LENDERS - ARDMORE, OKLAHOMA



Jesse Cross

CEO and Chairman of the Board

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

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!



Charles Lockwood, VP

"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

Betsy is in our main bank on North Commerce in Ardmore. She's a graduate of Southeastern Oklahoma State University and has been a longtime lender in Southern and Southeastern Oklahoma. She loves helping you with any type 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, cooking for and entertaining grandchildren, or traveling with her husband on their Harley.



Judy Armstrong, AVP

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

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 19 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.