



# Citizens State Bank (Mutual Savings and Loan Association)

601-605 NORTHWEST 23RD STREET, OKLAHOMA CITY, OKLAHOMA COUNTY, OKLAHOMA



The Citizens State Bank, also known as the Mutual Savings and Loan Association Building, is individually listed in the National Register of Historic Places (2003) and is an intact example of mid-20th century Modern Movement commercial architecture in Oklahoma City. The building's significant dates 1948 and 1959 represent the year of construction and the year Mutual Savings and Loan Association made renovations that resulted in the architecturally significant Modern Movement features. While its construction as a stand-alone Streamlined Classical suburban bank building represents an initial departure from the traditional buildings of financial institutions in downtown settings, the 1959 renovation superbly illustrates Modern Movement ideals in its bold asymmetry and emphasis on machine made materials.

The rehabilitation for the building consisted of alterations for commercial use by multiple tenants rather than just one tenant. The banking hall, stair hall, some vaults, and storefront were all retained. The project was executed in two phases. On the exterior, a new ADA compliant ramp and entrance was installed off the rear of the building; a new light well, not visible from the street, was created at the southwest corner of the building; the masonry was cleaned, repaired, and repointed and the stucco on the rear elevation was removed; new replacement windows that matched the original units were installed; and, new storefront assemblies were installed. On the interior, a new secondary stair was installed; existing exposed ceiling structure and concrete floors were retained; new partition walls were installed as needed for the new tenants; the existing stair was restored; new MEP and fire suppression systems were installed; and new signage for the various tenants was installed.

## Project Profile

**Year Built:** 1949; 1959

**Start of Rehab:** 11/24/2015

**Rehab Completion:** 3/1/2019

**Date of Certification:** 12/18/2020

**Original Use:** Bank/Retail/Office

**New Use:** Commercial/Retail

**Est. Total Project Cost:** \$2,105,376

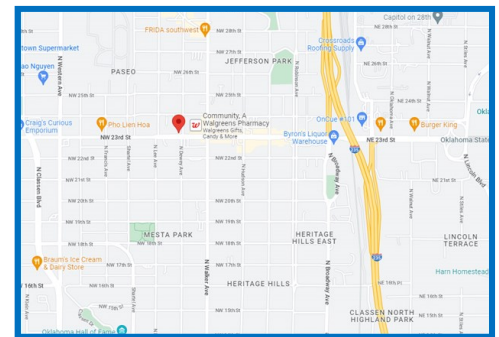
**Est. Qualified Rehab Costs:** \$1,874,081

**Est. Combined Federal/State Tax Credit (40%):** \$757,632

**Historic Preservation Consultant:**  
Rosin Preservation, LLC

**Architectural Consultant:**  
Allford Hall Monaghan Morris  
Architects, LLC

**Property Owner/Developer:**  
Bruce Fraley; Uptown Citizen, LLC



Senator Kay Floyd (517)

Representative Mauree Turner (601)