

130  
Years



THIRD QUARTER 2025

## The Gold Standard eNews

A newsletter published quarterly for our SulliFam.

Welcome



**INSURANCE  
AGENCY**

For many years, bank managers have discussed the natural extension to banking that an insurance division would bring and the idea was appealing. However, as we all know, it is all about the people and seizing an opportunity!

When popular St. Clair insurance agent, Steve Hoff, and bank president, Mike Hoffman, first talked about the idea of the bank buying the insurance agency that was his life's work, Steve knew it would take a lot of thought and perfect timing. All the thinking, planning, and execution culminated when Sullivan Bank purchased Hoff Insurance Agency on March 31; opening April 1 as SBK Insurance.

Dalton Nilges, who has worked at the bank for almost nine years and proven successful in other departments, will work with Steve and when Steve eventually retires, he will leave Dalton to carry on the insurance torch.

Also working at the agency part-time is Terry Molitor, who is the friendly voice you hear when calling the front desk of the agency. Terry has been an integral part of the firm for over thirty-three years. She is an important representative to bank customers.

At this time, the agency remains in the original office on historic Old Route 66 in St. Clair, but plans are to



Steve Hoff



Dalton Nilges



Terry Molitor

house the agency within the bank's St. Clair bank location. After a little remodeling, clients will be able to go in the front door and enter either the bank or the agency. The convenient Main Street location will be appealing for customers.

When asked about the future of the agency, Mike had this to say, "We are excited to see where this new division can take us. Undoubtedly, it can be beneficial to both the bank and to our customers. The convenience of offering insurance in combination with loans is a step up in service to our clients. We are proud to have partnered with an agency who carries a sterling reputation in the community and we plan to keep it that way!"



Third Quarter

## Holiday Celebrations

Please join us as we close to spend time with our families celebrating on Independence Day, July 4th , and Labor Day, September 1st.

# Getting to know Tina Bryant



As our customers in Labadie already know, Zac Nutter requested to step out of management at the Labadie branch and we made arrangements for him to do so. He will still be there with his smile to greet you, but the reins in Labadie have been taken by Tina Bryant. Tina has experience in branch management and she will do a fine job serving you in that area! Tina lives in the area with her daughter and son-in-law and her three granddaughters, ranging in ages from 7 – 16. Tina said it can get chaotic, but she loves it! Please join us in making her feel welcome in her new role as Associate Branch Manager!



We are proud to announce three milestone anniversaries during the last quarter.

## **Barbie Hoke**

Sullivan Account Specialist,  
5 years on June 3

## **Suzanne Purschke**

Union Loan Officer,  
10 years on May 18

## **Joseph Lochner**

Union Loan Officer,  
10 years on June 23

## Eureka Location Change Finalized

We are happy to announce the property for a new building has been purchased on the popular north service road in Eureka! As you pass by the area near Jimmy John's, watch for the sign announcing our new location. The process will start by choosing a building style and floor plan, with the hopes to raze the old building there and break ground on a new structure later this year.



From Left to Right: Devin Arand, Loan Officer-Eureka; Sierra Mesey, Marketing Director-Sullivan I-44; and Joe Cornejo, Maintenance-Sullivan Downtown

# WHATEVER MEANS THE MOST TO YOU...

From your **favorite memories** to **what inspires you** - make it your favorite card in your wallet with a **FREE\*** **personalized debit card** that's uniquely yours!

**Open** a Sullivan Bank **checking account** between June 2<sup>nd</sup> and August 31<sup>st</sup> and get your personalized debit card, on us!

\*At initial account opening, per account holder. Cards are typically ready in 2-3 business days. Message and data rates may apply.



## Is that unexpected text a scam?

Article by: Federal Trade Commission Consumer Advice

Did you know that people almost always open text messages? In a new [Data Spotlight](#) about the big jump in reported fraud losses involving text scams, the FTC notes a study finding open rates can be as high as 98%. Those are really good odds for a scammer. And when scammers get you to respond to their messages, they're cashing in. Here's how you can increase your chances of keeping your money safe.

Some text scams start as fake fraud alerts. You get a message from someone claiming to be from the [fraud department with Amazon](#) or your bank, offering to help with a suspicious charge. But that's the hook they use to get you to respond by messaging back or calling a number. Instead of help, they'll spin elaborate lies and drain your bank account.

Or maybe you get a text about a [problem with a delivery](#) or a message about [unpaid tolls](#). In both cases, they tell you to click a link to fix the issue. When you land on what seems to be the USPS or highway toll program website (they're not), they tell you to pay "re-delivery fees" or "unpaid tolls." That's when you might end up giving your credit card or even your Social Security number to a scammer.

### Test Message Scams on the Rise

New data from the Federal Trade Commission (FTC) shows that in 2024, "consumers reported losing \$470 million to scams that started with text messages. This amount is five times higher than what was reported in 2020, even though the number of reports declined."

Scammers also use [phony job opportunities](#) and "[wrong number](#)" texts to convince you to respond. No matter what story you get, here are ways to avoid [text scams](#):

- **Don't reply to unexpected text messages.** It could lead to a scam.
- **Never click links in unexpected messages.** Scammers want you to react quickly, but it's best to stop and check it out.
- **Don't assume a text from a known company or organization is legit.** Check it out. Reach out to the company, state tolling agency, or bank using a phone number or website you know is real — not the info from the text.

