



## Community Bank, Added Value

BY ROB VOLKER, WESTERN REGION PRESIDENT

In today's world, is a bank JUST a bank? The answer is - Yes and No. Yes...All banks offer financial services that consumers need to fill their personal and business requirements. No...Just like any business, the people make the difference. With emails, meetings or phone call communications, our staff tries to provide you with a friendly, personable experience. We understand that we are working for you. Essentially, if you do well, we do well.

Customer service is our number one job. At The Missouri Bank we continue to have our phones answered by professionals to assist you personally, at each location. We all know talking to a computer sometimes makes a simple phone call difficult. I have, the same as you, dealt with trying to contact a business that is answered by a computer. Frequently, it seems like they do all they can to keep you from talking to a real person. Does it make you wonder about how important you are to a business who doesn't want to talk to you? We want to talk to you.

Recently, when the Paycheck Protection Program (PPP) was implemented, TMB jumped into action. We quickly processed and delivered millions of dollars to several businesses in our communities. The bank also obtained several loans for businesses whom did not have a relationship with this bank. The reason why? All of those applications came from business owners and management who doubted their current financial institution. Some say they were worried their applications wouldn't be processed efficiently, due to either lack of help in completing the application or concerned that if they did get it done, it would get lost in the enormity of their bank. During this challenging time, in small business operations, timeliness meant everything to them.

We understand that. We know your time is precious to you, in the midst of a pandemic or not. Our clientele receives the added value of dealing with real people, who want to help you.

We would like to get to know you.

## Paycheck Protection Plan (PPP) Loan 2.0 for Small Businesses

BY MIKE MORAN

The Missouri Bank is taking advantage of the opportunity to allow businesses, in each of our markets, to obtain a second round of PPP loans as quickly as possible. The Small Business Administration (SBA) allows the Second Draw of the PPP loans to be used to help fund payroll costs, including benefits. Funds can also be used to pay for mortgage interest, rent, utilities, and worker protection costs related to COVID-19. This program allows businesses that received a 1st PPP loan the ability to apply for a 2nd PPP loan, as well!

There are also some changes to the program to make it more accessible for self-employed farmers and ranchers.

This forgivable loan program has given TMB the opportunity to further assist our business customers through the pandemic in communities across the State of Missouri. If you have a small business that you think would be deserving of a PPP loan, please contact one of our local lenders, and they will be glad to help!



## Tips for Preventing Fraud

BY MURICA HOWARD

Now more than ever we need to be more vigilant with our personal information. There are individuals out there who make their living scamming others, and, unfortunately, they like to target the elderly.

Here are just a few tips to protect you against possible scams:

- Never give out any personal information to anyone you don't know, especially over the phone or through emails. Sensitive information includes social security number, date of birth, and passport/driver's license numbers.
- Never divulge any bank account information, such as balances, passwords or debit card pin numbers to anyone, including family members.
- Do not send money, prepaid cards or gift cards to individuals or companies you don't know. Scammers will frequently call (or email) individuals at random offering investment opportunities. In return for more information, they usually ask you to wire or send large amounts of money or gift cards to them. They may call multiple times, trying to convince you that they are legitimate, even if you've said no. The scammers are often very vague and/or refuse to tell you about the business "opportunity" and encourage you not to tell anyone, especially your bank.
- Be aware of current scams such as the coronavirus stimulus check scam, tax ID fraud, social security and other IRS scams. No matter what they claim, no one from the SSA or the IRS will ever call, message, or email you directly, they will notify you by mail if they need to contact you. For more information and tips on current scams, visit the websites of The Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)), and the Federal Communications Commission ([www.fcc.gov](http://www.fcc.gov)).

There are numerous ways to protect yourself daily from fraud. Most importantly, never react quickly or impulsively to offers or requests. If it's a legitimate business or government agency they will not pressure or intimidate you into doing anything immediately. Always take a step back and check out the organization/individual that has contacted you.

## Credit Card Vs. Debit Card

BY NICK BENNETT

Credit cards and debit cards might look similar, but they work in different ways – so it's important to know which one to choose.

A debit card is used almost like an instant check. It is connected to a personal bank account and allows the customer to make easy, secure payments with their own funds; either online or in person. Not only does a debit card allow for purchases, it also permits the customer to access cash via an ATM.

Credit cards, on the other hand, are like mini loans that can be used over and over again. While credit cards boast lucrative benefits (points, rewards, fraud protection, and help build credit), they also have drawbacks. For example, if a balance is carried on a credit card, interest is added on every month. Depending on the interest rate - charges could add up quick! The average interest rate (according to WalletHub) is between 14.58% - 17.87%.



If you feel you've become victim to fraud - you should immediately contact us (or any other financial institution you may use). It is also advised that you contact the Consumer Protection Hotline/Missouri Attorney General at 1-800-392-8222 or go to [ftccomplaintassistant.gov](http://ftccomplaintassistant.gov) to file a complaint online with the FTC.

