



## Community Banking

BY CHARLENE TWIEHAUS, Wentzville Branch Manager

Each year the Independent Community Bankers of America (ICBA) designate the month of April as “Community Banking Month” to recognize local banks and bring awareness to the strength they provide across the nation. So, why is there a need for emphasis on community banking? Consumers have many banks to choose from that, essentially, offer similar services. Yet, when comparing community banks to national banks, larger regional and credit unions, there are key differences in banking philosophies and levels of commitment, which can greatly impact the overall customer experience.

Community bankers enjoy being tied to the people they serve and having connections to their local service areas. They have deep pride in their communities. Many times, this is the same community in which they grew up and have roots that may extend for several generations. These same bankers are raising their families, have children in the same schools, churches, and organizations as the customers they serve. They cross paths frequently with their customers and have similar interests and concerns. The rate of staff turnover is significantly lower in community banks than in national banks. Therefore, the experience level of community bankers is well beyond that of competition. To our bank customers, this means having a knowledgeable staff member with years of experience assisting you, rather than finding different faces each time you visit your bank. We often provide service to multiple generations from the same families and are able to assist our customers at all stages of life. This relationship banking philosophy is deeply ingrained at The Missouri Bank.

Community banks generally offer lower fees than national banks and are much quicker at responding to requests and error resolution. Your local banker can take care of all your needs. You will not be forwarded to a call center connecting you with someone across the country.

From an economic standpoint, community banks are the pillars of their local economies. They provide banking services to the residents in the area, and assist them by providing financing for their homes and major purchases. By providing financing to local businesses, The Missouri Bank is able to help create a stronger local economy by assisting in creating jobs and income for families who live in the service area. We have a deep understanding of our local economies and reinvest back into the communities we serve. Our bank leaders and board members are deeply involved in our service areas by supporting strong schools, charitable organizations, local government, economic development committees, and take an active role in building a strong, vibrant community.

## Survey Results

BY MELANI MOORE, Marketing

We genuinely appreciate each and every customer that took time out of their day to participate in our customer feedback survey! While we received a couple of constructive comments, most of the feedback seemed thoughtful, considerate, and positive.

Since our customers say it best, we wanted to share some of the responses we received!

"We couldn't ask for a better bank. Thank you."

"Always welcoming and friendly! I love how I always get greeted when I walk in the door!"

"Whenever I have an issue, it is always resolved promptly and in a friendly matter."

"Very professional and friendly."

Our goal is to continuously provide an exceptional experience for our customers, so we are extremely grateful to see comments like this. With that being said, we know there is always room for growth! All of the feedback provided definitely will help ensure our culture stays the same – keeping our customers' needs first!

# 8.19 OUT OF 10!



## What is Creditworthiness?

BY JEANETTE MENNE, Warrenton Loan Officer

The Missouri Bank has a variety of loan products to offer our customers. In order to be considered for loan approval when applying, potential borrowers need to show that they are creditworthy.

Creditworthiness is the extent to which an individual or a company is considered a borrower who can be trusted to pay their debts on time and as agreed. Applicants want to be viewed as willing, able, and responsible in the eyes of the lender, and have a payment history showing they are committed to their loan obligations. Although a borrower's credit score is extremely important, it is not the only source of whether they are worthy of receiving credit. Reviewing your past handling of credits and debits, while assessing the ability to afford the payment, is another large factor.

The following are basic factors in determining creditworthiness:

- Reviewing, and understanding your credit report from the three credit reporting bureaus. These reports list your outstanding debts, as well as any account(s) you've paid off or closed within the last 10 years. A review of the history of monthly payments paid on time or late is an adequate way to access the borrower's creditworthiness.
- Checking your credit score(s).
- Verifying your income compared to debit obligations, commonly known as DTI (debt-to-income) ration. Lenders may seek assurances that you can afford to pay back the money you wish to borrow by proof of steady income, in the form of a pay stub or tax return.
- Documenting additional assets or resources. In addition to, or in lieu of, steady income, lenders may consider savings, real estate holdings, investments, and other financial assets.

Ultimately, creditworthiness gives you the ability to borrow funds for items that you do not have all the cash to purchase. Starting early in life to establish credentials that signify creditworthiness will help you gain access to other funding sources.

## Importance of Credit Score(s)

BY KAYLEE SEHNERT, Internal Auditor

A credit score is a number that depicts a consumer's creditworthiness, and is an important part of your financial health. A great credit score opens up opportunities and, in the end, helps you save money. Scores (yes, plural, you do not have just one credit score) can range from 300-850; with 850 being the highest score you can receive.

