



## The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.

Look Out Eureka,

# HERE WE COME!

When Sullivan Bank hired long-time Eureka loan officer, Gary Smith, we knew we were getting someone with a lot of loan business and even more connections within the community. The plan was to get some office space out of which he and his team could work and get to know the Eureka community.

In a few short months, the demand for both loans and deposits in Eureka triggered the consideration for a full branch there. Here we are at the beginning of the 4th quarter of the year and we are pleased to announce that we will soon be opening a full-service branch to serve the people of Eureka!

Gary will lead the team, which consists of two other loan employees: Shelly Haney and Tracy Meyers. Between the three of them, they bring 102 years of banking experience with them to Sullivan Bank. The most recent employee to join the Eureka crew is Taryn Pikey. Taryn was hand-picked by the others for her expertise in the teller and new accounts area. *We have, quite frankly, assembled a dream team from the Eureka area and are very excited about their decision to become a Sulli'n!*

Our building is located at 1 West 5th Street – right at the intersection of 5th and the North Service Road. This is a very busy, visible location and we are excited to serve the people of Eureka in the coming months!



Gary Smith  
Senior Vice President



Shelly Haney  
Assistant Vice President



Tracy Meyers  
Loan Coordinator



Taryn Pikey  
Financial Service Representative



Mobile banking  
is as safe as it is  
easy!

### Every transaction begins with trust...

Protecting your financial information is our highest priority. To ensure your finances are kept safe, we have designed our mobile banking app to be just as secure as your online banking experience. It's a great way to safeguard your accounts from fraud and theft, while keeping you on the go.

### Using our mobile app is:

**Easy:** User-friendly, no matter your level of comfort with technology.

**Secure:** Your account is protected with multi-layered security.

**Convenient:** Your money is at your fingertips at home, at work or on the go.

# Let us **HELP** you!

According to a GoBankingRates Survey, 42% of Americans have less than \$10,000 saved for retirement. Nothing at all saved was reported by 13.7% of those polled. At Sullivan Bank, we have many ways to help you combat a lack of funds during retirement. Talk to your banking contact or one of our Financial Services Representatives about your goals. If you want to help save for a college education for a child or grandchild, we can help! If you need a systematic savings plan to set yourself up comfortably later in life, we know what to do to help you meet your goals! Let us help you do what we do best and give us a call today!

## National Mortgage Professional Month



OUR LOAN OFFICERS, COORDINATORS,  
PROCESSORS, UNDERWRITERS,  
CLOSERS, AND SERVICING STAFF,

**WE CELEBRATE YOU!**

# 10 YEARS of Management CELEBRATED

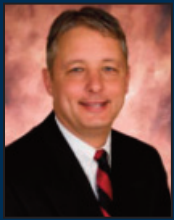
Pictured below is Dale Cottrell; Mike Hoffman; Chairman, Jon Downard; and Cliff Dudley. Mr. Downard led a surprise, ten-year anniversary celebration at the August board of directors meeting as our three executive managers completed ten years of leadership in August.



## RIDDLES of the QUARTER

1. You measure my life in hours and I serve you by expiring. I'm quick when I'm thin and slow when I'm fat. The wind is my enemy. What am I?
2. What word in the English language does the following: the first two letters signify a male, the first three letters signify a female, the first four letters signify a great man, while the entire word signifies a great woman. What is the word?
3. A is the brother of B. B is the brother of C. C is the father of D. So how is D related A?
4. What are the next three letters in the combination? OTTFSS
5. How is seven different from the rest of the numbers between one and ten?





## A STEP UP IN SERVICE

If you've been a customer of Sullivan Bank for very long, you've seen us use the tagline "A Step Up in Service". During a recent address to all bank employees, President & CEO, Mike Hoffman, reinforced the importance of making sure our customers feel they receive the very best service possible. Hoffman stated, *"It always has been and will continue to be our goal to exceed customer expectations in every interaction."* While we've established a record of good service in the past, he quoted Babe Ruth as a reminder: *"Yesterday's home runs don't win today's games"*. **Please know that our goal is always to surpass your expectations!**

## Watters Named National Mortgage Star

Sullivan Bank's Head of Mortgage Lending, Tracy Watters, has been named by Arch Mortgage Insurance as the "Star of the Week" for National Mortgage Professional Month. People from all across the nation are nominated and we are excited that our own expert was honored! Tracy and her team process millions of dollars of home loans every month and we are proud of the work that she and her mortgage professional team performs. Every loan is making the dream of home ownership a reality for our clients and friends!



