



avb.bank
918.251.9611



Cooper Rash
918.259.2793
crash@avb.bank

FOR IMMEDIATE RELEASE

AVB Bank Announces New Addition to Lending Team

(Broken Arrow, OK) – AVB Bank is pleased to announce the addition of Ash Etwardo as the newest member of our lending team. Etwardo will serve as Vice President, Commercial Loan Officer and Portfolio Manager, and will be located at the Downtown Broken Arrow branch (322 S. Main St., Broken Arrow, OK), in the heart of the Rose District. He is responsible for managing a commercial loan portfolio while seeking avenues to better serve our customers and prospects and collaborating with the executive lending team to develop and expand commercial relationships.

Etwardo is no stranger to AVB, as he previously worked at the bank as a Credit Analyst, rejoining the AVB team after spending five years as a Commercial Banker.

Topper Causby, Executive Vice President and Chief Lending Officer, stated, “We are thrilled to welcome Ash back to AVB. Ash brings valuable expertise that will directly support our lending team and enhance our local decision-making.” Causby added, “His return reinforces our commitment to delivering knowledgeable, personalized service to our customers and strengthening relationships in the communities we serve.”

Etwardo remarked, “I am excited to return to AVB Bank and be part of a team that’s deeply rooted in the community. The experience I’ve gained in credit analysis and commercial banking has prepared me to better support our customers and contribute to the bank’s commitment to SERVE, CONNECT and SUCCEED TOGETHER.”

Etwardo earned his bachelor’s degree in finance from Oklahoma State University and his Master of Business Administration (MBA) from Northeastern State University. He is a previous honor student at the Oklahoma Bankers Association (OBA) Commercial Lending School. A resident of Broken Arrow since 1996, Etwardo is deeply connected to his community and currently serves as the President of the Rotary Club of Broken Arrow.

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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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