



SULLIVAN BANK

The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.



Recent Retirements

The bank congratulated Chickie Pinnell, Linda Clonts and Donna Belt, who all retired in the last three months. Chickie had served for 34 years, Linda Clonts for 41 years, and Donna Belt for 40 years. The bank and its customers will certainly miss these ladies! We wish them happiness in their next phase of life!



Chickie Pinnell



Linda Clonts



Donna Belt

St. Clair Branch Progressing

At the St. Clair branch, utility lines are moved, footings are poured and the building is under construction! What an exciting time to watch as it develops! The targeted date for construction completion is still the middle of December.



Sullivan Downtown Adopts New Access Method

As was done with bank lenders in the Sullivan market a few years ago, the bank has chosen to consolidate all new accounts operations to the I-44 location. This will alleviate the need for customers to wait at that location and will make for more efficient operations.

With that move, which was done in September, employees who deal with customers primarily on the phone, such as the bookkeeping department, have moved to the Downtown location. In an effort to focus on electronic communications at that location, effective November 1, 2020 the Sullivan Downtown location lobby will be available by appointment only going forward. Assistance for new accounts, debit cards and certificate of deposits will all be handled at the Sullivan I-44 location. Access to Marketing, Human Resources, Bookkeeping and Safe Deposit Boxes located at the Sullivan Downtown location will need to call for appointments. Teller transactions are still be available through the drive-thru and hours will remain the same.

Basically, access will be granted as it has been for the several weeks the lobby was closed for the pandemic. You will still speak to an individual when you call and will receive the personal service you have come to know from Sullivan Bank!

EDITORS

Debbie Durham, (573) 468-1426
Annette Isgriggs, (573) 468-1425

PUBLISHER

Leslie Schatz, (573) 468-3191, Ext. 1418

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(800) 645-3191
sullivanbank.com

Have You Tried Zelle®?



SULLIVAN BANK together with **Zelle®**

For those of you who use online banking and transfer funds between your accounts, *Zelle* is a natural extension and works in much the same manner. By using *Zelle*, you can make person-to-person transfers to anyone using only an email address or U.S. mobile phone number. It is easy and safe and the funds are transferred in just minutes when the email address or mobile number is already a *Zelle* user, too. Splitting that lunch bill? Just request or send your companion your share via *Zelle*! Need to collect a fee from all the members of your ball team? Just send the request in *Zelle* and you have good records of who has paid!

Get Out And Vote!

The month of November we will make important decisions for our country when we hold elections. We aren't going to tell you how to vote, but we encourage you to get informed about the candidates and how they stand on issues. If you are unsure, here are some websites to check out.

www.votesmart.org - use the "VoteEasy" option! This is a nonpartisan, nonprofit educational organization that provides biographies, voting records, issue positions, ratings, speeches, and campaign finance information for all the candidates.

www.nfib.com - the National Federation of Independent Business is a nonprofit, nonpartisan organization founded in 1945 to represent the consensus views of small and independent businesses.

www.mochamber.com - the Missouri Chamber of Commerce makes up the state's largest and most influential business association, representing more than 4,000 employers who provide more than 425,000 Missouri jobs. It is actively involved with the Missouri General Assembly, government agencies and the courts to reduce taxes, limit regulation, improve education and foster positive economic development opportunities for Missouri employers.

www.FactCheck.org - a nonpartisan, nonprofit "consumer advocate" for voters that aims to reduce the level of deception and confusion in U.S. politics by monitoring the factual accuracy of what is said by major U.S. political players in the form of TV ads, debates, speeches, interviews and news releases.

The cornerstone of our freedom is our right to vote. By exercising your right to vote, you help to shape the representation that controls the laws by which we live. Take advantage of your fundamental right and get out there and vote on November 3rd!

Did you know? According to cost of living information released by Missouri Economic Research and Information Center (MERIC), Missouri was the 6th lowest cost of living in the U.S. for 2020. Overall, (as expected) the most expensive areas to live were Hawaii, Alaska, the Northeast, and the West Coast. In fact, Missouri has been in the top ten for lowest cost of living in the nation for the past thirteen quarters!

PROMOTIONS

Cuba Teller, Stacy Hutson, has been promoted to Assistant Teller Supervisor, a position formerly held by Michelle Nix. Stacey has been with the bank (this time, as she worked with us for a time before) almost two years. Congratulations, Stacy!

Springfield Financial Services Representative, Billy Miller, has been with the bank a little over a year and was also recently promoted to the lead teller position. Billy handles all types of new accounts and oversees the teller area. Way to go, Billy!

125 Days of Summer Campaign

In celebration of our 125th Anniversary we hosted a summer promotion. We rewarded our customers while reinvesting money back into our communities by supporting locally owned businesses hit hard by COVID-19. Winners were randomly drawn every weekday from June 1 to October 2. The winners were awarded \$125 in gift cards purchased from local businesses.



Congratulations if you were one of the customers who scored a portion of the \$15,000+ given away in the last four months!

Banks Never Ask That

Courtesy of the American Banker's Association

Phishing scams are taking a toll on consumers, including bank customers. We are joining banks across the country to raise awareness about phishing scams and help customers think twice before clicking a link or giving up personal information by email, text or over the phone.

