



## East, West...And The Missouri Bank

BY VAUGHN LOOMIS, Sedalia Loan Officer

O'Fallon, Missouri in the 1970's and 1980's was a different time. Looking back now, when I lived there, it was an ideal place to spend my formative years. Before the technology boom and the urban sprawl that led to tremendous growth in population - neighbors knew their neighbors, and kids often spent time together outside from sun up to sun down. Times were much simpler then and the pace of life was much less frenetic than that of today. If you aren't familiar with O'Fallon, it is about 40 minutes Northwest of St. Louis and a 9-mile drive from our Wentzville branch. Some of the things that I miss most about living in the O'Fallon area: St. Louis style pizza (provel cheese, anyone?); and the proximity to the St. Louis Cardinals. I still have family and friends in the area, so it is always nice to go back and visit.

I've now spent the last 29 years of my life living in Sedalia, Missouri. The Sedalia, of today, reminds me in many ways of O'Fallon from yesteryear. Local Sedalian's complain if we have to sit through a stoplight more than once, often times as a result of the weekend "lake traffic". With the proliferation of technology (texting, etc.) people still don't gather as often as they did 30-40 years ago. Sedalia has managed to retain much of its hometown charm, however. The city plays host to the Missouri State Fair each August. The fair brings an influx of thousands of visitors for agriculture shows, carnival rides, concerts and more.

I've worked in banking for 29 years, with the last 24 years spent with The Missouri Bank. Banking has seen many changes over time - one that I'm proud to say hasn't changed is the bank's commitment to personal service. TMB understands that you have many options when it comes to where you choose to do your banking. We want you to choose us because of the level of service that you receive. Since we know convenience is a huge factor today in our busy lives, we offer a wide array of products and digital features. Most banks offer similar options, but it is our personal attention that sets us apart. The Missouri Bank is made up of your friends and neighbors. Many employees have been with the bank for a large number of years. We are here today still providing the same high level of service that has always been a hallmark of The Missouri Bank. We invest in making our communities better places to live and work. We appreciate our customers and understand that you are the ones that we all work for day in and day out.

## Keeping It Fresh

BY MELANI MOORE, Marketing

While most of us are getting out of our COVID-19 rut by purchasing new clothes, razors, make-up, etc...The Missouri Bank is also updating our style. We are all about keeping things fresh.

In July, our outdated mobile app was finally given a facelift! While all the features and content are the same (at this point), you'll notice a change in the colors presented throughout the app, along with an updated logo! If you haven't already gotten a notification to update your app yet, it is easy to do! Just delete your current TMB app, go to the Google Play or App Store and download the most recent version! After the update is complete - you will have to setup your login information again.

Also, in July, we had another minor update. We recently switched to Deluxe, as our check printing company. The quantity of the checks may not be much different than before but the price is a little bit lower and there will be different styles to choose from! You can still call your local branch to get more information and/or to reorder new checks.

Lastly, we can't forget about the new contactless debit cards with all new images that rolled out recently! As your current card becomes expired, you'll receive a letter prompting you what to do next to receive your all new contactless debit card!

\*May not be compatible with all phones.

## New Home Construction Loans

BY MARY ATCHISSON, Warrenton Loan Officer

One way to get around the fast housing market may be to build your own home. The Missouri Bank offers both new home construction loans, as well as land purchase financing!

A construction loan is a short-term loan used to finance the building or renovation of a home or real estate project. Meaning, it is a temporary loan, or line of credit with interest only payments during the construction phase.

The term of the loan is planned in conjunction with the expected length of construction. Once the home is almost complete, The Missouri Bank can help you convert the construction loan to a permanent fixed-rate mortgage! We have fixed rates for 15, 20, and 30 years, all with competitive rates!

Whether you are buying or building a home, TMB can work with you to secure the right loan for your needs!

# WE DO LOANS.

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## CONSTRUCTION LOANS - HOME LOANS LOT LOANS - AND MORE

## TMB's New Loan Officers

BY MELANI MOORE, Marketing

At The Missouri Bank, we put our customer first in everything that we do, and we govern ourselves with the values of teamwork, respect, integrity, innovation, engagement and accountability. So, when we go through the hiring process, these are qualities that we look for in an employee!

