

## **The Gold Standard eNews**

*A newsletter published quarterly for customers of Sullivan Bank.*

### **Getting To Know Our Board Chairman, Jon Downard**



For those customers in Union and the Sullivan I-44 locations, our Chairman, Jonathan Downard, is a familiar face. For the outlying locations, customers likely don't know much about our company's head figure. Jon is a life-long resident of the Union area and

has many years of business experience in the practice of law and general business. He graduated locally from Union High School and East Central College, then went on to receive his Bachelor of Science degree in Public Administration from the University of Missouri. Jon then obtained his law degree from Oklahoma City University in 1984. Downard is the senior partner in the law firm of Hansen, Stierberger, Downard, Schroeder & Head, LLC, which he joined in 1985. He has held the Prosecuting Attorney position for the City of Sullivan since 2004 and currently serves as Prosecuting Attorney for the City of Bland as well. Downard serves as City Attorney for the

cities of Sullivan, and St. James. Downard is Chairman of the Board of Hansen Franklin County Land Title & Abstract Company Inc. and is a principal of the company. He also is the proprietor of Old Ozarkian Distillery, LLC in Union, Missouri. Downard is a Past President of the Twentieth Judicial Bar Association and a former Treasurer of the Franklin County Republican Central Committee. He is also a life-long member of St. Johns Lutheran Church in Beaufort, Missouri. Jon joined the bank board in 2015 and was elected Chairman of both the bank and the holding company in January of 2018, upon the retirement of Milt Branum, Jr. He is a strong supporter of giving back to the communities we serve.

Downard and his wife, Diana, have four daughters and six grandchildren. He enjoys his family, loves Cardinals baseball, traveling, hunting and fishing. Please feel free to say hello if you should see him in your branch!

### **Third Quarter Holidays**

In the third quarter of the calendar year, we will pause for two holidays. Our bank family will celebrate, Independence Day and Labor Day. The lobbies may be closed but our online and mobile banking remains open 24-7.

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#### **3 FUN FACTS about 4<sup>th</sup> of July!**

1. The Declaration of Independence was not signed on July 4, 1776. That's actually the day it was formally adopted by the Continental Congress, but it wasn't signed by most signatories until August.
2. American's typically eat 150 million hot dogs on Independence Day, "enough to stretch from D.C. to L.A. more than five times." according to the National Hot Dog and Sausage Council.
3. Three presidents have died on July 4: Thomas Jefferson, John Adams, and James Monroe.

# Interested in Earning **REWARDS** on your **CHECKING ACCOUNT?**

Our local experts can walk you through opening an account that gives you the **REWARDS** you deserve.

## **Rewards may include:**

- ✓ A checking account that pays you a higher interest rate OR cash back on your debit card purchases
- ✓ Refunds on ATM withdrawal fees - up to 10 monthly, if qualifications are met
- ✓ Link to Savings Rewards to build savings automatically
- ✓ No minimum balance requirements
- ✓ \*FREE online, mobile & telephone banking
- ✓ FREE MasterCard® Debit Card

**Take control of your finances  
and open a Rewards Account  
TODAY!**

Cash Rewards

Cash Back Rewards

Contact an Account Specialist  
at your local branch.

\*Message and data rates may apply.



## What are **RATES** Going To Do?

As Sullivan Bank's customer, we hear you asking "What are rates going to do?". We understand your dilemma on whether you should borrow for that new home, go ahead and invest in a certificate of deposit, or hold off

making any moves right now. The current market reminds us of the old saying which says, "If we could predict the future, we would all be rich!" As our clients and friends, we want you to know this: Our management team meets every week, and sometimes more often than that, to evaluate the rates on both loans and deposits and we will give you the best rate possible for us at the time. Right now, we have a high loan demand and would love to fund them through natural growth of our deposit accounts, so it is a good rate environment for bringing more money to our bank. If we can help you switch an account or open a CD, please contact one of our account specialists.

## Sullivan Bank **WINS FLOAT YOUR BOAT RACE!**

On the weekend of the huge boat race at the Lake of the Ozarks, The Shootout, The Food Bank for Central & North-east Missouri hosts a boat race to raise funds. Entrants construct their own boat using only cardboard and duct tape and they race across Bass



Pro Shop's Lake. Most of the construction on this year's vessel was done by Sullivan Bank's Sunrise Beach employees Haley Escamilla and Diana Pacheco. Her first time piloting a handmade boat, Sullivan Bank employee, Haley Escamilla, won the race the weekend of June 2! Congratulations to Haley and to the crew at Sullivan Bank's Sunrise Beach branch who helped her construct her Loch Ness Monster Sullivan Bank vessel! [Check out the local TV stations coverage.](#)

# Vacationing in Missouri

One of Missouri's most valuable industries is tourism, and tourists use road maps to get to where they are going. So, grab your Missouri state highway map and let's imagine we're taking a vacation to see some of Missouri's exciting places.

