



SULLIVAN BANK

The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.



Springfield to **DOUBLE** in size!



With the continued success of your Sullivan Bank in Springfield, we have purchased the property and made plans to expand onto the back of the building. You will soon see the ground-breaking for an enlarged area for a small conference room and offices. If you haven't visited the Springfield branch, we invite you to stop in and say hello!

RETIREMENT PLANNING Available

If you work at an employer who doesn't offer a solid retirement plan, we have IRA plans that can meet your needs! Just stop in or call any of our locations and speak to an Account Specialist to get details.



SLIDE

IN FOR OUR

RATES!



13 MONTH ▶ **4.11%** APY*

25 MONTH ▶ **4.22%** APY*

*Annual Percentage Yield of 4.11% and 4.22% APY is accurate as of October 25, 2022. \$1,000 minimum balance required to earn stated APYs. Penalty may be imposed for early withdrawal, which will reduce earnings on the account. Interest compounded and credited quarterly. Available at all locations.



Member
FDIC sullivanbank.com

Contact us!



JAN · FEB · MAR 2023



The bank's holiday schedule for the first quarter of 2023 will have us closed and celebrating:

New Year's Day
Monday, January 2

Martin Luther King, Jr. Day
Monday, January 16

Presidents' Day
Monday, February 20

HSA

Health Savings Account

A Health Savings Account (HSA) is a savings account for you and your family's health care costs. HSAs 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.

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

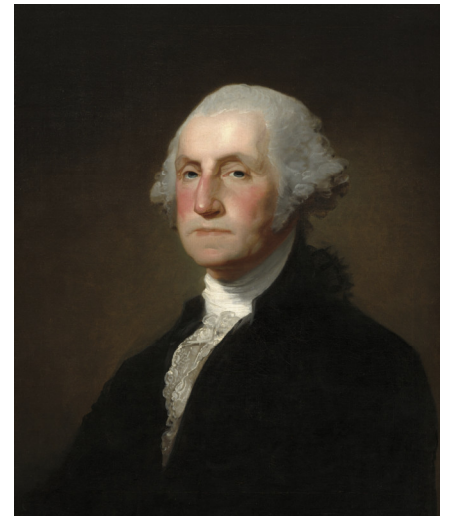
The health of you and
your family always
comes first.



AS WE CELEBRATE PRESIDENTS' DAY

President's Day was originally celebrated because it was George Washington's birthday. We thought the summary of his life called "**Life in Brief**" by *Pace Products and Promotions* was interesting and have reprinted it for you below.

George Washington, a man who would eventually be called "**FATHER OF OUR COUNTRY,**" was a land surveyor in his home state of Virginia at age 15. Six years later, he was a military spy for the British army during the French and Indian War. In 1775, Washington became the commander in chief of the Continental Army during the American Revolution, which would lead to the nation's independence. He was elected president of the Constitutional Convention in 1787, and two years later became the nation's first president. During his presidency, Washington signed the Bill of Rights and helped balance the power between the Executive, Legislative and Judicial branches of office. He also set an important precedent of limiting the president's time in office to two terms (only Franklin D. Roosevelt, the 32nd president, was elected more than twice). Many people hoped Washington would remain in power after his second term expired. Even his vice president, John Adams, wanted to refer to him as "Your Highness." Washington rejected the title, quietly requesting that he and his successors simply be called "Mr. President." He left office on March 4, 1797, and returned home to Virginia, where he died just two years later.



Courtesy National Gallery of Art, Washington

Milestone Anniversaries

In the last quarter of 2022, we celebrated some milestone anniversaries:

Diane Davis, Sullivan Senior Mortgage Specialist - 40 Years

Mary Kage, Sullivan Teller II - 20 Years

Jeff Brown, Springfield Executive Regional Manager - 10 Years

YOUR ACCOUNT ~ Marc Levy, If Only It Were True

Imagine there is a bank which credits your account each morning with \$86,400. It carries over no balance from day-to-day, allows you to keep no cash balance and every evening cancels whatever part of the amount you failed to use that day. What would you do? Draw out every cent, every day, of course!



Well, everyone has such an account; it is your **TIME** bank. Every morning it credits you with 86,400 seconds. Every night it writes off, as lost, whatever you failed to invest to good purpose. It carries over no balance. It allows no overdraft. Each day it opens a new account. Each night it burns the remains of the day. If you fail to use the day's deposits, the loss is yours. There is no going back. There is no draw against tomorrow, you must live in the present, on today's deposit. Invest it so you get the utmost return in health, happiness and success. **The clock is running. Make the most of today!**

REALIZE:

The value of **One Year** to a student who has failed a grade.

The value of **One Month** to a mother who has given birth to a premature baby.

The value of **One Week** to an editor of a weekly newspaper.

The value of **One Day** to a wage earner with kids to feed.

The value of **One Hour** to lovers waiting to meet.

The value of **One Minute** to a person who just missed a flight.

The value of **One Second** to a person who avoided an accident.

The value of **One Millisecond** to an Olympic Silver Medal Winner.

Spend your time wisely. Make every second count. You'll never have this moment again.

*Time
is everything
we have and don't.*

General Information

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