

**MINUTES
PARK BOARD
SPECIAL MEETING
MONDAY, DECEMBER 15TH, 2025
5:30 P.M.**

THE PARK BOARD MET IN SPECIAL SESSION IN THE COUNCIL CHAMBER, 12 NORTH ROWE STREET, PRYOR, OKLAHOMA AT THE ABOVE-MENTIONED DATE AND TIME.

Board Members: Keith Shelby (Chair), Autumn Graybill, Ron Reiser, Pamela Buffington, Roy Jackson, Sherry Alexander, Chris Graves

1. CALL MEETING TO ORDER.

Keith Shelby called the meeting to order at 5:30 p.m. Members present: Ron Reiser, Roy Jackson, Sherry Alexander, Chris Graves and Keith Shelby. Members absent: Autumn Graybill and Pamela Buffington.

Others present: Frank Powell, Dennis Bowman and Zac Doyle.

2. DISCUSS, POSSIBLY APPROVE MINUTES OF THE OCTOBER 27TH, 2025 MEETING.

Motion was made by Reiser, second by Jackson to approve the minutes of the October 27th, 2025 meeting. All voted yes.

3. PARK REPORT - SUPERINTENDENT FRANK POWELL.

a. PARKS

Powell reported that they have been working to repair the gravel washout on the paths in Centennial Park. He also stated that he expects the new play equipment at Whitaker Park to be ready for installation soon.

b. CEMETERY

Powell reported that the cemetery has remained consistently busy. He also stated that staff have recently made repairs to the eroding edge of the parking lot.

4. GOLF COURSE REPORT - DIRECTOR DENNIS BOWMAN.

Bowman reported that the Golf Course hosted 37 events in 2025. He stated that they are working on repairs to the pump station and installing a ramp that will assist with future maintenance needs.

5. DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION TO ACCEPT A BID FOR THE PURCHASE OF 60 NEW GOLF CARTS FOR THE PRYOR CREEK GOLF COURSE. BIDS RECEIVED: CLEAR CREEK GOLF CAR AND UTILITY VEHICLES IN THE AMOUNT OF \$237,345.00 AND YAMAHA GOLF-CAR COMPANY IN THE AMOUNT OF \$312,336.00.

No action taken. The Board discussed the differences between the models of carts offered and decided that the golf carts should be tested before making an informed recommendation.

6. **DISCUSS, POSSIBLY RECOMMEND COUNCIL ACTION TO ACCEPT A FINANCING OR LEASE PURCHASE QUOTE FOR 60 NEW GOLF CARTS. ONE QUOTE RECEIVED FROM BANK OF COMMERCE FOR 60 MONTHS AT A RATE OF 4.25%. TWO OTHER QUOTES WERE REQUESTED FROM FIRST PRIORITY BANK AND RCB BANK, BUT HAVE NOT BEEN RECEIVED AS OF POSTING.**

No action taken.

7. **ADJOURN.**

Motion was made by Alexander, second by Jackson to adjourn. All voted yes.

\$6100 for 48 months

\$5455.15 for 48 months

Cashier's
ck

Cashier's
ck

BIDDER'S WORKSHEET				
OWNER: City of Pryor		PROJECT: Golf Cars Replacement		
ENGINEER: Dale Burke, P.E.		PROJECT NO.: PRY-25-01		
		BIDS OPEN: December 2, 2025 @ 2:00 pm		
CONTRACTOR:		Equipment Total Cost	Trade-In	Net Total After Trade-In
Yamaha Golf-Car Company 18401 E. 101st Place N Owasso, OK 74055		447,336.00	135,000.00	312,336.00
Clear Creek Golf Car and Utility Vehicles 9300 S I-35 Service Road Oklahoma City, OK 73160		372,345.00	237,345.00 135,000.00	237,345.00
ENGINEER'S ESTIMATE:				



Jae Standingwater <standingwaterj@pryorcreek.org>

Fwd: [EXTERNAL] - quote for golf cars

Dennis Bowman <bowmand@pryorcreek.org>
To: Jae Standingwater <standingwaterj@pryorcreek.org>

Fri, Dec 12, 2025 at 10:46 AM

----- Forwarded message -----

From: **Doug Smith** <DSmith@firstpriority.com>
Date: Fri, Dec 12, 2025 at 10:42 AM
Subject: RE: [EXTERNAL] - quote for golf cars
To: Dennis Bowman <bowmand@pryorcreek.org>
Cc: Nick Harris <NHarris@firstpriority.com>

Mr. Bowman,

First Priority Bank would like to offer a bid of 5.75% for both amounts on a 48 month term.

