

# The Gold Standard

## E-Newsletter

A newsletter published quarterly for our SulliFam.

4th Quarter 2026



# SULLIVAN BANK

## Farris Inducted into MBA's 50-Year Club



It was October of 1976 when a nervous teenager, Margaret Bylo, applied to work at what was then Bank of Sullivan. Fast forward fifty years, and Compliance Specialist, Margaret Farris, is awarded the prestigious Missouri Bankers Association's 50-Year Club award. Her induction into the club was announced at the MBA conference in June.

Margaret has worked in several departments within the bank, but for many years now, has been part of the support staff in our Compliance Department. The broad knowledge that she carried into that position has made it easier to help with the monitoring and auditing that is required in Compliance.

Two years after joining the bank, Margaret married Dennis Farris. Together, they raised two children, Blaine and Maggie, and now enjoy the added joy of being grandparents.

Bank President, Mike Hoffman, nominated Margaret for the MBA award, stating *"Anytime we have someone who has dedicated fifty years to banking is great, but when someone has been at the same bank that entire time, they deserve the award and recognition!"*

Please join us in congratulating Margaret on this remarkable accomplishment. Her commitment, dedication and contributions over the past five decades have made a lasting impact on Sullivan Bank, and we couldn't be more proud!



President & CEO, Mike Hoffman with Margaret Farris



Mike and Margaret pictured with, Missouri Bankers Association Representative, Tina Woehr



Family

## Building Projects Are Going Strong!

For our members of the SulliFam in the Eureka and Jefferson City areas, you can see the buildings are going up! Real progress is being made and we are getting excited! We may even be in the Eureka building by the end of 2026.



EUREKA



JEFFERSON CITY

# Cassidy Promoted to Branch Manager

In September of 2006, Michelle Nix was hired as a Teller in Cuba. She quickly connected with the customers there and became a favorite of both clients and employees. In 2009 Michelle was promoted to Branch Teller Supervisor. After 10 years of working in our teller line, she transitioned to a Loan Coordinator working with a lender at that time, Marcia Paton. Six years down the road, in 2022, she was named a Loan Officer and has served in that position for a few years now.



Having "grown up" in banking at the Cuba branch, she was a natural to succeed when the Branch Manager left our bank. In July, our board of directors rewarded her with the Branch Manager position, one at which she will excel.

Michelle married Nick Cassidy in 2022. Between them, they have four kids, Chase Nix (24), Kirsten Nix (20), Alexis Cassidy (15) and Owen Cassidy (10), 2 beagles, Bonnie Jo and Delilah June. The couple resides in Steelville.

When asked about her new duties, Michelle responded, *"You know, you always hope for an opportunity to make an impact to the community and to our customers, and I feel this will give me a good chance to continue to spread the good word about the work that our bank does for the Cuba area. I'm honored to represent the SulliFam here!"* Please join us in welcoming Michelle to this new area of management!

Cassidy went on to say *"The crew here in Cuba right now are rockstars. I look forward to working along side them to help the bank grow."*

## Q4 Holiday Closures

### Planning Ahead for the Holidays

The holiday season will be here before we know it! As you make your plans for the fourth quarter, please take note of our upcoming holiday closures.

While our doors may be closed on these special days, you can still bank with us anytime through Online & Mobile Banking.

OCTOBER

12

COLUMBUS

DAY

Closed

NOVEMBER

11

VETERANS

DAY

Closed

NOVEMBER

26

THANKSGIVING

DAY

Closed

Day after Thanksgiving 11-27

Close at 3:00 p.m.