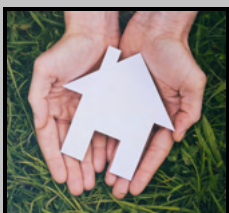
There are many factors that are calculated to determine your scores; such as payment history, total amount owed, length of credit history, types of credit, and new credit. All of this information can be found in a credit report. The report can provide your detailed credit overview and help you understand why your credit scores are the way they are. To check your scores/report, you can go through any of the three credit bureau reporting agencies; Experian, TransUnion, and Equifax. Each bureau has different methods to determine your scores. Every 12 months, you are entitled a free copy of your credit report from the three agencies, and annually reviewing your report is the best way to stay on top of any changes. For instant access, [www.annualcreditreport.com](http://www.annualcreditreport.com) allows you to pull a free credit report annually.

Since credit scores have become such an integral part of our financial lives, it pays to keep track of yours and understand how your actions affect the numbers. To get closer to that 850 score, some good habits include: paying your bills on time, regular use of your credit account (but charging no more than 30 percent of your limit), paying your balance in full (if possible), and avoid closing accounts (if you're trying to improve your credit).

Conversely, there's plenty of ways your credit score can drop, too. For example, a single skipped payment can knock more than 100 points off your score, and a collection account, or judgement can dent your scores, as well. Some of the ways your score can decrease are more severe than others, but they're all fixable if you know what you're doing.

All in all, taking care of your credit is one of the smartest financial decisions you can make for yourself now and in the future!

## SPRING IS A GREAT TIME TO PURCHASE A NEW HOME!



Just a reminder, we offer:

- Home Loans - Construction Loans - Vacant Land/Lot Loans - And More!

Contact us today, if you are in the market for a new home!

For more information, visit us at

[WWW.THEMISSOURIBANK.COM](http://WWW.THEMISSOURIBANK.COM)





## Customer Spotlight

BY Mike Moran, Columbia Loan Officer

Steve-O's Gas Station & Car Wash, in Columbia, Missouri is owned and operated by Rutul Patel and his family. Being convenient store veterans, the Patel family knows how to run a smooth operation and understands the importance of keeping their store clean, friendly, and welcoming! Their main focus has always been simple - always give a friendly smile and provide the best customer service possible. Since 2010, it continues to show that the Patel's take pride in their business and our community.

Aside from the great service, the Patel's know an important part of business is keeping up with the ever-changing times and making sure their customers get what they want/need. Recently, Steve-O's fuel pumps were upgraded and a new automatic car wash was installed. Not to mention, inside the store is always stocked with many healthy snacks, along with a variety of other tasty food and beverages. In addition to the convenience store, the popular barbecue restaurant, COMO Smoke and Fire, also resides in Steve-O's building.

The Patel family has utilized The Missouri Bank for all of their daily banking needs and has been valued customers for over 12 years! Being a small business, like TMB, we appreciate their dedication to our friends and family in our community! At The Missouri Bank, we definitely have enjoyed working with the Patel's, and look forward to our continued business with them in the future!



## We don't have JUST branches. We have ROOTS too.

BY Lisa Jose, Wentzville Loan Assistant

The Missouri Bank opened its first branch office in Wentzville, Missouri in 1999. The beautiful bank was built on Pearce Boulevard in what had previously been a corn field right off of interstate 70. Hard to imagine, but the city of Wentzville, in 1999, only had a population of 13,000. The population today, 23 years later, is over 44,000 and is the fastest growing city in Missouri. Today, The Missouri Bank is no longer in an open field, but surrounded by national retail chains, restaurants, local businesses, and busy traffic. New subdivisions sprang up on all sides of Wentzville, which in turn helped contribute to the school district becoming the fastest growing in Missouri. My husband, children, and I live in Wentzville, so I have personally experienced the growth first-hand.

When I was hired at The Missouri Bank in 1999, just prior to the branch opening, it was exciting to be involved in the whole branch opening process! When we opened, I was in the front line assisting our very first customers. In the beginning, things started out slowly, until the branch deposits grew one customer at a time. Especially after all these years, it is fun to wait on customers who were small children, coming in with their parents after we first opened. Those kids are now grown with families of their own, and over the years, I've realized these customers are now like OUR family.

I am happy to be a part of the Wentzville Branch, while having seen it grow from the ground up. Since the beginning, this small-town community feel will always be a goal of ours, even in this ever-growing city. We appreciate all the customers that have grown with us, and the new customers that we look forward to growing with!



[Warrenton](#)

636-456-3441

[Wentzville](#)

636-327-4900

[Sedalia](#)

660-827-5520

[Foristell](#)

636-673-1430

[Hermann](#)

573-486-3134

[Smithton](#)

660-343-5394

[Columbia](#)

