

The Gold Standard

E-Newsletter

A newsletter published quarterly for our SulliFam. 2nd Quarter 2026



SULLIVAN BANK

MEET BEAU BARTOLOTTA

We are proud to announce that Beau Bartolotta has been named Branch Manager at the Sullivan I-44 location.

As **Todd Lawrence** begins preparing for retirement, he requested that his duties be reassigned. Over the past several months, Todd and Beau have worked closely together to ensure a smooth transition and to prepare Beau for his new responsibilities.

Beau and his wife, **Jenica**, have four children: **Walton (7)**, **Ettalyn (5)**, **Byron (3)**, and the newest addition to the family, **Ashton**, who was born in July 2025. The Bartolotta family lives in Sullivan, where Beau is deeply involved in the community. He currently coaches five sports—soccer, baseball, flag football, softball, and basketball. An avid outdoorsman, Beau enjoys hunting and spends as much time in the woods as possible. He has also served for several years on the board at **Temple Baptist Church**, where he is a lifetime member.

When asked about the promotion, Beau shared, *"Todd has been a great branch manager for the last ten years, and I hope to continue building on his legacy."*

Please join us in congratulating Beau and wishing him continued success in his new role!



FULL-SERVICE MEANS INSURANCE, TOO!

For many years, the bank has waited for the right opportunity to be of service to our customers by offering insurance products. We are almost a year into owning our own agency, **SBK Insurance**, and we are excited to have expanded both staff and office space. Although physically located in our St. Clair branch, the agency can write for clients anywhere in the state. Luckily, electronics have made getting a no-commitment quote as easy as a phone call or email! If you are in the market to compare your current plan covering autos, boats, homes, rentals or even your commercial property, our agents stand ready to assist you and your insurance needs! **Just contact a team member at 636-629-3813 or CSR@sbkins.com**

SBK Insurance Agency is a subsidiary of Sullivan Bank. Insurance products are not FDIC insured, not a deposit, not insured by any Federal Government Agency, not guaranteed by Sullivan Bank, and may go down in value.



DALTON NILGES



STEVE HOFF



TERRY MOLITOR



CORDELL HAMMACK

IT'S OUR ANNIVERSARY MONTH!

We all know that 131 years is a long time to do business without failing or closing the doors for some other reason. In April, Sullivan Bank will celebrate 131 years of partnership with our local communities.

As a financial institution, we have learned a lot in the last 131 years. We learned that 131 years of experience is not something you can rest on going forward. We must continue to adapt to give you – our customers – what you want and need to make your lives easier!

What can Sullivan Bank customers look for in the future from their primary financial institution? Bank President, Mike Hoffman answered that question like

this, *"We are constantly monitoring the market and do critical analysis of the banking industry. In recent years we have focused on technology and making banking easier, while still allowing our customers to call the bank and talk to a real person. We plan to continue to be as efficient as possible without losing the personal touch a banker should have."* Community banks are not only still here; they are thriving. Sullivan Bank is ready to face the challenges to deliver the best possible banking experience for its clients. With another anniversary taking place in April, we want to take this opportunity to thank our customers, who are also our friends, neighbors and families, for placing trust in our ability to collaborate in something so important as your financial partner!

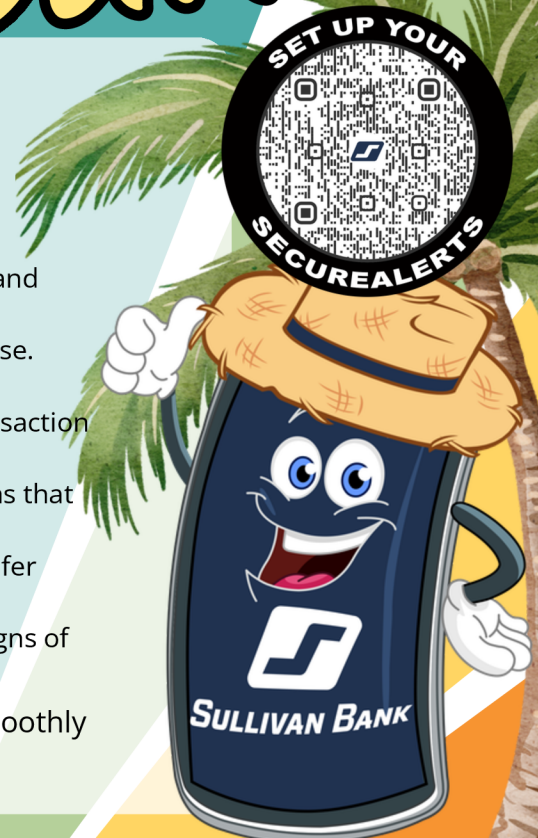
VACATION Bound

Heading Out of Town? Take Peace of Mind With You on Our Mobile App!

