



Introduction to TMB

BY ED BUSCHER, CEO

I would like to take this opportunity to introduce the very first edition of The Missouri Bank quarterly newsletter. For over 81 years we have served our local communities, and continue to strive in offering the very best products and services as your hometown bank. We feel it is important to keep communication lines open. Therefore, we have chosen another method in which to share bank information with our loyal customer base. This will allow us to provide information regarding new bank products and services, training and techniques to better utilize existing services, share articles about banking topics and financial trends, offer customer and employee spotlights, and better familiarize you with your local bank by providing the names and faces of those who serve you.

If you have questions or suggestions for future newsletters, please feel free to reach out to us. As we bring this eventful year of 2020 to a close, we at The Missouri Bank wish you and your family a very happy, healthy, and safe, Merry Christmas and New Year!

CardValet? YOUR card, on YOUR terms.

BY JEAN PAPE

The best way to monitor and manage your debit card is with the CardValet mobile app. Use the app to receive real-time transaction alerts and set customized usage controls.

With the app, you can also

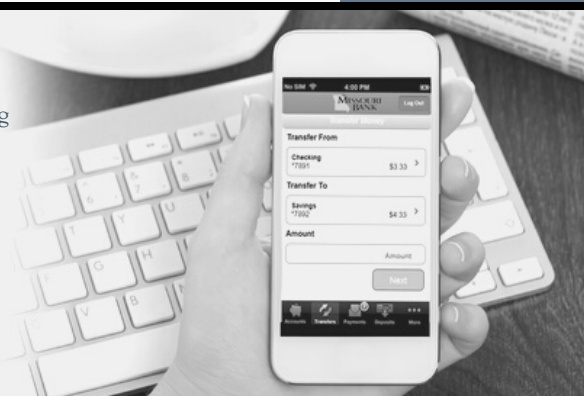
- View balances
- Turn your debit card “on” or “off” anytime you choose, with the touch of a button
- Set dollar amount limits
- Decide where your card can be used
- Limit purchases by the type of merchant
- Review card history & transaction details

Mobile Banking

Near or far, mobile banking wherever you are.

Use our mobile banking here or there.

Use our mobile app anywhere!



CardValet lets you instantly change your settings, giving you complete control over your debit card anytime, anywhere.

Download the CardValet application from the Apple® app store or Google play™.



The Missouri Bank Helps Customers Utilize The Paycheck Protection Program (PPP)

BY ANDY COFER

When the Coronavirus pandemic hit the United States back in February, many small businesses faced incredible uncertainty. Luckily for small business owners, the U.S Congress passed the CARES Act to help small businesses cover operating expenses through the U.S. Small Business Administration's (SBA) PPP loan program. From early April to mid-August, the program allowed banks to make loans to qualifying businesses that, if used appropriately, would be forgiven by the Federal government.

When the program was announced, The Missouri Bank's loan officers immediately began working with business customers of all sizes to utilize the newly formed program and determine the proper amount they were eligible to receive, submit loan applications to the SBA, and fund the PPP loans to provide our customers with the funds for working capital.

TMB assisted over 220 small business owners and sole proprietors obtaining over \$16.5 million dollars in PPP loan funds to help support their businesses during the pandemic. Additionally, the bank continues to work with customers to apply and receive loan forgiveness from the SBA. Our bank is proud to have the opportunity to serve our business customers and the community during this difficult time.



Customer Spotlight

BY MIKE MORAN

Personal Touch Cleaning Service LLC has proudly serviced the Columbia and Mid-Missouri Community for over 30 years. It was started organically by longtime local Sue Riley. Personal Touch believes the cleaning industry is truly about trust, reliability, and consistency. Personal Touch's goal is simple; they want to meet or exceed your expectations on each and every visit. Personal Touch began its relationship with TMB through providing cleaning services for each of the two Columbia location bank branches. Personal Touch later became a business customer of the bank, and we feel fortunate to have the relationship with Sue Riley and her team!

Construction Loan Inspection Process

BY JASON VETTE

The Missouri Bank specializes in construction loans for both residential and commercial construction projects.

The bank completes periodic site visits and progress reports are performed to ensure appropriate progress on each project. As each project progresses, we try and perform these visits at 30%, 60%, and 90%-100% of the loan disbursement. At 30%, the project should be within the "rough-in" stages of plumbing, electrical, and HVAC. Windows and doors are usually installed at this time as well. At 60%, the project is usually at the tail end of hanging and taping drywall, and ready for flooring and paint. At 90%-100%, the project is nearly complete, as fixtures and countertops are set.

