

130
Years

SULLIVAN BANK

FOURTH QUARTER 2025

The Gold Standard eNews

A newsletter published quarterly for our SulliFam.

Changes in Online Account Opening

You asked and we listened! To more closely align with what customers are choosing in person – higher paying deposit accounts – some of the basic, lower interest accounts have been removed from online account opening and the higher-paying offerings have been added. Our goal is to meet your needs with the best product possible and make it convenient for our SulliFam. In case you are interested in any of these, you will find the online account opening process pretty simple or you can always come see us at one of our locations!

- ▶ Simple Checking
- ▶ Priority Plus
- ▶ Cash Back Rewards
- ▶ Premium Money Market
- ▶ Esave
- ▶ 7 Month CD Special
- ▶ 13 Month CD Special
- ▶ 22 Month CD Special
- ▶ 60 Month CD Special

Your Bank Is Strong!

First and foremost, we are a community bank who makes it our mission to be committed to service at a level that exceeds your expectations and helps you build financial legacies for your family. That being said, we are also growing and strong! Having faith in your financial institution is a must and we want you to know just a few numbers that are here to support you.



| | |
|-------------------------|---|
| Asset size: | \$1.28 billion |
| Employees serving you: | 170, with an average tenure of almost 9 years |
| Full-Service Locations: | 10, plus 1 business center in Sullivan |
| Years in Business: | Proudly serving our clients for 130 years! |

Do You Own A Small Business? Here's A Resource To Help Your Employees



The Federal Reserve uses a site called uscurrency.gov to disseminate free educational materials to the public. While there are some really cool tools for educators and others, a small business could benefit from a quick guide that gives pointers for identifying counterfeit U.S. currency. The link below will take you directly to the page with downloadable materials, but you can also order in quantity for certain items. These are free, so feel free to take advantage of some resources that might help your employees!

[Download Materials | U.S. Currency Education Program](https://uscurrency.gov)

Message and data rates may apply.

HONORING OUR VETS!

With Veterans Day being in the coming quarter, we would like to honor the veteran's who serve you here at Sullivan Bank.

Thank you to our Veterans!



DAN STAMER
ARMY



SARAH KLEINHEIDER
ARMY



LESLIE SCHATZ
NAVY



ADRIANA WEST
NATIONAL GUARD

Disaster Planning Advice From the FDIC

Most people think of insurance protection for deposits when they think of the FDIC, but the Federal Deposit Insurance Corporation provides a broad range of financial training and advice for consumer use. One thing they always encourage is preparation for unexpected challenges. We've attached the link below for steps you can take to prepare in advance for some unforeseen calamity. At Sullivan Bank, we stand ready to help in any way we can with your advance planning!

[Preparing Your Finances for an Unanticipated Disaster | FDIC.gov](#)



We know you celebrate with us when we honor a Sulli'n who has been with the company for a milestone anniversary, so here they are from the third quarter of 2025!

Cliff Dudley - 25 Years

Executive Vice President and Chief Financial Officer

Becky Cole - 25 Years

Branch Teller Supervisor and
Deposit Operations Quality Control Rep

Stacey Watson- 25 Years

Loan Documentation Supervisor

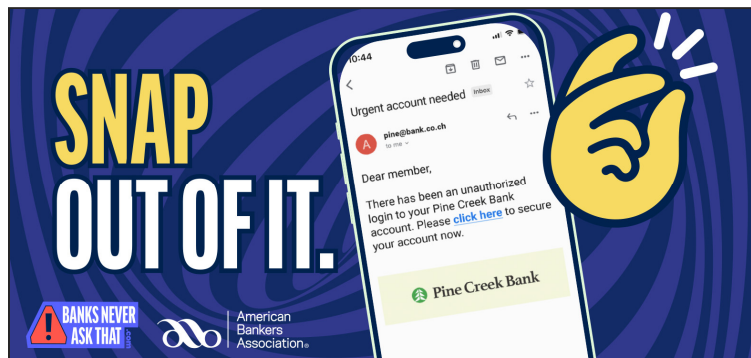
Deanna Colombo- 10 Years

Call Center Supervisor

Alyssa Orr- 10 Years

Compliance Specialist

Can You Spot A Scam?



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. And in this time of expanded use of online and mobile banking, the problem is only growing. In fact, the Federal Trade Commission's report on fraud estimates that American consumers lost a staggering \$12.5 billion to phishing scams and other fraud in 2024 — an increase of 25% over 2023.

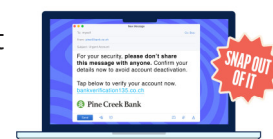
These criminals are skilled at tricking you— convincing you to trust them, pay them and act fast. It's time to snap out of it.

At Sullivan Bank, we're committed to helping you spot scams. We've joined the American Bankers Association and banks across the country in a nationwide effort to help you realize when you're under a scammer's trance and snap out of it so you avoid losing your money.

We want every bank customer to become a scam-spotting pro — and stop these criminals in their tracks. If something feels off, stop, take a breath and trust yourself.