Set up your SecureAlerts and relax!

- **Stay informed about your money, INSTANTLY!*** Set up account alerts and know the moment something happens.
- **Balance alerts.** Get notified if your balance drops below a level you choose.
- **Deposit alerts.** Receive a notification as soon as a deposit is made.
- **Debit card alerts.** Know when your debit card is used with real-time transaction notifications.
- **Customize your alerts.** Choose from a wide variety of notification options that fit your needs.
- **Take action immediately.** Use the notification response feature to transfer funds, pay bills, or manage your account.
- **Help detect fraud early.** Alerts can help you spot unusual activity and signs of identity theft.

Before you go, set travel plans in our app so your debit card works smoothly while you're away.



*We can only control when we send the alert. We cannot ensure that your mobile service or email provider will instantly forward the alert to your mobile device or email box. There may be delays in delivery depending on the provider and network conditions. Message and data rates may apply.

BETTER TOOLS MEAN BETTER OUTCOMES

Managing your business's finances doesn't have to be complicated. With Treasury Management Services from Sullivan Bank, it's simpler and more secure.



From managing cash flow to monitoring activity and moving funds, our tools bring everything together in one convenient place. And because we're a community bank, you'll also have a dedicated local treasury professional, someone who knows your business and is committed to your success.



INFORMATION REPORTING

Provide real-time visibility into cash positions and activity.

- Business Online
- Account Reconciliation Tools
- Balance/Transaction Reporting
- eStatement and Notifications



FRAUD PREVENTION

Protect accounts from unauthorized transaction and losses.

- Positive Pay (Check & ACH)
- ACH Debit Block/Filter
- Secure Tokens & Multifactor Authentication
- eStatement and Notifications



ACCOUNT PAYABLES

Streamline outgoing payments and manage cash flow efficiently.

- Business Bill Pay
- Purchasing/Commercial Card
- Controlled Disbursement



ACCOUNT RECEIVABLES

Speed up collection of incoming funds and improve cash posting accuracy.

- Remote Deposit Capture
- ACH Collections
- Merchant Services

Let's talk about what Treasury Management Services can do for your business!



KIMBERLY NORTHCUTT
Treasury Management
Sales Advisor
(417) 530-3044



WILL SCHROEDER
Treasury Management
Sales Advisor
(636) 322-1880



All products and services are subject to fees and approval. Message and data rates may apply.

Milestone Anniversaries

We are proud to have celebrated with these employees during the first quarter of 2026:

Gloria Turner – 55 Years
Downtown Teller (partial retirement)

Dale Cottrell – 25 Years
Executive Vice President and Chief Credit Officer

Susan Mateker – 10 Years
Compliance Officer

Cheryl Counts - 5 Years
St. Clair Teller

Patricia Miller - 5 Years
IT Administrative Assistant

2ND QUARTER HOLIDAYS



Celebrate with us as our bank employees honor:

MEMORIAL DAY
Monday, May 25

JUNETEENTH
Friday, June 19

MULTI FACTOR AUTHENTICATION CHANGE

Effective May 1, 2026, the Security Questions Multi Factor Authentication (MFA) option for Online Banking and Apps will be disabled. The go-forward MFA method will be a one-time passcode (OTP) sent via email. **This change affects both Personal and Business online banking and Sullivan Bank apps.**

The change does not affect: Business Online clients who use a token to log in
Personal or Business app users who use biometric-based logins (i.e. Face ID)

Personal online banking customers can verify and change their email address by visiting www.sullivanbank.com, logging into Personal Online Banking, and accessing the Email section of their Profile.

Business online banking customers, can contact Treasury Services at 573-468-1726 or treasuryservices@sullivanbank.com to verify or change their email address.



Calendar Photo CONTEST

OCTOBER 1, 2025 - JULY 31, 2026

We take pride in being a community bank and want to highlight the beauty and character of the communities in which we serve.

