



## The Gold Standard eNews

A newsletter published quarterly for our SulliFam.

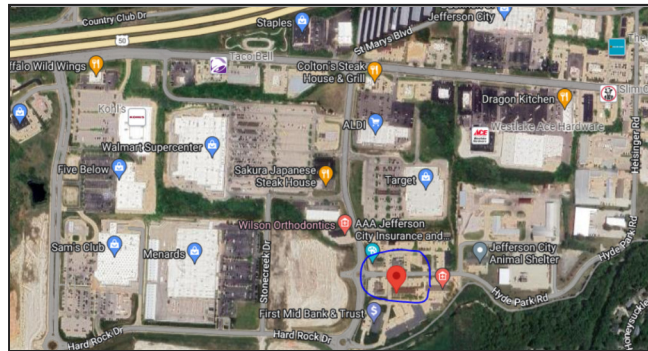
# JEFF CITY, HERE WE COME!

As President, Mike Hoffman, announced in June that, **SULLIVAN BANK IS HEADED TO JEFF CITY!** The Missouri Division of Finance and FDIC have approved our application for a branch in Jefferson City. A location in Missouri's state capitol has been leased near a



busy area with lots of business traffic. **The first Sulli'ns there, Chris Schrimpf, Jeff Carr and Vickie Keleher, have been hired**

**and have started learning the Sullivan Bank ways of doing business.** We will begin our Cole County journey in a small office as we assemble a team for the area. There will be a lot more to come about this new and exciting location! We will keep you informed as more information becomes available. Pictured are the building that will be reworked to be our home for the next two years and also a Google Maps pic showing the location in relation to some large businesses in the area. **We can't wait to start building the SulliFam in the heart of Missouri!**



**OPEN** your **Bank Account**  
**WITHOUT** even going to the bank!

- ✓ Easy online application
- ✓ Applying is fast and secure
- ✓ **WHEREVER, WHENEVER!**





The last quarter has seen four key Sulli'ns retire from Sullivan Bank. In total, the bank lost over **132 years of experience**, but, don't worry! The retirees have worked closely with their replacements and our SulliFam will not experience any loss of service!



**On May 3rd, Union Commercial Lender, Kevin Overschmidt, retired.** Kevin had been with the bank for ten years and his wife, Peggy Overschmidt, continues to serve customers as a Mortgage Loan Officer in

Union. Kevin's customers are being helped by Joey Lochner, who has been with the bank for nine years, many of them training with Kevin.

**On May 31st, our SulliFam said goodbye to Sindy Huber, who retired from her position as a Teller at the I-44 Location.**

Sindy had a career with the bank spanning almost 18 years. During that time, she developed many friendships with the people of Sullivan and she will be missed!



**June 3rd was a historic day for Sullivan Bank. Kathy McCulloch reached 50 years of service and also used the milestone anniversary to retire.** Kathy served in many positions during her 50-year career, retiring as a VP and BSA and Risk Management Officer. Kathy started at what was then Bank of Sullivan immediately upon high school graduation. She was presented with a board resolution honoring her 50 years of service. We congratulate Kathy on her retirement with 50 years of service!

**Also retiring with her close friend on June 3rd, was Linda Weiskopf. Linda is a Vice President and for many years served as the bank's Head Teller.** Linda was instrumental in opening the Motor Bank at Fisher & Springfield in the mid-1970's. A few years ago, the bank honored Linda when she retired from full-time service and took a back-office job auditing certain areas. At that time, she, too, received a board resolution thanking her for her dedication and she also received the Missouri Bankers Association 50-Year Club award – a distinction Kathy McCulloch will receive later this month. When Linda retired on June 3rd, she did so as the employee with the longest tenure. We thank Linda for all the years of service and friendship!



L to R: Linda Weiskopf, Debbie Durham, Kathy McCulloch and Maddie Mallory





YOU FOCUS ON RUNNING YOUR BUSINESS  
and we will focus on helping  
**enhance your financial efficiency!**

### Merchant Capture\*

Remotely deposit checks from your businesses location at any time.

- Your funds available faster
- Make deposits anytime
- Save time preparing deposits
- Consolidate funds from remote locations into one financial institution
- Reduce risk of check fraud

### ACH Manager\*

Send or receive payments securely and efficiently to businesses or individuals.

- Payroll
- Utilities
- Vendor Payment
- Tax Payments
- Billing Customers
- Fund Transfers
- And More

### Business Bill Pay

Pay bills and set up reoccurring e-payments for anyone that you would normally send a check too!

