



The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.



Meet Rich Metz

We are so happy to welcome Rich Metz as our Branch Manager in Labadie! Rich has a long banking career, having been with his prior employer for 32 years. At the May board meeting, Rich was named Vice President and Labadie Branch Manager.

Rich and his wife, Jennifer, live in Washington. Their son and their daughter's 5-year old son, also lives with them and is already keeping them active around town. He is active and will work hard to serve our customers in the Labadie and Washington areas.

He is anxious to meet many of our clients, so if you are ever in the Labadie area, stop in and introduce yourself!

You Deserve More!

*Annual Percentage Yield of .75% APY is accurate as of May 17, 2021. \$1,000 minimum balance required to earn stated APY. Penalty may be imposed for early withdrawal, which will reduce earnings on the account. Interest compounded and credited quarterly.

12 Month CD
0.75%^{APY*}

Apply Online

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 a side-by-side matrix comparing our account offerings on our website. 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!

Check, Pay, Manage, GO!



Don't go another day without the
SULLIVAN BANK APP.

Monitor your finances with our mobile banking app for secure, convenient and easy control.

- **Secure for worry-free transactions**

Manage funds, check your balances, or pay your bills.

- **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.

Our mobile banking app puts the highest priority on security and usability. It's ready to fit seamlessly into your life and into your hands.

Download our app from your mobile device and get started today.

MAKE DEPOSITS

on your schedule
using **Merchant
Capture**



Spend less time depositing checks and more time growing your business.

- Deposit checks quickly and easily from your business.
- Improve cash flow by receiving funds faster.
- Protect check deposits by securely processing them.
- Save time and money with fewer trips to the bank.

If your business...

- Has multiple locations.
- Makes deposits after normal banking hours.
- Pays transportation costs to deliver deposits.
- Receives checks with large dollar amounts.

If you do any of the above, then Merchant Capture may benefit your company.

For more information on how to get your company set up with Merchant Capture speak to one of our Financial Service Representatives.

Sales Tax Holiday Happens Again 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 6 - 8. 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 <http://dor.mo.gov/business/sales/taxholiday/school/>.

It Is Called "PASSWORD" For A Reason



Sometimes our only defense to protect our sensitive information is our password. While it is a pain sometimes, it is worth the extra few seconds it takes to make your password strong. Here are some tips:

1. Stay away from using proper nouns, dictionary words, or ordered sequences. Even with common letter substitutions (like @ for "a", for example) passwords are easy to crack.
2. Length is more important than complexity. Simply put, the longer your password is, the more time it will take to figure it out.
3. Use substitutions that are unexpected. "Oranges" is very easy, "Or@nges" is slightly better, "Or@nge5" is a little better, but a random character inserted is even better, like "Or_ang\$eshe".
4. Use the least common of the special characters. Characters such as] " { } ~ are less common than = + - ?. Using two uncommon ones can really increase the difficulty.
5. Remember to mix up the upper and lower case letters.
6. Often, using a phrase instead of some personal information is good. For example, your phone number, house number, pet's name and zip code would be easy, but to say "My Hair is 8loNd!" is pretty secure.
7. One of the biggest no-no's we do is to write down our passwords. If you have a program that doesn't require a change, you are less likely to write it down. If it isn't required, don't make a change.
8. Probably the worst thing we can do is what most of us do: We use the same password for multiple accounts. Never use the same password on multiple accounts, even if you think it is a really strong code. The security of the password goes down quickly when you use it for more than one login. With just one code broken, you could be opening up your Amazon account, your PayPal account and your bank account to hackers.

WE CONGRATULATE!

In the second quarter of 2021, we congratulated these employee milestone anniversaries:

Todd Lawrence - 4/18/2016 - 5 years

In April, we celebrated Todd Lawrence's 5th anniversary with Sullivan Bank! Todd joined the bank as a Loan Officer and quickly took over the reins as the Branch Manager for the busy Sullivan I-44 Location. His friendly nature and outgoing personality are great for both his clients and the employees with whom he works. Congratulations on your anniversary!

Melinda Piatt - 4/22/2016 - 5 years

Happy 5th Anniversary with Sullivan Bank went out to Melinda Piatt! Melinda brought strong loan skills to the bank and is a favorite with bank customers. For a number of years, she worked at the Sullivan I-44 Location, but she has taken her knowledge to help start the Sullivan Bank branch in St. Clair, where she is the Branch Operations Officer. Please join us in congratulating Melinda!

