



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

SPRING EDITION

SEE WHAT'S INSIDE

Financial Spring Cleaning
Great tips for refreshing your budget and de-cluttering your finances.

Home Buying & Construction
First-time homebuyer tips, refinancing loans and tips for bulding your dream home.

Hometown Highlights
Upcoming spring events, customer spotlight and giving back to the community.

The Ag Exchange
Learn what's happening in Agriculture, market trends and more.

EBMO Updates & Announcements
All that's happening at EBMO, Holiday hours and Feature Product.

For the Kids
We've got something fun for the kids, be sure to check it out on pg 7.



"As dairy farmers, we appreciate Exchange Bank's support of agriculture and commitment to community. The home-town atmosphere and personal touch is important to us."

- Dennis & Becki Schnell

Home Town Highlights pg.4

NEW SPRING BEGINNINGS...

When I was a little girl, this time of year was extra special. I grew up on a farm and it seemed to come to life in the spring. I can close my eyes and feel the warmth of the sun with the spring breeze and smell the freshly cultivated fields. There were newborn farm kittens to hunt, baby calves racing across the field with their tails outstretched like an antenna, wild-flowers (I now call weeds!) blooming, and the hustle and bustle of planting season in full swing. It is truly a time of new beginnings. At EBMO, we are starting something new, too. We are beginning this newsletter to communicate information we hope customers will find helpful. Some of the information will be helpful hints or things to consider when making financial decisions. Other information will be celebrations and accomplishments. We will also share dates and announcements important in our communities that we serve and love.

We are blessed at EBMO to have some brilliant and experienced team members. These team members bring knowledge from varied employment backgrounds. I am thankful to get to work with these folks, as they make me more intelligent every day. These newsletters will show some of the many insights and talents our team offers. I encourage you to reach out if you find an article of benefit or want to go into further discussion on a topic.

With all of the new spring beginnings (planting, calving, building, buying a new home....), I hope it is exciting and successful! Please let us know if we can help you in any way.

Kristen Gibbs | Chief Lending Officer



FINANCIAL SPRING CLEANING

Just like your home, your finances can benefit from a good spring cleaning! Taking time to review your accounts, budget, and financial goals helps set you up for a successful year. A little organization now can lead to better savings, improved credit, and peace of mind. Use this checklist to tidy up your finances and make sure your money is working for you.

REVIEW & REFRESH YOUR BUDGET

- ☐ Check your income and expenses to see if adjustments are needed
- ☐ Identify unnecessary spending and cut back where possible
- ☐ Set new financial goals for savings, debt payoff, or investments

DECLUTTER YOUR FINANCES

- ☐ Close any unused bank accounts or credit cards to simplify management
- ☐ Unsubscribe from services or memberships you no longer use
- ☐ Consolidate debt or explore refinancing options for lower interest rates

BOOST YOUR SAVINGS & EMERGENCY FUND


- ☐ Set up automatic transfers to your savings account
- ☐ Increase contributions to your emergency fund or retirement account
- ☐ Look for ways to save on everyday expenses, like meal planning or using cashback apps

REVIEW YOUR CREDIT & DEBT

- ☐ Check your credit report for errors and dispute any inaccuracies
- ☐ Pay down high-interest debt to save money in the long run
- ☐ Make on-time payments to improve or maintain your credit score

UPDATE & SECURE YOUR ACCOUNTS

- ☐ Change passwords for online banking and financial accounts
- ☐ Set up account alerts for suspicious activity
- ☐ Review your beneficiaries for accounts like life insurance and retirement funds



Taking these small steps now can set you up for a financially healthy year ahead. A little organization goes a long way in helping you reach your goals!



What could be better than closing on time? Closing on time with a stress-free mortgage process! Reach out to a Loan Officer with Exchange Bank of Missouri to get a loan tailored to your needs!

HOME BUYING GUIDE

with Taylor McCann | Lending Officer

BUYING A HOME can seem overwhelming, but Exchange Bank is here to help guide you from getting from pre-approval to the closing table. We pride ourselves on our quick turnaround time, averaging less than 30 days on most transactions.

HAVE THESE ITEMS READY FOR A FASTER TURN-AROUND!

- ☐ Completed Application
- ☐ Most recent 2 years of W2s
- ☐ Most Recent 2 years of tax returns
- ☐ Most recent paystubs covering a full 30-day period

If you have unique circumstances such as frequent job changes or frequent address changes, more information may be required. Self-Employed? No problem, we can work with you on obtaining all the relevant information.

CONSIDERING REFINANCING?

Refinancing simply means taking a new loan and replacing your current loan for a variety of reasons.

- Lower interest rate
- Shorten or lengthen loan term
- Cash out equity for personal expense, debt consolidation, or home improvements.

ALREADY HAVE THE PERFECT RATE?

Consider a HELOC to access the equity in your home so you can renovate, consolidate loans or use it for personal expenses. Borrow as much or as little as you need.