573-777-1000

## Important Dates

Sunday, April 17

Easter

Monday, April 18

Tax Day

Friday, April 22

Earth Day

Sunday, May 8

Mother's Day

Saturday, May 21

Armed Forces Day

Monday, May 30

Memorial Day - All Locations Closed

Tuesday, June 14

Flag Day

Sunday, June 19

Father's Day

Sunday, June 19

Juneteenth National Independence Day

Monday, June 20

Juneteenth National Independence Day  
Observed. All Locations Closed



# Bank Birthdays and Anniversaries

## Birthdays

Erin C, Wentzville, April 8  
 Terri S, Warrenton, April 13  
 Katrina S, Warrenton, April 16  
 Ed B, Warrenton, April 17  
 Lisa J, Wentzville, April 18  
 Rob V, Sedalia, May 3  
 Lynn S, Warrenton, May 4  
 Siera J, Warrenton, May 8  
 Amanda S, Hermann, May 14  
 Eric K, Columbia, May 14  
 Pam W, Foristell, May 19  
 Marsha H, Hermann, May 23  
 Gina L, Wentzville, May 27  
 Dawn B, Wentzville, May 27  
 Vaughn L, Sedalia, June 18  
 Hanna L, Warrenton, June 19  
 Doug L, Warrenton, June 24  
 Dawn P, Wentzville, June 25



In the photo above (left to right): Bonnie E (Retired Hermann Branch Manager), Hermann Community Food Pantry's representative, and Kathy B (Hermann Branch Loan Officer).

## Anniversaries

Connie D, Warrenton, April 1976  
 Vaughn L, Sedalia, April 1997  
 Katrina S, Warrenton, April 2001  
 Holly D, Warrenton, April 2002  
 Joyce C, Sedalia, April 2002  
 Jodee F, Warrenton, April 2011  
 Gina L, Wentzville, April 2013  
 Aaron S, Columbia, April 2015  
 Hanna L, Warrenton, April 2021  
 Debbie D, Sedalia, May 1976  
 Susie K, Hermann, May 1997  
 Angela S, Sedalia, May 2002  
 Hannah K, Sedalia, May 2015  
 Rebecca S, Columbia, May 2018  
 Siera J, Warrenton, May 2021  
 Erin C, Wentzville, May 2021  
 Reva P, Warrenton, June 1980  
 Betty H, Warrenton, June 1980  
 Pam W, Foristell, June 2007  
 Lynn S, Warrenton, June 2008  
 Melani M, Warrenton, June 2015  
 Patty S, Wentzville, June 2019  
 Kathy M, Warrenton, June 2021



In the photo above: The Sedalia staff presents TMB's December donation to Great Rivers Council, Chris Harper (District Executive).



In the photo above: Second from the left is Jessica Davis (Director of Development for the Warren Co. Handicapped Services) receiving the January donation from three of our Warrenton Tellers; (left to right) Barb B, Lynn S, and Katrina S.

# The Missouri Bank Gives Back

BY MELANI MOORE, Marketing

Well over a year into our "Denim For Donations" program, we are still going strong! TMB employees continue to donate to organizations all throughout our communities, in exchange for the chance to wear jeans each Friday.

In November, we donated \$668 to the Hermann Community Food Pantry. The Food Pantry not only serves the residents of the Gasconade County R-I School District but also runs a school Backpack Program. With the donated funds they receive, the pantry purchases locally to support the businesses in the Hermann community, all while reducing the environmental impact of transporting goods - which we all know is extremely important right now.

Our employees donated \$743, in December, to the Great Rivers Council of the Boy Scouts of America, headquartered in Columbia. Their campus will be relocating to a new (donated) building, and will be adding an activity center for the Boy Scouts use. That's where we come in! Our contribution will go towards the purchase of equipment for the new facility!

Our January proceeds went to the Warren County Handicapped Services, in Warrenton. WCHS is a private, not-for-profit agency, which provides a variety of services to adults and youth with cognitive, intellectual, and other developmental disabilities. We donated \$599 to the center!

# It's Time To Celebrate!

BY MELANI MOORE, Marketing

After ringing in the new year, TMB's Board of Directors met to discuss promotions of a few of our highly esteemed employees! Several changes occurred and we wanted to share the new accolades!

- Our current President, Doug Luetkemeyer, is following Edward Buscher, having assumed the role of TMB's Chief Executive Officer and has been elected to the Board of Directors.
- Tom Wolff has been promoted to Senior Vice President and Chief Lending Officer.
- Mike Moran was promoted to Senior Vice President and Asset Quality Manager.
- Marsha Hagedorn has taken over as branch manager of the Hermann location, as well as becoming Vice President.
- Mary Atchisson, a loan officer in Warrenton, has been promoted to Vice President.
- Aaron Seider, from the Columbia branch, has also accepted the promotion to Assistant Vice President and is now the branch manager of that location.
- Some changes occurred within the Board, also. Edward Buscher is now the Chairman of the Board, with Darryl Hicks becoming the Chairman Emeritus. We would also like to congratulate Maddie Bridenbeck as a new member of the Board of Directors!

Congratulations to everyone! It is moves like this that help The Missouri Bank develop, and grow; which ultimately helps us continue to improve the financial lives of our customers.

.....

We Think Someone Is Following Us...We Hope It Is You!



@TheMissouriBank

Do not have social media?  
 That is fine - visit our website

[www.TheMissouriBank.com](http://www.TheMissouriBank.com)



Scan the QR Code with your phone to get quick access to our website!