Let's start by loading the car and heading to our state capital, **1** \_\_\_\_\_ where we can stop to tour the Capitol building or visit the governor's mansion. Now travel north on US Highway 63 about 32 miles to Columbia and visit **2** \_\_\_\_\_, the oldest land grant university west of the Mississippi River. From Columbia, travel west on Interstate 70 and exit on Highway 41. Go about 17 miles north to **3** \_\_\_\_\_ a national historic landmark.

We now travel back to I-70 and continue west to Independence, where the library and museum of our 33rd president, **4** \_\_\_\_\_, are located. From there, let's continue on I-70 to **5** \_\_\_\_\_, the city of fountains. Then, head north on Interstate 29, ending in **6** \_\_\_\_\_, the staging area of the Pony Express. From St. Joseph, head east on US 36 all the way to the "Big Muddy" and the home of author **7** \_\_\_\_\_, in Hannibal.

Now we head on a southeast course on the Scenic River Road 79 and then travel east on I-70 into St. Charles. While there, visit the site where the famous western explorers **8** \_\_\_\_\_ and **9** \_\_\_\_\_ set off in 1804 to map the Louisiana Territory. Our next stop is the second largest city in the state, **10** \_\_\_\_\_ where you can ride to the top of The Gateway Arch and enjoy the view of Missouri and Illinois. A must-see is the Old Courthouse where the historic **11** \_\_\_\_\_ case was tried. While in St. Louis, don't miss the favorite tourist spot of Forest Park, home of the 1904 **12** \_\_\_\_\_ and the world famous St. Louis Zoo.

Continue South on Interstate 55 to Kimmswick and visit **13** \_\_\_\_\_ State Park. Now we're ready for our journey to **14** \_\_\_\_\_, the oldest French settlement west of the Mississippi. From Ste. Genevieve, travel south on I-55 to Cape Girardeau to **15** \_\_\_\_\_, a park memorializing a terrible time in Cherokee/American history. It's time for dinner – let's enjoy a meal at Lambert's in Sikeston. Now, back in the car, travel west on US Highway 60 through **16** \_\_\_\_\_ National Forest. Then, we'll arrive in **17** \_\_\_\_\_, where we can tour the home of the author of the "Little House on the Prairie," Laura Ingalls Wilder.

Our next stop near Springfield is a famous Civil War battlefield, **18** \_\_\_\_\_, which was the first major conflict in the Civil War west of the Mississippi. Let's continue heading west on US 60 until we go north on Highway 59 to the national monument honoring the scientist **19** \_\_\_\_\_, who is famous for his work with peanuts. Now travel north on Hwy. 59-71 through Nevada to Highway M, jog northeast on Hwy. M to the State Historic Site of the Native American Nation of the **20** \_\_\_\_\_.

The last leg of our journey will take us through the man-made recreation area **21** \_\_\_\_\_. To get there go east on Hwy. M, then south on AA and head east on US 54. Finally, continue east on US Highway 54 to Jefferson City and relax after your whirlwind tour of our "Show-Me" state.

**KEY:** 1) Jefferson City 2) University of Missouri or "Mizzou" 3) Arrow Rock 4) Harry Truman 5) Kansas City 6) St. Joseph 7) Mark Twain/Samuel Clemens 8) Lewis 9) Clark 10) St. Louis 11) Dred Scott 12) World's Fair 13) Mastodon 14) Ste. Genevieve 15) Trail of Tears 16) Mark Twain 17) Mansfield 18) Wilson's Creek 19) George Washington Carver 20) Osage 21) Lake of the Ozarks



*We couldn't have said it better...*

## Monthly Cybersecurity Tips Newsletter

VOLUME 17, ISSUE 6 • 2022

# Cyber-Safe Travel

## From the desk of Karen Sorady

MS-ISAC VICE PRESIDENT, MEMBER ENGAGEMENT

Summer is a popular time to travel whether it be for a relaxing overnight or a week away exploring a new destination. You are likely taking along that smartphone or other device to assist with directions, locating or identifying points of interest, and capturing that special photo. Practicing good cyber hygiene before, during, and after your trip will help secure your devices and allow you to connect with confidence when you're away from home.

**Quick note if you are traveling with business equipment:** *It's best that you leave your work devices behind, however, if you can't leave home without them, ensure that you are following your organization's policies and procedures for protecting the devices and the information they contain while traveling.*

## Before You Travel

**Update your devices.** Updating devices will fix security flaws and help keep you protected. Whether it's your computer, smartphone, or gaming device, be sure to update your operating system, applications, antivirus and malware software, and the like. If you haven't already turned on automatic updates, now is a good time to consider doing so.

**Back up your devices.** Back up information such as contacts, financial data, photos, videos, and other data in case a device is compromised during travel and you have to reset it to factory settings.

**Lock your device.** Make sure to lock your device when you are not using it. Set your devices to lock after a period of time and use strong PINs and passwords.

**Enable multi-factor authentication (MFA).** Add an extra layer of protection so that the only person who has access to your account is you. For more information on MFA, see <https://www.cisa.gov/mfa>.