Submit up to 3 Photos

13 Winning Photos will be chosen

Open to everyone over the age of 18

Landscapes, Wildlife, Floral and Town Photos

Landscape/High Resolution JPG/JPEG Photos Only



Scan the QR code for official rules and requirements.



Message and data rates may apply.

We welcome you to participate by submitting up to 3 photos. Selected entries will appear in our 2027 calendar, with 13 winners chosen. **Photos must be taken within the primary counties that Sullivan Bank serves: St. Louis, Franklin, Cole, Crawford, Polk, Greene or Camden Counties.**



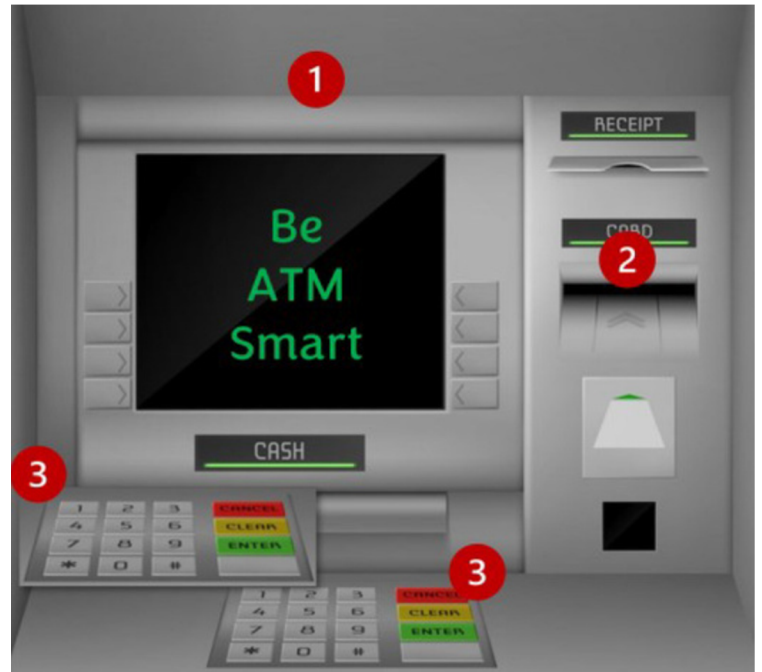
BE CYBER SMART TO BE CYBER SAFE!

We all fear it! The theft of our identity or assets. The FS-ISAC is an organization dedicated to helping consumers and businesses avoid cyber fraud. The following bullet points are “must-reads” for good advice regarding scamming devices, protecting your payment card, paying at the pump and even what to do if you do get taken in by a fraudster.

Guarding Your ATM and Payment Card

Summary

Payment cards are exceptionally convenient for consumers, and they come in various types—ATM, credit, debit, EBT—that enable low-friction banking and shopping. You probably use more than one. But you may not be aware of the various scams and tools fraudsters use to steal your payment information at the terminal and convert it into a substantial payday. It only takes seconds to install a scam device, and they can be anywhere. Fortunately, it takes even less time to protect your ATM and payment card.



Scam Devices

Scam devices have been found on ATMs, Point of Sale (POS) terminals, gasoline pumps - everywhere people use a card to pay. These devices capture personal data and PINs via video, digital download, or wireless transmission to the scammer. For example:

- **Pinhole cameras** are installed to record PIN entries ([see image example 1](#)) and are so small they're hard to detect. Note that pinhole cameras may be placed anywhere on or near the machine.
- **Skimmers** installed in the terminal or over its reader ([see image example 2](#)) steal credit/debit card data from the magnetic stripe or chip.
- **Keylogging** keypads are overlays that cover the real keyboard, used to record a customer's keystrokes ([see image example 3](#)). If the criminal knows what you type, they know your PIN.

Protecting Your Payment Card

- Inspect ATMs, POS terminals, and other card readers for loose, crooked, damaged, or scratched parts. If you notice something suspicious, use a different terminal.
- Check for keylogging overlays by lifting the edge of the keypad - a gentle tug is all it takes.
- Prevent cameras from recording your PIN by shielding your entry with your hand. Keep in mind that a pinhole camera may be present anywhere on or around the terminal.

continued...