- Manage & Pay Bills
- Schedule Reoccurring Payments
- Set Up Payment Reminders
- Track Payment History

### Merchant Services

Payment processing and more with **Clover!**

- Payment Processing
- POS Systems & Virtual Terminals
- Online Ordering Platforms
- Sales Analytics
- Inventory Management
- Payroll & Employee Management

\*Subject to approval

## Pleasant Hope Under New Leadership



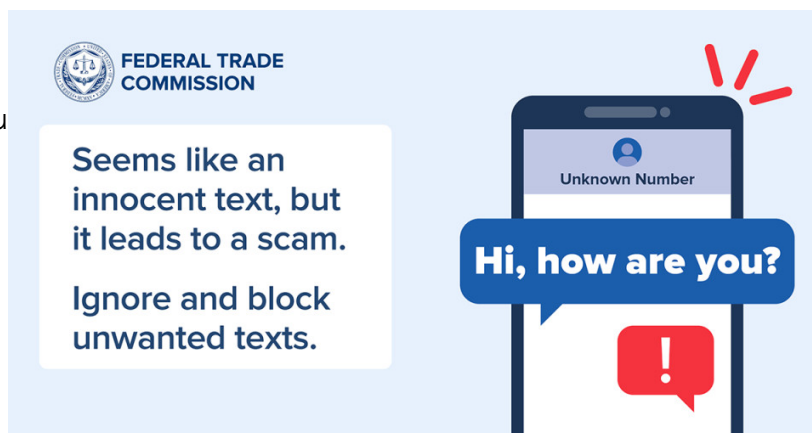
Since the unexpected passing late last year of our manager in Pleasant Hope, the remaining Sulli'ns have done a good job of keeping things running. Recently, however, **the bank was proud to promote Mikenzi Hayes to the position of Associate Branch Manager in Pleasant Hope.** Kenzi, as we call her around here, has worked for Sullivan Bank in Springfield for a few years and comes to the branch with good skills and is excited to lead Sullivan Bank in the Pleasant Hope community. When asked for her goal for the branch, she replied *"Our number one priority is to get the word out in the Pleasant Hope neighborhood that we are here to serve our personal and business customers in all areas of banking."* She went on to invite the people of that area to stop in and meet her, say 'hello' and let her know of anything our Sulli'ns can do to help build a better community. If you are in the area, stop in and meet Mikenzi Hayes!

# How Rude Are You?

We are sharing here why it's not rude to ignore texts from people you don't know. This article was written by Gema de las Heras, Consumer Education Specialist for the FTC.

## Why it's not rude to ignore "hi, how are you?" text messages from strangers

A text message from an unknown number that simply says: *hi, how are you?* seems harmless. Your first instinct might be to respond to see if it's someone you know. Or maybe tell them they made a mistake. But it's best to ignore these type of text messages. Scammers are using this tactic as a conversation starter, so don't text back. If you do, here's what happens next.



The person (a scammer) on the other end of the text will probably apologize...and find a way to keep the conversation going to befriend you. Then, once they have your trust, they'll try to offer you advice on investing in cryptocurrency or claim they can teach you the secrets to making big money in the crypto markets. For a fee, of course. But it's all a scam and they'll just steal your money.

Even if you just reply to the text but don't engage in conversation, you've still confirmed they reached a working telephone number. Which could lead to more calls and texts from scammers.

What's the best way to avoid scams if you're getting messages from numbers you don't recognize?

- **Don't reply to text messages from unknown numbers. It could lead to a scam. Delete and report them using your phone's "report junk" option or forwarding unwanted texts to 7726 (SPAM) and unwanted emails to your email provider.**
- **Never click links in an unexpected message. Some links might steal your information, or install malware that gives scammers access to your device.**
- **Don't trust anyone who says you can quickly and easily make money. Every investment has risks. Only scammers guarantee you'll make lots of money in a short time with zero risk.**

Have you lost money to a scam like this? Tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/ReportFraud).

# Milestone Anniversaries

We had two Sulli'ns who celebrated milestone anniversaries in the second quarter of 2024.

## Congratulations to:

Kathy McCulloch had 50th anniversary on 6/3/24

Betty Blankenship had 20th anniversary on 4/30/24



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1

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2

In the main menu select, "Transfer and Pay", then select "Send Money with Zelle".

3

Enroll your email address or U.S. mobile number.

4

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<sup>1</sup> In order to send payment requests or split payment requests to a U.S. mobile number, the mobile number must be already enrolled with Zelle.

<sup>2</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.



## General Information

EDITOR

Debbie Durham  
(573) 468-1426

PUBLISHER

Leslie Schatz  
(573) 468-3191



(800) 645-3191  
[sullivanbank.com](https://sullivanbank.com)



## 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