## During Your Travel

**Guard your devices.** Your devices are valuable, but your sensitive information is as well. Always keep your devices close at hand and secure in taxis, security checkpoints, airplanes, rentals homes, and hotel rooms.

**Securely recharge.** Never plug your phone into a USB public charging station, such as those in the airport or in hotel room lamp or clock radio inputs, as these cannot be trusted. Malicious individuals can hijack your session or install malware on your device through those seemingly-harmless means. Always connect using your own power adapter connected to a power outlet.

**Delete data from your rental car.** If you connect your phone to a rental car for navigation or other purpose, be sure to securely remove the device so that other individuals do not have access to your address book, device name, text messages (hands free calling), or other sensitive information.

**Avoid public Wi-Fi.** While public networks are convenient, they are a security risk. Avoid connecting to public Wi-Fi unless absolutely necessary. Instead, consider using your phone carrier's internet connection or use your phone as a personal hotspot if your plan allows.

If you do need to connect to public Wi-Fi, verify with the establishment the name of the network and use a virtual private network (VPN), software that will encrypt your internet traffic and prevent others from stealing your data. Verifying the network name is important as often times malicious individuals create similar connection points with a slight misspelling, hoping you will instead connect to their network.

**Turn off auto connect.** While auto connect is enabled, devices will seek out and connect to available networks or Bluetooth devices. This could allow cyber criminals to access your device without you knowing it. Disable auto connect, Bluetooth connectivity and near field communication (NFC), like airdrop, so that you can select the network and you can control the connection.

**Limit what you share.** Limit the information you share on social media while on vacation and consider posting updates about your trip after you return. Revealing too much information while away can put you and others at risk. Criminals can gain useful information from such posts, like knowing you are away from your home. Scammers may even attempt to contact your family and friends with a variety of scam tactics. Additionally, consider setting your social media accounts to only allow friends to view your posts.

**Avoid the use of public computers.** Public computers such as hotel business centers and internet cafes are often poorly managed and provide minimal security protection for users. If you must use a public computer, do not enter any username or password on the computer and do not connect or transfer data via thumb drive/USB.

## When You Return Home

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**Shred your boarding pass and luggage tag.** Scannable codes on boarding passes and luggage tags include full name, date of birth, and passenger name record. These can also contain sensitive data from your airline record, like passport number, phone number, email address, and other information that you wouldn't want to share publicly. For this same reason, never post boarding passes on social media.

**Scan for virus and malware.** It's best to update your security software when you return home and scan for virus and malware to be sure your device has not been compromised while you were away.

## Conclusion and Resources

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Knowing these helpful tips will aid in cyber-safe travel, allowing time to relax and enjoy your time away. For more information, see the additional resources below.

- [FFC | Cybersecurity Tips for International Travelers](#)
- [CISA | Cybersecurity While Traveling Tip Card \(PDF\)](#)
- [National Cybersecurity Alliance | Cyber Trip Advisor: Vacation Travel Security Tips \(PDF\)](#)



The information provided in the MS-ISAC Monthly Cybersecurity Tips Newsletter is intended to increase the security awareness of an organization's end users and to help them behave in a more secure manner within their work environment. While some of the tips may relate to maintaining a home computer, the increased awareness is intended to help improve the organization's overall cyber security posture. This is especially critical if employees access their work network from their home computer. Organizations have permission and are encouraged to brand and redistribute this newsletter in whole for educational, non-commercial purposes. Disclaimer: These links are provided because they have information that may be useful. The Center for Internet Security (CIS) does not warrant the accuracy of any information contained in the links and neither endorses nor intends to promote the advertising of the resources listed herein. The opinions and statements contained in such resources are those of the author(s) and do not necessarily represent the opinions of CIS.



## A better card experience is at your fingertips!

Experience enhanced card management on our mobile app with My Cards.

### More power. More peace of mind. All on our mobile app.

Ready for an easier way to manage your cards? Our upgraded mobile app puts more control, convenience and safety in your hands. With your new and improved experience, you can:

#### Feel more empowered.

Set spending limits based on location, amount, merchant type and transaction type.

#### Find more clarity.

Gain total transparency into transactions with clear merchant names.

#### Discover more convenience.

Easily add cards to digital wallets and access your cards 24/7 from our mobile app.

#### Feel more secure.

Immediately turn off a lost or stolen card from your phone.

**Start Managing Today!**

*Message and data rates may apply.*

[Learn More](#)

## Milestone Anniversaries

**In the second quarter of 2022, we celebrated these milestone anniversaries:**

**Janie Lawrence**, Sullivan, Executive Administrative Assistant with 5 years of service

**Kaylen Beckett**, Sullivan, Head Loan Coordinator with 10 years of service

**Peggy Overschmidt**, Union, Head of Mortgage Lending with 10 years of service

**Mallory Farrell**, Sullivan, Chief Operations Officer with 15 years of service

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