We appreciate the opportunity and let me know if I can be of any further assistance going forward!

Doug Smith

Vice President of Commercial Lending, First Priority Bank

NMLS #1873931

310 E. Graham Ave, Pryor, OK 74361

| Office: 918-825-2121 | Fax: 918-825-0519

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From: Dennis Bowman <bowmand@pryorcreek.org>
Sent: Wednesday, December 3, 2025 11:40 AM
To: Doug Smith <DSmith@firstpriority.com>
Subject: [EXTERNAL] - quote for golf cars

The City of Pryor Creek Golf Course is looking to purchase 60 new golf cars and 3 Utility cars.

We would like to do a 48 month lease purchase.

RCB Bank – Municipal Lease Term Sheet

The following Lessee is requesting **RCB Bank** to serve as Lessor with respect to obtaining lease-purchase financing for the specified equipment acquisitions of the Lessee, as set out below. Please provide the information requested for this lease-purchase transaction to **RCB Bank**.

	Date:	12-3-25
Name of Lessee:	City of Pryor	TIN: 73-6005386
Contact Name:	Dennis Bowmand	Phone: 918-825-3056
Email:	bowmand@pryorcreek.org	Fax:
Physical Address:	724 E 530 Pryor, OK 74361	
Mailing Address:	PO Box 1167 Pryor, OK 74362	
Equip/Property Description:	60 New Golf Carts and 3 Utility Carts	
Vendor:		
Vendor Contact:		Phone:
Amt of Lease:	\$312,336.00	Terms: 48 month
Est Delivery Date:	TBD	

Interest Commences: Date set out in Amortization Schedule or as Otherwise Agreed Upon.

Nature of Lease: The lease-purchase will be between the Lessee and the successful financier. A form of the lease is available from RCB Bank.

Other Matters : RCB Bank will use the state 120-b lease form plus our attachments

The Payments below include a \$175 attorney review cost plus a \$100 per perfection fee.
 The Lease is subject to financial underwriting and RCB Board approval.
 Quoted Rates are good for 30 days from Bid Date.
 This quote is given for a "qualified tax-exempt obligation" within the meaning of Section 265(b)(3) of the Internal Revenue Code of 1986, if this is not a "qualified tax-exempt obligation" rate(s) will be higher.

RCB – LEASE BID / FINANCING TERMS

Equipment Lease Options

	Term	Rate	Estimated Payment Amount	Payment Structure
<input type="checkbox"/>	48 mo.	4.23% On an Actual/360 basis	\$ 7,090.68	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/>		% On an Actual/360 basis	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual

Name of Lessor: RCB Bank
 Jason Johnson, VP
Address of Lessor: 2901 N 14th St.
 Ponca City, OK 74601

RCB Bank – Municipal Lease Term Sheet

Phone: 580-718-2707

Email: jason.johnson@RCBbank.bank

City of Pryor: Equip Cost \$312,336 + Doc Fee \$275 = Total \$312,611.00

Compounding Period: Monthly

Nominal Annual Rate: 4.230%

Cash Flow Data - Loans and Payments

	Event	Date	Amount	Number	Period	End Date
1	Loan	12/03/2025	312,611.00	1		
2	Payment	01/03/2026	7,090.68	48	Monthly	12/03/2029