These inspections provide the bank, as well as the customer, safety in managing the project in a timely fashion, and helps the customer stay within budget.



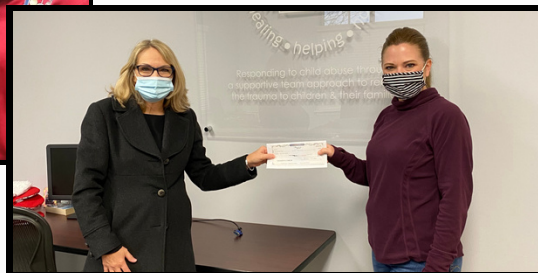
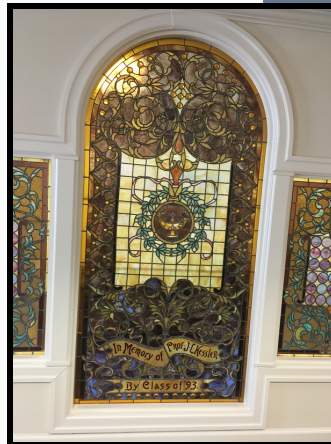
IF YOU ARE CONSIDERING BUILDING, PLEASE CONTACT TMB TO GET STARTED TODAY!



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

BY MELANI MOORE

If you haven't been in our main branch, located in Warrenton, Missouri, you wouldn't know there is a giant stain glass window in our lobby. The stain glass was a part of the Central Wesleyan College (from 1864-1941), that was located where our branch currently resides. The college eventually closed due to financial problems, and following the closure of the college, opened The Katie Jane Memorial Home for the Aged. The nursing home is known for the fire which killed 72 people (of the 155 residents), in February 1957. To this day, that is still the worst nursing home fire in the nation's history. When the bank employees helped tear down the remains of the fire, they found the stain glass boarded up in a wall. We paid to restore it to appear as close to its original condition, as we could. After six months, the stain glass was returned and installed in our lobby, where it stands today.



The Missouri Bank Gives Back

BY MELANI MOORE

Giving back to our local communities has always been a priority for The Missouri Bank and our employees. In addition to supporting many events, festivals, and golf tournaments - TMB has also raised money for non-profit organizations through our "Denim for Donations" program! Our employees get the opportunity to wear denim all while donating to the chosen monthly charity, which has included The Warren County Backstoppers and The Child Center in Wentzville, MO. Every month the organization changes. "Denim for Donations", started at TMB in October, and we have already raised over \$1,470 for local charities.

[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

Thursday, December 24

All Locations Closing at 12:00 PM

Friday, December 25

All Locations Closed

Saturday, December 26

All Locations Closed

Friday, January 1

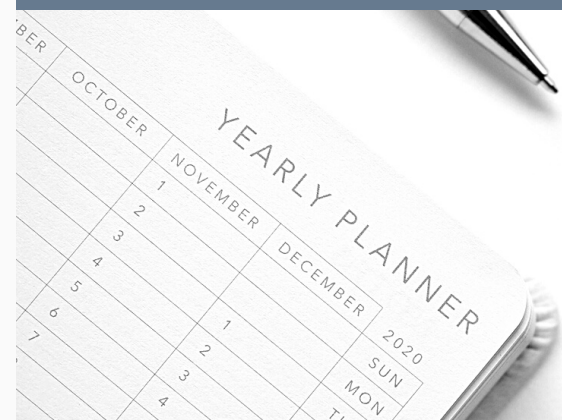
All Locations Closed

Monday, January 18

All Locations Closed

Monday, February 15

All Locations Closed





Bank Birthdays and Anniversaries

Birthdays

Tammy C, Smithton, January 2
Pam S, Warrenton, January 8
Sandi M, Warrenton, January 11
Linda S, Warrenton, January 18
Barb B, Wentzville, January 25
Kaylee S, Warrenton, February 4
Alissa D, Warrenton, February 14
Jean P, Warrenton, March 1
Melani M, Warrenton, March 22
Susie K, Hermann, March 23
Julie N, Foristell, March 23
Tiarra S, Sedalia, March 29

Anniversaries

Ron E, Sedalia, January 1987
Linda S, Warrenton, January 2005
Marsha H, Hermann, January 2014
Hannah B, Wentzville, January 2016
Jason V, Hermann, January 2016
Mike M, Columbia S, February 2015
Alissa D, Warrenton, February 2016
Tammy C, Smithton, March 1999
Barb B, Wentzville, March 2013
Andy C, Columbia N, March 2014

With appreciation during the holidays, we would like to thank you for your support, friendship and business! Wishing you peace, joy and prosperity this holiday season and in 2021! Cheers!