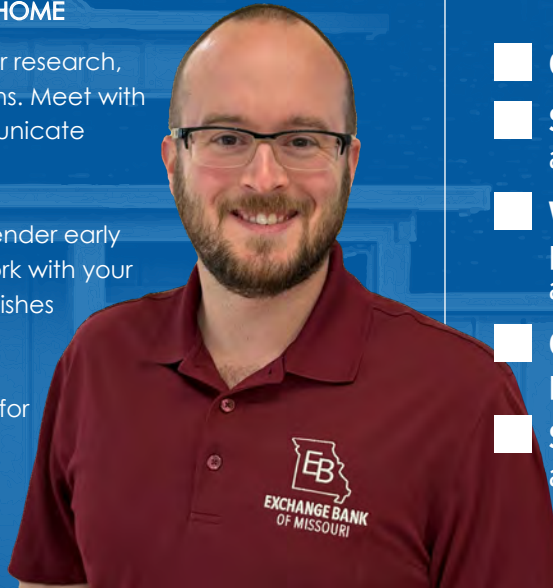
HOME CONSTRUCTION

with Ty Peckman | Lending Officer

The time has come. You have saved, dreamed, and reviewed countless numbers of floor plans. Now it is time to set the wheels in motion. Constructing your dream home can seem like a daunting task, but having the right plan and partners in place can make it a whole lot easier and enjoyable.

TOP 3 TIPS FOR BUILDING YOUR DREAM HOME

- 1: CHOOSE A TRUSTED BUILDER – Do your research, read reviews, and get recommendations. Meet with potential builders to ensure they communicate openly and align with your vision.
- 2: KNOW YOUR BUDGET – Meet with a lender early to understand what you can afford. Work with your builder to balance costs and desired finishes for a realistic plan.
- 3: PLAN FOR THE UNEXPECTED – Budget for cost overruns, material price changes, and upgrades. A financial cushion can help keep your project on track.



"Building a home is exciting—being prepared makes it even better!"

CONSTRUCTION LOAN CHECKLIST

- ☐ GET PRE-APPROVED – Know your budget.
- ☐ SUBMIT PLANS & BIDS – Provide blueprints and cost estimates.
- ☐ VERIFY LAND & BUILDER – Own the lot or provide purchase details; work with an approved contractor.
- ☐ GATHER FINANCIAL DOCS – Tax returns, pay stubs, and insurance.
- ☐ SECURE PERMITS & TIMELINE – Ensure approvals and a clear schedule.

HOMETOWN HIGHLIGHTS

EBMO Sponsored Spring Events

APRIL

HCDA SHRIMP BOIL | 4.12

Benefiting Hallsville Community Development Hallsville Lemone Building

CULTURAL COUNCIL'S SPRINGTIME BAZAAR | 4.5

Martin Community Center
9am-3pm, Marshall

BOOZE BURGERS & BBQ | 4.26

Marshall Chamber of Commerce - Martin Community Center

EGGSTRAVAGANZA

EGG HUNT | 4.13 -19
in New Franklin

MARSHALL ROTARY CLUB'S MOUSE RACES | 4.25

Martin Community Center doors open at 5:30pm

MAY

FFA ALUMNI AUCTION | 5.3

Dinner & Auction for Hallsville FFA, Hallsville Lemone Building

5TH ANNUAL FBLA FOOD TRUCK DAY | 5.3

Saline County Career Center Parking Lot

MOTHER'S DAY CELEBRATION | 5.10

At Golden Apple Boutique, Fayette

DINO FEST | 5.17

Benefiting the Hallsville Parks Foundation, Hallsville Tribble Park

JUNE

DOWNTOWN FAYETTE SPRING STREET DANCE | 6.7

Live Music & Dancing on N Main St. Featuring local food & drink options, fun for all ages. 6pm-10pm, Fayette

KIDS MARKET | 6.14

Downtown Fayette: Starting June 14th every Saturday 9am-11am on the Fayette Square

STEVE MCQUEEN DAY | 6.14

Steve McQueen Car Show, Main Street, Slater - 9am-2pm

FULTON STREET FAIR | 6.20-21

Downtown Fulton

HOWARD COUNTY FAIR | 6.23-29

Visit hocomofair.com/schedule for more details



CUSTOMER SPOTLIGHT

With Schnell Dairy

Pictured Above Left to Right
Brandon Krapf - Hallsville Branch President,
Dennis, Becki & Alex Schnell - Owners and
Operators of Schnell Dairy

For Schnell Dairy, choosing Exchange Bank was an easy decision. As dairy farmers, they appreciate the bank's strong support of agriculture and commitment to the community. The hometown atmosphere and personal touch make a real difference in their banking experience. With EBMO's support, they have been able to expand their operations. Brandon and the staff consistently go above and beyond to ensure their needs are met.



"Walking into the bank and being addressed by name. Staff members remember us and are always friendly and helpful".

