



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

SUMMER EDITION

From a 40-acre start to a 4,000-acre legacy, the Smith family has cultivated far more than crops—they've cultivated character, community, and continuity.

Full Story on Pg. 5

WELCOME MESSAGE

COUNTY FAIR SEASON: *Celebrating Community & Tradition*

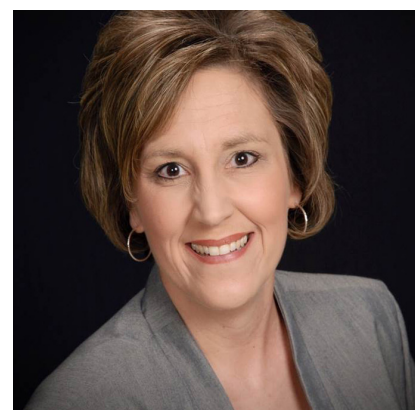
As summer approaches, one of our favorite times of year is upon us—County Fair Season! The annual fairs are a long-standing tradition that bring our community together to celebrate local agriculture, craftsmanship, and the vibrant spirit of our hometowns. At Exchange Bank of Missouri, we're proud to support these events, which are so integral to the fabric of our community.

This year, we're excited to announce our continued sponsorship and involvement in several local county fairs across the region. Whether it's through supporting 4-H and FFA youth programs, purchasing prized livestock or hams, or providing sponsorship for local contests and events, we believe these fairs are a great opportunity to engage with and support the hardworking families, businesses, and organizations that make our area thrive.

County fairs are more than just a celebration—they're a showcase of the hard work and dedication that makes our local communities unique. They offer a space for families to come together, for local businesses to connect with their customers, and for everyone to enjoy a bit of good old-fashioned fun. From livestock shows to the crowning of the best produce and baked goods, county fairs highlight the agricultural heritage that is the backbone of our economy.

We encourage you to attend your local fair, where you'll find plenty of fun, family-friendly activities, and the chance to connect with your neighbors.

We can't wait to see you at the fair!



Stephanie Mullins
Marshall Branch President

SEE WHAT'S INSIDE

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We've got smart tips for a budget friendly getaway pg 2

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VACATION READY? CHECK YOUR SPENDING FIRST!

Smart Travel Tips for a Budget-Friendly Getaway

Whether you're headed to the lake, the beach, or just enjoying a staycation, vacations are all about relaxing—not stressing over your finances. Before you hit the road (or the skies), check out these tips to help you stay on budget and make the most of your summer break.



SET A BUDGET—AND STICK TO IT

Know what you can spend before you go. Break it into categories like lodging, food, gas, entertainment, and souvenirs.

BOOK EARLY & SAVE

Airfare, hotels, and even attractions often offer better rates the earlier you book. Look for bundle deals or travel rewards through your bank or credit card.

USE CASH (OR A PREPAID CARD) FOR EXTRAS

To avoid impulse spending, set a limit for souvenirs, snacks, and extras. Using cash or a separate spending card can help you stick to your limit.

WATCH OUT FOR HIDDEN FEES

Resort fees, parking, extra luggage charges—these small add-ons can sneak up fast. Read the fine print when booking.

DINE SMART

Mix in some meals at local markets or vacation rentals with kitchens. It adds charm to your trip—and saves a lot.

TRACK YOUR SPENDING WHILE AWAY

Use EBMO's mobile app to keep tabs on your balance and spending in real time. That way, you won't come home to any surprises.

PLAN FOR POST-VACATION EXPENSES

Remember: the fun doesn't stop when you get home—but bills still do. Make sure your vacation budget includes a little cushion for re-entry expenses like groceries, gas, or back-to-school shopping.

"At EBMO, we're here to make your money work for you—so you can focus on making the most of your summer."



NEED HELP WITH YOUR SUMMER BUDGET?

We're here for you! Whether you're planning a trip, managing day-to-day spending, or looking for smart ways to save, our team is happy to help. Stop by, give us a call, or schedule an appointment to talk through your financial goals. At EBMO, we're here to make your money work for you—so you can focus on making the most of your summer.