Five red flags to look out for:

- You're pressured to log into or send money with payment apps — Snap out of it.
- You're contacted out of the blue, asked to act immediately and keep it a secret — Snap out of it.
- You get a text that includes a suspicious link — Snap out of it.
- You're emailed an attachment that you weren't expecting — Snap out of it.
- You're asked for personal information like your PIN number, passwords or Social Security number — Snap out of it.



You've probably seen some of these scams before. But that doesn't stop a scammer from trying. For tips, videos and an interactive quiz to help you keep criminals at bay, visit BanksNeverAskThat.com. And be sure to share the webpage with your friends and family.

SNAP OUT OF IT.

Scammers use urgency to trick you into giving up personal info.



Scan the QR code for tips on protecting yourself from scams.

GET MORE TIPS AT



BANKS NEVER ASK THAT.com



American Bankers Association

- Got a weird link or urgent message? **Snap out of it.**
- Got a phone call from someone stating they are calling from your bank wanting to verify a few things? **Snap out of it.**
- Feeling rushed or confused? **Snap out of it.**

Message and data rates may apply.



SULLIVAN BANK



CALENDAR PHOTO *Contest*

- 📷 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



OCTOBER 1, 2025
through
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.

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.**

Scan the QR code for official rules and requirements.

Message and data rates may apply. **Member FDIC** 

It's Always Time To Be Cautious







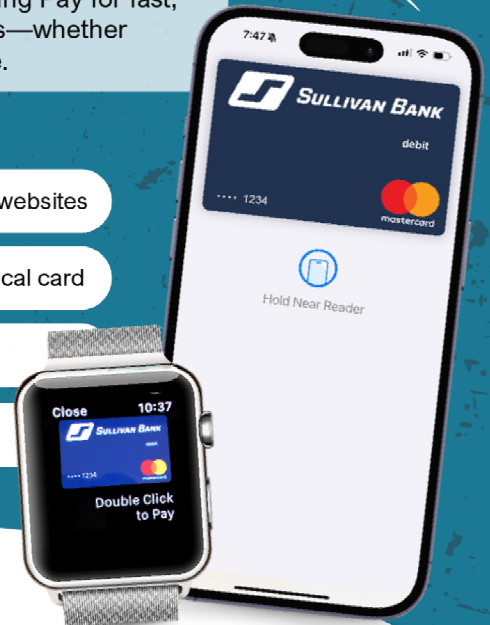
In our modern world, there are so many ways for electronic fraud that it can be scary. You should always guard your financial information and accounts – there's no doubt about that issue. However, in the fourth quarter of every year our employees can attest that we see more attempts at fraud than during other times. Whether people are desperate for Christmas expenses, have to pay taxes or off work for bad weather, we don't know, but we do know our front-line staff works to protect both you and the bank to catch counterfeit money and fraudulent transactions during the fourth quarter of the year. Be patient if they ask extra questions or take a few more seconds to review a check. Believe us when we say that we are looking out for your best interests, too!

GO DIGITAL STAY SECURE!

YOUR WALLET JUST GOT SMARTER!

With Digital Wallet, you can add your debit card to Apple Pay, Google Pay, or Samsung Pay for fast, contactless, and secure payments—whether you're shopping online or in-store.

-  Easily pay on mobile apps and websites
-  More secure than using a physical card
-  Make fast, touchless payments
-  Avoid searching through your wallet or purse



Improved Security

With digital wallets, your real card number stays private. A new token is used for every purchase, keeping your information safe from start to finish.

Look for these symbols!



Message and data rates may apply.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd.



SBK Insurance Has A New Home!

We are now located inside the Sullivan Bank St. Clair branch. When you visit, please enter through the front main doors and take the door immediately to the left in the foyer (if you've reached the bank lobby, you've gone a little too far!).



1150 N. Main St. | St. Clair, MO 63077 | (636) 629-3813

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.



FOURTH QUARTER HOLIDAYS

Thanks for celebrating the following holidays with us in the fourth quarter of 2025:

| | |
|-------------------------------|--|
| Columbus Day | Monday, October 13 – closed |
| Veteran's Day | Tuesday, November 11 – closed |
| Thanksgiving Day | Thursday, November 27 – closed |
| Day After Thanksgiving | Friday, November 28 – closes at 3pm |
| Christmas Eve | Wednesday, December 24 – close at noon |
| Christmas Day | Thursday, December 25 – closed |
| New Year's Eve | Wednesday, December 31 – closes at 3pm |

Online and mobile banking are 24/7.

Thankful To Be Serving You!



*Seated from L to R: Dale Cottrell; Chairman, Jon Downard;
President & CEO, Mike Hoffman; Cliff Dudley
Standing from L to R: Steve Dickey; Kevin Mullally; J. Douglas Strauser;
Secretary, Debbie Durham; Dave Schatz; Matt Tiefenbrunn*

In December, we will close out another year of doing what we love – serving you! From the Sullivan Bank Board of Directors, we thank you for allowing us the opportunity to assist with the financial stability and growth of your family!

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