



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

FALL EDITION

"When you see all the people at the auction that are there to support the kids from their local community it is very touching."

~Landon Wehmeyer



WELCOME MESSAGE

WELCOME TO FALL AT EBMO!

Cheering for Our Kids. Investing in Their Future.

As the seasons change, one thing stays the same, our deep-rooted pride in supporting the youth and families of our community. From early mornings in the barn to late nights in the show ring, we've seen firsthand the dedication, responsibility, and heart our local kids bring to the county fair. Their hard work is inspiring, and we're honored to stand beside them, sponsoring events, cheering them on, and celebrating every ribbon, handshake, and smile.

Fall is one of our favorite times of the year at EBMO, not just because of cooler weather and changing leaves, but because it's a season of connection. From tailgating at local football games and providing food and fun for our hometown fans, to helping families plan ahead for the holidays and welcoming new team members, we're always looking for ways to give back. We're especially proud of programs like our mascot debit cards, which help support local schools by giving back with every swipe.

Thanks for letting us be a part of your story.

We're proud to serve this incredible community!

Read more about Landon, his goat Gayle and all the other local county fair participants on Pg. 4

Photo taken by Heartland Livestock Photography

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WRAP UP THE SAVINGS EARLY

EBMO's Smart Ways to Start Saving for the Holidays

The holidays should be joyful, not stressful. Planning ahead now can help make your season merry and financially manageable. Whether you're saving for gifts, travel, or just a few extra dinners out, here are some simple and effective ways to get ahead:



01

START A GIFT LIST EARLY

Jot down names, gift ideas, and price ranges now. Planning early helps avoid impulse buys and lets you shop when deals pop up.

02

SET A HOLIDAY SPENDING LIMIT

Estimate how much you'll need and stick to it. Break your budget into categories like gifts, food, events, travel, and décor. Having a clear limit helps prevent overspending.

03

STASH EXTRA MONEY

Bonuses, refunds, or even loose change can make a big difference. Toss unexpected funds straight into your holiday savings stash.

04

DECLUTTER & SELL ITEMS

Now's a great time to clean out closets and storage. Selling unused items on local marketplaces can give your savings a quick boost.

05

TAKE ADVANTAGE OF REWARDS OR POINTS

Check your credit card or loyalty programs, you might be able to use points for gifts, travel, or even groceries.

"EBMO is here to help take the pressure off, so you can focus on what matters most this coming season

**LESS STRESS, MORE JOY.
THAT'S OUR KIND OF HOLIDAY."**



EBMO MASCOT DEBIT CARDS

Small Swipes | BIG IMPACT

When you open an account at EBMO, you can choose a Mascot Debit Card featuring your local school. It's more than just a fun design, every time you use your card, a portion of the transaction goes back to your school district.

- Open a checking account.
- Choose from our lineup of local school mascot cards.
- Use your card like normal.
- Every qualifying swipe earns money for the school on your card.
- We track the earnings.
- At year's end, we give your school a check with the total raised! In addition, EBMO will refund your foreign ATM charges up to \$25 each month.

SINCE OFFERING OUR MASCOT DEBIT CARDS, OVER \$175,000 HAS BEEN RAISED FOR LOCAL SCHOOLS.

We believe strong schools build strong communities. That's why we created our Mascot Debit Card program, to give back directly to the schools that shape our kids, our families, and our future.

Those dollars earned help fund whatever's needed most, from classroom supplies to equipment, student programs, athletics and more. But here's the most important part: we can't do it without you.

When you choose a Mascot Card, YOU become part of the giving. Your everyday purchases help create meaningful change right here at home, and that impact adds up faster than you think.

TOGETHER, WE'RE NOT JUST SHOWING SCHOOL SPIRIT. WE'RE INVESTING IN IT.



OUR FUTURE ON DISPLAY

EBMO supports the next generation of makers, growers & dreamers at this year's county fairs.

From the lively livestock shows to the intricate arts and crafts, this year's county fairs were bursting with the talent and dedication of our local youth. These exhibits are more than just ribbons and awards, they showcase the skills, creativity, and hard work that will shape the future of our communities. At EBMO we're proud to support and celebrate the next generation at the heart of these hometown traditions.