Pictured Above:
Alex Schnell explains Schnell Dairy's operations

One of the things they value most is walking into the bank and being greeted by name—a small but meaningful gesture that reflects the bank's genuine care. The friendliness, honesty, and expertise of the staff make every interaction a positive one. Schnell Dairy recommends Exchange Bank, recognizing their knowledge, experience, and sincere dedication to their customers.



See more of Schnell Dairy on FB @schnell.dairy.2000

AG EXCHANGE

With Travis McCann | Branch President - Slater

As the days get longer and the weather starts to break, there is no doubt its spring time. Planting season is upon us and the list of “to-do’s” just keeps getting longer. On that list should be identifying risks within your operation and today I am going to go over a few of the high level risk items you may want to consider.

PRICE RISK

When thinking about price risk, it's not just the local cash price or what is listed on the Chicago Board of Trade that matters. One way to mitigate this risk is by pre-paying for inputs, which allows for precise cost calculations on a per acre or per head basis. This makes it even easier to evaluate how current cash prices impact your operation. With this information in hand, marketing decisions become more objective and strategic.

GROWING/YIELD RISK

Many farms across the nation saw abundant harvests in 2024 boosting confidence in hybrids and fertility programs for 2025. Utilizing yield and fertility data, as well as working with a trusted agronomist, can help manage uncertainty and optimize crop potential.

Additionally, crop and livestock insurance programs are critical tools to be using to minimize risks in many categories. Crop insurance can help protect against unpredictable weather and yield loss, while the Livestock Risk Protection (LRP) can help protect against large market swings in livestock prices.

FINANCIAL RISK

Financial risk lives in every aspect of every operation. The two big areas to watch are your working capital position and any borrowed funds, especially short term operating loans. We are optimistic that interest rates will continue to soften slowly over the coming months, however never guaranteed. Producers should be calculating annual interest expenses so they can be considered at a per acre or per head cost. By taking a proactive approach to financial planning, producers can make adjustments to protect profitability, even with higher interest rates.



NUMBERS TO CONSIDER

USDA Planning Prices for 2025 – Prices Estimated

COMMODITY	UNIT	PRICE
CORN	BU.	\$4.30
WHEAT	BU.	\$5.80
SOYBEANS	BU.	\$10.40
FEEDER STEERS		
500-600LB		\$2.35
600-700LB		\$2.30
700-800LB		\$2.25
FED CATTLE (CHOICE)		\$1.65
CULL COWS		\$1.00
FEEDER PIGS		\$1.30
MARKET HOGS		\$0.60
CULL SOWS		\$0.50

EBMO UPDATES & ANNOUNCEMENTS

PRODUCT FEATURE

Secure Your Savings with EBMO's Certificate of Deposit (CD)

Looking for a safe and reliable way to grow your savings? A Certificate of Deposit (CD) offers a guaranteed return with minimal risk. By locking in your funds for a set term, you can enjoy higher interest rates than a regular savings account, making it a smart choice for future financial goals.

WHY CHOOSE A CD?

- **Guaranteed Growth** – Earn a fixed interest rate with no market fluctuations.
- **Safe & Secure** – FDIC-insured up to the applicable limits.
- **Higher Interest Rates** – Typically offers better rates than standard savings accounts.
- **Flexible Terms** – Choose from various term lengths to fit your savings plan.
- **Set It and Forget It** – No need to monitor the market—just watch your money grow!



CELEBRATING RETIREMENT

Teresa Thomason & Kathy Jacobson



TERESA THOMASON Pictured Left: Retired from Exchange Bank on January 31st, 2025, she has been in the banking industry since 1976. During her time at Exchange Bank Teresa had many roles, the most current being Cashier. Although she had her own daily tasks, she was always available to lend a helping hand anywhere when needed. Teresa is looking forward to spending time with her grandchildren, traveling, and enjoying life to its fullest. Her EBMO family will greatly miss her.



KATHY JACOBSON Pictured Above: Retired from Exchange Bank on March 31st, 2025, she has been in the banking industry for 19 years. During her time at Exchange Bank she worked as a customer service representative and teller. She formed many relationships with customers as she made their needs her number one priority. Kathy plans on spending time with her family and being able to sit back, relax and enjoy life. Her EBMO family will greatly miss her.

2025 HOLIDAY CLOSINGS FOR EBMO

Memorial Day	Monday May 26th, 2025
Juneteenth	Thursday June 19th, 2025
Independence Day	Friday July 4th, 2025
Labor Day	Monday September 1st, 2025
Columbus Day	Monday October 13th, 2025
Veteran's Day	Tuesday November 11th, 2025
Christmas Day	Thursday December 25th, 2025

PENNY'S CROSSWORD PUZZLE

ACROSS

- 2: Take money out.
4: A bank worker.
5: Personal Identification Number
6: Quarters, dimes, nickels and pennies
10: To keep money; not go shopping.

DOWN

- 1: Put money in the bank
3: Automated Teller Machine
7: Paper money
8: Move money from one account to another account.
9: How much money is in the account.

WORD BANK

balance
save
bills
withdraw
teller
atm
deposit
coins
transfer
pin