TValue Amortization Schedule - Normal, 360 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	12/03/2025				312,611.00
2025 Totals		0.00	0.00	0.00	
1	01/03/2026	7,090.68	1,101.95	5,988.73	306,622.27
2	02/03/2026	7,090.68	1,080.84	6,009.84	300,612.43
3	03/03/2026	7,090.68	1,059.66	6,031.02	294,581.41
4	04/03/2026	7,090.68	1,038.40	6,052.28	288,529.13
5	05/03/2026	7,090.68	1,017.07	6,073.61	282,455.52
6	06/03/2026	7,090.68	995.66	6,095.02	276,360.50
7	07/03/2026	7,090.68	974.17	6,116.51	270,243.99
8	08/03/2026	7,090.68	952.61	6,138.07	264,105.92
9	09/03/2026	7,090.68	930.97	6,159.71	257,946.21
10	10/03/2026	7,090.68	909.26	6,181.42	251,764.79
11	11/03/2026	7,090.68	887.47	6,203.21	245,561.58
12	12/03/2026	7,090.68	865.60	6,225.08	239,336.50
2026 Totals		85,088.16	11,813.66	73,274.50	
13	01/03/2027	7,090.68	843.66	6,247.02	233,089.48
14	02/03/2027	7,090.68	821.64	6,269.04	226,820.44
15	03/03/2027	7,090.68	799.54	6,291.14	220,529.30
16	04/03/2027	7,090.68	777.37	6,313.31	214,215.99
17	05/03/2027	7,090.68	755.11	6,335.57	207,880.42
18	06/03/2027	7,090.68	732.78	6,357.90	201,522.52
19	07/03/2027	7,090.68	710.37	6,380.31	195,142.21
20	08/03/2027	7,090.68	687.88	6,402.80	188,739.41
21	09/03/2027	7,090.68	665.31	6,425.37	182,314.04
22	10/03/2027	7,090.68	642.66	6,448.02	175,866.02
23	11/03/2027	7,090.68	619.93	6,470.75	169,395.27
24	12/03/2027	7,090.68	597.12	6,493.56	162,901.71

RCB Bank – Municipal Lease Term Sheet

2027 Totals	85,088.16	8,653.37	76,434.79	
25 01/03/2028	7,090.68	574.23	6,516.45	156,385.26
26 02/03/2028	7,090.68	551.26	6,539.42	149,845.84
27 03/03/2028	7,090.68	528.21	6,562.47	143,283.37
28 04/03/2028	7,090.68	505.07	6,585.61	136,697.76
29 05/03/2028	7,090.68	481.86	6,608.82	130,088.94
30 06/03/2028	7,090.68	458.56	6,632.12	123,456.82
31 07/03/2028	7,090.68	435.19	6,655.49	116,801.33
32 08/03/2028	7,090.68	411.72	6,678.96	110,122.37
33 09/03/2028	7,090.68	388.18	6,702.50	103,419.87
34 10/03/2028	7,090.68	364.56	6,726.12	96,693.75
35 11/03/2028	7,090.68	340.85	6,749.83	89,943.92
36 12/03/2028	7,090.68	317.05	6,773.63	83,170.29
2028 Totals	85,088.16	5,356.74	79,731.42	
37 01/03/2029	7,090.68	293.18	6,797.50	76,372.79
38 02/03/2029	7,090.68	269.21	6,821.47	69,551.32
39 03/03/2029	7,090.68	245.17	6,845.51	62,705.81
40 04/03/2029	7,090.68	221.04	6,869.64	55,836.17
41 05/03/2029	7,090.68	196.82	6,893.86	48,942.31
42 06/03/2029	7,090.68	172.52	6,918.16	42,024.15
43 07/03/2029	7,090.68	148.14	6,942.54	35,081.61
44 08/03/2029	7,090.68	123.66	6,967.02	28,114.59
45 09/03/2029	7,090.68	99.10	6,991.58	21,123.01
46 10/03/2029	7,090.68	74.46	7,016.22	14,106.79
47 11/03/2029	7,090.68	49.73	7,040.95	7,065.84
48 12/03/2029	7,090.68	24.84	7,065.84	0.00
2029 Totals	85,088.16	1,917.87	83,170.29	
Grand Totals	340,352.64	27,741.64	312,611.00	

Last interest amount decreased by 0.07 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.230%	\$27,741.64	\$312,611.00	\$340,352.64

RCB Bank – Municipal Lease Term Sheet

The following Lessee is requesting **RCB Bank** to serve as Lessor with respect to obtaining lease-purchase financing for the specified equipment acquisitions of the Lessee, as set out below. Please provide the information requested for this lease-purchase transaction to **RCB Bank**.

