

FOR IMMEDIATE RELEASE

A NEW ERA BEGINS AT REGENT BANK

Regent Capital Corporation announced its much-anticipated purchase of Regent Bank & Trust Company on Monday, March 31st at the Bank's headquarters in Nowata.

Sean Kouplen, CEO of Regent Bank, and **Dow Hughes**, Chairman, made the announcement to Regent Bank employees. All Regent Bank employees remain intact with **Monte Linihan** serving the Bank as Chief Credit Officer and **Randy Wimmer** continuing with the Bank as Chief Financial Officer.

"We are absolutely thrilled to finalize our purchase", said Kouplen. "Having spent the last several months getting to know the employees of Regent Bank and the people in Nowata, South Coffeyville, Bartlesville and surrounding communities, we are more excited about the future of Regent Bank than ever. We have very high hopes for Regent Bank and the communities we serve."

"I can't wait to see the kind of growth and opportunities that the new owners will bring to this community", said former Chairman, B.C. Lee. "Sean and Dow both grew up on farming and ranching operations in rural Oklahoma so they understand the needs of a rural agricultural community, which will greatly benefit our customers."

Kouplen received his Bachelors and Masters Degrees from Oklahoma State University and recently served as National President of the OSU Alumni Association. He previously served in executive roles for community banks in the Tulsa area, and was most recently President & COO of Grand Bank, a \$230 Million community bank headquartered in Tulsa.

Hughes graduated with Bachelors and Masters Degrees from the University of Oklahoma and the University of Texas, respectively. He previously served as Executive Vice President for MidFirst Bank, Oklahoma's second largest financial institution. Hughes directed many important functions of the bank including retail banking, branch development, mortgage operations, small business lending, loan operations and deposit operations.

Hughes emphasized that all of the local operations will remain in Nowata and customers will only see positive enhancements such as new products and increased convenience. "Our goal is to bring quality growth to Regent Bank which will mean more jobs and opportunity for our employees and the community. We believe that a community bank should serve as the catalyst for growth and improved quality of life in the communities it serves."

Kouplen assured the employees that the new owners will continue Regent Bank's strong tradition of community banking. "We realize that banking is a commodity. We hope to differentiate ourselves by providing highly personalized service, fast responses to credit requests, and the best banking products and services you can find anywhere."

The Bank is currently offering a Best Rate Guarantee on deposit products and has recently introduced several exciting new products including CDARS, which allows clients to enjoy FDIC deposit insurance up to \$50 Million, and Desktop Depositor, a new technology that allows businesses to make deposits from their office. Regent Bank also signed an agreement with Transfund to make over 300 ATM's statewide surcharge-free to their customers, including all QuikTrip stores.

Regent Bank has operated in Nowata County since 1898. The bank has assets in excess of \$100 million and currently employs 45 people in the Nowata and South Coffeyville areas.

Regent Bank has experienced a 40% increase in loans and a 30% increase in deposits since the purchase was announced in August. As part of the purchase, Regent Capital Corporation will add \$3 Million of additional capital to Regent Bank in order to support the anticipated growth.

The community is invited to meet several of the new owners and directors during a Nowata Chamber of Commerce After-Hours event on April 17th from 6pm to 9pm at the bank.