“ I was super excited to go into the livestock sale at the BCF. As a kid you work all year to prepare for your project, and at my farm we raise our own. It's a lot of work. It all comes down to the day of the show and to see how well your animal does. The banners and belt buckles are all really awesome, but when you see all the people at the auction that are there to support the kids from their local community it is very touching. I'm super thankful for Exchange bank for bidding and buying my goat Gayle.” - Landon Wehmeyer







DON'T GET TRICKED!

PROTECT YOURSELF FROM HOLIDAY SEASON SCAMS

As the leaves begin to fall and the holidays approach, cybercriminals are gearing up for one of their busiest times of the year. The months between October and December see a sharp rise in online scams, fake shopping deals, and fraudulent emails. At Exchange Bank of Missouri, your security is our top priority, and we want to make sure you don't get tricked this season.

COMMON HOLIDAY SCAMS TO WATCH FOR

- **PHISHING EMAILS & TEXTS** – Messages that look like they're from well-known retailers, delivery companies, or even your bank, asking you to click a link or share personal information.
- **FAKE ONLINE STORES** – Fraudsters create websites that look like legitimate retailers offering "can't-miss" deals. After you pay, no product ever arrives.
- **GIFT CARD SCAMS** – You may be asked to pay for services or settle an account using gift cards. Legitimate companies will never make this request.
- **CHARITY FRAUD** – Sadly, scammers also take advantage of the giving spirit. Always confirm charities through trusted sources before donating.

HOW TO STAY SAFE

- **THINK BEFORE YOU CLICK** – Hover over links to verify the sender's email address or URL.
- **USE STRONG AUTHENTICATION** – Enable two-factor authentication on your online banking and shopping accounts.
- **MONITOR ACCOUNTS REGULARLY** – Check your EBMO Online Banking to keep an eye on unusual activity.
- **SHOP SECURELY** – Use trusted websites (look for "https://" and the lock icon in the browser) and avoid public Wi-Fi for purchases.
- **REPORT SUSPICIOUS MESSAGES** – If you receive something questionable claiming to be from Exchange Bank of Missouri, call us directly to verify.

FINAL THOUGHTS

Just as you lock your doors when the nights grow longer, it's important to "lock down" your digital life. With a few extra precautions, you can enjoy a safe and stress-free holiday season.

At Exchange Bank of Missouri, we are always here to protect you and your family's financial well-being. If you have concerns or questions about your account security, please stop by one of our six branches or give us a call.

**STAY SAFE,
STAY SMART,
AND HAVE A
WONDERFUL
FALL SEASON!**

HOMETOWN HIGHLIGHTS

AT THE HEART OF IT ALL

Mike and Debbie Mills

The story of Marshall Electrical Contracting Inc. (MEC) begins with two dedicated individuals: Mike and Debbie Mills. High school sweethearts and lifelong residents of Marshall, Missouri, Mike and Debbie have built not just a thriving business, but a family-centered legacy rooted in honesty, work ethic, and community service.

Mike, a master electrician by trade, began his career with a passion for solving problems and helping others. Debbie, known for her warmth and unwavering support, has been the steady hand behind the scenes, managing office operations, supporting field crews, and often acting as the face of the business in the community. Together, they've weathered every challenge and milestone side by side, turning MEC into one of central Missouri's most respected electrical contracting companies.

What sets Mike and Debbie apart isn't just their technical know-how or business acumen, it's their commitment to people. Clients know that when they call MEC, they're getting more than a service; they're getting a team that genuinely cares. Employees know they're not just part of a company, they're part of a family.



Pictured Above

Mike Mills tests electrical wiring, ensuring the system is safe and functioning properly.

ROOTED IN COMMUNITY, COMMITTED TO THE FUTURE

Whether it's wiring a new commercial building, supporting youth programs, or mentoring young apprentices, Mike and Debbie Mills have made an indelible mark on Marshall. Their legacy is one of quiet leadership, strong family values, and a belief that small businesses can have a big impact when they're built on trust.

