



**The Gold Standard eNews**  
A newsletter published quarterly for our SulliFam.

## RECOGNIZING LEADERSHIP EXCELLENCE



### [Congratulations to Our President and CEO](#)

We are proud to share that our **President and CEO, Mike Hoffman**, was honored in November as the **2025 Trustee of the Year by the Missouri Hospital Association**. The award recognizes Mike's service as Board Chair of Missouri Baptist Sullivan Hospital, where he has served on the board since 2007 and as chairman since 2015. His long-standing leadership reflects a deep commitment to our community, and we congratulate Mike on this well-deserved recognition.

### [Celebrating Next Generation Leadership](#)

We are also pleased to recognize, **Mallory Farrell, Chief Operations Officer**, who was honored as a finalist in the state-wide **Missouri Banker's Association 2025 Next Generation in Banking Leadership Award!** The award recognizes community involvement, personal and professional development, MBA involvement and contributions to the banking industry of a Missouri banker with 20 years or less of financial services experience.



### **MALLORY FARRELL**

#### **Senior Vice President, Chief Operations Officer**

As a member of the Sullivan Bank leadership team, Mallory Farrell has been integral to streamlining bank operations that have enhanced customer relationships. She handled the bank's negotiation of its core system contract and oversaw the operations establishment of new branch locations in St. Clair, Eureka and Jefferson City. During her tenure as chief operations officer, the bank has grown in assets from \$477 million to \$1.2 billion. Her demonstrated ability to streamline for efficiency earned her the honor of being the bank's first leader of its "Simplify" cultural pillar in 2021. Farrell is a past board member of the Meramec Community Mission, a food pantry and thrift store serving less fortunate individuals.

[NextGen Nominees.pdf](#)



**FIRST QUARTER**

# **HOLIDAYS**

Thanks for celebrating the following holidays with us in the first quarter of 2026:

**New Year's Day**

Thursday, January 1– closed

**Martin Luther King, Jr. Day**

Monday, January 19 – closed

**President's Day**

Monday, February 16– closed

*Online and mobile banking are 24/7.*



*Congratulations*



**MILESTONE  
ANNIVERSARY**  
*Sulli'ns!*

We congratulated the following employees on their fifth anniversary with Sullivan Bank in the fourth quarter of 2025. Please join us in thanking them for their dedication to the SulliFam!

**Sierra Mesey**, Marketing Director

**Adam Brown**, Springfield Branch Manager

**Cassie Henry**, Call Center Representative

**Nichole Farrow**, Compliance Assistant

**Abby Grus**, Union Universal Banker



# **Keep Your Money** (and everything else!) **SAFE ONLINE**

In our world today, we are electronically connected. We do billions of dollars of online shopping, run our small businesses and even look for a mate in the cyber world. Taking even basic precautions can help to protect, not just the money in your bank account, but your very identity when you are online. Here are some simple steps we can all use to help safeguard our online presence:

- ◆ **Recognize Phishing Attempts and Scams:** Be diligent in reviewing links before you click on them and people claiming to be something or someone they are not. Don't assume that because it looks legitimate, it IS legitimate! [Recognize and Report Phishing | CISA](#)
- ◆ **Create Strong Passwords:** We all get lax in our creation of passwords and tend to re-use old ones. This is never a good idea and you should not duplicate passwords within various websites. There are many password manager software solutions in which you may find they are worth investing. [Use Strong Passwords | CISA](#)
- ◆ **Use MFA:** Many places now let you opt into using multi-factor authentication. This means that site allows you to be more secure than just a password. Usually it is a verifying text message, email or even a fingerprint. This is an excellent step towards security your information! [Turn On MFA | CISA](#)
- ◆ **Keep Software Updated:** Software updates are done for a reason. Some are for enhancements, but many are to correct flaws in the program that can give criminals access. It doesn't do a programmer any good to update the software if the end user doesn't update their system. [Update Software | CISA](#)

# Springfield and Pleasant Hope Hosted Customer Appreciation

An Open House and Customer Appreciation Day was held at Pleasant Hope and Springfield in September. For Springfield, it was also their tenth anniversary celebration. At Pleasant Hope, they welcomed their customers to the Open House on Monday, September 22. For Springfield, they hosted customers at the Open House on Tuesday, September 23. It was a fun time of celebration!



# New Year, NEW FINANCIAL YOU!

This year, set yourself up for **financial success** with tools and support from a bank that's been serving the community for over 130 years.

## We're here with:

- Goal-setting guidance to help you plan what really matters.
- Budgeting tips & digital tools to keep track of your spending.
- Savings challenges designed to make saving fun and achievable.
- Checking and savings options that fit the way you live.
- Financial wellness resources to build confidence every step of the way.

## Start with the 50 / 30 / 20 BUDGET RULE



### 50% - NEEDS

The essentials you must have to live and work:

- Housing or rent
- Utilities
- Groceries
- Insurance
- Transportation
- Monthly bills

These are non-negotiables—your financial foundation.



### 30% - WANTS

The things that add enjoyment and convenience:

- Dining out
- Hobbies
- Shopping
- Vacations
- Streaming services
- Entertainment

These should fit comfortably after your needs and savings.



