



Community Is Important

BY REVA POLLARD, Compliance Officer

As individuals, we all want the place we live and work to be the best it can be. As a financial institution, we accept and value our responsibility to help meet the credit needs of our entire community.

We were already committed to a local focus, because we believe it's good business. Then in 1977, the federal Community Reinvestment Act (CRA) made an already sound business policy even better for us. Under the Community Reinvestment Act, our institution is evaluated on how well we make credit available to qualifying community residents, without regard to race, age or gender. We are required to seek out information about the credit needs of our community and inform you of our credit programs available. Our knowledgeable staff and Board of Directors give time and advice to community organizations who can benefit from them. In doing so, we study local social and economic conditions to design products and services that help everyone prosper. Our loan products are as varied as the needs of our area residents. We pride ourselves on complying in every way with fair lending and fair housing laws and practices.

In our most recent performance evaluation, The Missouri Bank received the highest rating of "Outstanding" from the federal financial supervisory agency assigned to our financial institution based on the bank's lending activities and other supporting factors. We're not worried about our "report card" with the federal government, but it occurs to us that our customers and others in the community might not be aware of all the ways in which we contribute to the viability and vitality of the area. A complete copy of this "Public Disclosure" document can be obtained by request at any branch location.

The Missouri Bank is, and will, continue to be interconnected to the needs of those we serve, not because we have to impress other banks or regulators, but because of our contributions and how we care for our community that go well beyond the day-to-day transactions that take place within our offices.

Supporting Our Communities

BY MELANI MOORE, Marketing

The Missouri Bank sets the standard in community banking by understanding the importance of staying in contact through direct involvement with businesses, organizations, schools, local government, and civic leaders. We are unified to the needs of those we serve.

To enhance the lives of our customers and families, The Missouri Bank encourages positive community growth by being a strong supporter of our local economy. Aside from our "Denim for Donation" program, TMB is actively involved in the community through participation, and/or financial support.

Some examples of organizations we support are local Chambers of Commerce, Rotary clubs, Relay for Life, Salvation Army, Elks lodges, Lions clubs, Knights of Columbus, Kiwanis, county fairs, sheltered workshops, handicapped services, senior citizen centers, family crisis centers, special Olympic athletes, area food pantries, 4H, FFA and Scouts organizations, fine arts councils, Boys and Girls clubs, Veterans memorial funds, volunteer fire fighters, Backstoppers, youth sports programs, local school activities and scholarship programs, church activities, animal shelters, and much more!

We are proud to say that we have a greater understanding of our local communities, rather than larger regional and national banks, because our directors/staff are local citizens living in the same neighborhood as our customers. Ultimately, this allows us to not only look at data, but also consider long-standing relationships when making decisions (loans or otherwise), and it ensures continued success in helping to create jobs, services, and affordable housing to help energize our local economy.



Team Work Makes Our Dream Work

BY DOUG LUETKEMEYER, CEO & President

There is a lot that goes into the mortgage loan process, and it is definitely far from simple. There are many people and steps involved. The Missouri Bank employees all work cohesively to make it easy and painless for the consumer.

In most cases, borrowers communicate with only their loan officer throughout the entire loan process. The loan officers are the ones to meet with the customers initially, take the application, discuss loan terms, communicate with the borrower throughout the loan, and, finally, close the loan.

However, there are more hands that touch each file than just the loan officers. Our processors create the loan documents and make sure we have everything we need in the file (appraisals, title work, etc.). Once everything is in order, they print, and provide the closing packet for the loan officers to take to the closing.

Once the loan is closed and all the documents are signed, our loan administrators build the loan in our system, fund the loan, and track the post-closing items (paying the appraisers, getting documents recorded, setting up escrow accounts, etc).

So, even though the loan officers get all the glory, they wouldn't be nearly as efficient and successful without the back-office departments. The processors and admins are key to keeping us in compliance with bank policy, and with state and federal regulations.

Since it is National Mortgage Professional Month, I wanted to personally take the time to say how appreciative I am of our dedicated lending team, here at The Missouri Bank. Their professionalism, discretion, and determination is what makes our bank successful on the lending side. I am, also, grateful for the customers that have chosen us to navigate them through the mortgage loan process.

Is An ARM Loan Right For You?

BY ERIN CAREY, Warrenton Loan Officer

The Missouri Bank understands the importance of providing our customers many different types of mortgage options. Sure, we have conventional fixed-rate mortgages, but did you know that we also offer adjustable-rate mortgages? Also known as ARM loans, they are often misunderstood and, subsequently, many consumers are afraid of them. Our ARM loans are not sold to the secondary market, so they stay right here, and in turn, it allows you to make your payment at any of our branches! Often, these loans will save you money with closing costs and time spent with underwriting. For the right situation an ARM can be a great mortgage option!

