

Jill Castilla is the Chairman, President, and CEO of Citizens Bank of Edmond and Citizens Bancshares where she led one of the fastest and most successful bank turnarounds in the United States during the financial crisis, accomplished without raising additional capital. Her leadership has turned a small community bank in central Oklahoma into a national model for depositor confidence, stability, and innovation in community banking.

Jill is a military spouse, military mom, former service member, and the founder of ROGER Bank, the fastest growing digital military bank in the United States. She is a Civilian Aide to the Secretary of the Army (Emeritus) and a 2025 inductee into the Oklahoma Military Hall of Honor.

She is also the inventor and patent holder of a self-service cash and coin solution for small businesses. In 2020, Jill designed digital tools that helped more than 250,000 small businesses access relief during the Paycheck Protection Program, safeguarding payrolls and local economies across the country.

Jill served nearly a decade at the Federal Reserve Bank of Kansas City and represented Oklahoma's 10th District on the Federal Reserve's Federal Advisory Council from 2022 to 2024, where she advised the Board of Governors on economic conditions, deposit insurance, and regulatory impacts on community banks.

A frequent speaker and policy commentator, Jill has appeared on Bloomberg, Fox Business, and Yahoo Finance, and has spoken at over 100 financial, military, and leadership events nationwide.

In addition to leading Citizens, Jill serves on the boards of the Association of Military Banks of America, the Oklahoma Hall of Fame, the Oklahoma Finance and Industrial Authorities, Castle Creek Capital, MetaFund, CorriXR, and the Port Authority of Oklahoma City. Jill has also served as Chairman of the Southwestern Graduate School of Banking at SMU and the Community Bankers Association of Oklahoma.

Her contributions to banking and public service have been recognized with some of the industry's highest honors, including American Banker's Community Banker of the Year, Cornerstone Advisors' Banker of the Year, and Finovate's Fintech Partnership of the Year. For 12 consecutive years, she has been named to American Banker's Most Powerful Women in Banking lists.