### 20% - SAVINGS

Your future security and peace of mind:

- Emergency fund
- Retirement
- Extra debt payments
- Future goals

Saving regularly—even small amounts—builds long-term financial strength.



Whether you're **saving more, spending smarter,**  
or **finally tackling those financial goals,**  
**you don't have to do it alone.**



Message and data rates may apply.



## Shades of Jerry Maguire?

# SHOW ME THE MONEY!

The [Pension Benefit Guaranty Corporation \(PBGC\)](#), is encouraging everyone to check for unclaimed pension plans on the organization's website. You can go to Find unclaimed retirement benefits | Pension Benefit Guaranty Corporation to see if you or someone you know might have unclaimed retirement funds money. While these amounts are usually small, there can be sizable sums available for claim by the rightful owners.



Workers & Retirees | Employers & Practitioners | About | News

Home > Workers & Retirees > Find unclaimed retirement benefits > Find unclaimed retirement benefits

### Find unclaimed retirement benefits

Did you earn a retirement benefit from a private-sector employer who lost track of you when your plan ended? If so, your employer may have transferred those benefits to PBGC for safekeeping.

PBGC holds unclaimed benefits for people that were not paid when their retirement plan ended. To help connect them to their benefit, PBGC has created a searchable database.

Enter your last name and the last four digits of your Social Security number.

Last Name  ####

The database is updated quarterly. The most recent update was December 4, 2025.

Privacy Act Statement

The Pension Benefit Guaranty Corporation (PBGC) is collecting your personally identifiable information (PII) to

- What to do before contacting PBGC
- Benefit eligibility
- Documents to claim a retirement benefit
- Tips for finding an unclaimed retirement benefit
- External resources for locating benefits



# 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
- Landscape/High Resolution JPG/JPEG Photos Only
- Landscapes, Wildlife, Floral and Town Photos
- Open to **everyone** over the age of 18



Scan the QR code for official rules and requirements.

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.**



# RU SMARTER than a 60 Year Old?



We saw this quiz online and are re-using some of the questions. *Here's a test of which all of the more – shall we say – “mature” adults should do better than our younger counterparts.* How many do you know?

1. After the Lone Ranger saved the day and rode off into the sunset, the grateful citizens would ask, “Who was that masked man?” Invariably, someone would answer, “I don’t know, but he left this behind.” What did he leave behind?
2. When the Beatles first came to the U.S. in early 1964, we all watched them on The \_\_\_\_\_ show.
3. ‘Get your kicks, \_\_\_\_\_.’
4. “The story you are about to see is true. The names have been changed to \_\_\_\_\_.”
5. ‘In the jungle, the mighty jungle \_\_\_\_\_.’
6. After the Twist, The Mashed Potato and the Watusi, we ‘danced’ under a stick that was lowered as low as we could go in a dance called the \_\_\_\_\_.
7. Nestle’s makes the very best...\_\_\_\_\_.
8. Satchmo was America’s ‘Ambassador of Goodwill.’ Our parents shared this great jazz trumpet player with us. His name was \_\_\_\_\_.
9. What takes a licking and keeps on ticking? \_\_\_\_\_
10. Red Skeleton’s hobo character was named \_\_\_\_\_ and Red always ended his television show by say, “Good night and \_\_\_\_\_.”
11. In 1971, singer Don MacLean sang a song about, ‘the day the music died.’ This was a tribute to \_\_\_\_\_.
12. We can remember the first satellite placed into orbit. The Russians did it. It was called \_\_\_\_\_.
13. “Hey Kids! What time is it? It’s \_\_\_\_\_!”

## General Information

EDITOR  
Debbie Durham  
(573) 468-1426

PUBLISHER  
Leslie Schatz  
(573) 468-3191



(800) 645-3191  
sullivanbank.com



Message and data rates may apply.

## Locations

### Cuba

700 N. Franklin | Cuba, MO 65453  
(573) 885-0021

### Eureka

1 West 5th St. | Eureka, MO 63025  
(636) 938-9809

### Jefferson City

2429 Hyde Park Rd. | Jefferson City, MO 65109  
(573) 658-1950

### Labadie

108 Front St., Suite 100 | Labadie, MO 63055  
(636) 742-3558

### Pleasant Hope

504 South Main | Pleasant Hope, MO 65725  
(417) 267-2265

### Springfield

2655 S. Campbell Ave. | Springfield, MO 65807  
(417) 883-1170

### St. Clair

1150 N. Main St. | St. Clair, MO 63077  
(636) 629-9911

### Sullivan Downtown

318 W. Main St. | Sullivan, MO 63080  
(573) 468-3191

### Sullivan I-44

328 E. South Service Rd. | Sullivan, MO 63080  
(573) 468-3191

### Sunrise Beach

13932 N. State Hwy 5 | Sunrise Beach, MO 65079  
(573) 374-5245

### Union

351 S. Oak St. | Union, MO 63084  
(636) 584-0090

Answers: 1) A Silver Bullet; 2) Ed Sullivan; 3) on Route 66; 4) protect the innocent; 5) the lion sleeps tonight; 6) limbo; 7) chocolate; 8) Louis Armstrong; 9) a Timex watch; 10) Freddie the Freeloader and God Bless; 11) Buddy Holly; 12) Sputnik; 13) Howdy Doody time!