Like a conventional fixed-rate mortgage, an ARM is amortized over 15-30 years, however, the ARM's interest rate is fixed for a shorter initial period. For instance, our 7/1 ARM has a fixed rate for 84 months and then can adjust annually for the remaining term of the loan. Our ARMs have a maximum interest rate that they will not exceed during the life of the loan and each adjustment period is subject to a 2% increase cap. The adjustment periods are tied to Treasury Indexes that are published in the Wall Street Journal. This means that the bank cannot increase the interest rate whenever we want, to whatever we want. The adjustments will be dependent upon what that Treasury Index is at that point in time.

If you are considering buying, refinancing, or building a home our experienced lenders can work with you to get an understanding of which product is the most beneficial to your unique situation.



TMB's Loan Processors
Left to Right: Holly Dwyer, Terri Schmidt, and Becky Wiss

September is National Mortgage Professionals Month

National Mortgage Professional Month is observed each year in September and spotlights the hard-working professionals who are dedicated to helping families and individuals purchase homes. Below is TMB's loan team who all play a role in helping our customers finance the dream of home ownership.



Tom Wolff
Warrenton
636-456-3441
NMLS: 421601



Jeanette Menne
Warrenton
636-456-3441
NMLS: 754962



Erin Carey
Warrenton
636-456-3441
NMLS: 754960



Mary Atchisson
Warrenton
636-456-3441
NMLS: 922424



Charlene Twiehaus
Wentzville
636-327-4900
NMLS: 754967



Kathy Brandt
Hermann
573-486-3134
NMLS: 440410



Jason Vette
Hermann
573-486-3134
NMLS: 2137434



Vaughn Loomis
Sedalia
660-827-5520
NMLS: 603212



Ron Ehlers
Sedalia
660-827-5520
NMLS: 603211



Angela Sumner
Sedalia
660-827-5520
NMLS: 863702



Mike Moran
Columbia
573-777-1000
NMLS: 1307489



Eric Kraus
Columbia
573-777-1000
NMLS: 472640



TMB's Loan Admins
Left to Right: Jodee Foley,
Kathy Mueller, Hanna Renyolds,
and Michele Haynes

Customer Spotlight

BY HAYLEE KROEGER, Sedalia Teller

Nostalgia. When most people hear that word, they think of previous, bittersweet days. Here in Sedalia, we think of the store that is Carolyn Miller's dream and legacy. Nostalgia is a vintage marketplace of Narniac proportions; four floors of antiques that dazzle the eyes, and draw old souls from all over the state to glory in everything from the decades. You'll find organized racks of clothing, to the funky, delightful, and outright bizarre found in vendor booths. But Nostalgia wasn't always the treasure trove that it is today.



In 2016, Reverend Harvey Miller and his wife, Carolyn, miraculously bought what was then McLaughlin's furniture store, which had been given to the local community college to auction. Harvey and Carolyn set about fulfilling Carolyn's lifelong dream - owning a little vintage clothing store. However, darker days were ahead. Carolyn went home to be with the Lord in 2019, and Harvey says of the time, "I was going to close the store. This was her dream, not mine. But I felt like the Lord said, keep it open. So, I did." Four years later, and the store is enjoying explosive popularity, and not just for its whimsical originality. The store has an atmosphere of quiet encouragement and a heart for the community - much the same attitude that we strive for here at The Missouri Bank.

Nostalgia and its employees have utilized The Missouri Bank for their banking needs for many years, but Harvey and his crew are more than just loyal customers. They have been confidants, encouragers, and friends. Call us nostalgic, but looking back, we have to thank Harvey, and his team, for their partnership through the years, and looking forward, to the years to come!

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

BY MARSHA HAGEDORN, Hermann Branch Mgr.



The Hermann Branch traces its roots back to 1911, when the State Bank of Bay was established, 111 years ago. This was the same year that the bank routing number system, that is still used today, was adopted nationwide and it was not a surprise to anyone that the bank was protected by revolvers stashed underneath the teller counters. The small town of Bay was the headquarters of the community bank until relocating in 1978. The move brought the bank to Hermann, a picturesque town reminiscent of the middle Rhine Valley in Europe, with the focus on vineyards and wine making (which is what it is known for today) and the reason for changing their name to the Bay-Hermann Bank

After the move to Hermann, 12 years later in 1990, the State Bank of Bay acquired Farmers and Merchants Bank of Berger and changed the name to Bay-Hermann-Berger Bank. The bank opened in a new location in September of 1999, which is where it currently resides, at 501 Market Street. The location was once home to a dealership, the Dufner Motor Building, before being torn down to make room for the Bay-Hermann-Berger Bank in 1998.

