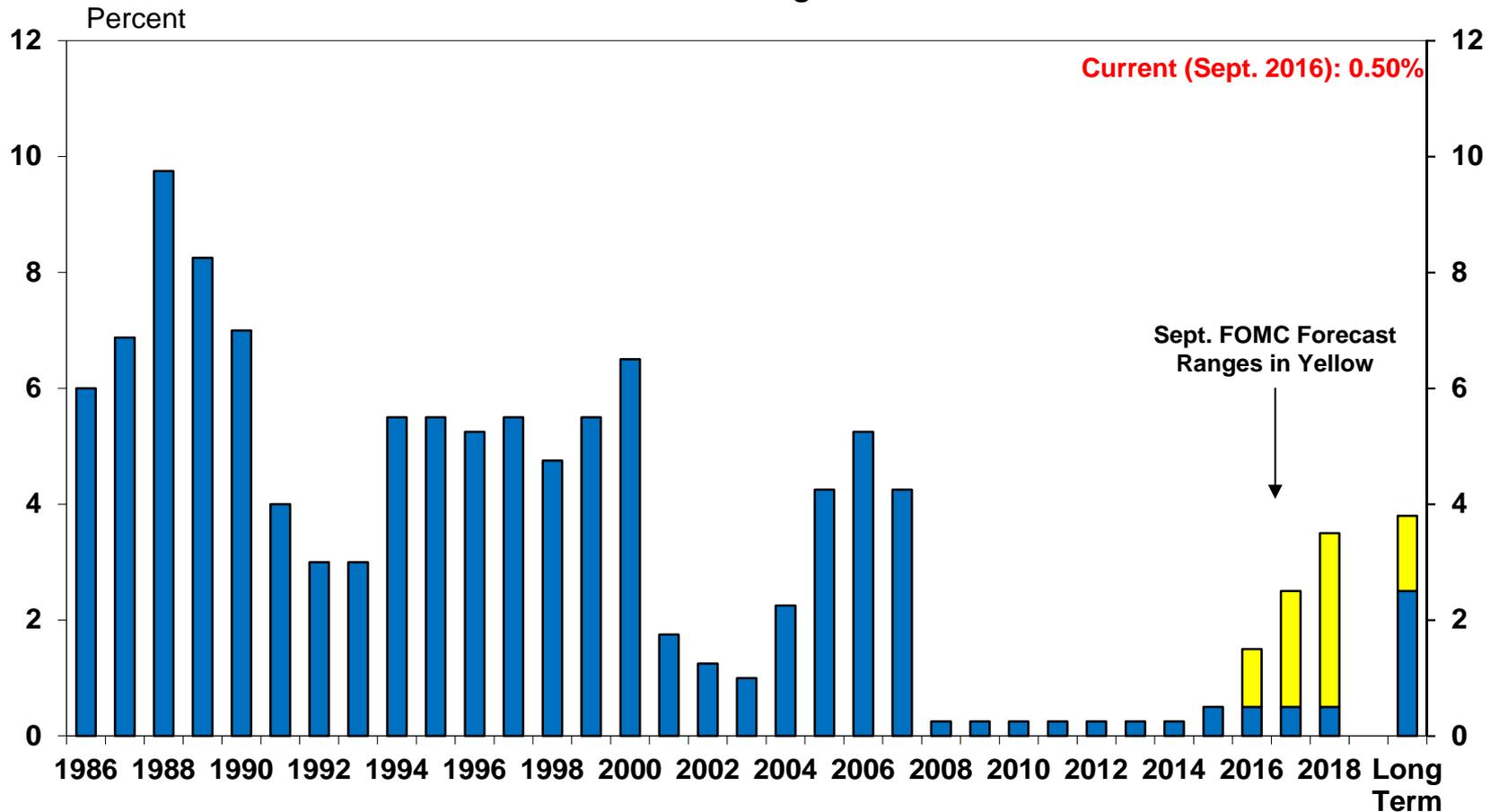


FOMC participants expect moderate increases in rates heading forward

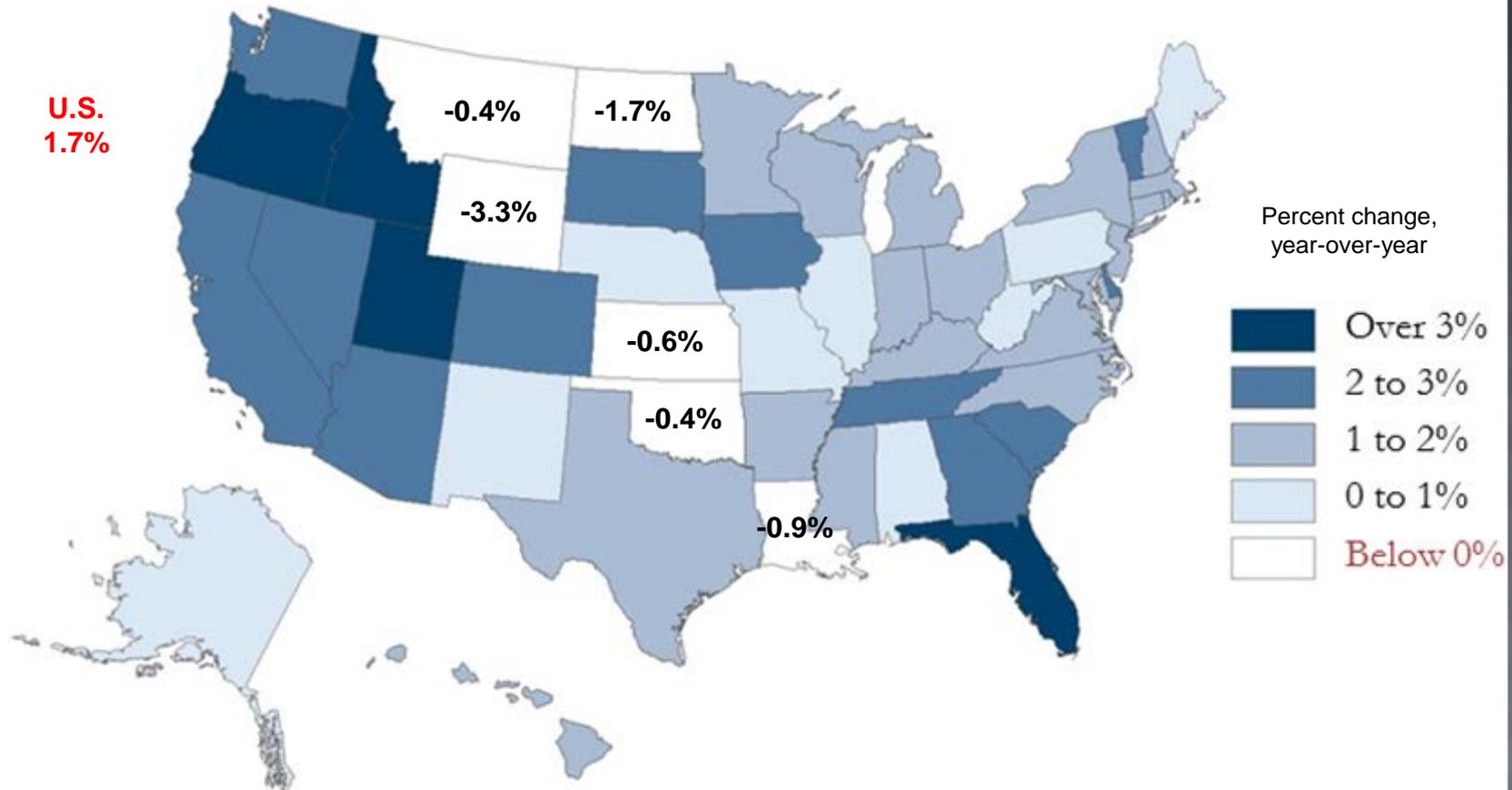
Federal Funds Rate
Year-end target



Growth has diverged across the nation, with 6 states in or near recession, incl. Oklahoma

