

BUSINESS

Big deeds, small bank: Meet Jill Castilla, president and CEO of Citizens Bank of Edmond



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EDMOND — Jill Castilla has made herself known from suite to street — that is from C-suite as president and CEO of Citizens Bank of Edmond, to Hurd Street, two blocks north, where she and the bank have sponsored Heard on Hurd, a monthly street party and music festival, for the past decade.

It's not just her own executive suite at 1 E First St. in the heart of downtown Edmond, where the small, single-branch community bank — \$375 million in assets — has been domiciled for 123 years. She's known as one of the 25 Most Powerful Women in Banking, named by "American Banker," for 10 years in a row.

Plus, Banker of the Year by Cornerstone Advisors, Most Innovative CEOs in Banking by "Bank Innovation", Most Admired CEOs in Oklahoma by the Journal Record), 100 Most Influential People in FinTech by "FinTech Weekly," and Community Banker of the Year by "American Banker," among other accolades.

Innovation is one of her passions.

It compelled her last year to establish ROGER, a digital bank aimed at entry-level members of the military, who often have little or no experience with banking. Citizens Bank of Edmond has one location with a drive-thru a block away, but also a 24/7 electronic-only location at 1006 N Hudson Ave. in Oklahoma City's Midtown.

The leading edge? Artificial intelligence? "American Banker" called her approach "confidence tempered by reticence" while some banks were barely tiptoeing into AI.

All of it came after she took the reins of then-troubled and bloated Citizens Bank, shed seven branches, stabilized its wobbly credit and improper lending practices — and led a team that turned the bank around.

Castilla took time recently to answer questions from *The Oklahoman* via email. Here are excerpts.

Q. How did a nice person like you become a banker?

A. LOL. I grew up in Okmulgee and carried groceries out for our local banking family’s matriarch, Lurlene Mabrey, and her husband, Carlisle. I was classmates with her grandchildren, and she always encouraged me in those short interactions to go to college, seek a career. I aspired to be like her both professionally and how she led her family.

In that same Homeland parking lot, I was recruited into the Army as a pathway to pay for college. After marrying, we were stationed in Hawaii where I was able to complete my degree in finance.

When we moved back to Oklahoma, I worked for a short time at Citizens Bank of Edmond as a bookkeeper, then joined the Federal Reserve Bank of Kansas City as a management career analyst. During my nearly decade-long career there, I attended the Graduate School of Banking where you pretend to run a bank for your final year.

I watched “It’s a Wonderful Life” for the first time, experienced the fascinating community banking business model, and was overwhelmed with memories of Ms. Mabrey’s impact on me and our small community. If it’s possible to be called to be a banker, I certainly was. I went to work for a community bank in northern Minnesota and then was recruited to return to Citizens Bank of Edmond 15 years ago.

Q. Why a community bank? What are their advantages for customers? For communities?

A. Community banks have such a profound, generational impact on their communities — we are accountable to the communities we serve. When you bank locally, you can call the CEO directly, ask for technology enhancements to better serve, or request support for a family in need, requests that would be impossible at big banks.

This personalized approach allows us to offer tailored solutions and provide a level of service that larger banks often can’t match. Community banks are deeply invested in the success of

their local areas, supporting local businesses, and fostering economic growth. This close-knit relationship with the community makes a significant difference in the lives of the people we serve. If you see something we can do better at Citizens, just text me at 405-808-8993.

Q. What did you do to become known nationally as an innovator in banking?

A. As a 123-year-old, employee-owned community bank, we are focused on being relevant for another century, priding ourselves on being nimble and always doing the next right thing.

From inventing patented small business technology to partnering with Shark Tank’s Mark Cuban twice during COVID, our team has been proactive and creative in understanding our customers and developing solutions to meet their evolving needs.

With professional courage, strong support of our community and stakeholders, and an incredibly engaged team, we don’t hesitate to tackle problems that have perplexed even the largest banks and, as a result, have been able to stand out nationally in the industry.

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Q. How did you get so social media savvy, and why is that important to you? To the bank?

A. When I came to Citizens during the financial crisis the bank had been crippled by bad loans and poor management. While I was tasked with turning around the bank, I also sought to connect with the community and started engaging with other small-business owners on Twitter.

Connections grew to acquaintances that transformed to friendships. I quickly found that authentically engaging in social media efficiently created a network of mentors, partners, and advocates. My rule is to be genuine, accurate, and positive in interactions. I discovered frustrations with our bank that I was able to publicly address and that doing so yielded fans rather than more criticism.

If used for good, social media has amazing power to improve businesses, communities, ideas, and lives. Our bank serves its customers better today because of the virtual “grocery store aisle” that social media provides.

Q. What is your biggest concern for Citizens Bank and Edmond going forward?

A. We have to continue to adapt and stay resilient in an ever-changing economic and regulatory landscape. The banking industry is facing rapid technological advancements and

increasing competition from both traditional financial institutions and fintech (financial technology) companies.

It's crucial for us to remain innovative while maintaining our core values of personalized service and community focus. Balancing development with the needs and values of our residents will be key to maintaining the strong, supportive community we have built.

**Q. Do you have a favorite quote? Someone who inspired/inspires you?
How/why?**

A. "If not us, who? If not now, when?" John F. Kennedy. I'm inspired by our service members and their families. In the age where less than 1 percent of young people choose to serve our nation, I am so thankful for those mothers, fathers, sons and daughters that defend the values that make this nation so great.

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Jill Castilla bio

Age: 52

Title/position: President and CEO, Citizens Bank of Edmond

Hometown: Okmulgee

Family: Husband: Retired Lt. Col. Marcus Castilla. Children: Capt. Ryan Castilla (wife, Brooke), Ensign Olivia Castilla, and Nicholas Castilla.

Education: M.A. Economics from the University of Oklahoma (2000); B.S. Finance from Hawaii Pacific University (1996); University of Wisconsin's Graduate School of Banking (2006) and Wharton School at the University of Pennsylvania Executive Leadership Program (2018).

Military service: Enlisted member of the U.S. Army and Oklahoma Army National Guard (1992-1996), Civilian Aide to the Secretary of the Army (2019-present).