Every day, thousands of people fall for fraudulent emails, texts, and calls from scammers pretending to be a bank. As you already know, these are commonly referred to as phishing scams. The communication is designed to trick you into providing confidential information (like account numbers, passwords, PINs, or birthdays) either online or over the phone to someone imitating a bank employee. Victims of phishing scams can lose hundreds, even thousands of dollars. The FTC estimates that consumers lost \$1.48 billion to phishing schemes in 2018 and the pandemic has only increased the threat.

Education is the key to preventing these types of scams.

Easily deposit checks on the go!



52% of Mobile Banking users

consider Mobile Deposit to be one of the most important mobile features. Have you made your first deposit using mobile deposit?

Quick reminder about submitting mobile deposits: Every check submitted via mobile deposit needs a restrictive endorsement on the back. The check is required to have "For Mobile Deposit Only" written on the back or the box "Check Here If Mobile Deposit" marked.



Think you can outsmart the scammer? Take the #BanksNeverAskThat quiz- and get more tips and tools on avoiding phishing scams-at <https://www.BanksNeverAskThat.com>.



Milestones From Our Last Quarter

Cliff Dudley - 7/5/2000 - 20 Years

Cliff Dudley celebrated his 20th anniversary with Sullivan Bank! Cliff received his Bachelor's degree from the University of Missouri in Consumer & Family Economics and went on to obtain a Masters from Webster University in Business Management. He began his banking career in lending as a Credit Analyst, but quickly put his economics degree to work moving to the lead position in the bank's accounting department, being promoted to the Chief Financial Officer, a position he still holds today. He has served on the bank's board of directors since 2011 and was also promoted to Executive Vice President in May of 2015. Please join us in congratulating Cliff Dudley on twenty years with Sullivan Bank!

Deanna Colombo - 7/7/2015 - 5 Years

Congratulations to Deanna Colombo who is celebrating her 5th anniversary with Sullivan Bank! Deanna has worked in many areas since joining our staff, including Teller, Loan Coordinator and, most recently, as an Operations Assistant for the bank's Chief Operations Officer. Deanna is well liked for her enthusiastic attitude and she always has a big smile for everybody. Please join us in helping Deanna Colombo celebrate her first five years with Sullivan Bank!

Becky Cole - 7/27/2000 - 20 Years

In July of 2000, Becky Cole joined the Sullivan Bank staff and celebrated her 20th anniversary! She has served in many capacities having held positions as a Teller, Loan Coordinator, and Financial Services Representative. Currently she works as an FSR at the Sullivan I-44 location. She always has a ready laugh and big smile to greet our customers. We are pleased to be celebrating 20 years of friendship with Becky Cole!

Angela Pharr - 8/10/2015 - 5 Years

Happy anniversary with Sullivan Bank to Angie Pharr, who has been with us five years! Angie joined our teller staff in Union and has worked her way up to the head teller at that location. Union is a busy branch and Angie does a good job helping customers on the front line. Please join us in helping Angie Pharr celebrate five years with Sullivan Bank!

Alyssa Orr - 9/14/2015 - 5 Years

Happy anniversary with Sullivan Bank to Alyssa Orr, who has been with us five years now! Alyssa joined our staff at the Cuba location, but has worked for the last few years as a Compliance Assistant at the Sullivan Downtown location. Alyssa does a good job doing compliance and employee regulatory training coordination. Please join us in wishing Alyssa Orr a very happy 5th anniversary!

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 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.

Milestones From Our Last Quarter continued...

Donna Belt - 9/26/1980 - 40 Years

This quarter we congratulated Donna Belt on her 40th anniversary with Sullivan Bank! Donna came to the bank in 1980 and has worked in many positions during her tenure here. For many years now, she has served as a Senior Financial Services Representative, helping customers opening new accounts, with IRA's and debit card operations. We are also sending out good wishes, as Donna will be retiring the first week of October. She has been an integral part of our customer service team as they have expanded through the years. Thank you, Donna Belt, for 40 years of service and friendship!

Stacey Watson - 9/28/2000 - 20 Years

We are so pleased to be celebrating her 20th year with Stacey Watson! Stacey joined our bank family in September of 2000. She has worked in various areas of our lending department, but for the last several years has run the busy Loan Documentation Department. She was named Vice President in 2014. Stacey is a proven leader and friend and we are proud to work with her on a daily basis. Congratulations on 20 years with Sullivan Bank, Stacey Watson!

Who Said It?

Match the saying to the person:

1. "I've learned from experience that the greater part of our happiness or misery depends on our dispositions and not on our circumstances."
2. "Forgive your enemies, but never forget their names."
3. "If you think you can, you can. And if you think you can't, you're right."
4. "My father said there were two kinds of people in the world: givers and takers. The takers may eat better, but the givers sleep better."
5. "Success isn't permanent, and failure isn't fatal."
6. "True giving happens when we give from our heart."

Choices:

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| A. Mary Kay Ash, Mary Kay Cosmetics Founder | D. Martha Washington, 1st First Lady of the US |
| B. John F. Kennedy, US President | E. Mike Ditka, Professional Football Coach |
| C. Muhammad Ali, Boxing Champion | F. Marlo Thomas, Actress |