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FOR IMMEDIATE RELEASE

AVB Bank Hires Chief Digital Officer

(**Broken Arrow, OK**) – AVB Bank Board of Directors proudly announces the hire of John Walker to serve as Chief Digital Officer (CDO). As the CDO, Walker will hold the position of Executive Vice President, joining the Bank's Executive Leadership Team.

As AVB prepares to expand its digital footprint, Walker's expertise will be integral to AVB's digital transformation and the adoption of digital technologies across the organization.

Walker joins AVB Bank with extensive experience in both financial digital product management and product development. He will be responsible for creating and piloting a digital strategy, which includes digital product design, development, and implementation, as well as, collaborating with digital partners, interpreting and analyzing customer experiences, feedback, and needs, and then synthesizing data into strategic initiatives to guide AVB forward digitally.

AVB Bank President and Chief Executive Officer (CEO), Ted Cundiff, stated, "John's expertise in digital development and implementation will be instrumental in our plan for digital growth. John understands the importance of moving the needle into the digital space, while also recognizing the importance of our roots in community banking." Cundiff continued, "We are very excited to have him join us as we embark on this digital journey."

Walker commented on his move to AVB, "I'm grateful to join an organization that's had such a long-standing impact on the community." Walker added, "I know our team is committed to providing great service to our customers and the communities we serve. I am excited to be a part of that evolution."

Walker graduated from Oklahoma State University (OSU), where he received his Bachelor of Science in broadcast journalism, before receiving his Master's in management information systems (MIS).

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Founded in Broken Arrow, Oklahoma, in 1905, AVB Bank is a sixth-generation family-owned community bank with locations in Tulsa and Broken Arrow. 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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