DECEMBER

24

CHRISTMAS

EVE

Close at Noon

DECEMBER

25

CHRISTMAS

DAY

Closed

Day after Christmas 12-26 Closed

DECEMBER

31

NEW YEAR'S

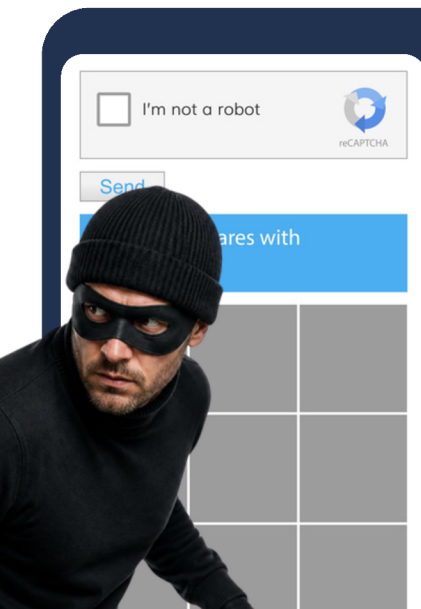
EVE

Close at 3:00 p.m.

## Thieves Will Use All Means!

The FTC reports bad actors are trying to get to consumers through CAPTCHA alerts. See this alert:

[How to spot a CAPTCHA scam | Consumer Advice](#)





# A Puzzle in Thought

By C.R. Wylie, Jr.

Brown, Clark, Jones and Smith are four substantial citizens who serve their community as architect, banker, doctor, and lawyer, though not necessarily respectively.

Brown, who is more conservative than Jones but more liberal than Smith, is a better golfer than the men who are younger than he is and has a larger income than the men who are older than Clark.

The banker, who earns more than the architect, is neither the youngest nor the oldest.

The doctor, who is a poorer golfer than the lawyer, is less conservative than the architect.

As might be expected, the oldest man is the most conservative and has the largest income, and the youngest man is the best golfer.

What is each man's profession?

Answer: Brown is the Architect, Clark the Lawyer, Jones the Doctor, and Smith the Banker.

# What Word Does This Spell?

For each of the following, a single letter can be used as the answer. Get them all right, and you will know it by the answer!

- 1. A blue and white bird
- 2. The lowest note on the piano
- 3. A large body of water
- 4. A girl's nickname
- 5. A vegetable
- 6. An exclamation
- 7. A beverage

Answer: J-A-C-K-P-O-T

# Missouri Caregiver Resources

In an article written by Nicole Gregory for A Place For Mom, family caregivers are women and men who, at an average age of 52, provide unpaid support across a wide range of care needs for the parents, spouses or other adults. Some are considered 'sandwich generation' caregivers who also care for their own children, and many hold down paying jobs as well. According to a 2025 report published by AARP and the National Alliance for

Caregiving, the number of family caregivers to adults age 50 and older in the United States has risen significantly in recent years. In 2020, there were more than 41 million caregivers, and by 2025, that number increased to more than 50 million.

All that being said, Missouri has caregiver resources. This article from AARP states that more than 1.2 million adults in Missouri are providing unpaid care to loved ones.

The survey also found that 80% of Missouri's family caregivers pay out of their own pockets for a loved one's care.

AARP compiled a set of resources for family caregivers. For a printed copy of the guide, call the AARP Family Caregiving Resource Line at 877-333-5885.

[AARP Missouri](#)

# BE VIGILANT!

According to Empower's article on AI Impact, the complexity of your password determines how long it will take AI to crack it and steal your information. Here are some descriptions and facts from the article:

**Impersonation Scams:** Fraudsters use AI to mimic celebrities, co-workers, or even family members.

**Voiceprint Scams:** Thieves record and recreate your voice using AI deepfake technology to impersonate you or someone you know.

**Cryptocurrency Scams:** Criminals lure victims into downloading fraudulent investment apps, tricking them into putting money into AI-controlled platforms – only to disappear with the funds.

**AI in Romance Scams:** AI chatbots to interact with victims, generate fake profiles, and tailor messages to manipulate targets emotionally.

**AI Recruiter Scams:** Fake job recruiters use AI to collect personal data from employment forms or convince job seekers to buy training or equipment.

