



## Letter From The President

BY DOUG LUETKEMEYER, President

As I reflect on 2021, I realize while we are slowly returning back to normalcy, we are still experiencing unusual times. The Pandemic is continuously rearing its ugly head and forcing all of us to alter our normal routines. Whether it is our employees working remotely from their homes or our customers conducting their business through the use of email, cell phones, the bank's website, or through our drive up, it's our investment in technology that has kept us in contact with our most valued asset ... Our Customers!!! Our goal has always been for our customers to have the best experience when dealing with The Missouri Bank.

When investing in the ever-changing technology, the bank must also protect the data that our customers have entrusted to us. Rest assured, we have also invested in the best Cyber Security technology that defends against a multitude of attacks and threats. As a result of our investment and commitment to technology and information security, The Missouri Bank continues to deliver the best service that our customers deserve.

So, with your trust in us in 2021, The Missouri Bank was not only a safe place to protect your money, it was a safe place to perform your banking.

In addition, The Missouri Bank continued to put thousands of dollars back into our communities. The loan officers at TMB worked hard to provide loans with fast turnaround times to help our customers with their personal needs, or to buy a home. We also responded quickly by providing more than \$26M in PPP (Payment Protection Program) loans to local small business owners/operators. As a community bank, this is in our nature. We are here to support our neighbors in the good times and bad...so we are always honored to help during these challenging times.

Lastly, I would like to sincerely thank our board of directors, employees, and most importantly, our customers for an outstanding year! We appreciate your patience and flexibility throughout the year, and as we enter the year of 2022, we will continue to focus on providing excellent customer service in all areas of our bank! Merry Christmas and Happy New Year!

## We Want To Hear From You!

BY MELANI MOORE, Marketing

Being a community bank - your opinion is the most important thing to us! We take pride in serving our community and want to continue to do everything in our power to provide the best possible service we can.

We've created a Customer Feedback Survey so we can better understand your needs/wants as a customer. We want to know your likes, dislikes, and where we can make improvements! This feedback will allow us to better understand and fulfill your needs to work towards creating exceptional service experiences for you.

We invite you to take a few minutes to complete this survey at

<https://forms.office.com/r/rhGQpNjfYx>

We appreciate your business and look forward to hearing from you.

You may key in the address above or scan this QR code to access the Customer Feedback Survey!









## Customer Spotlight

BY TOM WOLFF, Warrenton Loan Officer

In October of 2017 Samantha Richardson and Stacey Blondin, with over 20+ years in real estate experience, formed the Main St. Real Estate. Their office is in a historical building, Warrenton's first hospital. They have created a family at their office like no other company they have encountered, it's pretty amazing. Their slogan is "Hometown Agents with Hometown Hearts" and that is what separates them from other agencies. They do what is right and hire agents with the same mindset. They combine their knowledge and mindset to tackle any obstacles from staging homes to general facts about septic systems operations, regulations, and/or installations...AND everything in between. Main St. Real Estate currently has 17 agents and are constantly expanding. Main St. Real Estate is currently in the process of opening their second location in southeast Missouri.

The Main St. team love to be involved in the community and their agents are the same. You can find them at any local event or organizations. Samantha and Stacey are on several boards in the area along with some of their agents. So, when they say they are Hometown Agents with Hometown Hearts - they really are. They take great pride in the relationships they build and always work relentlessly on the client's behalf to help them achieve their real estate goals.

If you are looking to buy and/or sell and need a trusted resource to guide you through the complex world of real estate – reach out to Main St. Real Estate at 636-456-1111.



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

BY MIKE MORAN, Columbia South Branch Manager

Columbia is the 4th largest city in Missouri and offers small-town friendliness with big city features – which makes it a perfect place for TMB's south Columbia location. This branch opened in 2017 and is located on Bluff Creek Drive, in an expanding part of Columbia. It is the perfect complement to our north location, that has been in operation since 2005, and is situated a few minutes away. With the town expanding as quickly as it has, the Columbia south branch has been a source of convenience for both existing TMB customers, as well as new customers of the bank.

