colorado Springs, CO 80903 (719) 866-6300

Denver:

1850 Platte Street, Suite 400 Denver, CO 80202 (303) 474-5000

Kirkpatrick Oil Company

Kirkpatrickoil.com

1001 W. Wilshire Boulevard, Suite 202 Oklahoma City, OK 73116 (405) 840-2882

General Inquiries:

info@kirkpatrickoil.com

Division Orders:

divisionorders@kirkpatrickoil.com

Joint Interest Billing:

JointInterestBilling@kirkpatrickoil.com

Revenue Payment:

RevenuePayment@kirkpatrickoil.com

El Dorado Drilling Company

Eldoradodrilling.net

106 S. Main Street Hennessey, OK 73742 (580) 233-5048

The Brett Weston Archive

Brettwestonarchive.com

1001 W. Wilshire Boulevard, Fourth Floor Oklahoma City, OK 73116 (212) 879-2772

info@brettwestonarchive.com

Kirkpatrick Family Archive

Kirkpatrickfamilyarchive.com

1001 W. Wilshire Boulevard, Fourth Floor Oklahoma City, OK 73116 (405) 842-3827

Kirkpatrick Policy Group

1001 W. Wilshire Boulevard, Fourth Floor Oklahoma City, OK 73116 (405) 842-3827

Beekman New York

Beekmannyc.com

129 E. 70th Street New York City, NY 10021 (646) 460-7772

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Anderson & Low, NDGT/Sky #3 (National Danish Gymnastics Team)

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