



Bank Scam Imposter Prevention

BY NICK BENNETT, Information Security Officer

Every day, numerous individuals fall prey to scammers posing as representatives from their bank. These scammers use various methods such as email, text messages, or phone calls to urgently warn about "account issues" or "suspicious transactions". Regardless of the communication channel, their aim remains consistent – to deceive you into revealing sensitive account details, including your PIN, either over the phone or through a provided link, to perpetrate theft.

Shield yourself with these 5 helpful tips to identify and to avoid bank imposter scams:

✓ Tip 1: Question your Caller ID's authenticity.

You may receive a physical communication pretending to be from TMB. Scammers may also manipulate their phone numbers to display as "The Missouri Bank" on your caller ID.

✓ Tip 2: Disregard requests for payments to resolve issues.

The Missouri Bank personnel will never instruct you to send money to rectify a transfer, receive a refund, or similar requests.

✓ Tip 3: Safeguard your confidential account information.

The Missouri Bank staff will never request your PIN, password, or one-time access codes. Such information should always remain confidential and never be disclosed.

✓ Tip 4: Disregard unsolicited transaction requests.

If you receive a one-time access code for an uninitiated transaction, refrain from using or sharing it, even if the request appears to be from The Missouri Bank. One-time access codes should always be kept private.

✓ Tip 5: Suspicious? Contact us DIRECTLY.

If you encounter an unexpected call resembling a bank impersonation, terminate the call promptly. If you receive a dubious text, refrain from responding or clicking on anything.

How to report bank imposter fraud:

If you have disclosed private account details or made a payment due to a bank impersonation call, email, or text - promptly inform your local TMB branch.

If possible, provide the following details:

- Correspondence date and time
- Displayed number or identification on the caller ID
- Phone number or email address used by the impersonator to contact you
- Additional interaction specifics
- Going a step further, provide a screenshot of your mobile phone's call, or text history, or copy of the suspicious email

Questions? Reach out to or visit your local TMB branch to consult with a knowledgeable banking expert.



Customer Appreciation WEEK 2024

BY MELANI MOORE, Marketing

This year we will be switching up our Customer Appreciation event to be a week-long celebration! We wanted to extend our festivities this year, as we celebrate our 85 year anniversary! Without each of you, we wouldn't be here today - so let's party!

Our history is filled with stories of community, trust, and shared growth. As we look forward to this celebratory week, we are excited to forge new memories together! Our goal is to not only show our appreciation but also to continue to foster these deeper connections within our communities.

Throughout the week, we have a variety of exciting activities planned that we hope will bring joy and fun to everyone. We've listed our Customer Appreciation WEEK schedule of events adjacent, so make sure to put it on your calendar now!

We are incredibly grateful for your continued support and loyalty. We appreciate you being a part of our journey and look forward to seeing you in October! Here's to many more years!

Thank You FUR Everything!

BY MELANI MOORE, Marketing

Wow - that's a wrap. Thank you to everyone who supported the 2024 #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.

Do not forget to mark the "Doggie Drive-Up Days Of Summer" on your calendar for July 2025. Until then, keep those tails wagging and those smiles bright! Thank you once again for being part of our community and for making this event a memorable one year after year.

See you next summer! 🐾

Schedule Of Events

"Merch" Monday, October 21

Stop by your local branch for your chance to spin the wheel for some TMB swag items!

"2's Day", October 22

For anyone that opens an account, CD, IRA, and/or safety deposit box will receive a \$2 bill!

"Wacky" Wednesday, October 23

Visit any branch to see our employees dressed up for "Wacky Wednesday"!

