



## The Gold Standard eNews

A newsletter published quarterly for our SulliFam.

# A Redesigned Website and Online Account Opening IS HERE!

You spoke and we listened! We've heard from our customers that the website needed to be updated and we had to get online account opening for those who wanted the convenience of opening accounts without coming into the lobby. Our marketing department has worked hard to incorporate many of your requests. Check out our new site and let your friends know that it is easier than ever to bank with [Sullivan Bank!](#)



## Your Community Bank is *closer* than you think!



You can now **OPEN\*** a Sullivan Bank Account on your own time!



### Save Time

Open a new account within Minutes\* from virtually anywhere.



### Any Device

Use your phone, computer or tablet for even more convenience.



### Safe and Secure

Multiple layers of security, internet firewalls, and 256-bit encryption, help keep your information safe and secure.



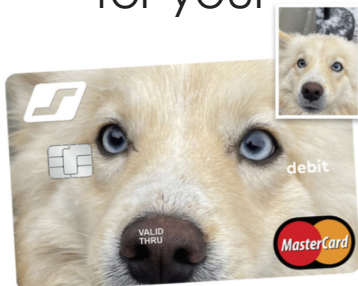
\*Subject to approval. Message and data rates may apply.

Apply  
Online

OCT · NOV · DEC 2024

## GOOD NEWS

for your



## Personalized Debit Card!

In the past, we have charged \$10 for a school mascot and \$15 for a personalized or custom image to be placed on your debit card. We have updated our school image gallery with over **60 images and colors** that we offer to our customers **free of charge!** For a personalized or custom image card, the charge has been lowered to \$10. Just submit your image for approval and we can have it ready within 24 hours. To do so, send your request and image to [myimage@sullivanbank.com](mailto:myimage@sullivanbank.com). **Have your card, your way!**

## YOUR SAVINGS DESERVES MORE!



### Check Out All Our Rates

\*Annual Percentage Yield of 4.70%, 4.25% and 3.75% APY is accurate as of September 19, 2024. \$1,000 minimum balance required to earn stated APYs. Penalty may be imposed for early withdrawal, which will reduce earnings on the account. Interest compounded and credited quarterly. Available at all locations.

7 MONTH  
Certificate of Deposit

**4.70%** APY\*

13 MONTH  
Certificate of Deposit

**4.25%** APY\*

5 YEAR  
Certificate of Deposit

**3.75%** APY\*

sullivanbank.com Member FDIC LENDER

## Sullivan Bank Joins ABA and Banks Across the U.S. for New #PracticeSafeCheck Consumer Education Campaign

Sullivan Bank along with banks from across the U.S., have joined forces with American Bankers Association, ABA, to launch the new #PracticeSafeCheck Consumer Education Campaign to mark the beginning of National Cybersecurity Awareness Month. This new campaign is a companion consumer protection initiative to ABA's award-winning #BanksNeverAskThat anti-phishing campaign. It will educate consumers about the rapid rise in check fraud and how they can protect themselves. Reports of check fraud have nearly doubled since 2021, according to a 2023 report from the Boston Fed, and those numbers continue to climb.

The #PracticeSafeChecks website, [www.practicesafechecks.com](http://www.practicesafechecks.com), is the heart of the campaign and reminds consumers that every time they write a check, they are exposing their personal information, such as name, address and bank account number and encourages them to use digital banking options to send money whenever possible. Also available in Spanish at [www.cuidatuscheques.com](http://www.cuidatuscheques.com), the website offers the following airline-themed safety tips:

- **Use Permanent Gel Pens.** Just like wearing a seatbelt when you fly, use permanent ink when you write a check to protect yourself.

Continued

**PRO TIP**

# Checks have sensitive information.

Paper checks can expose your personal and financial information to scammers. Switch to digital payments for a more secure, convenient way to manage your money.

