

## The Gold Standard eNews

A newsletter published quarterly for customers of Sullivan Bank.

## Whose Voice Do I Hear?

### MEET THE CALL CENTER



It has been a goal for years to have a Call Center where the customer is taken care of at the point of first contact in every case possible. In the past, the bank's switchboard was an Answer/Transfer operation. At times, the customer would get a voice mail or no answer and have to call back again. With the Call Center, the bank is an Answer/Assist operation. Unless the issue is beyond the scope of what they can do or the caller asks for a specific Sulli'n, they are helped by the Sulli'n who answered the call. So far, the success of the new endeavor is clear because most calls are getting handled by the person who answers. At this time, there are five Sulli'ns manning over 400 calls a day. Pictured are:

Trinity Bruning, Cassie Funkhouser, Audrey Henderson,

Deanna Colombo, and Shaela White. Deanna Colombo, Call Center Supervisor, stated "These ladies have really stepped up to the plate. They can do almost everything an Account Specialist does in the branch except actually getting new account paperwork ready. We do lots of debit card help, assisting customers with online banking issues, and helping them with how to use Zelle and TransferNow. We can also aid them in making electronic loan payments and things like that." Deanna went on to add "We are accepting calls from all the branches except Union. Union currently averages over 50 calls a day and we are training one more person before taking over that location."

## Back-To-School Supply Drive A Huge Success!

In every market, Sulli'ns responded with open hearts to the challenge from the Sullivan Bank cultural service pillar to collect school supplies in August. Only a teacher can know the challenges they face in keeping the classroom stocked with much-needed supplies that not all kids can afford. The branches responded with hundreds of dollars of school supplies donated to local schools in each market. Just knowing that a child will not be excluded because they don't have supplies warms the hearts of employees and makes the money spent worth every penny. Special thanks to the people at each branch who organized the effort, shopped for supplies and delivered the goods to the schools on the bank's behalf!



# UPDATE! Springfield Building Project Continues!

We want to keep our SulliFam up-to-date on our Springfield expansion progress! The addition is almost complete and the remodel of the existing building is under way!



*SulliPhone*  
says...

Check out our

## DIGITAL PAYMENT OPTIONS

### Digital Wallet



#### Pay in-store

Scan your phone or smartwatch to easily pay at places like the grocery store and gas stations



#### Use in-app

Select your card in your digital wallet at checkout for things like rideshare or delivery payments



#### Check out online

Use for online checkouts when selecting your digital wallet as your payment method

LEARN MORE



### zelle®

1 Send money instantly<sup>1</sup> to friends and family

2 Recurring payments, such as babysitter or dogwalker

Schedule<sup>2</sup> money to be sent right to their account each week with Zelle.

3 Split payments

Zelle makes it easy to split the cost of big ticket gifts or food bills. With Zelle, all you need is their email address or U.S. mobile phone number.

LEARN MORE



### Bill Pay

When your life is mobile, paying bills should be too.

Save time and pay all of your bills with Mobile Bill Pay, it's safe, easy and more convenient.

LEARN MORE



<sup>1</sup> Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.

<sup>2</sup> Scheduled or recurring payment sent directly to your recipient's account number (instead of an email address or mobile number) are made available by Sullivan Bank but are a separate service from Zelle and can take 1-3 business days to process.

Message and data rates may apply.

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## St. Louis Trivia

How much do you know about your home area? Try your hand at these St. Louis trivia questions.

- 1) The first steamboat arrived on the shores of the Mississippi in what year? By the 1850's how many steamboats passed through our waters?
  - a. 1802, 1000
  - b. 1810, 3000
  - c. 1817, 5000
  
- 2) St. Louis was already how old when Lewis and Clark began their historic trip to the west from the area in 1804?
  - a) 40 Years Old
  - b) 30 Years Old
  - c) 20 Years Old
  
- 3) St. Louis can boast more free major tourist attracts than any other city in the U.S. except which one?
  - a) Las Vegas, NV
  - b) Orlando, FL
  - c) Washington, DC
  
- 4) The St. Louis Zoo got it's start because the bird exhibit for a World's Fair was hugely popular. Also coming to us from that World Fair was electric plugs, the X-ray machine and the ice cream cone. What year was that famous fair held?
  - a) 1902
  - b) 1904
  - c) 1908
  
- 5) One of the most successful baseball franchises in history – The St. Louis Cardinals – reside in our fair city. How many World Series championships have the Redbirds won?
  - a) 9
  - b) 10
  - c) 11

## Meet Zac Nutter



Sullivan Bank always likes to promote internally when possible and the plan has worked again! In August, the board promoted Zac Nutter to **Associate Branch Manager in Labadie**. Zac will work directly under Glenn Overschmidt, who oversees those eastern areas.

Zac and his long-time girlfriend, Emily, and their large fur baby, Harley, live in Labadie. In his spare time, Zac enjoys traveling, hiking and spending time with family and friends.