****Don't forget to let us know before you go!
Setting a travel notice on your account helps
prevent card interruptions while you're away.**

EBMO PRODUCT & ITM UPDATES

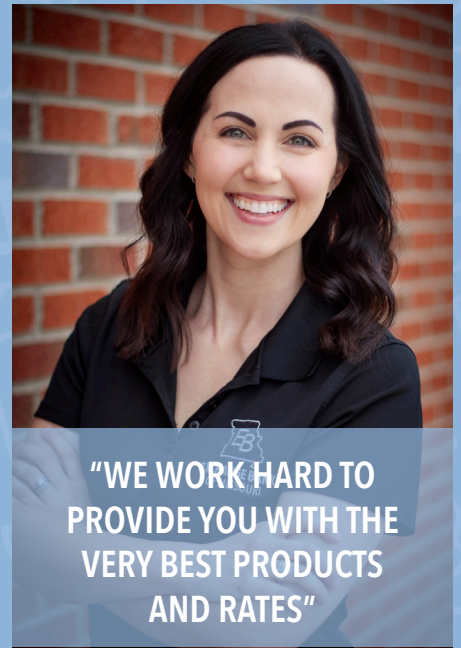
with *Shelby Stockhorst* | *Fayette Branch Manager*

Tired of all the fees other banks charge you? Exchange Bank of Missouri gives you the deposit products that give you money back in your pocket every month!

- Our rewards accounts (Your Rewards Checking & Your Rewards Interest Checking) offer cash back or higher paying interest rates on your daily transactional accounts.
- Our product, Your Rewards Checking Account, offers 4.0% cash back on your debit card purchases up to \$8.00 per statement cycle.
- Your Rewards Interest Checking Account earns you 2.00% annual percentage yield (APY) on balances up to \$25,000.00 and 0.50% APY on balances greater than \$25,000.01.
- In addition, EBMO will refund your foreign ATM charges up to \$25 each month.

The qualifications to meet to receive these rewards are pretty simple: Use your debit card for purchases 12 times within the statement cycle, the account must have a direct deposit or automatic withdrawal each statement cycle, and the account must be enrolled in e-statements. If you simply do not meet the requirements for one month there are no penalties, you just do not receive the rewards.

We have all the info detailed out in our new brochures and rack cards. Stop in and chat with a customer service rep at any of our six branch locations. We look forward to seeing you soon!



**"WE WORK HARD TO
PROVIDE YOU WITH THE
VERY BEST PRODUCTS
AND RATES"**

ITM VS ATM - WHAT'S THE DIFFERENCE?

The Interactive Teller Machine



While ITMs and ATMs may look alike, ITMs offer live, face-to-face service. With an Interactive Teller Machine, you can chat with an EBMO personal teller via live video for real-time assistance with deposits, withdrawals, transfers, loan payments, and more—just like in person! ATMs, on the other hand, are limited to cash withdrawals, balance inquiries, and basic transactions.

- **DEPOSITS**
- **WITHDRAWALS**
- **CASH & CHECK**
- **ACCOUNT TRANSFERS**
- **LOAN PAYMENTS**
- **AND MORE!**



**OUR ITM CREW
IS HERE TO HELP YOU!**

**COME SEE US AT ANY OF
OUR 6 BRANCH LOCATIONS**

MONDAY - THURSDAY 7:30AM - 5:00PM

FRIDAY 7:30AM - 6:00PM

SATURDAY 8:00AM - NOON

ESSENTIAL CYBER SECURITY TIPS

FRAUD IS ON THE RISE...

Are you staying safe online?

As cyber scams ramp up across the country, it's more important than ever to protect your personal and financial information. Whether it's phishing emails, fake texts, or suspicious links, criminals are getting smarter — but so can you. Here are a few simple steps you can take to keep your accounts secure:



1. USE STRONG, UNIQUE PASSWORDS

- Create complex passwords using a mix of letters, numbers, and symbols.
- Avoid reusing passwords across multiple accounts.
- Use a password manager to keep track of credentials.

