



The Gold Standard

A newsletter published quarterly for customers of the Bank of Sullivan.

Announcing Our Newest Branch Efforts - St. Clair!

We have a lot of customers from the St. Clair, Missouri area and they have patiently used our Sullivan or Union locations and have done a lot of their banking electronically. Our plans are to change all that and provide a more convenient location close to home. We have purchased property on the east side of Hwy 47 near the North

Commercial Street intersection, with plans to open a branch there in 2020.

There is so much work that goes on behind the scenes in order to open a new branch! There has been a lot of engineering work that had to be done – MoDOT, Ameren, City of St. Clair, but things seem to be working out and we

are getting closer to being able to break ground. We have been very pleased with the reception received from the City of St. Clair and the neighbors around the property, as they have been great to work with on this project. We will keep you updated as we know more details!

Meet Steven Clark

We are happy to introduce a new lender in our Springfield market: Steven Clark! Steven has been in banking for over twenty-five years and has connections all over Springfield. For many years, he has been an Ambassador for the Springfield Area Chamber of Commerce and a board member for Junior Achievement. Although his specialty is consumer lending, Steven will be venturing into all types of lending out of our western-most branch. Steven lives in Springfield and has two grown children. *Welcome to our bank family, Steven!*



Sunrise Beach, Pleasant Hope and Union Hosted Customer Appreciation

An Open House and Customer Appreciation Day was held at Sunrise Beach and Pleasant Hope. This is something they have done since joining the Bank of Sullivan family back in 2012. At Pleasant Hope, they welcomed their customers to the Open House on Thursday, September 12 and for Sunrise Beach, they hosted customers at the Open House on Friday, September 13. On Friday, September 27 Union joined in the fun and thanked their customers as well. It was a good time of celebration!

DID YOU KNOW?

At the Stanford Center on Longevity project, researchers determined if you want to retire at age 65, you need to put 10% to 17% of your income into a retirement account from the age of 25 forward. Bankrate did a survey that looks at long-term and short-term savings. The results show that 69% of us are saving 10% or less of our income. Don't fall into that group! Take advantage of the bank's IRA account offerings and save some money for retirement.

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We Congratulate!

In the third quarter of 2019, we congratulated these employee milestone anniversaries:

Cyndi Crews – 8/1/14

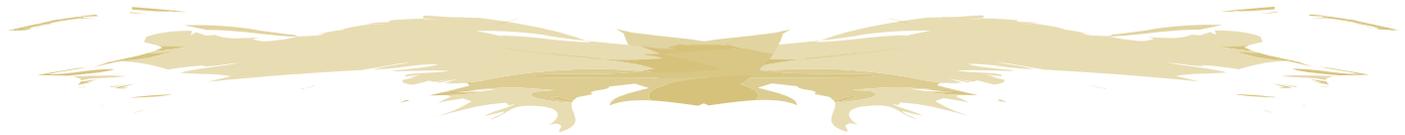
Joining our Bank of Sullivan family on August 1, 2014 was Springfield Branch Manager, Cyndi Crews. Cyndi was instrumental in the initial opening of our location in Springfield and continues to do a good job as it grows in all areas. *Congratulations on five years with Bank of Sullivan, Cyndi!*

Leslie Schatz – 8/12/2004

In August we were happy to congratulate Leslie Schatz on completing fifteen years with Bank of Sullivan! Leslie works out of the Sullivan Downtown location and is the bank’s only graphic artist. She handles all kinds of artwork through the marketing department, including the beautiful flyers, pamphlets, signs, posters, and newsletters you see in use at the bank. *Thank you, Leslie, for fifteen years of making Bank of Sullivan more beautiful!*

Tina Wild– 8/25/2014

Congratulations to Tina Wild, who celebrated her 10th anniversary with Bank of Sullivan! Tina came to the bank through our Cuba location, where she is the primary Financial Services Representative. She oversees the opening of all types of deposit accounts. *Please join us in congratulating Tina on ten years with the bank!*



A Little Known Fact About Ole Christopher



In October, we celebrate Columbus Day in honor of the man who is credited with discovering the Americas. Did you know that a lunar eclipse may have saved him? In February of 1504, Christopher Columbus was stranded in Jamaica. He was abandoned by half of his crew and was being denied food by the islanders. He used his knowledge of the heavens that he relied on for navigation, however, to

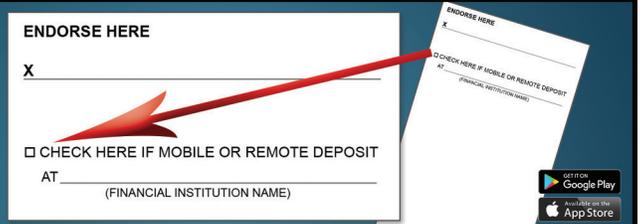
save himself. Knowing from his almanac that a lunar eclipse was coming on February 29, 1504, Columbus told the islanders that his god was upset with their refusal of food and that the moon would “rise inflamed with wrath” as an expression of divine displeasure. Right on time on the appointed night, the eclipse darkened the moon and it turned red. The terrified islanders offered provisions and beseeched Columbus to ask his god for mercy on their behalf. In celebration of those poor, terrified islanders, all bank locations will be closed on Monday, October 14.

