



The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.

Welcome, St. Clair, Missouri!

The most recent addition to our Sullivan Bank family is expected to be completed mid January. This modern location will serve our customers and friends from the St. Clair, Missouri area. This stylish, new branch will welcome visitors with a lofty ceiling, tons of natural light from a high row of windows, and a drive-thru lane that is wide and easily accessible from both North Main Street and Commercial Avenue.



Heading up our team at the St. Clair branch is, **Assistant Vice President, Jerry West**. Jerry joined the bank in May of 2020. He has been a St. Clair resident for over twenty years. Early in his career Jerry was a teacher and coach at the St. Clair High School. Also joining our St. Clair management team will be, **Branch Operations Officer, Melinda Piatt**. She joined the bank in April of 2016 and has 19 years in the banking and finance industry. Both Jerry and Melinda reside in the St. Clair area. Also joining our St. Clair team is Nichole Farrow, Ryan Savage, Cassie Funkhouser and Abigail Grus.

As soon as we are fully operational, and we can safely allow visitors, we plan to host an open house and let everyone come in and see our newest branch in the Sullivan Bank family.

Sullivan Bank's newest location is located at **1150 N. Main St., St. Clair, MO 63077**. You can contact them at **(636) 629-9911**. The hours will be Monday through Thursday 8 a.m. to 5 p.m. and on Friday's it will be 8 a.m.to 6 p.m. Saturday hours will be 8 a.m.to noon.

COVID-19 Economic Relief

President Trump signed the COVID-19 economic relief bill Sunday night. We expect to see payments to begin arriving as soon as the first week in January. More than 100 million files are expected to be routed to banks in the coming days with an effective payment date early next week, according to sources. Checks and prepaid cards will be mailed to recipients that have not provided their bank routing information to the Internal Revenue Service. To check the status of these payments go to <https://www.irs.gov/coronavirus-tax-relief-and-economic-impact-payments>.

We encourage all customers to login to your Sullivan Bank account, utilize your telephone banking or the Sullivan Bank App to check your account balance.

JUST A REMINDER Mobile Deposit Endorsement



While we love to see your smiling faces, you don't have to visit the bank to deposit a check! With mobile deposit, using any smart device and our Sullivan Bank App, you just take a picture of the front and back of the check. Please remember you need to endorse the check and either write **"For Mobile Deposit Only"** or check the box on the back of your check that says **"Check Here If Mobile Deposit"**. By making sure you do one of the two mobile deposit notifications, you can be assured your deposit will not be rejected for an improper signature.

Spring Arrives March 20, 2021

Missouri in the springtime is a beautiful thing. In fact, springs in Missouri are a beautiful thing!

As the weather breaks and gives way to the singing birds and gurgling brooks, think about scheduling a mini-trip to visit some of the free-flowing streams Missouri has to offer. According to Missouri Life Magazine, more than two thousand springs can be found in Missouri. Some of the most visited are Alley Spring and Mill in Eminence, Big Spring near Van Buren, Hodgson Water Mill and Spring in Dora, Ha Ha Tonka Spring in Camdenton, Welch Spring near Akers, and Reeds Spring Mill in Centerville. Time at any of these natural springs will get you some fresh air and give you the opportunity to enjoy the beauty that Missouri offers.



President and CEO, Mike Hoffman, presented Linda Weiskopf with the induction certificate into the Missouri Bankers Association 50-Year Club. This honor is given to people who have served in banking for 50 years. Congratulations Linda!!!



Looking Down The "Road"



Our Marketing Director, Annette Isgriggs, and her planning committee do a good job of lining up some new and exciting trips for our Road-runners travel group every year. In 2020, however, all group travel ground to a halt due to safety concerns. We at Sullivan Bank know that many people benefit from group travel, and we want to get you back to traveling with your friends and family as soon as possible. For the immediate future, however, no new trips are being scheduled.



Internet Explorer and Microsoft Edge

Reminder; Older Microsoft browsers, including Internet Explorer 11 (IE-11) and Microsoft Edge legacy will no longer be supported or updated by Microsoft this year. To optimize your banking performance, please access sullivanbank.com platform using the latest versions of Google Chrome, Microsoft Edge Chromium, Firefox, or Safari (Mac only). If you continue to experience issues, update your Sullivanbank.com bookmark or favorite. In March 2021, Microsoft Edge

browser will prompt you to update from the legacy Edge browser.