2. ENABLE TWO-FACTOR AUTHENTICATION (2FA)

- Add an extra layer of security by enabling 2FA, ideally using an authenticator app or hardware token instead of SMS.

3. MONITOR ACCOUNT ACTIVITY REGULARLY

- Check your bank statements and transaction history often for any unauthorized activity.

4. BEWARE OF PHISHING SCAMS

- Never click on suspicious links in emails or text messages claiming to be from your bank.
- Always verify the sender's address and contact the bank directly if unsure.

5. AVOID PUBLIC WI-FI FOR BANKING

- Don't access your bank account on unsecured public Wi-Fi.
- Use a virtual private network (VPN) if you must connect on public networks.

6. KEEP SOFTWARE AND APPS UPDATED

- Update your phone, browser, and banking app regularly to patch security vulnerabilities.
- device is lost or stolen.

7. LOG OUT AFTER EACH SESSION

- Always log out of your online banking account when finished, especially on shared or public devices.

8. INSTALL SECURITY SOFTWARE

- Use antivirus and anti-malware software on all devices used for banking.

9. SECURE YOUR MOBILE DEVICE

- Set a strong passcode or biometric lock.
- Enable remote wipe in case the device is lost or stolen.

10. KNOW YOUR BANK'S COMMUNICATION PRACTICES

- Banks will never ask for your password or PIN over email, phone, or text.
- Report any suspicious messages to your bank immediately.



IF YOU EVER NOTICE SUSPICIOUS ACTIVITY OR HAVE QUESTIONS ABOUT PROTECTING YOUR ACCOUNTS, OUR TEAM IS HERE TO HELP. STOP BY, GIVE US A CALL, OR VISIT OUR WEBSITE FOR TOOLS, TIPS, AND SUPPORT – WE'RE ALWAYS JUST A STEP AWAY.

HOMETOWN HIGHLIGHTS

LEGACY IN FULL BLOOM

Honoring the Life and Love of Berkeley and Georgia Mae Smith

On a peaceful stretch of Missouri farmland, where bees hum in the clover and crops rise with the seasons, the story of the Smith family continues to grow—rich in memory, tradition, and deep-rooted love. What began with the late Berkeley Smith and his wife Georgia Mae on 40 acres of ground has blossomed into a thriving, multigenerational farm spanning over 4,000 acres.

With sons Shannon Jr. and George, grandsons Dylan and Ryan, and now a great-grandson, Reece, the Smith family's roots run deeper than ever—across fields, across decades, and across hearts.



Pictured Above Left to Right

Berkeley, Georgia Mae, Shannon and George Smith

FROM FORTY ACRES TO FOUR THOUSAND: A LOVE THAT BUILT A LEGACY

In 1960, Berkeley married Georgia Mae started with a 40-acre farm—humble land that held the promise of something far bigger than they could imagine. They didn't have much at the start, but they had each other and a shared devotion to hard work, faith, and family.

Through countless seasons, they built a life on that land—raising their boys and tending their fields with calloused hands and grateful hearts. Today, that same land has grown into a 4,000-acre family operation, still guided by the values they instilled.

BEFORE THE BEES RETURNED: BUILDER, ENGINEER, SERVANT

After high school, Berkeley set aside his early beekeeping passion and pursued a career in construction and public service. He worked for the City of Marshall and later for the City of Sedalia, where he served as Assistant Engineer.



His keen eye for detail and love for building led him into private construction, where his work helped shape communities.

Pictured Left

First United Methodist Church | Slater

Among his proudest accomplishments: helping to build Peace Lutheran Church and First United Methodist Church in Slater—houses of worship that still stand as a quiet testimony to his craftsmanship and faith.



Pictured Left

Peace Lutheran Church | Slater

Pictured Bottom

Bee Boxes from Smith Apiary

BACK TO THE HIVE: A LIFELONG FASCINATION

But the bees were never far from his heart. His love for beekeeping began as a young boy during World War II, when he convinced his parents to order three pounds of bees from the Sears & Roebuck catalog. The bees arrived by train in a wooden crate—a small moment that would spark a lifelong passion. **Story Continued on Pg. 9**



HOMETOWN HIGHLIGHTS CONT.