Dan Stamer - 5/1/2006 - 15 years

Best wishes to Dan Stamer as he celebrated fifteen years with Sullivan Bank! Dan worked for the bank as a consultant prior to becoming an employee, so his tenure of association with Sullivan Bank goes back even further than fifteen years. Dan is a Senior Vice President and is the bank's Chief Information Officer. As such, he oversees all Information Technology processes, policies and equipment. Thank you, Dan, for over fifteen years of service and friendship!

Dalton Nilges - 5/9/2016 - 5 years.

We have a reason to celebrate! We are thankful that five years ago, Dalton Nilges joined our bank family as a Credit Analyst. While his primary job is as an analyst for loans, Dalton also handles several other loan-related duties. We are pleased to wish him a very happy 5th anniversary with Sullivan Bank!

Amber Kinsey - 5/15/2006 - 15 Years

Congratulations to Amber Kinsey as she celebrated fifteen years with Sullivan Bank! We are so happy to offer our best wishes to Amber, who became part of our bank family at the Union branch in 2006. Amber started as a teller, but quickly moved on to oversee the opening of new accounts at the branch. Her quick smile and helpful attitude have made her a customer and employee favorite. She currently is also the Branch Operations Offi-

cer. Please join us as we offer a very hearty congratulations to Amber for a job well-done!

Melissa Edwards - 5/18/16 - 5 years

Joining Sullivan Bank in May of 2016, Melissa Edwards is celebrating her 5th anniversary! Melissa started at the bank working as a teller, which gave her a solid foundation for the position she currently holds as a Bookkeeper at the Sullivan Downtown Branch. She does a great job helping keep the accounts balanced, questions answered and electronic banking issues resolved. Thanks for helping us celebrate anniversary #5 with Melissa Edwards!