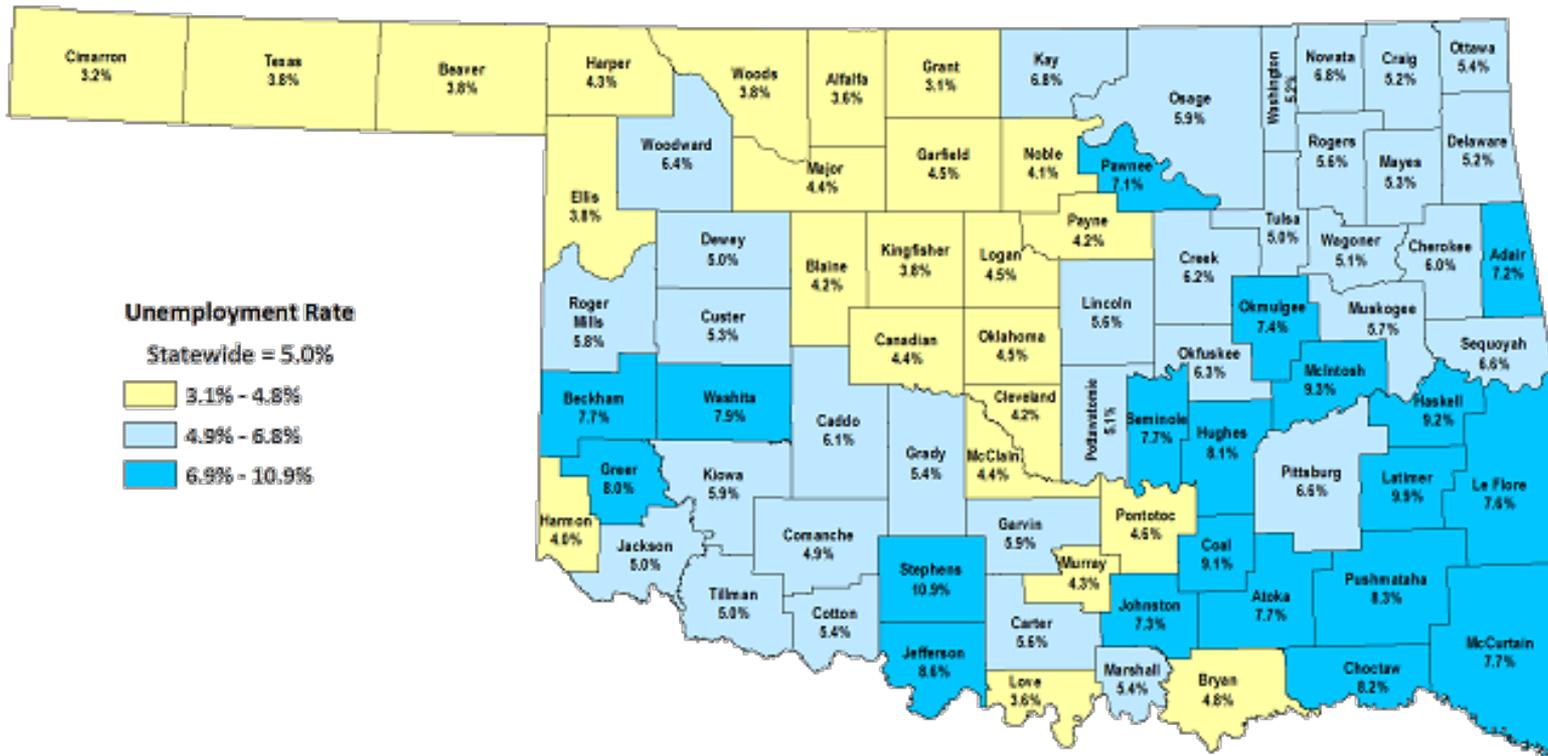
Total Nonfarm Employment Growth
August 2016