UPCOMING EBMO SPONSORED EVENTS

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

SALINE COUNTY BBQ | 6.7

Saline County Courthouse Square. 4:30pm - 7pm

RETURN TO THE ROOST | 6.13-14

MHS All-School Reunion

KIDS MARKET | 6.14

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

STEVE MCQUEEN DAY | 6.14

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

HALLSVILLE FUNFEST | 6.20-21

Hallsville Fairgrounds

HOWARD COUNTY FAIR | 6.23-29

A Treasure Chest of Howard County's Best, Fayette MO

SALINE COUNTY STRUTTERS GOLF TOURNAMENT | 6.29

Indian Foothills Golf Course
Marshall MO

JULY

PARTY IN THE PARK | 7.4

11am at Fayette City Park

CALLAWAY YOUTH EXPO

7.7-12

Auxvasse Lion Club Park, 600 E. Chestnut St, Auxvasse, MO

KIDS MARKET | 7.12 & 19

9am-11am at the Fayette Square

OUTDOOR FAMILY MOVIE NIGHT

7.12

8:30pm at the Fayette Square

SALINE COUNTY FAIR | 7.11-20

Rock Star Roundup
Marshall, MO

BOONE COUNTY FAIR | 7.15-19

5212 N Oakland Gravel Rd
Columbia, MO

SAND GREEN CLASSIC TOURNAMENT | 7.19

Fayette Golf Course

UNITED WAY GOLF TOURN. | 7.26

Marshall, MO

HHS QUARTERBACKERS GOLF TOURNAMENT | 7.26

Lake of the Woods Golf Course, Columbia MO

AUGUST

KENNY BLAKELY CLASSIC GOLF TOURNAMENT | 8.2

Fayette Gold Course

HHS QUARTERBACKERS MOUSE RACE | 8.30

Hallsville LeMone Bldg
Doors open at TBD

CUSTOMER SPOTLIGHT

The Wayne's: Tony & Natalie

Zach is simply the best lender we have had the pleasure of working with. My husband and I are new customers to Exchange Bank but not new customers to Zach. Zach helped us with the purchase of our first home 5 years ago. It had a few hurdles to jump through but Zach took care of everything and made it super easy for us.

Pictured Below Left to Right

Zach Niemeier, Natalie Wayne and Tony Wayne



**"THE PERSONAL TOUCH
OF A SMALL TOWN BANK
NEVER FAILS."**

Here we are 5 years later using Zach and again it was the easiest process ever. Zach is honest, hard working, and just a great person. He and his team kept us informed all the way through the process and never missed a beat. Our closing was seamless and fast! We look forward to banking with Exchange Bank. The personal touch of a small town bank never fails. We have sent several family members to Zach recently and will continue to recommend Zach and his team at Exchange Bank of Missouri!

AG EXCHANGE

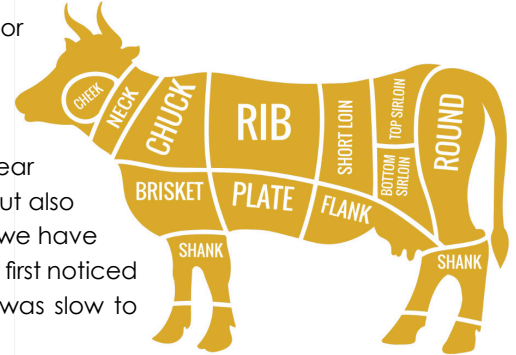
With Jonathan Haas | EBMO Vice President



"For the first time in a while we have exceptional calf prices and abundant hay piles."

What a time to be in the cattle business! For the first time in a while we have exceptional calf prices and abundant hay piles. As I am writing this in the beginning of May, the market seems to have no top. \$5 pee wee calves seem to be "normal" across markets. The CME August Feeder cattle contract seems poised to breach the \$300 level. Now, just how historic are these levels? Included are the 20 year CME Live Cattle and Feeder Cattle charts (shown below) to illustrate these record levels.