PRODUCT SPOTLIGHT: Mobile Deposit

Making a **MOBILE DEPOSIT** from your smart device is *quick and easy!*

Just endorse the check and add “For Mobile Deposit Only” or check the box on the back of the check for mobile deposit.

For more information contact one of our Financial Service Representatives. Message and data rates may apply.



Enhanced Security Chip Debit MasterCard...

Bank of Sullivan offers our customers the Enhanced Security Chip Debit MasterCard. This enhanced debit card gives you convenient everyday access to your funds. Debit cards are accepted more readily than checks, incurs no finance charges and can be replaced if lost or stolen.

While the conveniences and easy access to using your debit card are available, debit card fraud can occur in multiple ways, but the good news is there are steps you can take to prevent it.

- Check your bank activity/transactions regularly.
- Guard your data.
- Be careful where you store your data.
- Keep your debit card safe when shopping online.

Bank of Sullivan is always proactive on minimizing any unauthorized charges that our customers may experience. In most cases of a potential debit card compromise, the customer has used their debit card at a merchant location in which a data breach or compromise has occurred. Within further investigations, cardholder records are retrieved and supplied to financial institutions by their card processor. Within this process, we will contact our customers and inform them of the notification of potential compromise, cancel their current card and the customer can come in and have a new card issued at no charge.

As always, our customers can never go wrong by contacting Bank of Sullivan if you are uncertain of unfamiliar charges on your account and/or statement. It is always important to act quickly to protect yourself/your funds and to stop any further unauthorized charges.

If you have any questions at any time regarding your Bank of Sullivan debit card, please contact one of our knowledgeable branch location Financial Service Representatives at 573-468-3191 or toll free at 1-800-645-3191.

Travel Tips

Travel Tip #1

Did you know that your normal Missouri Driver's License is no longer considered "REAL ID"? REAL ID is a coordinated effort between the states and the Federal Government to improve the accuracy and reliability of state-issued identification documents. The idea is to inhibit terrorists' ability to evade detection by using fraudulent identification. Federal agencies are prohibited from accepting for official purposes licenses and identification cards from states that do not meet the REAL ID standards. This means access is restricted for air travel, national parks, military bases, etc. Right now, you can also still travel with a passport as identification.



To obtain a REAL ID in Missouri, you will need to provide several pieces of information. In case you are ready to tackle getting a REAL ID, we have attached the list of acceptable documents

Travel Tip #2



Did you realize that some passports are different? Other than paying a little less for it, the passport card is not the equivalent of the passport book. Passport cards are not valid for international air travel; they're only acceptable for land and sea border crossings between the U.S., Canada, Mexico, Bermuda, and the Caribbean.



Happy Veteran's Day In November!

For Veteran's Day all bank locations will be closed on Monday, November 11. May we all follow the wise words of Abraham Lincoln, who said "Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as he best can, the same cause."

Is Buying Financial Products Different From Other Products? You Bet It Is!

In many ways, financial products are very different from any other type of product. At Bank of Sullivan, we are aware of these differences, and can help you by explaining bank products benefits and features.

- Financial concepts can be difficult to understand and explain. Bankers often use complex terms, and the banking industry uses a lot of acronyms. Think about hearing an explanation of the annual percentage yield (APY), for example. Consider the daunting task the customers who are first-time home buyers hear when banks talk about APR's, ARM's and Fannie Mae. Therefore, in explaining our products, we will try to be very clear in our explanations. We will avoid jargon. We encourage you to always ask if you have any questions.
- The financial industry is very highly regulated. While we are breaking it down into terms a customer can understand, we must comply with laws regarding what we can say. This takes a special skill, and frankly, we are dedicated to getting it right.
- Money is an emotional subject for all of us. It isn't like we are talking to you about buying a new pair of jeans. We are talking to you about the investment and trust of your very livelihood, and it is emotional. We appreciate the commitment a client is making when you sign a mortgage loan or deposit funds at our bank, and we can get a glimpse of how emotional your decision can be. We are always cautious with a customer's confidentiality, and we want to respectfully earn the right to your business.
- Offering financial products to the public demands the highest level of integrity. We promise to always be completely straightforward and honest in our dealings with customers. We feel that banks are held to higher standards than some other businesses, and a customer must be able to count on our discretion, confidentiality, and respect during every encounter. We strive to be above board and sincere in all our client interactions.

The development of mutual respect, trust, and a long-term relationship is the essential way we want to interact with each and every client!

Are You A Christmas Club Saver?

Honestly, we probably have more individuals who use their Christmas Club savings accounts for other things (taxes, home improvements, vacations) than who actually use all the funds to purchase Christmas gifts. However, if you haven't ever had a Christmas Club account, let us fill you in with a few details. The account is set up with an amount that you specify for automatic transfers weekly from a Bank of Sullivan checking or savings account to the Christmas Club savings account to save for end-of-the-year expenses. A check for the principal and interest is paid out to you at the end of the club plan, around the first week of October. It's like pay-

ing yourself a bonus in October every year! If you would like to start a Christmas Club account, just stop by and see one of our Financial Services Reps at any of our convenient

branch locations anytime during the month of October.