Delete and report scam texts using your phone's "report junk" option or forward unwanted texts to 7726 (SPAM). Learn more at [ftc.gov/textscams](https://ftc.gov/textscams).



# It's nice to work with people you know!

Why do so many people choose a Community Bank when buying, building or refinancing their home? Maybe it is because we offer:



**Local expertise** - We know the neighborhoods, builders, and real estate agents because we live and work right here in the community.



**Flexible loan options** - From first-time home-buyer programs and VA or FHA loans to custom construction loans and refinancing solutions, we offer a wide range of products to meet your needs.



**Personalized service** - You'll work with a dedicated lender who takes the time to understand your goals and walks with you through every step.



**Quick, local decisions** - No long waits or red tape. All decisions are made locally, which means a faster, smoother process.



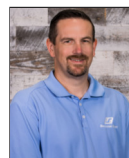
**Long-term partnership** - We're not just here for the closing-we're here for the life of your loan and beyond.

Whether you're purchasing your first home, building your forever home, or refinancing to better fit your budget, we're here to help make it happen-with confidence and care.

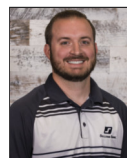
Bank NMLS#402603

Subject to credit approval.

## MEET OUR LENDERS!



Dale Cottrell,  
EVP & Chief  
Credit Officer  
Sullivan



Josh Groom, AVP  
Cuba  
Branch Manager  
NMLS#1244109



Michelle Cassidy  
Cuba  
Loan Officer  
NMLS#1501012



Gary Smith, SVP  
Eureka  
NMLS#476578



Shelly Haney, AVP  
Eureka  
Branch Operations  
Officer  
NMLS#1183930



Devin Arand  
Eureka  
Loan Officer  
NMLS#1404201



Chris C. Schrimpf, SVP  
Jefferson City  
Loan Officer  
NMLS#450107



Jeff Carr, VP  
Jefferson City  
Commercial Loan  
Officer  
NMLS#747128



Michele Dierker, AVP  
St. Clair  
Branch Manager  
NMLS#539522



Jeff Brown, SVP  
Western Branches  
Exec. Regional  
Manager  
NMLS#1024843



Adam Brown, AVP  
Springfield  
Branch Manager  
NMLS#2070248



Barry Short  
Springfield  
Loan Officer  
NMLS#1078026



Kevin Carey, SVP  
Sullivan  
Senior Lender  
NMLS#403082



Todd Lawrence, SVP  
Sullivan  
Branch Manager  
NMLS#467073



Michelle DeBroeck,  
SVP  
Sullivan  
NMLS#403085



Matt Dace, VP  
Sullivan  
Regional Manager  
NMLS#1759124



Beau Bartolotta,  
AVP  
Sullivan  
NMLS#1242867



Jacob Neusche, VP  
Sunrise Beach  
Loan Officer  
NMLS#819848



Michael T. Wagner  
Sunrise Beach  
NMLS#809992



Glenn Overschmidt,  
SVP - Union  
Exec. Regional  
Manager  
NMLS#403100



Peggy Overschmidt,  
SVP  
Union  
NMLS#539521



Jeff Sullivan - Union  
Business Development  
Lender  
NMLS#1959332



Joseph R. Lochner  
Union  
Loan Officer  
NMLS#1755875



Suzanne Purschke  
Union  
Loan Officer  
NMLS#1374489

# Want to Save Some Money? Take Advantage of the Sales Tax Holiday!

August is the month we send our young people back to school. No matter what grade they are in, it is an expensive undertaking! Don't forget the sales tax holiday the weekend of August 1st – August 3rd. By state law, the sales tax holiday begins on the first Friday in August at 12:01am and runs through Sunday of the same weekend. The sales tax holiday covers school-related expenditures, such as clothing, school supplies and even computer equipment. For complete information about what goods are exempt and what cities and counties are participating, go to the Missouri Department of Revenue's website and follow the leads to read about the sales tax holiday.

[LEARN MORE](#) ➞

## FRAUD DOESN'T TAKE A VACATION!



We can only control when we send the alert. We cannot ensure that your mobile service or email provider will instantly forward the alert to your mobile device or email box. There may be delays in delivery depending on the provider and network conditions. Message and data rates may apply.

## General Information

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## Locations

### Cuba

700 N. Franklin | Cuba, MO 65453  
(573) 885-0021

### Eureka

1 West 5th St. | Eureka, MO 63025  
(636) 938-9809

### Jefferson City

2429 Hyde Park Rd. | Jefferson City, MO 65109  
(573) 658-1950

### Labadie

108 Front St., Suite 100 | Labadie, MO 63055  
(636) 742-3558

### Pleasant Hope

504 South Main | Pleasant Hope, MO 65725  
(417) 267-2265

### Springfield

2655 S. Campbell Ave. | Springfield, MO 65807  
(417) 883-1170

### St. Clair

1150 N. Main St. | St. Clair, MO 63077  
(636) 629-9911

### Sullivan Downtown

318 W. Main St. | Sullivan, MO 63080  
(573) 468-3191

### Sullivan I-44

328 E. South Service Rd. | Sullivan, MO 63080  
(573) 468-3191

### Sunrise Beach

13932 N. State Hwy 5 | Sunrise Beach, MO 65079  
(573) 374-5245

### Union

351 S. Oak St. | Union, MO 63084  
(636) 584-0090