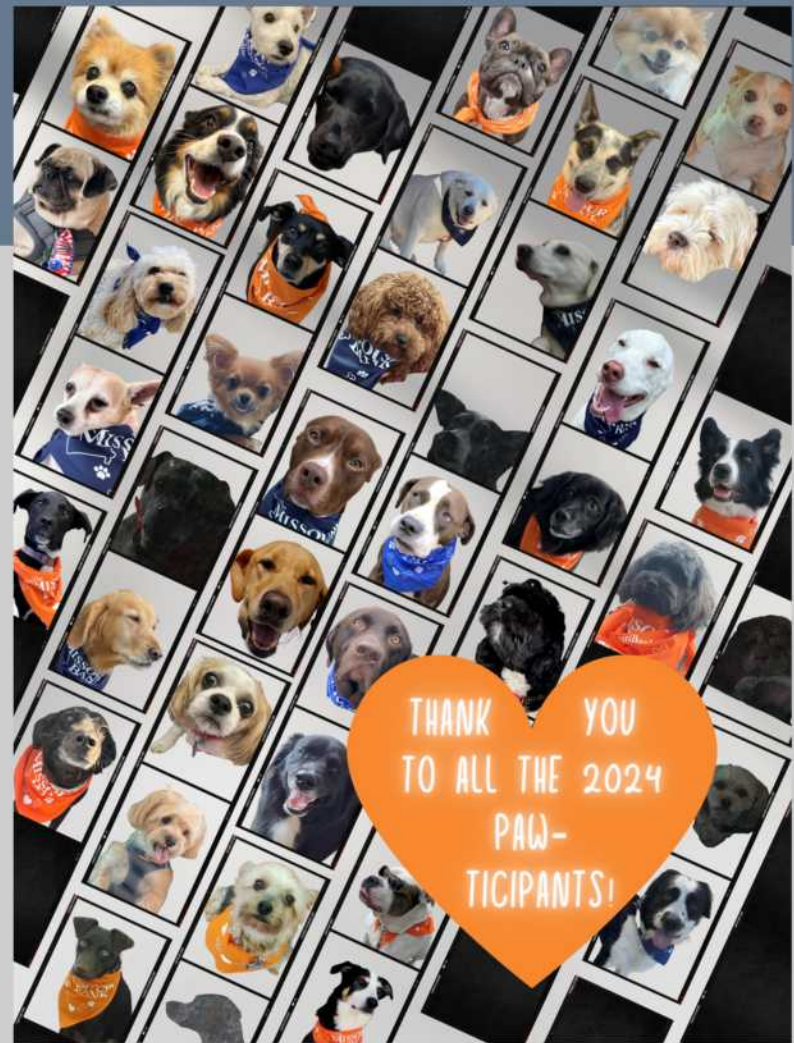
"Treat" Thursday, October 24

Stop in anytime throughout the day to receive a tasty treat!

Friday "FUNday", October 25

Food, Friends, & Football! Need we say more? Food, good people, and football activities!

Anytime you stop in throughout the week, don't forget to fill out a raffle ticket for a chance to win!



Customer Spotlight

BY GINA LARUE, Wentzville CSR

Clifford MacBride is the owner of Mac's Custom V Twins, LLC, a shop that does Harley Davidson motorcycle repair, adjustment, and customs. They also have the knowledge to rebuild motors and transmissions, so basically, they can do it all!

Clif has been working on Harley Davidson motorcycles since he was 13 years old. Clif opened Mac's Custom V Twins, LLC in 1999, with his son Tom joining him in 2000. Together, they have built a reputation for excellence and trust within the motorcycle community. Mac's Custom V Twins, LLC has become a cornerstone for Harley Davidson enthusiasts, offering a personalized touch that larger shops often lack. Their clients appreciate the meticulous attention to detail and the friendly, knowledgeable service that Clif and Tom provide.

As they look to the future, Clif and Tom are committed to preserving the legacy of Mac's Custom V Twins, LLC. They aim to continue innovating, keeping up with the latest trends and technologies in motorcycle customization, while never losing sight of the core values that have made their business a beloved institution in Wentzville.

We appreciate their addition to the community and we are glad to work alongside them for all these years! As we move forward, we both remain committed to supporting and uplifting one another, ensuring that our community thrives. Cheers to many more successful years!



Employee Spotlight

BY MELANI MOORE, Marketing

This jokester thought it would be funny to send me this photo when I told her we selected her for the Employee Spotlight... little did she know I would actually use it. Julie Noah, branch manager of our Foristell location, is a quiet person, but definitely has a sense of humor. Aside from sending me photos where she looks like a disco queen, she also has a screaming goat miniature figurine in her desk (originally a gag gift, that has made itself a permanent fixture in her drawer). Her presence surely adds liveliness to our otherwise quiet Foristell branch.

