



The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.

INTRODUCING OUR NEW INVESTMENT REP



CETERA IS BACK & OPERATING AS SB WEALTH MANAGEMENT! We are happy to announce that our new **Investment Representative, Brett Strauser**, is up and running as our new Financial Advisor. The in-house representation for Cetera will now be able to provide service for you – our SulliFam members! Brett is stationed at the Sullivan I-44 location and will be available for in-person or telephone consultations.



Brett is originally from Sullivan, but has been living in Dallas and working as an investment analyst on Wall Street for a number of years. He has a Bachelor of Science in Business Administration, with a focus on Finance & Banking, from the University of Missouri in Columbia.

If you have an existing Cetera account, Brett will be happy to help you transact your business face-to-face instead of by phone, as you have been doing. He is also happy to take on new clients. If you are having a life change, such as a birth, death, marriage or retirement, you are a good candidate for some investment advice. Almost all of us could benefit from a financial review by an investment advisor and there is no fee for a consultation, so feel free to use Brett’s experience! His contact information is provided below!

Brett Strauser, Financial Advisor
573.468.1722
328 E. South Service Rd. · Sullivan, MO 63080



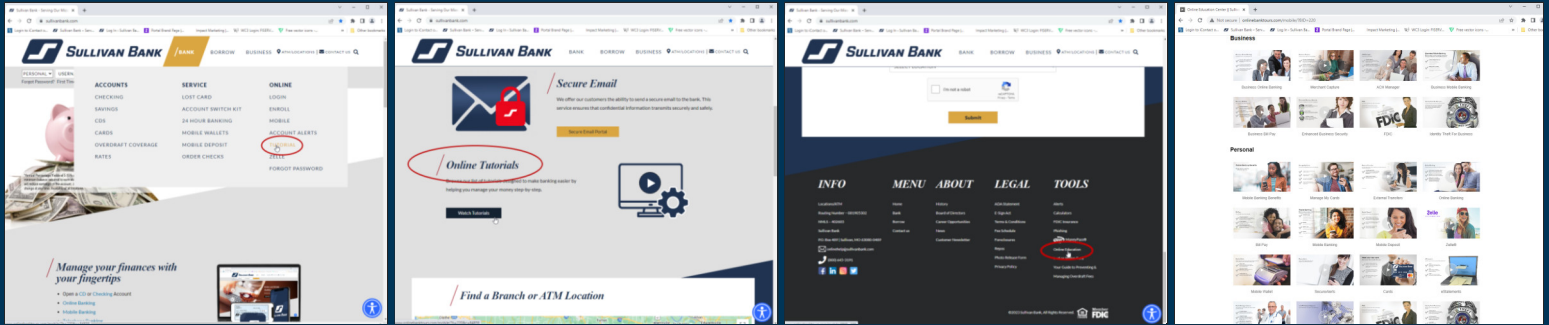
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We'll See You There!

Whether you're on a fairground or riding a float, working in concession stands or corrals, on a sports field or serving cancer patients, in the classroom or the country club, we have employees volunteering their services for worthwhile causes. Last year Sulli'ns logged almost 2,200 hours of standing by your side and helping in each of our local communities. Together, we can make our neighborhoods stronger and improve the quality of life for the diverse people that make up each of our hometown areas!

Online Education on Bank's Website

Did you know that on our website we have Online Education videos available? You will find many subjects that can be quite helpful. The link can be found in several places on the main page of our website.



America's Premier Community Banking School has a new graduate!

Sullivan Bank's own Chief Credit Officer, Dale Cottrell, graduated April 25 from the Graduate School of Banking at Colorado's (GSBC) Executive Development Institute for Community Bankers (EDI) as a member of its eighth cohort.

EDI participants are current or up-and-coming bank executives whose work efforts influence the future direction of their banks. To further their personal leadership development, each participant is assigned a mentor and an executive coach. EDI curriculum topics cover customer relationships, cybersecurity, organizational change, the economy, talent management, profit improvement and more.

Dale was one of only 15 community bankers who graduated from the program during a ceremony in Westminster, Colorado.

"EDI is helping community banks develop their future executives in support of the bank's succession plan," said GSBC President Michael Stevens. "It is reassuring to see Dale's passion for the industry, his community and his customers. GSBC is proud to have been a part of his development."

When asked about Dale's accomplishment, Sullivan Bank President, Mike Hoffman, had this to say, "I am proud to have a talent like Dale to work with every day. He, along with several of our executives and managers, are strong leaders and are important, not just right now, but for the future of Sullivan Bank. **We are proud to have him in the SulliFam!**"



Springfield Building Project Continues!

Springfield Branch Manager, Adam Brown, has provided updated pictures to keep the SulliFam up-to-date on the progress of the building expansion at the bank's Springfield location. They are adding more work space and a much-needed conference room with Zoom capabilities. They plan to update the teller experience to make any customer visits to that location more personal. Adam invites anyone who visits Springfield to stop in and see the project and meet the Sulli'ns there!