## Customer Spotlight

BY MELANI MOORE

One long-standing, well-known, gem in the ever-growing city of Wentzville is Pete's Drive-In. This quaint, little restaurant is a family-owned diner, serving what is claimed to be "the best home cooked meal in town." The restaurant was originally opened as an A&W in 1956 by the Toth family and about 10 years later, it was sold to the current owners, Pete and Marilyn Luekenhaus. When purchased in August of 1966, the brick building only had two front windows for service. Between upgrades, a chicken fryer fire (that destroyed much of the inside of the building), renovations to restore the damage, and adding a dining room, they've endured a lot to keep this establishment going. They also decided to drop the "A&W" and rename the restaurant "Pete's Drive-Up", in 1996 when their 30-year contract expired. During the course of operation, the couple has had several family members employed for them (some second and third generation) and also have hired many devoted, long-term employees, as well. They have considered themselves very fortunate to work with such wonderful employees, family or not, and feel be very blessed to have made some lifelong friends throughout the years with their loyal customers, as well. The couple's daughters, Marsha and Mary, now help run the restaurant, but do not be surprised if you see Pete or Marilyn working or just visiting with the customers. So, stop in and say "Hi" sometime. You won't regret it!



As a small, locally-owned business, we understand their values and goals. We know it is important to adapt to the ever-changing times, but also, stay grounded in our deep roots. At TMB, we've enjoyed working with the Luetkenhaus' and look forward to our continued business with them in the future.

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

BY ANDY COFER

A lot has transpired in the 15 years since The Missouri Bank set foot in Columbia, MO. The third branch of Central Bank of Missouri, which began as The Bank of Smithton in the 1890s before merging into The Missouri Bank in 2020, opened for business in 2005. The North Columbia location is a full-service branch that sits at the intersection of Rangeline Street and Big Bear Boulevard just North of Interstate 70. (Not to be confused with our South location in Columbia located on Bluff Creek Drive.)

Over the years, the branch has continued the community bank tradition and customer service mission of the bank, working with many local real estate investors and small business owners in Columbia, Fulton, Jefferson City, Moberly, and Mexico. The branch's lending primarily focuses on real estate investors looking to acquire both residential and commercial properties. Additionally, the branch works with several convenience store/gas stations and hotel owner/operators in the area and provides new home construction financing to both individuals and home builders. We hope to continue to serve and grow with our local communities, so please give us a call for all of your banking needs!



[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 N](#)

573-777-1000

[Columbia S](#)

573-777-9500

## Important Dates

[Sunday, March 14](#)

Daylight Saving Time begins at 2:00 a.m.

[Saturday, March 20](#)

Spring Begins

[Sunday, April 4](#)

Easter

[Thursday, April 15](#)

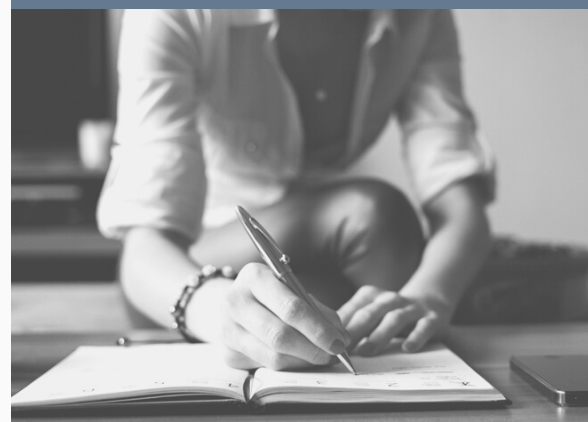
Tax Day

[Sunday, May 9](#)

Mother's Day

[Monday, May 31](#)

Memorial Day - All Locations Closed





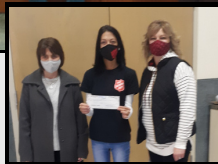
## Bank Birthdays and Anniversaries

### Birthdays

Terri S, Warrenton, April 13  
Katrina S, Warrenton, April 16  
Ed B, Warrenton, April 17  
Lisa J, Wentzville, April 18  
Lynn S, Warrenton, May 4  
Amanda S, Hermann, May 14  
Andy C, Columbia N, May 18  
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  
Dawn P, Wentzville, June 25

### 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 N, April 2015  
Debbie D, Sedalia, May 1976  
Bonnie E, Hermann, May 1982  
Susie K, Hermann, May 1997  
Angela S, Sedalia, May 2002  
Hannah K, Sedalia, May 2002  
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  
Patti S, Warrenton, June 2018



## The Missouri Bank Gives Back

BY MELANI MOORE

At The Missouri Bank, every Friday is "Denim For Donations Friday"! For a small donation, employees have the opportunity to wear their favorite jeans while coming together to raise money for a worthy cause. Every branch decides which local cause or charity we are going to support with our proceeds for their designated month.

In December, we donated food, cleaning supplies, and wrapped presents to one deserving family, provided by the Sedalia area Salvation Army Adopt-A-Family program. With the remainder of the funds we raised that month, a check was cut to the Salvation Army for \$300.43.

In January, Hermann chose our contribution to go to the Ministerial Alliance, also known as the Samaritan Outreach. This organization cares and provides for those in need in the Hermann area. Like a lot of non-profit organizations, they have been quite busy since Covid-19 hit. They provide emergency help with clothing, furniture, utility bills/rent, gas for travel to medical treatment, overnight accommodations, tending livestock or pets, and financial guidance when everyday needs become too difficult. For the month, we raised \$898 to deliver to the organization.

## Get Social With TMB!



@TheMissouriBank

LIKE  
SHARE  
COMMENT



@TheMissouriBank

FOLLOW  
RETWEET  
HASHTAG

## Let's Be Friends!

Do not have social media?  
That is fine - visit our website  
for more information!  
[www.TheMissouriBank.com](http://www.TheMissouriBank.com)