U.S.
1.7%



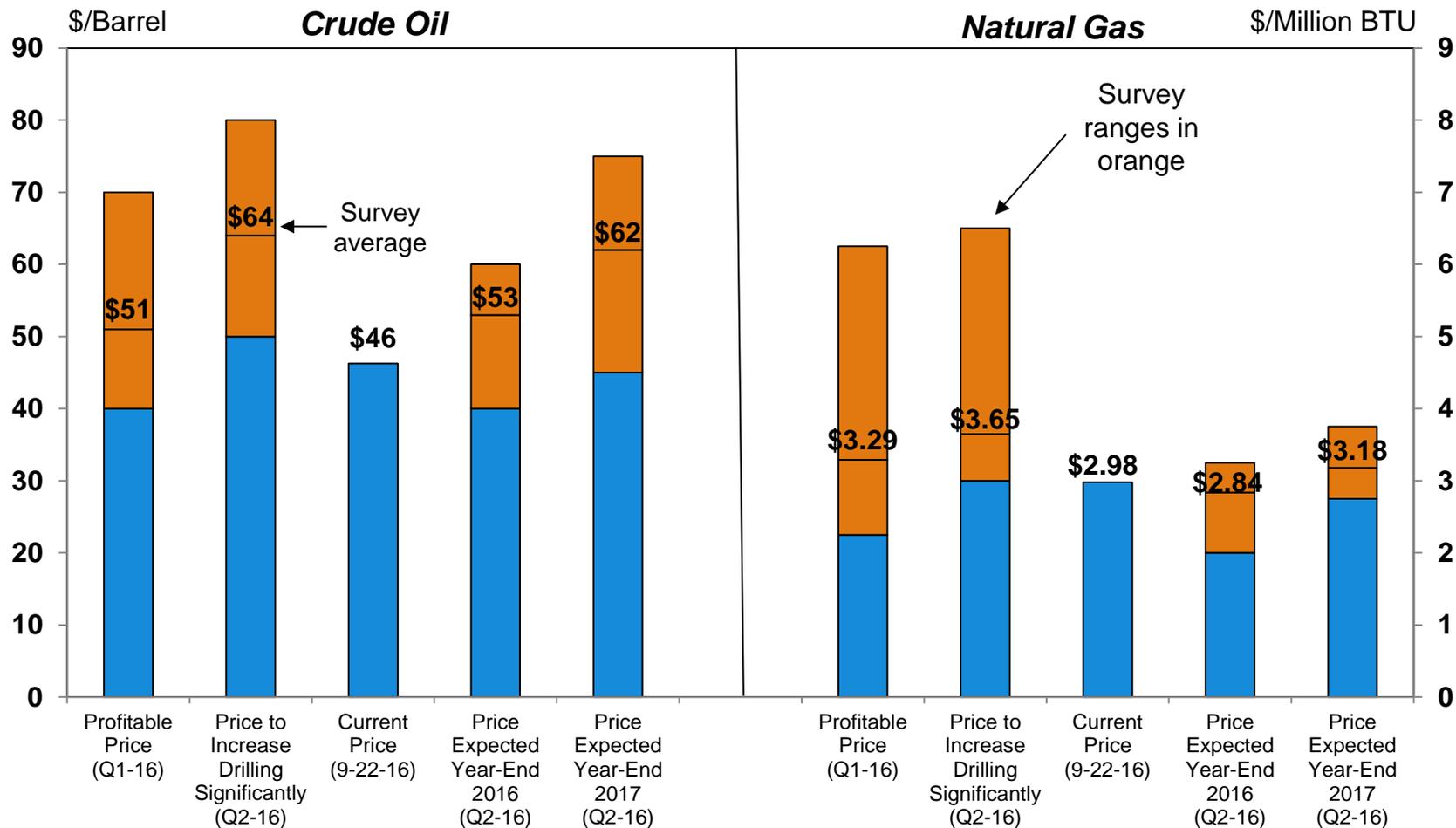
Unemployment remains below the 4.9% U.S. rate in parts of Okla., incl. Payne Co.

July 2016 Unemployment Rates



Firms say energy prices need to be higher for much increased activity to occur

Kansas City Fed Energy Survey Special Questions
2016



Source: FRBKC Energy Survey, Reuters