SulliPhone Summer Security

Keep tabs on which merchants have your card on file.

Receive notifications and set controls on where, when, and how your card is used.

Add countries and U.S. States you may visit so we can help keep your card secure.

Track recurring payments, subscriptions, and installment plans.

Your card will be turned off to prevent unauthorized purchases. Recurring payments will still occur.

CARD ON FILE

CONTROLS & ALERTS

MANAGE TRAVEL PLANS

TRACK SPENDING

SPEND INSIGHTS

REPORT LOST OR STOLEN

Spending breakdown of where you spend your money.

Let us help you have a **STRESS FREE SUMMER!**



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We can only control when we send the alert. We cannot ensure that your mobile service or email provider will instantly forward the alert to your mobile device or email box. There may be delays in delivery, depending on the provider and network conditions. Message and data rates may apply.



Brain Teaser

In the following string of letters, a logical sentence may be obtained by removing all unnecessary letters:



AALLOUGNINCEACELSSSEANRYTELNETCTEERS.

Answer to Brain Teaser: Remove ALL UNNECESSARY LETTERS and A LOGICAL SENTENCE will remain!

Ten Ways to SAVE on Summer Travel Gas Bills

At today's prices, an improvement of a mile or two per gallon can add up quickly. You can improve your fuel economy with these easy steps:



- 1. Slow down** – As speed increases, fuel economy decreases.
- 2. Check your tire pressure** – Under-inflated tires are one of the most common causes (and easiest to correct) reasons for crummy MPG.
- 3. Check your air filter** – A dirty air filter restricts the flow of air into the engine, which harms performance.
- 4. Accelerate with care** – Jack rabbit and crawl away starts are an obvious fuel waster.
- 5. Hang with the trucks** – By aligning your speed with the 18 wheelers, you tend to maintain a more constant speed instead of speeding and slowing frequently.
- 6. Get back to nature** – If you are traveling at slow speeds, consider shutting off the air and opening the windows to enjoy the breeze. If you are going fast, the wind resistance may make the air conditioner the more efficient option, though.
- 7. Back off the bling** – New wheels and tires look cool, but if they are wider than stock tires, chances are they will create more rolling resistance and decrease fuel economy
- 8. Clean out your car** – It doesn't take much junk to acquire an extra 40 or 50 pounds of stuff, and more weight burns more fuel.
- 9. Downsize** – Re-evaluate how much car you really need. Smaller cars are inherently more fuel-efficient.
- 10. Don't drive** – If you avoid driving, you'll save gas. Consolidate errands. Walking and biking are good for your health and your wallet. Ask yourself: "Is this trip really necessary?"

BUSINESS BANKING

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YOUR COMPANY PROSPER!

Learn more about Business Banking

Message and data rates may apply.

Milestone Anniversaries

In the second quarter of 2023, we celebrated some milestone anniversaries:

Breanna Prest, Springfield Universal Banker - 5 Years

Matt Dace, VP & Regional Manager, I-44 Loan Officer - 5 Years

Michael Wagner, Sunrise Beach Loan Officer - 10 Years

Cheri Knight, AVP, Sunrise Beach Branch Manager - 10 Years

Angie Hinson, I-44 Senior Account Specialist - 15 Years

Third Quarter Holidays

In the third quarter of the calendar year, we will pause for three holidays. Our bank family will celebrate Juneteenth, Independence Day, and Labor Day. **The lobbies may be closed, but our online and mobile banking remains available 24/7.** Here are some interesting facts about our newest federal holiday, Juneteenth:

- Juneteenth actually began in 1865. Although the Emancipation Proclamation was signed in 1863, it only covered areas that were still under Confederate control. Because there had not been a lot of enforcement of the new law, Texas continued to operate as if slavery was still legal. When slavery finally ended in Texas 2.5 years later, Juneteenth was seen as the unofficial end to slavery.
- Juneteenth was originally called Jubilee Day and originated in Galveston, Texas.
- The Juneteenth celebration has its own flag.

Although celebrated on June 19, there are other dates from history that help to mark the end of slavery in the United States.

- **April 16, 1862:** On this date slavery was abolished in Washington, D.C.
- **September 22, 1862:** Abraham Lincoln signed a preliminary order of the Emancipation Proclamation.
- **December 6, 1865:** The 13th Amendment to the U.S. Constitution was ratified.



General Information

EDITORS

Debbie Durham, (573) 468-1426

PUBLISHER

Leslie Schatz, (573) 468-3191, Ext. 2397

Member
FDIC

(800) 645-3191

sullivanbank.com



Locations

Cuba

700 N. Franklin | Cuba, MO 65453
(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

504 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