		Date:	12-3-25
Name of Lessee:	City of Pryor	TIN:	73-6005386
Contact Name:	Dennis Bowmand	Phone:	918-825-3056
Email:	bowmand@pryorcreek.org	Fax:	
Physical Address:	724 E 530 Pryor, OK 74361		
Mailing Address:	PO Box 1167 Pryor, OK 74362		
Equip/Property Description:	60 New Golf Carts and 3 Utility Carts		
Vendor:			
Vendor Contact:		Phone:	
Amt of Lease:	\$237,345.00	Terms:	48 month
Est Delivery Date:	TBD		

Interest Commences: Date set out in Amortization Schedule or as Otherwise Agreed Upon.

Nature of Lease: The lease-purchase will be between the Lessee and the successful financier. A form of the lease is available from RCB Bank.

Other Matters : RCB Bank will use the state 120-b lease form plus our attachments

The Payments below include a \$175 attorney review cost plus a \$100 per perfection fee.
 The Lease is subject to financial underwriting and RCB Board approval.
 Quoted Rates are good for 30 days from Bid Date.
 This quote is given for a "qualified tax-exempt obligation" within the meaning of Section 265(b)(3) of the Internal Revenue Code of 1986, if this is not a "qualified tax-exempt obligation" rate(s) will be higher.

RCB – LEASE BID / FINANCING TERMS

Equipment Lease Options

	Term	Rate		Estimated Payment Amount	Payment Structure
<input type="checkbox"/>	48 mo.	4.23%	On an Actual/360 basis	\$ 5,389.73	<input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Annual
<input type="checkbox"/>		%	On an Actual/360 basis	\$	<input type="checkbox"/> Monthly <input type="checkbox"/> Annual

Name of Lessor: RCB Bank
 Jason Johnson, VP
Address of Lessor: 2901 N 14th St.
 Ponca City, OK 74601

RCB Bank – Municipal Lease Term Sheet

Phone: 580-718-2707

Email: jason.johnson@RCBbank.bank

City of Pryor: Equip Cost \$237,345 + Doc Fee \$275 = Total \$237,620.00

Compounding Period: Monthly

Nominal Annual Rate: 4.230%

Cash Flow Data - Loans and Payments

	Event	Date	Amount	Number	Period	End Date
1	Loan	12/03/2025	237,620.00	1		
2	Payment	01/03/2026	5,389.73	48	Monthly	12/03/2029

TValue Amortization Schedule - Normal, 360 Day Year

	Date	Payment	Interest	Principal	Balance
Loan	12/03/2025				237,620.00
2025 Totals		0.00	0.00	0.00	
1	01/03/2026	5,389.73	837.61	4,552.12	233,067.88
2	02/03/2026	5,389.73	821.56	4,568.17	228,499.71
3	03/03/2026	5,389.73	805.46	4,584.27	223,915.44
4	04/03/2026	5,389.73	789.30	4,600.43	219,315.01
5	05/03/2026	5,389.73	773.09	4,616.64	214,698.37
6	06/03/2026	5,389.73	756.81	4,632.92	210,065.45
7	07/03/2026	5,389.73	740.48	4,649.25	205,416.20
8	08/03/2026	5,389.73	724.09	4,665.64	200,750.56
9	09/03/2026	5,389.73	707.65	4,682.08	196,068.48
10	10/03/2026	5,389.73	691.14	4,698.59	191,369.89
11	11/03/2026	5,389.73	674.58	4,715.15	186,654.74
12	12/03/2026	5,389.73	657.96	4,731.77	181,922.97
2026 Totals		64,676.76	8,979.73	55,697.03	
13	01/03/2027	5,389.73	641.28	4,748.45	177,174.52
14	02/03/2027	5,389.73	624.54	4,765.19	172,409.33
15	03/03/2027	5,389.73	607.74	4,781.99	167,627.34
16	04/03/2027	5,389.73	590.89	4,798.84	162,828.50
17	05/03/2027	5,389.73	573.97	4,815.76	158,012.74
18	06/03/2027	5,389.73	556.99	4,832.74	153,180.00
19	07/03/2027	5,389.73	539.96	4,849.77	148,330.23
20	08/03/2027	5,389.73	522.86	4,866.87	143,463.36
21	09/03/2027	5,389.73	505.71	4,884.02	138,579.34
22	10/03/2027	5,389.73	488.49	4,901.24	133,678.10
23	11/03/2027	5,389.73	471.22	4,918.51	128,759.59