When Jason Vette was hired back in January 2016, he was brought in as our Loan Analyst/Evaluator. He conducted loan reviews, loan modifications, and reviewed appraisals. Over the years, Jason displayed all of the aforementioned qualities, and therefore he was promoted in May to Vice President and Loan Officer (Hermann location).

Erin Carey, was a previous employee of TMB for 17 years. She left the bank and eventually returned as a Vice President. She is responsible for the expansion of the Fixed-Rate Mortgage services and is located at the Wentzville branch.

We are pleased to introduce these two as our newest members to of our Lending Team.

## Meet our Mortgage Team! TMB's loan officers will be happy to assist you with any additional questions you may have. Contact one of them today!



JEANETTE  
Warrenton  
636-456-3441  
NMLS: 754962



TOM  
Warrenton  
636-456-3441  
NMLS: 421601



MARY  
Warrenton  
636-456-3441  
NMLS: 922424



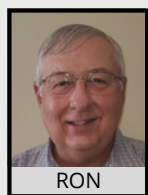
CHARLENE  
Wentzville  
636-327-4900  
NMLS: 754967



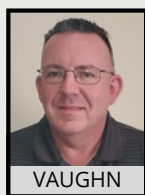
ERIN  
Wentzville  
636-327-4900  
NMLS: 754960



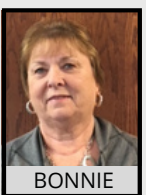
PAM  
Foristell  
636-673-1430  
NMLS: 1490640



RON  
Sedalia  
660-827-5520  
NMLS: 603211



VAUGHN  
Sedalia  
660-827-5520  
NMLS: 603212



BONNIE  
Hermann  
573-486-3134  
NMLS: 754966



KATHY  
Hermann  
573-486-3134  
NMLS: 440410



JASON  
Hermann  
573-486-4143  
NMLS: 2137434



MIKE  
Columbia S  
573-777-9500  
NMLS: 1307489

## Customer Spotlight

BY KATHY BRANDT, Hermann Loan Officer

Espresso Laine began in 2011 as a small coffee shop as a place for friends and family to gather and enjoy time together. Speed ahead 10 years and a huge move, they are now in a prime location in downtown Hermann with a following from all over. Laine Landolt, the owner, states "These changes could not have happened without the continued support of the Hermann Community and The Missouri Bank."

The quaint little coffee shop specializes in different blends of quality coffee beans that are custom roasted and available in a variety of flavors. From the delicious pastries, gourmet coffees, tea, and smoothies, you won't find another establishment that measures up to the popularity. They offer a large variety of coffee beans to purchase, both flavored and regular, for whatever seasonal taste your heart may desire. For the kids, they offer different types of smoothies, hot chocolate, fruit juices, and sodas. Your children will also enjoy the variety of toys that can be purchased, as well.

"Espresso Laine is very grateful for everyone's support these last 10 years, and is looking forward to serving the community for another 10," said Laine. Next time you're in beautiful Hermann, Missouri, come see Laine and the wonderful staff at Espresso Laine. I promise you will not be disappointed.



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

BY ROB VOLKER, Sedalia Branch Manager

The Sedalia Branch of TMB, is deeply rooted in service to our community and surrounding area. It all started 130 years ago, in 1891, when a bank was established in Smithton by a group of progressive citizens, named The Smithton Bank. In its inception, what made this bank charter unique was the 48 individual local investors, instead of the typical two to three investors.

The Smithton Bank was eventually purchased by new owners in 1971 and renamed The Central Bank of Missouri. During this time is when the Sedalia branch was formed. In 1982, the bank expanded into Sedalia, with the facility at 1601 South Limit, where it currently resides today! A couple decades later, the Bank was purchased by Warren County Bancshares in 1999 and then merged into The Missouri Bank in April 2020.