Julie has been an integral part of the bank for approximately 15 years. She was originally hired as a part-time teller, moving up to full-time, teller supervisor, and ultimately promoted to branch manager in October of 2022. The Foristell branch definitely has a tight knit community feel, and Julie says she loves that most about working there. The customers are more than just faces—they are friends and neighbors who share stories, celebrate achievements, and support each other through challenges. Julie often finds herself chatting with regulars about their families, weekend plans, and even favorite recipes.

Julie is not just a branch manager; she is a beacon of positivity and a true pillar of the Foristell branch. We are incredibly fortunate to have her as part of our team and look forward to many more years of her leadership!



[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

Member FDIC | Equal Housing Lender

Important Dates

Monday, October 14

Columbus Day - All Locations
Closed

Sunday, November 3

Daylight Saving Time Ends

Tuesday, November 5

Election Day

Monday, November 11

Veterans Day - All Locations
Closed

Thursday, November 28

Thanksgiving - All Locations
Closed

Thursday, December 21

Winter Begins

Tuesday, December 24

Christmas Eve - All Locations
Closing at Noon

Wednesday, December 25

Christmas Day - All Locations
Closed

Tuesday, December 31

New Years Eve

Bank Birthdays And Anniversaries

Birthdays

- Debbie D, Sedalia, October 4
- Darlene B, Warrenton, October 12
- Kathy M, Warrenton, November 11
- Colby D, Columbia, November 13
- Becky W, Warrenton, November 20
- Reva P, Warrenton, November 23
- Anna R, Warrenton, December 16
- Charlene T, Wentzville, December 17
- Stephanie K, Sedalia, December 21
- Anna P, Warrenton, December 24
- Holly D, Warrenton, December 28
- Mary S, Columbia, December 29

Anniversaries

- Mary V, Warrenton, October 2007
- Priscilla T, Foristell, October 2023
- Dawn P, Wentzville, November 2015
- Anna R, Warrenton, November 2021
- Jean P, Warrenton, December 2013
- Becky W, Warrenton, December 2018
- Amanda S, Hermann, December 2019

Happy **HAPPY** Happy



In the photo above: In the center, Jason V (Hermann loan officer) presenting our May denim donation to Jeanette and Ben, co-founders of Owen's Dinosauria Park, in Hermann.



In the photo above (left to right): Joe P, Regional Director of the KVC Foundation, receiving our June donation of \$637, from Bekah (branch manager of our Columbia location).



In the photo above (left to right): Pam W (Warrenton teller), Friends Foundation Board Member, Jerry, and Linda S (Warrenton teller supervisor) all smiles with our giant donation check!

The Missouri Bank Gives Back

BY MELANI MOORE, Marketing

Here we are, another three months have passed and we are still going strong with our denim donations! For the opportunity to wear jeans each Friday, our employees continue to donate to some amazing organizations in and around our communities!

For the month of May, we donated \$806 to Owen's Dinosauria Park, in Hermann. The park was an old sand volleyball court before being transformed into the dinosaur park it is today. When a founding member son, Owen, passed away – the group decided to dedicate the park to him. It isn't just in memory of Owen but all children who have gone to soon in the small community.

In June, Columbia chose for our donation to go to KVC Missouri. KVC Missouri is a non-profit organization that is passionate about strengthening families, preventing child abuse and neglect, and helping people achieve mental wellness. With more than 20 locations across Missouri and regional campuses in St. Louis, Kansas City, Springfield, Columbia, and St. James, KVC Missouri offers the most comprehensive children's mental health and family services across the state. We raised \$637 for KVC.

\$667 was donated, from July, to The Friends Foundation. Their website says "The Friends Foundation is dedicated to provide for the needs and enjoyment of the developmentally and intellectually challenged individuals we serve in Franklin and Warren County. This non-profit organization is 100% volunteer driven. All monies raised go to support their needs to reach greater independence and live fuller, more enriching lives."

Customer Testimonials

If you are interested in sharing your thoughts about TMB, feel free to email us at marketing@themissouribank.com or post on any of our social media accounts! We look forward to hearing from you!

— “ —

I highly recommend The Missouri Bank for a new home construction loan. The lending team at the Missouri Bank helped bring our families dream home to life!

- Jake G

I love coming to the bank! You all are so friendly, like family. You've been so good to us over the years.

- Janet C

Great small-town service that I want and need for my small business.

- Anonymous

— ” —

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 to see all of the previous organizations that we have donated to!



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