List of Acceptable Documents for REAL ID-Compliant Document Processing:



Applicants must present documents in each of the following categories. Please note that some documents are eligible to be used as both identity and lawful status verification.

1. Identity

One (1) of these documents with your full name and date of birth:

- Valid, Unexpired U.S. passport
- Valid, Unexpired U.S. passport card
- Certified U.S. Birth Certificate
- U.S. Birth Abroad
- Certificate of Naturalization
- Certificate of Citizenship
- Valid, Unexpired Permanent Resident Card
- Valid Foreign Passport stamped approved or processed for an I-551
- Valid, Unexpired Arrival/Departure Record I-94 with “Temporary I-551” stamp
- Valid, Unexpired Employment Authorization Document (EAD)
- Valid, Unexpired Foreign Passport with a valid, unexpired US visa accompanied by an I-94
- Valid, Unexpired Out of State Real ID driver’s license, permit or identification card
- Valid, Unexpired Missouri Real ID driver’s license, permit or identification card

2. Lawful Status

One (1) of these documents with your full name and date of birth:

- Valid, Unexpired U.S. passport
- Valid, Unexpired U.S. passport card
- Certified U.S. Birth Certificate
- U.S. Birth Abroad

- Certificate of Naturalization
- Certificate of Citizenship
- Valid, Unexpired Permanent Resident Card
- Valid, Unexpired Employment Authorization Document (EAD)
- Valid, Unexpired Foreign Passport with a valid, unexpired U.S. visa accompanied by an I-94

The following documents are not acceptable as a primary lawful status document for REAL ID-Compliant document issuance, however, they may be required as a secondary document to complete required status verifications.

- Valid, Unexpired Visa with temporary I-551 language
- Valid, Unexpired I-551 Stamp on I-94 or Passport
- I-20 Non-immigrant Student Certificate
- DS2019 Exchange Visitor Certificate
- I-94 – Arrival/Departure record
- I-327 Reentry Permit
- I-571 Refugee Travel Document
- I-589 Proof of Application for Asylum in the U.S.
- I-797 Approval Notice of Action
- Unexpired Foreign Passport from Micronesia accompanied by an I-94 with code CFA/FSM
- Unexpired Foreign Passport from Palau accompanied by an I-94 with code CFA/PAL
- Unexpired Foreign Passport from Marshall Islands accompanied by an I-94 with code CFA/MIS or CFA/RMI

3. Social Security Number

Document must contain your name and full Social Security Number (SSN) and may not be laminated or altered in any way

- Social Security Card (must be signed)
- W-2 Form
- SSA-1099 Form
- Non-SSA-1099 Form
- Pay Stub with applicant's name and SSN
- No Social Security Number verification letter from the Social Security Administration (*Only acceptable when submitted with an Unexpired Foreign Passport with a valid, unexpired U.S. visa accompanied by an I-94*)

4. Proof of Missouri Residency

Two (2) recent documents required from two (2) separate types below that include your name and residence address. If you have an alternate mailing address an additional document from this list must be presented to verify the mailing address.

- Utility Bill (Phone, Water, Gas, Electric, Trash or Sewer, Etc.)
- Voter Registration Card
- Bank Statement (Credit Union, Credit Card, Investment)
- Government Check or Pay Check
- Property Tax Receipt
- Mortgage, Housing, or Leasing Document
- Homeowner's Insurance Policy
- Auto Insurance Policy or card
- W-2
- 1099 Form
- Safe At Home Card
- Driver License Renewal Post Card
- Motor Vehicle Renewal Post Card
- Education Transcript for current school year from an educational institution in Missouri
- Professional License (Nurse, Physician, Engineer, Etc.), Only If Home Address

- Real Estate tax receipt, Only If Primary Residence Address
- Letter from Shelter (homeless only)
- Official letter or document from another State or local Government agency (on agency letterhead **OR** which contains the official seal of the Agency) issued within the previous 30 days
- Letter or other documentation issued by the Postmaster within the previous 30 days
- Other Government document containing the name and address of the applicant issued within the previous 30 days

In addition to the above, applicants under the age of 21 may also present:

- Missouri School Records
- Hospital or Medical Record
- Mailed Correspondence issued by an Organization such as Boy Scouts of America, Girl Scouts of America; Missouri Department of Conservation or other well established organizations or programs containing the name and address of the applicant
- For persons under 21 years of age only, a parent or legal guardian may provide a document in their name and address and a statement that the applicant resides in their household. (May only be used to meet one of the two required documents.)

5. Name Change

Required if applicable to verify current full legal name or requested name change. More than one may be required to verify connection to identity and lawful status document presented.

- Certified Marriage License
- Certified Divorce Decree
- Certified Adoption Papers
- Amended Birth Certificate
- Other Certified Court Order