You can find more information at: [Microsoft says farewell to Internet Explorer 11.](https://www.microsoft.com/en-us/windows/internet-explorer/11)

Consumer Tips for Secure Online Shopping

by United States Secret Service Cybercrime Investigations

U.S. retail e-commerce sales were expected to explode this holiday season. With the ongoing COVID-19 pandemic changing shopping behaviors, retail online sales were predicted to increase by 25%-35% over last year's holiday season sales and generate up to \$196 billion. With that much predicted revenue, the risk of online fraud increases exponentially. Online criminals have been stepping up their efforts to prey upon unsuspecting or unprepared consumers. The U.S. Secret Service would like to remind you to stay vigilant and provide you with the following information and best practices to achieve a more secure online shopping experience.

Software and Antivirus Updates: Install operating system and antivirus definition updates as soon as they are available for all devices you use for shopping, to help protect yourself online.

Account Passwords: Change passwords to online shopping sites and other accounts regularly, and use different passwords for each system and account. Utilize multi-factor authentication for an added layer of login security, when available. Immediately change factory preset passwords on home networking equipment, such as Wi-Fi routers and smart devices.

Public Wi-Fi: Do not conduct online shopping or banking using publicly available Wi-Fi networks. While the network in a restaurant, coffee shop or store may require a password, there is no guarantee as to how secure the network is, or who may be monitoring and intercepting your online transactions.

Phishing and Smishing: Phishing (email) and Smishing (text message) are types of fraud schemes which criminals use to elicit funds, credit card and personally identifiable information, or install malware on computers and electronic devices. Never respond to emails or text messages from unknown sources, and avoid opening attachments or clicking on links from senders you do not recognize. Often, these attachments or links can contain malicious content that can infect your device or computer and steal your information.

Social Engineering: Be wary of emails or calls asking you to provide your personal identifiable information such as your login, password, account number, etc. Legitimate businesses and government agencies will never solicit personal information by sending you an email, text message, or calling you. Utilize the customer service numbers on your credit/debit cards/bank statements or the merchant websites to verify any requests for information.

Online Transactions: Reputable and established online businesses utilize encryption, such as TLS/SSL security, to protect your personal identifiable information and payment information as it is transmitted to and from your computer or device. SSL/TLS are protocols for establishing authenticated and encrypted links between networked computers. To protect your information, look for the Lock icon next to a website address in your browser. Do not ignore certificate error notifications, they can be a warning sign that you may be visiting a fraudulent or "spoofed" website. A website's certificate provides identification of the web server. If the certificate has an error, it might indicate that your connection has been intercepted or that the web server is misrepresenting its identity. Always verify website addresses from your phone, only consider vetted apps from trusted businesses and download only from the device designated app store.

Remember, if the offer sounds too good to be true, then it probably is.

For law enforcement assistance, please contact your local U.S. Secret Service field office

Cyber Fraud Task Force (CFTF), or visit <https://www.secretservice.gov/investigation> for additional information.

Earn Interest While Saving for Medical Expenses

A Health Savings Account (HSA) in conjunction with a high-deductible health plan is a way to lower your health care costs. It's a tax-advantage account that

**Flexible, tax-free
and available when
you need it.**

can be used to pay for day-to-day eligible medical expenses. Your

HSA is also an excellent way to save for retirement as the money in your account continues to grow tax-free, year after year.

Your HSA works just like a regular checking account. You can either write a check or use your debit card to pay for qualified medical expenses. Statements can be mailed or viewed online, and you'll receive a year-end report for tax purposes.

To open your Health Savings Account, contact us today.



Meet the Sullivan Bank Board of Directors

Currently serving as Chairman of the Board, is Jonathan Downard, an attorney and businessman from Union, Missouri. Our President and CEO of Sullivan Bank is Mike Hoffman. He is originally from St. Clair and has lived in Sullivan for many years now. Also serving as directors are (L to R) back row: Leonard Armstrong, Kevin Mullally, Dr. Matthew Tiefenbrunn, Debbie Durham, (Secretary), Dave Schatz, Earl Gates and Steve Dickey - (L to R) front row: Dale Cottrell, Albert Schlueter, Jonathan Downard, Mike Hoffman, Doug Strauser and Cliff Dudley.



Trivia True or False?

1. Al Capone's business card said he was a used furniture dealer.
2. In England, the Speaker of the House is not allowed to speak.
3. An ostrich's eye is bigger than its brain.
4. The characters Bert and Ernie on Sesame Street were named after Bert the cop and Ernie the taxi driver in Frank Capra's "It's a Wonderful Life."
5. Armadillos have four babies at a time, and they are always all the same sex.

If you answered true to each one then you're correct.

General Information

EDITORS

Debbie Durham, (573) 468-1426

Annette Isgriggs, (573) 468-1425

PUBLISHER

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

(800) 645-3191
sullivanbank.com



Locations

Cuba: 700 N. Franklin | Cuba, MO 65453 | (573) 885-0021

Labadie: 108 Front St., Suite 100 | Labadie, MO 63055 | (636) 742-3558

Pleasant Hope: 514 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