In February 2011, The Bay-Hermann-Berger Bank merged with The Missouri Bank. This merge changed little other than the name for bank customers. With fast decision-making and local service, we are able to deliver a consistently superior banking experience that contributes directly to the steady financial performance that we have achieved for more than 110+ years. We've built a reputation of taking care of our customers, and are committed to being responsive to the needs of our community that we serve. We are grateful for our customers loyalty, and look forward to serving our neighbors for another 110 years (or more).

[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

Monday, October 10

Columbus Day - All Locations Closed

Monday, October 31

Halloween

Sunday, November 6

Daylight Saving Time Ends

Friday, November 11

Veterans Day - All Locations Closed

Thursday, November 24

Thanksgiving Day - All Location Closed

Wednesday, December 7

Pearl Harbor Remembrance Day

Saturday, December 24

Christmas Eve - All Locations Closed

Sunday, December 25

Christmas Day - All Locations Closed

Monday, December 26

Observing Christmas Day - All Locations Closed

Saturday, December 31

New Year's Eve

Bank Birthdays and Anniversaries

Birthdays

Debbie D, Sedalia, October 4
 Darlene B, Warrenton, October 12
 Carma G, Warrenton, October 25
 Kathy M, Warrenton, November 11
 Becky W, Warrenton, November 20
 Reva P, Warrenton, November 23
 Mike M, Columbia, November 30
 Anna R, Warrenton, December 16
 Charlene T, Wentzville, December 17
 Ron E, Sedalia, December 20
 Anna P, Warrenton, December 24
 Holly D, Warrenton, December 28

Anniversaries

Ed B, Warrenton, October 1986
 Mary V, Warrenton, October 2007
 Dawn P, Wentzville, November 2015
 Kathy B, Hermann, November 2015
 Anna R, Warrenton, November 2021
 Jean P, Warrenton, December 2013
 Becky W, Warrenton, December 2018
 Amanda S, Hermann, December 2019



The Missouri Bank Gives Back

BY MELANI MOORE, Marketing

As a community bank, we appreciate the ability to help serve our neighbors, and friends. With our denim donation still going strong, we can't help but to be proud of our TMB team. We are another three months into our "Denim for Donations" program, and still going! If you aren't familiar with our program, let me catch you up! Every Friday, each employee gets the option to wear jeans for a donation (amount of their choice). We rotate through the branches each month to determine which local organization receives our collected funds. We collect weekly, donate monthly, then on to the next! The organization could use the money raised for whatever it is that they need.

In May, we contributed to the Heart of Missouri CASA (Court Appointed Special Advocates), in Columbia! CASA is ran solely by volunteers, and every dollar that is donated to CASA is used to recruit, screen, train, and support those volunteers in the Boone and Callaway Counties. The volunteers are extensively trained in order to represent the best interest of children in foster care, and give them a powerful voice in courts, schools and/or in our community.

For June, we donated to Agape, in Warrenton. Agape's main mission is to fight hunger, and prevent homelessness in Warren County. With their food pantry, benefits/events to raise funds, and continuous donations (Thanksgiving Day meals, diapers, financial aid, etc) - Agape is beneficial for our community, and those facing tough times. According to their website, they are currently providing food, and clothing to about 1,200 people every month.

Our Wentzville and Foristell branches chose our July denim donation to go to Strong Tower Ranch, in Wright City. They are a Christ-centered refuge offering hope, and mentoring to youth, especially those at risk. On their 114 acres, they feature horsemanship, and day camps with the goal of providing quality programs that are engaging, rehabilitating, and provide character building. They are non-denominational, non-profit, and dependent on prayers, financial support, and volunteer help. We raised \$676 for the Strong Tower Ranch!



In the photo above: Heart of Missouri Casa representatives receiving the May denim donation from Sarah O. (CSR in Columbia) and Eric K. (Columbia Loan Officer)



In the photo above (left to right): Agape employees receiving TMB's June donation proceeds from Melani M. (Marketing)



In the photo above: Siera J. (Customer Service Representative and BSA Officer in training) delivering July's contributions to Michele from the Strong Tower Ranch

You're Paw-some!

BY MELANI MOORE, Marketing

Wow - that's a wrap. Thank you to everyone who supported the 2022 #DoggieDriveUpDaysOfSummer promotion. Because of your participation, it was another successful year! We enjoyed (and will continue to enjoy) seeing your pups in our drive-ups - it is the highlight of our days.

Thanks so much to our employees who helped with the Doggie Drive-Up Days! Thank you for dedicating your time to snap these photos and help with the questionnaires! I greatly appreciate it.



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!