The south location drive-up window is open all regular TMB hours, and, the lobby is full service for all lending needs, by appointment. If you ever come to our south location, you'll notice that our employees enjoy (and take pride in) knowing our customers by name.

We hope to continue to serve and grow in the community we serve! 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

[Saturday, January 1](#)

New Years Day - All Locations Closed

[Monday, January 17](#)

Martin Luther King Jr Day - All Locations Closed

[Wednesday, February 2](#)

Groundhog Day

[Monday, February 21](#)

Presidents Day - All Locations Closed

[Tuesday, March 8](#)

International Women's Day

[Sunday, March 13](#)

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

[Thursday, March 17](#)

St. Patrick's Day

[Sunday, March 20](#)

Spring Begins



# Bank Birthdays and Anniversaries

## Birthdays

- Tammy C, Smithton, January 2
- Pam S, Warrenton, January 8
- Hannah K, Sedalia, January 8
- Barb B, Warrenton, January 12
- Linda S, Warrenton, January 18
- Barb B, Wentzville, January 25
- Kaylee S, Warrenton, February 4
- Leah M, Warrenton, February 13
- Jean P, Warrenton, March 1
- Nick B, Warrenton, March 1
- Melani M, Warrenton, March 22
- Susie K, Hermann, March 23
- Julie N, Foristell, March 23



In the photo above (left to right): Linda Buschman (Executive Director at Turning Point), being presented the check from Kaylee Sehnert (TMB's Auditor).

## The Missouri Bank Gives Back

BY MELANI MOORE, Marketing

The Missouri Bank continues to donate to organizations with our "Denim For Donation" program!

For the month of August, \$735 went to Turning Point, in Warrenton. Their mission is to assist survivors and their children in learning to overcome the cycle of physical, sexual, mental, and emotional abuse. Turning Point serves Franklin, Lincoln, Gasconade, Montgomery, St Charles, St Louis, and Warren Counties.

In September, we collected \$711 for the Saint Louis Crisis Nursery, located in Wentzville. The Nursery provides a short-term, safe haven for 5,000 children a year, birth through age 12, whose families face an emergency caused by illness, homelessness, domestic violence or overwhelming parental stress. All services are completely FREE and VOLUNTARY.

Our October proceeds went to Retrieving Freedom, Inc. in Sedalia. This is a non-profit organization that trains service dogs to help people. Their focus is mainly on the needs of Veterans and children with Autism. The service dogs that are trained help improve the lives of the people that they are placed with...for little to no charge! We donated \$851 to RFI.

Since we started this program in October of 2020, we have raised over \$10,000 for our community!



## Anniversaries

- Ron E, Sedalia, January 1987
- Linda S, Warrenton, January 2006
- Marsha H, Hermann, January 2014
- Jason V, Hermann, January 2016
- Russel P, Columbia S, January 2021
- Mike M, Columbia S, February 2015
- Tammy C, Smithton, March 1999
- Barb B, Warrenton, March 2006
- Barb B, Wentzville, March 2013
- Nick B, Warrenton, March 2019



In the photo above: the Sedalia staff presenting check to Retrieving Freedom, Inc.



In the photo above (left to right): St Louis Crisis Nursery representative and Charlene Twiehaus (Wentzville's Branch Manager).

# Welcome Eric

BY MELANI MOORE, Marketing

TMB just wanted to take a quick moment to welcome Eric Kraus to our team. Eric is a loan officer for the Columbia and Sedalia market! He joins us with 24 years of banking experience under his belt - so if you are in need of financial or lending assistance - do not hesitate to reach out to Eric! You'll be in good hands!



Happy Holidays!  
Wishes of peace, prosperity and good health in 2022 from all of us at The Missouri Bank!



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



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