## The Time it Takes using AI to Crack Your Password:

| # of Characters | Numbers Only | Lowercase Letters | Upper & Lowercase Letters | Numbers, Upper & Lowercase Letters | Numbers, Upper & Lowercase Letters, Symbols |
|-----------------|--------------|-------------------|---------------------------|------------------------------------|---------------------------------------------|
| 4               | Instantly    | Instantly         | Instantly                 | Instantly                          | Instantly                                   |
| 5               | Instantly    | Instantly         | Instantly                 | Instantly                          | Instantly                                   |
| 6               | Instantly    | Instantly         | Instantly                 | Instantly                          | 4 Seconds                                   |
| 7               | Instantly    | Instantly         | 22 Seconds                | 42 Seconds                         | 6 Minutes                                   |
| 8               | Instantly    | 3 Seconds         | 19 Seconds                | 48 Minutes                         | 7 Hours                                     |
| 9               | Instantly    | 1 Minute          | 11 Hours                  | 2 Days                             | 2 Weeks                                     |
| 10              | Instantly    | 1 Hour            | 4 Weeks                   | 6 Months                           | 5 Years                                     |
| 11              | Instantly    | 23 Hours          | 4 Years                   | 38 Years                           | 356 Years                                   |
| 12              | 25 Seconds   | 3 Weeks           | 289 Years                 | 2K Years                           | 30K Years                                   |
| 13              | 3 Minutes    | 11 Months         | 16K Years                 | 91K Years                          | 2M Years                                    |
| 14              | 36 Minutes   | 49 Years          | 827K Years                | 9M Years                           | 187M Years                                  |
| 15              | 5 Hours      | 890 Years         | 47M Years                 | 613M Years                         | 148n Years                                  |
| 16              | 2 Days       | 23K Years         | 28n Years                 | 26Bn Years                         | 1Tn Years                                   |
| 17              | 3 Weeks      | 812K Years        | 539.72M Years             | 2Tn Years                          | 95Tn Years                                  |
| 18              | 10 Months    | 22M Years         | 7.23Bn Years              | 96Tn Years                         | 6Qn Years                                   |

K=Thousand

M=Million

B=Billion

T=Trillion

Qn=Quintillion

n=Nonillion

# \$68,000,000,000

## was estimated to have been lost to scams last year

### Do you have what it takes to be a Scam Slayer?

Nearly 3 in 4 Americans have experienced a scam or fraud attempt\*. Every day, thousands of people fall victim to fraudulent emails, texts and calls from scammers pretending to be their bank, a loved one, the government or law enforcement. In face, Americans lost an estimated \$68 billion to scams last year\*\*.

At Sullivan Bank, we're committed to helping you spot - and slay scams. We've joined the American Bankers Association and banks across the country in a nationwide effort to put criminals on notice and give you the power to protect your information and your money.

We're here to help you become a Scam Slayer: An everyday hero who knows that the best defense against a scam is knowing what to look for and what our bank will never ask.

Here are 6 signs of a scam, and the power moves Scam Slayers use to protect themselves:

- 1 You're pressured to open a link- **BLOCK!**
- 2 You're called out of the blue and asked not to tell anyone- **HANG UP!**
- 3 You're emailed an attachment you weren't expecting- **HIT DELETE!**
- 4 You're asked for personal information like your PIN number, passwords or Social Security number- **HANG UP!**
- 5 You're pressured to log into or send money with payment apps- **BLOCK & REPORT!**
- 6 You're asked to click, pay or respond- **VERIFY FIRST!**

For more tips, videos and an interactive quiz to find out what kind of Scam Slayer you are, visit [BanksNeverAskThat.com](https://BanksNeverAskThat.com). Be sure to share the webpage with your friends and family - the more Scam Slayers, the better.

\*House Financial Services Committee, Fighting Back Report (2026)

\*\*Gallup and Stop Scams Alliance, Scams in America Report (2026)



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Message and data rates may apply.