

The Gold Standard

E-Newsletter

A newsletter published quarterly for our SulliFam.

3rd Quarter 2026



SULLIVAN BANK



Mobile Banking is as **SAFE** as it is **EASY**!

Every transaction begins with trust...

Protecting your financial information is our highest priority. To ensure your finances are kept safe, we have designed our mobile banking app to be just as secure as your online banking experience. It's a great way to safeguard your accounts from fraud and theft, while keeping you on the go.



Secure for worry-free transactions

Manage funds, check your balances, or pay your bill with the app.



Convenient for your busy schedule

Your money is at your fingertips, whether at home, at work, or on the go.



Easy to use for everyone

The app is intuitive and clear, no matter your level of comfort with technology.

We prioritize security and usability so you can easily bank without worry.

Being Smart with Your Money

When it comes to amassing your retirement money, investment strategy and market performance are important. Probably the biggest factor that will determine your available income at retirement, however, is simply how much you save. The one thing within your control – how much you save in personal savings or how much you defer to an IRA or 401(k) – is a huge component to what your balance will be at retirement. Consider your current savings rate and make sure you are setting aside an amount with which you are comfortable. **At Sullivan Bank, we always stand ready to help you set up a family savings plan!**



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WHAT ARE RATES GOING TO DO?

As Sullivan Bank's customer, we hear you asking "What are rates going to do?". We understand your dilemma on whether you should borrow for that new home, go ahead and invest in a certificate of deposit, or hold off making any moves right now. The current market reminds us of the old saying which says, "If we could predict the future, we would all be rich!" As our clients and friends, we want you to know this: Our management team meets every

week, and sometimes more often than that, to evaluate the rates on both loans and deposits and we will give you the best rate possible at the time. Right now, we have a high loan demand and would love to fund them through natural growth of our deposit accounts, so it is a good rate environment. If we can help you switch an account or open a CD, please contact one of our account specialists.



Maybe We Should Read The Fine Print?

In a survey by Security.org, 100% of Americans claimed they usually read user agreements, privacy policies and terms of service before signing off. The survey's findings, however, indicated that 98% of smartphone owners signed off on a fake consent form offering the naming rights of their firstborn child! Less than 2% of the people caught the prank! This is just an example of how easily we are fooled by bad actors, so tread cautiously online. Never give out your personal information to someone who is unverified and make sure you understand what you are signing!

SPORTS TRIVIA

Which Has More?

In each of the following matchups, name the event you think has the most viewers. Good luck!

1. Wimbledon or The Masters?
2. Cricket World Cup or Tour de France?
3. Super Bowl or UEFA Champions League Final?
4. FIFA World Cup or Olympic Games (summer and winter)?
5. Rugby World Cup or NBA Finals?

ANSWERS ON LAST PAGE

Don't Forget!

Our **Community Photo Contest** is still open. Share your favorite photo that captures the beauty of the communities in which we serve.

Entries are due by July 31!

Click the button for the official rules and requirements.

LEARN MORE



START LIVING FINANCIALLY FREE!

**Financial Freedom looks different
for everyone.**

For some, it's buying a home. For others, it's growing a business, saving for the future, or simply having peace of mind.

At Sullivan Bank, we're here to help you get there, with **tools, guidance, and local support** you can trust.



CHECKING ACCOUNTS

Freedom to access your money anytime.



SAVINGS/CD'S

Freedom to plan ahead.



LOANS

Freedom to take the next step.



MOBILE BANKING

Freedom wherever you go.



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Bank NMLS# 402603



SULLIVAN BANK

When you have the right support, freedom isn't just a dream - it's your future.

THIRD QUARTER HOLIDAYS

We are pleased to celebrate these holidays during the third quarter and hope you find time to spend some time with your family and friends!

INDEPENDENCE DAY

Saturday, July 4th

LABOR DAY

Monday, September 7th

Three Fun Facts about 4th of July!

1. The Declaration of Independence was not signed on July 4, 1776. That's actually the day it was formally adopted by the Continental Congress, but it wasn't signed by most signatories until August.
2. Americans typically eat 150 million hot dogs on Independence Day, "enough to stretch from D.C. to L.A. more than five times." According to the National Hot Dog and Sausage Council.
3. Three presidents have died on July 4: Thomas Jefferson, John Adams and James Monroe.

Wondering About Our Building Projects?

As all of our friends who receive this newsletter knows, we are building new branches to house our bank family in Eureka and Jefferson City. Both locations were started at nearly the same time and are progressing in reasonably close timeframes. Footings are poured and by the time this newsletter is published, there should be steel framing up at each location.