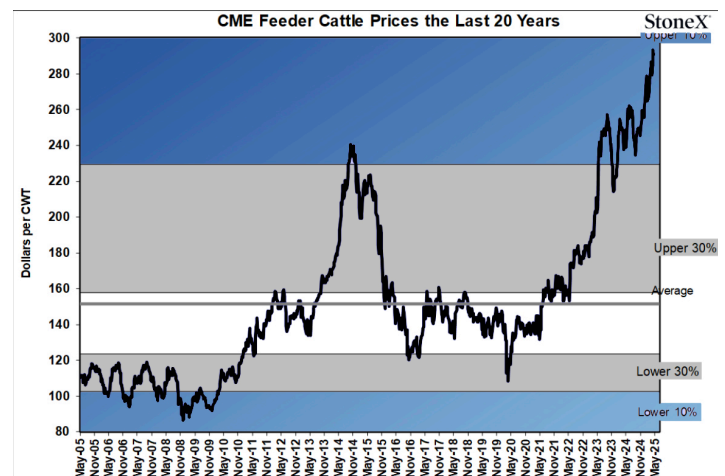
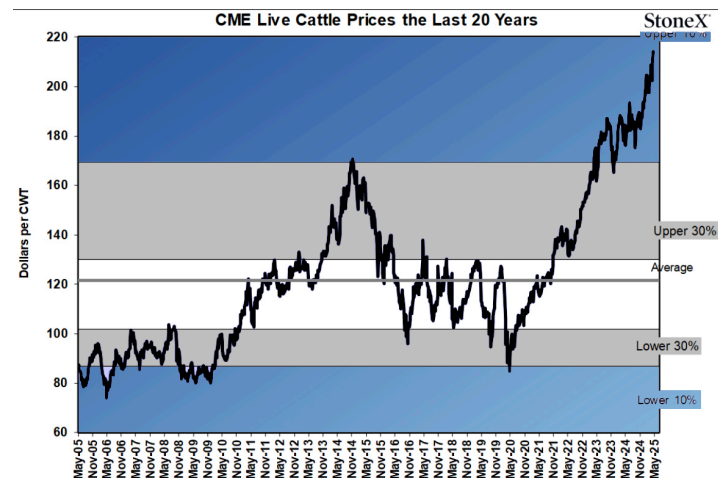
The current fundamentals sure seem to favor the cow/calf producer for the foreseeable future. The current beef cow herd is the smallest since 1971. One thing that I have noticed in my travels around Missouri this year is that the cow herd has not only shrunk, but also seems to be a much older cow herd than we have typically had. The drought of 2018 is when I first noticed a big reduction in heifer retention and it was slow to recover in the years following.



The reduction was further exaggerated in the 22/23 drought. Many producers decided to liquidate during this time period and have never returned. Based on the national heifer slaughter chart and my personal observations, we are still a long ways from any type of herd building scenario.

As exciting as the markets are, I am cautiously optimistic about how long this market can last and where it will settle WHEN it does break. These markets trade both domestic and foreign news, not just herd fundamentals. A longtime cattleman stated earlier this year, "The market always tries to cut itself in half before it settles." I thought that seemed awful aggressive until I looked at my records and saw that my calves in December of 2015 brought 51% of what they sold for in December of 2014. I also read somewhere a while back that the CME Live cattle contract stays between \$110-\$130 80% of the time. Now what does this mean? It means that it probably only stays above that level 10% of the time. I strongly advocate using some type of risk management and or protection during periods of record high prices. I recommend using puts, Livestock Risk Protection(LRP) and Livestock Gross Margin(LGM).

If you have questions I would be more than happy to discuss or help you locate a local agent. I personally use LRP (I have already purchased a policy on my entire 2025 calf crop) and have found it to be a worthy program for risk management.



EBMO UPDATES & ANNOUNCEMENTS

NEW NEWS IN SLATER

Exciting changes within the Branch!