LEARN HOW TO PROTECT YOUR FINANCES AT

**PracticeSafeChecks.com**



- **Avoid Blank Spaces.** Fill those overhead compartments before take off! Similarly, make sure you fill out every blank space on a check so criminals can't fill them in instead.
- **Withhold Personal Information.** The person in the middle seat doesn't need to know your whole life story, just like you don't need to add personal info to your checks.
- **Review Accounts.** Monitor your account activity on your online banking platform as attentively as you await a safe arrival message from a loved one. Regular reviews ensure you quickly notice anything out of the ordinary.
- **Check Your Checks.** Regularly review your paid checks on your online platform as thoroughly as airport staff check your boarding pass. Ensure endorsement is correct and reflects the intended payee and amount to guard against fraud.
- **Use Digital Payment Options.** If you're switching to digital boarding passes, why not switch to Sullivan Bank's online bill pay for fast and secure payments?
- **Follow Up.** Just as you confirm your flight details, make sure to follow up with payees to confirm they've received and deposited your check.

In addition, the #PracticeSafeChecks website covers where personal information gets exposed in checks, explains how criminals and scammers execute check fraud and offers an airline-themed, comprehensive #PracticeSafeChecks guide.

The campaign also features two new #PracticeSafeChecks videos designed to be fun and entertaining to engage consumers. One video offers a fun twist on airline safety checks and the other uses a giant check to emphasize the inconvenience and vulnerabilities of using checks.

To learn more about check fraud and check washing, visit [www.practicesafechecks.com](http://www.practicesafechecks.com).



# Disaster Preparedness, Are You Ready?

This message was sent from the FDIC last month and contains good information about how to protect yourself and your identity in the event of a disaster in your area. Take a moment to be prepared!

## September Monthly Message from the FDIC

National Preparedness Month is observed in September. According to the Consumer Financial Protection Bureau (CFPB), Americans at all income levels have experienced the challenges of rebuilding their lives after a disaster or other emergencies. Having access to your homeowner's insurance and other records is crucial for starting the recovery process. The FDIC offers the [Disasters -- Financial Preparation and Recovery](#) module in its [How Money Smart Are You?](#) game to help people prepare for potential disasters and recommends steps to take during the recovery phase. You can also learn how to avoid scams following a disaster in the [Protecting Your Identity and Other Assets](#) module of the game.



## 4TH QUARTER HOLIDAY SCHEDULE

The fourth quarter of the year brings several banking holidays! Please celebrate with us on:

**Columbus Day - Monday, October 14 – bank closed**

**Veteran's Day – Monday, November 11 – bank closed**

**Thanksgiving Day- Thursday, November 28 – bank closed**

**Day After Thanksgiving- Friday, November 29 – close at 3pm**

**Christmas Eve – Tuesday, December 24 – close at noon**

**Christmas Day – Wednesday, December 25 – bank closed**

**New Year's Eve – Tuesday, December 31 – close at 3pm**



**Just a reminder,  
Online and Mobile  
Banking are 24/7!**



## Be Cautious if You Have Kids in College!

If you have a young one in college, be cautious as the scammers are targeting requests for college tuition. This article from the Consumer Advice section of the FTC will help you identify a problem.

[Got a call about unpaid college tuition? It could be a scam.](#)

# Congratulations to these Sulli'ns!

Sunrise Beach Branch Manager, Cheri Knight, was honored with a party to wish her well into retirement in August!

Bank Graphic Artist and Marketing Assistant, Leslie Schatz, celebrated 20 years with the bank in August!

Madison Witt, Servicing Specialist working from the I-44 Location, had her 5th anniversary with Sullivan Bank in July!

Kristen Straatmann was honored for 5 years of service in September. She is a Loan Coordinator in Union.

Congratulations to Stacy Hutson and Hayli Warden in Cuba, who were each promoted this quarter. *Stacy is now Branch Operations Officer and Hayli is Branch Teller Supervisor.* Way to go, Ladies, on these well-deserved promotions.

Springfield Branch Manager, Adam Brown, graduated from the Missouri Bankers Association Graduate School of Banking at Colorado in July. We are proud of you, Adam!

## General Information

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## Locations

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(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

# PRIORITY PLUS

Checking  
Account

# 6.00%

APY\*

On Balances up to \$25,000  
if qualifications\* are met.

LEARN MORE



Member  
FDIC  
sullivanbank.com