Sales Tax Holiday in August

We will blink and the summer will be gone and it will be time to send our young people back to school. No matter what grade they are in, it is an expensive undertaking! **Don't forget the sales tax holiday during the weekend of August 7 - 9.** For complete information about what goods are exempt and what cities and counties are participating, go the Missouri Department of Revenue's website and follow the leads to read about the sales tax holiday at [Back to School Tax Holiday](#).

Milestone Anniversaries



During the last three months, we are proud to have celebrated with these employees.

FIVE YEARS

Cuba - Branch Teller Supervisor/Universal Banker, Hayli Warden

Eureka - SVP, Gary Smith

Loan Coordinator, Tracy Meyers

Labadie - Universal Banker, Zac Nutter

TEN YEARS

Downtown - IT Technician, Andrew DeBrecht

I-44 - SVP, Todd Lawrence

Senior Loan Coordinator, Tori Pohlmann

St. Clair - SBK Insurance Agent, Dalton Nilges

TWENTY YEARS

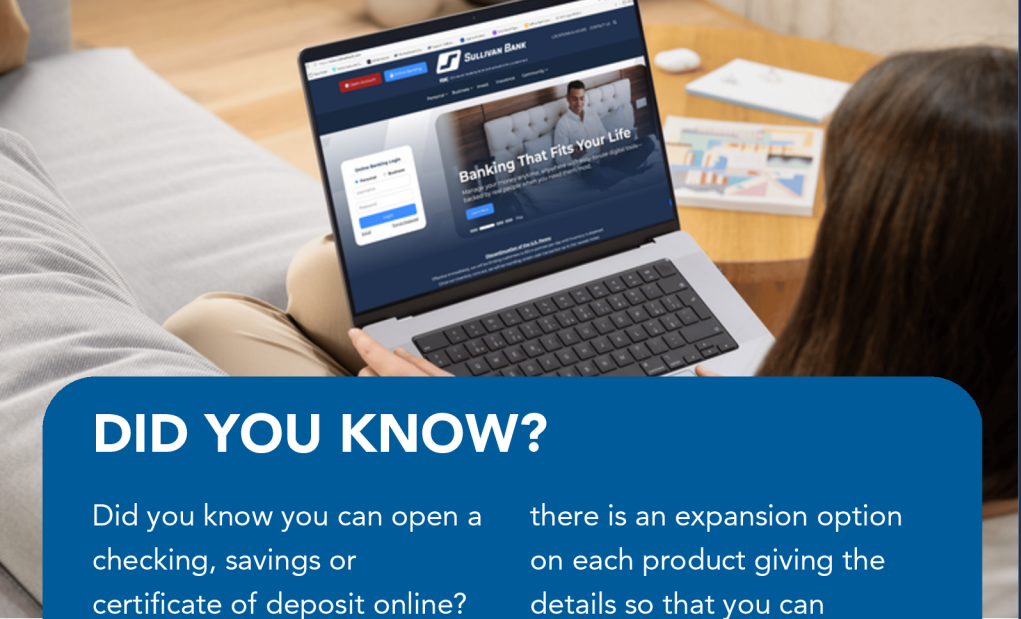
Downtown - SVP, Chief Information Officer, Dan Stamer

Union - AVP, Branch Manager, Amber Kinsey

THIRTY YEARS

I-44 - SVP, Mortgage Center Manager, Tracy Watters





DID YOU KNOW?

Did you know you can open a checking, savings or certificate of deposit online? We are always happy to see your smiling face, but so many of us have gotten used to doing electronic banking that we want you to know that you can open accounts online, too! If you need help knowing which account is best for you,

there is an expansion option on each product giving the details so that you can compare our account offerings. Of course, we are always ready to help by phone or in-person! We appreciate you and are always ready to expand our banking partnership!

Make this the ***SUMMER OF SMART SAVINGS!***

Whether you're planning a vacation, tackling home projects, or simply building toward your goals, now is the perfect time to grow your savings. Small deposits today can make a big difference tomorrow!

- 💰 Regular Savings Account
- 💰 Money Markets
- 💰 Certificate of Deposits



Save smart. Dream big. Start today!

Sports Trivia Answers: 1) Wimbledon; 2) Cricket World Cup; 3) UEFA Champions League Final; 4) FIFA World Cup; 5) NBA Finals

#1 FIFA World Cup; #2 Olympic Games; #3 UEFA Champions League Final; #4 Super Bowl; #5 Cricket World Cup; #6 Tour de France; #7 Wimbledon; #8 The Masters; #9 NBA Finals; #10 Rugby World Cup

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