- If possible, use ATMs in well-lit, high traffic locations. Machines are less vulnerable in places where someone might notice a threat actor tampering with them.
- Be especially alert for skimming devices in tourist areas, where card readers are used a lot.
- When possible, use debit and credit cards with chip technology rather than magnetic stripes, which are more vulnerable to theft.
- Avoid using your debit cards for multiple accounts - the compromise of one card gives criminals access to all the accounts. Use a credit card instead.
- Routinely monitor your card accounts to promptly identify any unauthorized transactions. If possible, set up email or text-message alerts to notify you of account transactions.
- Proactively review the account security options. You may be able to set up multifactor authentication or freeze an account between transactions. Such steps may seem inconvenient, but they significantly reduce the risk of financial losses.
- Never give your PIN in response to a call, text, or email. Organizations that have your information would not request your PIN. They use other means to authenticate your account. If you receive a request, look up the source's website and contact them to check your account.
- Always use a strong PIN. Avoid using PINs that may be easily guessed, such as strings of the same or consecutive numbers (e.g., 11111 or 1234).
- Find out if your account will allow you to temporarily block or freeze transactions on the account.

Tips for Paying at the Pump

- Choose the fuel pump closest to the store and in direct view of the attendant. These pumps are less likely to be targets for skimmers.
- Run your debit card as a credit card. If that's not an option, cover the keypad when you enter your PIN. You should also examine the keypad before use for any inconsistencies in coloring, material, or shape. These inconsistencies might suggest that a foreign device (keypad overlay) is present.
- Consider paying inside with attendant, not outside at the pump.
- Tap the card instead of swiping or inserting it when paying at the pump (if the card and terminal allow for it). Tap-to-pay transactions are more secure and less susceptible to compromise.

What to do if You Are Scammed

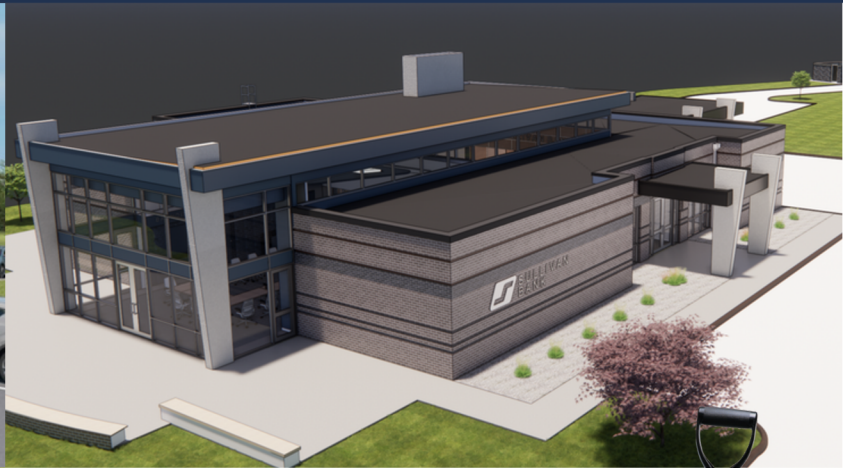
- Contact your financial institution immediately if the ATM doesn't return your card after you finish or cancel a transaction. It may indicate a foreign device is in the card reader.
- If you suspect your EBT card was compromised, immediately contact your state benefits agency or card issuer. Promptly change your PIN if any funds remain in your account.

If You're a Victim?

Immediately change any passwords you might have revealed. Consider reporting the attack to IC3.gov and the police.

Getting Help

If you identify suspicious activity involving your financial institution, contact them immediately.



Ground
BREAKING



We're excited to share that we recently broke ground on our new locations in Eureka and Jefferson City. These expansions reflect our continued commitment to serving our communities and growing alongside the families and businesses who trust us every day.

EUREKA

February 24, 2026

JEFFERSON CITY

March 19, 2026



YOUR MONEY. YOUR SCHEDULE.

You can open a Sullivan Bank account online -

NO BRANCH VISIT REQUIRED.



Checking Accounts: Whether it's **Simple Checking** to **Cash Back Rewards***, or a **Priority Plus Checking*** that offers a higher interest rate, choose the account designed to fit your needs.



Certificate of Deposit Specials: A safe way to earn **guaranteed interest** when you leave your money untouched for a set time.



Premium Money Markets: **Earn more** on your savings while keeping **easy access** to your funds.



e\$ave Account: Smart savings **exclusively online.**



It's easy, open your account online today!



SULLIVAN BANK

*If qualifications are met. Consult an Account Specialist for more details.

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