Even with the ever-changing times, our philosophies still continue on today – "people matter" and "customer service still makes the difference". With our five officers totaling over 145 years of experience, and some additional employees with over 20 years of experience, shows our commitment to our clientele and our promise to serve Sedalia with consistency.

We are proud to say that we know our customers and more importantly, they know us. We live in, and support the community that made our bank successful. We understand that without you we would not exist.



[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

[Monday, September 6](#)

Labor Day - All Locations Closed

[Saturday, September 11](#)

Patriot Day

[Wednesday, September 22](#)

Autumn Begins

[Monday, October 11](#)

Columbus Day - All Locations Closed

[Sunday, October 31](#)

Halloween

[Tuesday, November 2](#)

Election Day

[Sunday, November 7](#)

Daylight Saving Time Ends

[Thursday, November 11](#)

Veterans Day - All Locations Closed

[Thursday, November 25](#)

Thanksgiving - All Locations Closed

[Tuesday, December 21](#)

Winter Begins

[Friday, December 24](#)

Christmas Eve - All Locations

Closing at Noon

[Saturday, December 25](#)

Christmas Day - All Locations Closed

[Friday, December 31](#)

New Years Eve



## Bank Birthdays and Anniversaries

### Birthdays

Debbie D, Sedalia, October 4  
 Bonnie E, Hermann, October 27  
 Becky W, Warrenton, November 20  
 Reva P, Warrenton, November 23  
 Mike M, Columbia S, November 30  
 Russell P, Columbia S, December 9  
 Hannah B, Wentzville, December 16  
 Charlene T, Wentzville, December 17  
 Ron E, Sedalia, December 20  
 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  
 Jean P, Warrenton, December 2013  
 Becky W, Warrenton, December 2018  
 Amanda S, Hermann, December 2019



In the photo above (left to right): Bonnie (Hermann Branch Manager), CASA representative, and Kathy (Loan Officer).



In the photo above (left to right): The Mercy Rest Stops, Bill Turner, receiving a check from TMB employees Joyce (Teller), Debbie (Human Resources), Rob (Sedalia Branch Manager and President of the Western Region, Vaughn (Loan Officer), and Angela (Loan Processor).

## The Missouri Bank Gives Back

BY MELANI MOORE, Marketing

Since the inception of TMB's "Denim for Donations" in October 2020, we have raised over \$7,750 for non-profit organizations in our communities. So, each Friday, our employees get the opportunity to wear jeans for a small donation. Every month, each location gets to choose where our designated raised funds will be donated. We've donated to a senior citizens center, front line families, child advocacy center, equine therapy and more!

For the month of May, we donated \$718 to The Mercy Rest Stop in Sedalia! Once their facility is completed, it will allow a site to offer 24/7 sanitary restrooms, 24/7 water source, laundry facility, and a cooling/warming station for safe escape from severe weather. They will have professionals available to assist with many issues, such a mental, physical health, and/or addiction.

The Hermann branch chose to donate our June funds to the Franklin County CASA, Inc.! They advocate for the best interest of children of abuse and neglect who are under the protection of the Franklin County and Gasconade County Juvenile Courts. We raised \$787 for CASA.

\$793 was donated to "Do Something Right Now (DSRN) Inc." in Columbia. DSRN's goal is to partner with residents (children, parents, seniors and veterans) of underprivileged neighborhoods, donors, volunteers and existing community resources to promote equity through the development of strong families, thriving children and safe, positive living and learning environments. Their current project is the development of a community empowerment center called Hogan House.



In the photo above (left to right): Mike (Columbia South Branch Manager), and DSRN's Executive Director, Sue Riley.

## TMB Donates \$3,000

BY MELANI MOORE, Marketing

In July, TMB donated \$3,000 towards the cost of administrative staff office furniture for the Warren County Handicapped Center's new facility! For the first time ever, their new building will allow their administration staff to have office spaces of their own.

We are honored to help support them while they make this transition in their journey!



In the photo above (left to right): Doug Luetkemeyer (President), Kelli Clodfelter (Executive Director for WCHS), and Jessica Davis (Director of Development for WCHS).

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](http://www.TheMissouriBank.com)



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