When asked about his promotion, Zac had this response: "Rich Metz was good to me when I returned to Sullivan Bank and made me want to grow as an employee. I learned a lot about service to customers and the community from him and will always be grateful for the time I had with him. I look forward to working with Glenn to find the best way to serve the clients in Labadie."

***Congratulations, Zac, and good luck in your new duties!***

## Sullivan Bank Joins ABA and Banks Across U.S. for #BanksNeverAskThat Anti-Phishing Campaign

Sullivan Bank has joined the American Bankers Association and banks across the nation to promote an industry-wide campaign educating consumers about the persistent threat of phishing scams. The FTC estimates that consumers lost \$8.8 billion to phishing and other fraud in 2022, an increase of more than 65% compared to 2021. To combat phishing, the award winning **#BanksNeverAskThat** campaign uses attention-grabbing humor and other engaging content to empower consumers to identify bogus bank communications asking for sensitive information like their passwords and social security numbers.

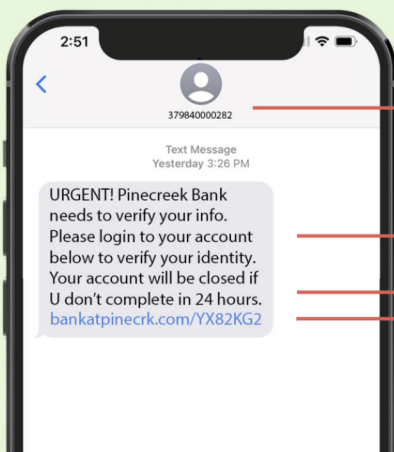
*“By impersonating a bank, a scammer can steal thousands of dollars with just one text message, phone call or email,” said Paul Benda, senior vice president, operational risk and cybersecurity at ABA. “With the strong support of participating banks like Sullivan Bank, the #BanksNeverAskThat campaign seeks to turn the tables by arming consumers with the information they need to outsmart the scammers and protect their money.”*

This year’s updated campaign kicked off on Oct. 2 to mark the beginning of National Cybersecurity Awareness Month. We want every bank customer to become a pro at spotting a phishing scam—and stop bank impostors in their tracks. It starts with these four words: Banks Never Ask That. Because when you know what sounds suspicious, you’ll be less likely to be fooled.

To learn more about the campaign, visit the consumer landing page at [BanksNeverAskThat.com](https://BanksNeverAskThat.com). At that website, you will find an interactive game, a scam quiz, videos, phishing red flags and tips. To reach a broader audience, we’re now offering a Spanish language version of the website and other consumer resources.

## 5 Signs That Text is a Scam

Did you know that fake bank messages are the most reported text scam? Here are 5 clues it’s not really your bank behind the screen!



- 1 Strange number
- 2 Asks you to log in
- 3 Odd grammar
- 4 Uses scare tactics
- 5 Asks you to open a link

### Beef Up your DEFENSES!

- #1 MFG  
Set up Multi-Factor Authentication on your Bank and Email login.
- #2 STRONG PASSWORDS  
Use random or complex passwords.
- #3 UPDATED BROWSERS  
Keep your browsers up-to-date with the latest defenses.
- #4 USE ANTIVIRUS  
Use defenses like virus protection and malware alerts.

### Got Scammed? Take Action!

- #1 Contact your bank
- #2 Change your passwords and visit [IdentityTheft.gov](https://IdentityTheft.gov)
- #3 Report the scam to the FTC at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)
- #4 If you lost money, file a police report

Protect yourself by learning to spot the red flags of phishing scams. Defend your accounts against future threats and take action if you’ve become a victim to a scam. You can learn more at [BanksNeverAskThat.com](https://BanksNeverAskThat.com).

# Milestone Anniversaries

In the third quarter of 2023, we celebrated these milestone anniversaries:

**Stacy Hutson: Loan Coordinator / Cuba Assistant  
Teller Supervisor- 5 Years**

**Maddie Mallory: Downtown HR Assistant - 5 Years**

**June Brown: Cuba Teller - 5 Years**

**Jennifer Lively: I-44 Accounting Assistant- 10 Years**

**Kevin Overschmidt: SVP, Union Commercial Lender - 10 Years**

**Dawn Cleavelin: Downtown Loan Processor - 15 Years**

**Michelle DeBroeck: VP, I-44 Loan Officer - 20 Years**

**Debbie Durham: SVP, HR Manager & Secretary - 45 Years**

## General Information

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**FDIC**

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## 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

## Fourth Quarter

# HOLIDAY — SCHEDULE —

The fourth quarter of the year brings several banking holidays!

Please celebrate with us on:

Columbus Day Monday, October 9 – bank closed

Veteran's Day – Saturday, November 11 – bank closed

Thanksgiving Day – Thursday, November 23 – bank closed

Day After Thanksgiving – Friday, November 24 – close at 3pm

Christmas Day – Monday, December 25 – bank closed