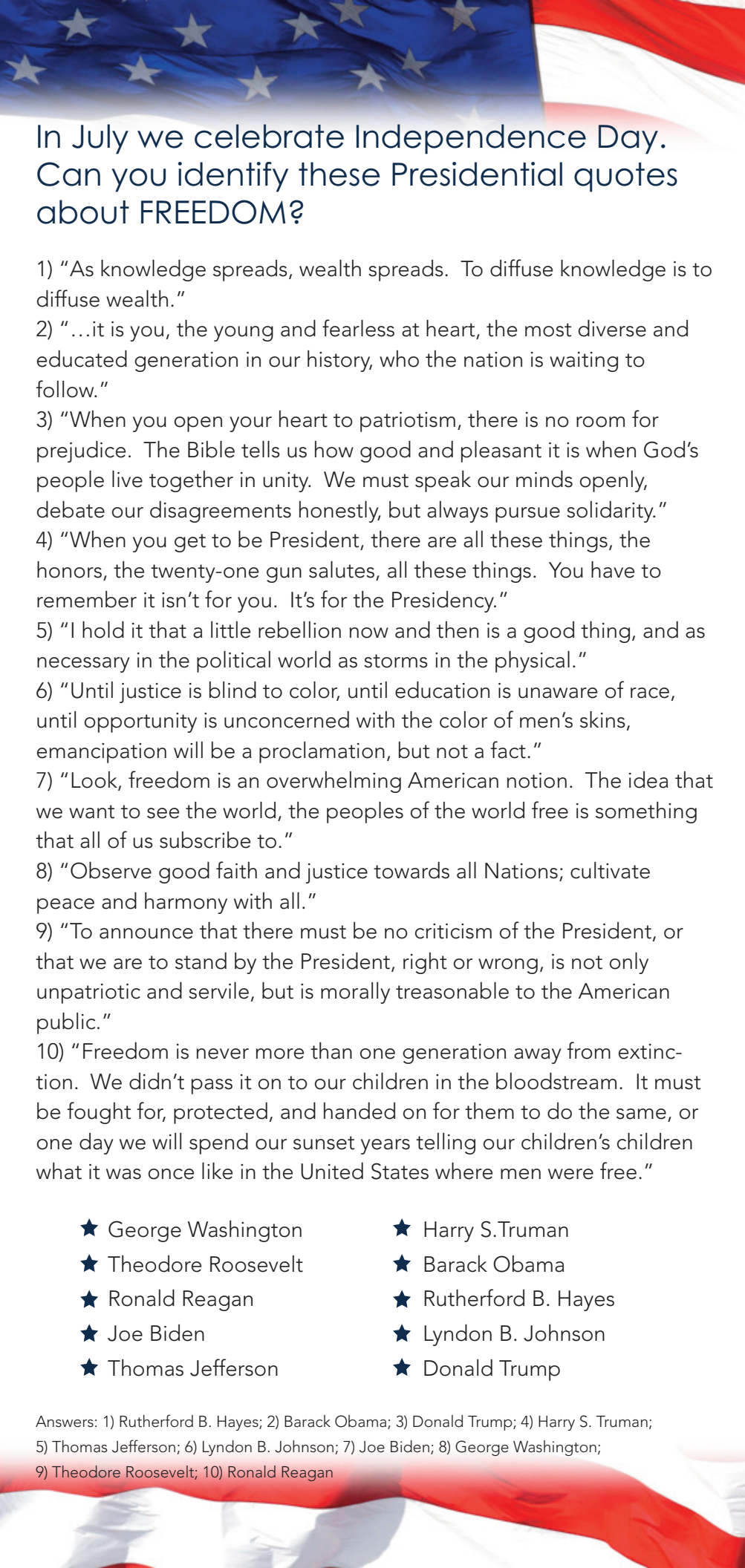
Andrew DeBrecht - 6/6/2016 - 5 years

Andrew DeBrecht celebrated his five-year anniversary with Sullivan Bank! Andrew is an IT Tech, a position he has grown in knowledge over his tenure with the bank. He is the go-to person for employees who have questions regarding their equipment or software. Please join us as we wish Andrew DeBrecht a very happy anniversary!

Tracy Watters - 6/10/1996 - 25 years

We are so pleased to celebrate her 25th anniversary with Tracy Watters! Tracy joined Sullivan Bank on June 10, 1996 and has steadily grown in knowledge and accepted more responsibilities as time passed. She developed an expertise for mortgage lending, and in 2002 opened a separate mortgage lending department within the bank. She still oversees the secondary market mortgage lending area located in the Sullivan I-44 location. In 2010, the board of directors promoted her to Senior Vice President. We want to take this opportunity to say 'thank you' to Tracy for her years of dedication and to wish her a very happy 25th anniversary!





In July we celebrate Independence Day. Can you identify these Presidential quotes about FREEDOM?

- 1) "As knowledge spreads, wealth spreads. To diffuse knowledge is to diffuse wealth."
- 2) "...it is you, the young and fearless at heart, the most diverse and educated generation in our history, who the nation is waiting to follow."
- 3) "When you open your heart to patriotism, there is no room for prejudice. The Bible tells us how good and pleasant it is when God's people live together in unity. We must speak our minds openly, debate our disagreements honestly, but always pursue solidarity."
- 4) "When you get to be President, there are all these things, the honors, the twenty-one gun salutes, all these things. You have to remember it isn't for you. It's for the Presidency."
- 5) "I hold it that a little rebellion now and then is a good thing, and as necessary in the political world as storms in the physical."
- 6) "Until justice is blind to color, until education is unaware of race, until opportunity is unconcerned with the color of men's skins, emancipation will be a proclamation, but not a fact."
- 7) "Look, freedom is an overwhelming American notion. The idea that we want to see the world, the peoples of the world free is something that all of us subscribe to."
- 8) "Observe good faith and justice towards all Nations; cultivate peace and harmony with all."
- 9) "To announce that there must be no criticism of the President, or that we are to stand by the President, right or wrong, is not only unpatriotic and servile, but is morally treasonable to the American public."
- 10) "Freedom is never more than one generation away from extinction. We didn't pass it on to our children in the bloodstream. It must be fought for, protected, and handed on for them to do the same, or one day we will spend our sunset years telling our children's children what it was once like in the United States where men were free."

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|----------------------|-----------------------|
| ★ George Washington | ★ Harry S.Truman |
| ★ Theodore Roosevelt | ★ Barack Obama |
| ★ Ronald Reagan | ★ Rutherford B. Hayes |
| ★ Joe Biden | ★ Lyndon B. Johnson |
| ★ Thomas Jefferson | ★ Donald Trump |

Answers: 1) Rutherford B. Hayes; 2) Barack Obama; 3) Donald Trump; 4) Harry S. Truman;
5) Thomas Jefferson; 6) Lyndon B. Johnson; 7) Joe Biden; 8) George Washington;
9) Theodore Roosevelt; 10) Ronald Reagan

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