



The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.

2021 - A Year of

GROWTH

Last year brought two new branches to Sullivan Bank – St. Clair and Eureka. We want to make it as convenient as possible for you to bring us your loan and deposit business! If you have an opportunity, just stop in at either of these newest locations and tell them you want a tour of the new building. Our Sulli'ns are proud to show off their new work space and would welcome a visit from our SulliFam from any market area!



1150 N. Main St. • St. Clair, MO 63077 • (636) 629-9911



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

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A prescription for the high cost of health care...

HSA - A HEALTHY start to SAVINGS!

A Health Savings Account (HSA) is a savings account for you and your family's health care costs. HSA's work directly with a qualified high deductible health care plan, giving you the choice you want and the control you need. They enable you to pay for current health expenses and save for future qualified medical and retiree health expenses on a tax-free basis.

- No Application Fee
- No Service Fee
- No Minimum Balance
- Interest Bearing
- Access Your Account Online

HSA funds can be used to pay for "qualified medical expenses" and rolled over year after year. **Contact us today for more information!**

JAN • FEB • MAR 2022

FDIC is a Resource

Did you know that the FDIC not only insures your deposits, it also provides financial training for many types of depositors? Just visit FDIC: Money Smart - A Financial Education Program for information and financial games you can play to learn information for all ages of consumer and also small businesses.

STAY ON TOP OF YOUR FINANCES WITH MOBILE ALERTS.



Get Notifications from our mobile banking app.

Custom alerts in our mobile app allow you to enjoy peace of mind wherever you go. You can:

- Monitor account balances and activity
- Get deposit and withdrawal notifications
- Control security alerts
- And much more.

To activate mobile alerts, log in and select "More" from the main menu, then tap the "Alerts" tile.

Download our mobile app to get started.



This is not Your Dad's Bank, Anymore!

Modeling after the old commercial for the Buick automobiles, this is not your dad's bank, anymore! At Sullivan Bank we have the most up-to-date technology available in banking today and are already doing so many of the things you see from the mega-banks on television commercials. We, however, will still stand with you in the lobby and show you how to make a mobile deposit or transfer funds between accounts. You don't have to read through screens on your phone about how a process works, because our system is intuitive and will guide you through. If it doesn't, that is the beauty of a community bank! You call the person you always deal with and they will walk you through whatever you are trying to accomplish! Dad's Buick didn't have remote start and keyless entry, and dad's bank didn't offer mobile deposits and online bill pay, but yours does! The joy of it all is that the processes are simple enough that your dad can still do it if he wants to do so! So, please feel free to try all those little things that we have added to make your life more **simple and convenient!**

Debit Card Fraud Protection

As part of our bank's standard attempts to protect your debit card from fraudulent activity, your card may be declined when you are using your card with a merchant that you normally don't use, shopping out of your normal area, making multiple transactions or transacting several large purchases in one day. Help us make your life easy and let us know ahead of time when you will be travelling or if you have large purchases you plan to make. Also, if you are at a gas station pump or some other point-of-sale merchant and your debit card doesn't appear to be working, try running it as a credit instead. This will often temporarily solve the problem and allow the transaction to process.

JUST FOR FUN

Say what?

Let's see how logical you can think.... here's a brain-teaser. If this is too easy, let us know and we'll make it a lot harder next time.

At the crummy little bank down the street, they don't have the wonderful employees like you find at the Sullivan Bank. In fact, they have kind of questionable employees. As proof, the positions of cashier, manager, and teller are held by Darth Vader, The Joker, and Captain Hook, though not necessarily respectively.

The teller, who was an only child, earns the least. Captain Hook, who married Darth Vader's sister, earns more than the manager.

What position does each man fill?

THIS IS THE ANSWER: #1) Darth Vader is the manager, The Joker is the teller, and Captain Hook is the cashier.

First Quarter Holidays

In the first quarter of the calendar year, we will pause for two holidays. Our bank family will celebrate the heritage of minister and civil rights activist, **Dr. Martin Luther King on January 17th**. We will also honor all past United States Presidents on the traditional **President's Day holiday on February 21st**.

How secure is my personal account information?

Sullivan Bank uses many layers of security to protect your data. We run vulnerability scans, as well as have third party audits and penetration tests, to ensure that we are providing the security that you are looking for in a bank. We do not sell mailing lists and we will never share your information without your express permission.



WE CONGRATULATE!

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

Margaret Farris - 10/28/1976 - 45 years

It has been 45 years since a young lady named Margaret Farris started at what was then Bank of Sullivan. She worked in various departments over the years, with the bulk of the last few years assisting Nancy Moss in the brokerage department. When Nancy retired, Margaret eased into the Compliance Assistant position she has done in recent months. Always friendly and great to work around, everyone has enjoyed their time working around Margaret. Congratulations to Margaret Farris as she celebrated her 45th anniversary with Sullivan Bank this year!

Amy Fongemie - 11/7/2001 - 20 years

Amy started at the bank as a teller, but for many years now has been a support for the loan officers doing appraisal review and loan documentation work. Amy works out of the Sullivan Downtown location and we are happy to have her as part of the SulliFam! Congratulations to Amy Fongemie!

Kevin Carey - 11/13/2001 - 20 years

We were excited 20 years ago to hire Kevin Carey away from our competition, and we are even happier today that he is a part of our Sullivan Bank family! Kevin is a Senior Vice President and our Senior Lender. He does a high quantity of all kinds of loans and is an expert on all of them. We are so grateful to have him leading our lending team and are honored to congratulate Kevin Carey on 20 years of service and friendship!

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