RCB Bank – Municipal Lease Term Sheet

24	12/03/2027	5,389.73	453.88	4,935.85	123,823.74
2027 Totals		64,676.76	6,577.53	58,099.23	
25	01/03/2028	5,389.73	436.48	4,953.25	118,870.49
26	02/03/2028	5,389.73	419.02	4,970.71	113,899.78
27	03/03/2028	5,389.73	401.50	4,988.23	108,911.55
28	04/03/2028	5,389.73	383.91	5,005.82	103,905.73
29	05/03/2028	5,389.73	366.27	5,023.46	98,882.27
30	06/03/2028	5,389.73	348.56	5,041.17	93,841.10
31	07/03/2028	5,389.73	330.79	5,058.94	88,782.16
32	08/03/2028	5,389.73	312.96	5,076.77	83,705.39
33	09/03/2028	5,389.73	295.06	5,094.67	78,610.72
34	10/03/2028	5,389.73	277.10	5,112.63	73,498.09
35	11/03/2028	5,389.73	259.08	5,130.65	68,367.44
36	12/03/2028	5,389.73	241.00	5,148.73	63,218.71
2028 Totals		64,676.76	4,071.73	60,605.03	
37	01/03/2029	5,389.73	222.85	5,166.88	58,051.83
38	02/03/2029	5,389.73	204.63	5,185.10	52,866.73
39	03/03/2029	5,389.73	186.36	5,203.37	47,663.36
40	04/03/2029	5,389.73	168.01	5,221.72	42,441.64
41	05/03/2029	5,389.73	149.61	5,240.12	37,201.52
42	06/03/2029	5,389.73	131.14	5,258.59	31,942.93
43	07/03/2029	5,389.73	112.60	5,277.13	26,665.80
44	08/03/2029	5,389.73	94.00	5,295.73	21,370.07
45	09/03/2029	5,389.73	75.33	5,314.40	16,055.67
46	10/03/2029	5,389.73	56.60	5,333.13	10,722.54
47	11/03/2029	5,389.73	37.80	5,351.93	5,370.61
48	12/03/2029	5,389.73	19.12	5,370.61	0.00
2029 Totals		64,676.76	1,458.05	63,218.71	
Grand Totals		258,707.04	21,087.04	237,620.00	

Last interest amount increased by 0.19 due to rounding.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
4.230%	\$21,087.04	\$237,620.00	\$258,707.04



Bank of Commerce

December 8, 2025

Mr. Bowman,

Bank of Commerce will bid 4.25% for a lease purchase in the amounts shown below for the purchase and outfitting of sixty (60) new golf carts for the Pryor Creek Golf Course. The term of the lease purchase will be for up to 4 years (48 months).

The payment for \$312,336 at 4.25% for 60 months is approximately \$7,087.25, with the first payment due 30 days from the origination date.

The payment for \$237,345 at 4.25% for 60 months is approximately \$5,385.62, with the first payment due 30 days from the origination date.

The lease purchase will allow for multiple advances up to the amount requested. This will allow for shipping times, down payment requirements, and installation times.

The rate and terms of this bid will be valid for 60 days.

At Your Service Since 1896,

Adam C. Anderson | President & CEO

Bank of Commerce | PO Box 1890 | Catoosa, OK 74015

Office: 918-266-2567 | Cell: 918-630-1116 | Fax: 918-266-6637 | NMLS# 791223 | BOC NMLS# 777126

E-mail address: adama@bankboc.com

At Your Service Since 1896



NMLS#777126

Chelsea
(918) 789-2567

Claremore - Sequoyah
(918) 343-2567

Adair
(918) 785-2446

Catoosa
(918) 266-2567

Tulsa
(918) 270-2567

Pryor
(918) 825-2567