## WE CONGRATULATE!

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

### Amanda Burton - 7/11/2016 - 5 years

Amanda Burton has been part of the SulliFam for five years now! Amanda is a Loan Coordinator at the Sullivan I-44 Location and works directly with Todd Lawrence to serve customers in the local area. Please join us in thanking Amanda for five years of dedication to the Sullivan community!

### Sindy Huber - 7/11/2006 - 15 years

We celebrated with Sindy Huber as she looked back on fifteen years with Sullivan Bank! Sindy is a Teller at the I-44 Branch in Sullivan. The Tellers at I-44 work at the busiest location and see a lot of customers every day. Thank you, Sindy, for your many years of service to Sullivan and the surrounding area!

### Michelle Nix - 7/11/2006 - 15 years

Kudos go out to Michelle Nix, who has been part of the SulliFam for fifteen years! Michelle started at our Cuba Location as a Teller, but has worked the last several years as a Loan Coordinator. She is an important part of taking care of our friends in Cuba. Thanks, Michelle, for being a customer favorite!

### Katie Carroll- 9/24/2001 - 20 years.

Katie Carroll celebrated her 20th anniversary with Sullivan Bank! Katie has worked in many positions, including Teller and Customer Service, but has spent the last several years in our loan documentation department. That department processes millions of dollars' worth of loans every year, and Katie is an important part of it. She always has a kind word and a big smile, and is a favorite of her coworkers. Thanks, Katie, for your 20 years of dedication to the bank and its clients!

### Marion Laskowitz - 9/16/1991 - 30 Years

We have a very special anniversary to announce! Bank Bookkeeping Supervisor, Marion Laskowitz, celebrated thirty years with Sullivan Bank! Marion leads the bookkeeping department, who also handles the majority of automatic electronic banking transactions. Marion and her staff process wire transfers for the entire Sullivan Bank family of bank locations and take many of your calls when you have account inquiries. She is a valuable part of the Sullivan Bank management team and we're proud to celebrate her 30th anniversary with her.

# BIG HEARTS, WIDE OPEN



One of the character pillars on which the SulliFam operates is to help the people of the communities where we are located to **live better lives.** Whether that is through our array of banking products or the investment our employees make in the community, we like to give back.

Sullivan HR Assistant, Abie Gruen, is also a board member on the Franklin County Area United Way board and led the Sullivan Bank fundraising campaign for United Way as a Pilot Company in August. After her first year of leading the campaign, Abie stated, *"Putting together Sullivan Bank's campaign for the United Way has been a heartwarming experience. I have had several employees tell me how the United Way has helped their families or organizations close to them. It has been a privilege to be a pilot company, and I would encourage other companies to participate in the fundraising as well. I am proud of how our employees stepped up to donate so generously through our campaign. We are thankful that the United Way is in our community. They are a great asset and know just how to comfort and assist in a crisis!"*

The drive to help those in need of basic necessities or specialized services raised cash and pledges of over \$7,000. Bank President & CEO, Mike Hoffman, said, *"Sullivan Bank is always happy to be charitable to a community organization, especially the United Way with their reach of the entire Franklin County area. We have seen the way that United Way impacts our communities and are proud to support an organization that touches so many lives throughout the county and surrounding areas. Being a pilot company has reminded us of the generosity of our employees - they stepped up and served their neighbors. We set a company goal and beat it by hundreds! We look forward to seeing the outcome of this year's overall campaign for the United Way!"* **#SullivanServes**

## IRS Reporting Proposal

The Biden administration's "The American Families Plan" proposes requiring financial institutions to report to the IRS on account flows (in flows and out flows), including bank loans, on accounts over \$600.

Below are two links you can access to oppose this proposal:

[banklocally.org/privacy](https://banklocally.org/privacy)

<https://aba.social/ContactCongress>

## General Information

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## Locations

### Cuba

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(573) 885-0021

### Eureka

1 West 5th St. | Eureka, MO 63025  
(636) 938-9809

### 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