Big things are happening at our Slater location! From fresh interior renovations to new leadership roles—including welcoming our new Branch President—we're investing in improvements that will better serve you, our valued customers. Below are some of the same friendly faces with new roles within the branch.



PICTURED LEFT
TRAVIS McCANN
Branch President



PICTURED RIGHT
BUD SUMMERS
Business Development
Executive Officer



TARRYN SANDERS
Cashier



MARIA McCABE
Operations Assistant



DARLA HEYMEYER
Customer Service
Representative



SLATER BRANCH

Interior Updates

This winter the building under went renovations with new paint, carpet, and furniture.



These updates mark an exciting new chapter for the branch, and we're confident they'll bring even more positive experiences in the days ahead. Change brings growth, and we're looking forward to a bright future together.

Legacy in Full Bloom | Continued from Pg. 5

Later in life, back on the farm, Berkeley returned to beekeeping with a renewed sense of wonder. He passed that love on to his sons, Shannon Jr. and George, and grandsons, Ryan and Dylan, who now oversee the apiary with the same care and calm reverence his grandfather once showed.



ENTER THE FIFTH GENERATION: YOUNG REECE

Now, Dylan's young son, Reece, walks curiously alongside his dad and great-grandmother on the very same ground where it all began. He may still be small, but he's already fascinated by the farm, the tractors, and the hum of the bees. Whether he's toddling behind his dad at the hives or riding along in the combine, Reece represents the next chapter of the Smith family's story—a living link between past and future, promise and memory.

GEORGIA MAE: THE HEART THAT HOLDS IT ALL

At the center of it all is Georgia Mae—strong, graceful, and ever present. From the kitchen table to the edge of the field, her wisdom and warmth guide her children and grandchildren, just as she and Berkeley guided each other through a lifetime of love and labor.

From a boy's wooden box of bees to a 4,000-acre legacy, Berkeley Smith's story continues through the hands of his children, the hearts of his grandchildren, and the hopeful eyes of young Reece.



Pictured Above Dylan, Ryan and George prepare honey from their apiary for production.

As a result of a 40-acre start to a 4,000-acre legacy, the Smith family has cultivated far more than crops—they've cultivated character, community, and continuity. With help from partners like Exchange Bank of Missouri, their story continues to grow strong—just like the fields, just like the family, and just like the love Berkeley and Georgia Mae planted all those years ago.

2025 EBMO HOLIDAY CLOSINGS

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



Pictured Above Left to Right

George, Georgia Mae, Shannon, Dylan & Reece and Ryan Smith

Kid's Corner WORD SEARCH

Find and circle all the words from the list below.

Y	A	Y	L	X	C	P	I	G	G	Y	B	A	N	K
B	C	E	E	C	A	S	H	J	S	Q	S	H	L	X
Z	H	S	A	K	A	F	L	F	P	B	D	D	Y	V
K	E	M	R	C	D	B	O	D	E	U	O	E	X	X
B	C	G	N	B	C	W	C	S	N	D	L	P	Y	Z
O	K	C	U	Q	V	O	I	P	D	G	L	O	C	B
M	C	B	O	S	L	V	U	T	Y	E	A	S	A	A
O	L	X	J	S	N	Z	C	N	H	T	R	I	R	N
I	C	S	A	V	I	N	G	S	T	D	S	T	D	K
K	D	O	E	G	G	D	A	T	B	R	R	B	E	D
I	P	M	I	A	T	M	M	S	B	J	S	A	C	E
M	C	O	L	N	F	P	V	A	P	C	S	U	W	F
H	M	N	K	O	S	Q	U	F	T	E	L	L	E	R
N	H	E	T	G	A	M	P	E	B	M	Y	A	E	B
U	J	Y	S	X	I	N	T	E	R	E	S	T	P	F

- | | | | |
|---------|-----------|---------|----------|
| SAVINGS | ACCOUNT | ATM | INTEREST |
| BANK | DEPOSIT | CARD | SPEND |
| MONEY | WITHDRAW | SAFE | EARN |
| COINS | CASH | DOLLARS | BUDGET |
| CHECK | PIGGYBANK | TELLER | LOAN |