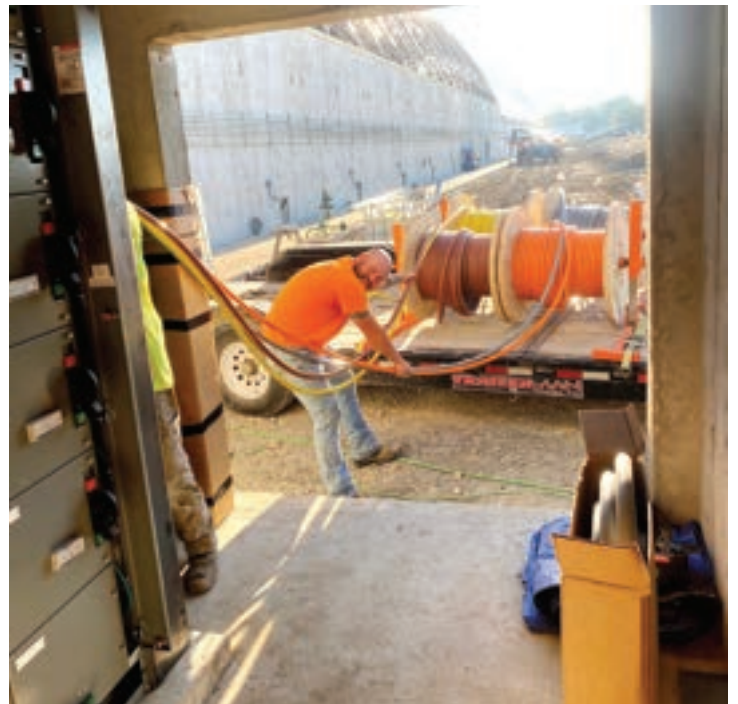
Now, with their son Steven Mills stepping into a leadership role and Gavin Mills preparing to help guide the next chapter, MEC's future is in steady hands.



Pictured Above

Steven Mills and Danny Warren enjoying a successful fishing trip.

But no story of MEC would be complete without honoring the deep and lasting contributions of Danny Warren, a cornerstone of the company for over three decades. Danny isn't just a longtime employee, he's part of the family. His skill, loyalty, and quiet leadership have helped shape the company's identity.



Pictured Above and Pg 9

Installing new electrical wiring inside a building.

"I STILL REMEMBER THE FIRST TIME I WALKED THROUGH YOUR DOORS AND WAS MET WITH SUCH A WARM WELCOME. THAT FEELING HAS NEVER CHANGED."



Pictured Above
Mike Mills and Stephanie Mullins - Marshall Branch President

"As I was reflecting this morning, it struck me that EBMO and I have been working together for 10 years now. I wanted to take a moment to share how much that partnership has meant to me personally, to my business, and most importantly, to my family and employees."

"I'm not sure of the exact number of people involved, but I do know that as a very appreciative group, we keep you busy, especially me. And through it all, you've been an incredible partner."

"I still remember the first time I walked through your doors and was met with such a warm welcome. That feeling has never changed. With your help and guidance, our business has grown beyond anything I ever imagined. There are still moments I have to pinch myself to believe it's real."

"I don't know if EBMO will ever fully realize the impact your bank has had on all of us, but I do, and I'm truly grateful."

Thank you.

*Warm regards,
Mike Mills Sr.
Marshall Electrical Contracting Inc.*



PARTNERING WITH EXCHANGE BANK OF MISSOURI

Behind every successful local business is a reliable partner, and for MEC, that partner has long been Exchange Bank of Missouri. From day one of our partnership, the Mills family has relied on the bank not just for financial services, but for personal support and business guidance.

Whether it was funding new equipment, growing the business, or navigating challenging times, Exchange Bank has stood by MEC with the same values the Mills family holds dear: trust, reliability, and hometown commitment.

LOOKING AHEAD WITH PRIDE AND PURPOSE

As the Mills family reflects on their journey, from Mike and Debbie's humble beginnings, to Steven and Danny's leadership, to Gavin's promising future, they're proud of what they've built. Together with loyal team members like Danny Warren and a community partner like Exchange Bank of Missouri, MEC is not just a business, it's a legacy.

Here's to continued growth, strong relationships, and a bright future rooted right here in Marshall, Missouri!

Thank you to the Mills family and Exchange Bank of Missouri for showing us what local partnership and family business really mean!

HOMETOWN HIGHLIGHTS CONT.

UPCOMING EBMO SPONSORED EVENTS

SEPTEMBER

WAR FOR 124 EBMO TAILGATE | 9.5
Hallsville vs Centralia Football Game, Tailgate opens at 5pm at Hallsville, MO

DRIVE FOR A CURE | 9.6
Rexton's Golf Tournament
Marshall, MO

LEADERSHIP TOMORROW KICKOFF | 9.18
9 Month Program
Marshall, MO

MO VALLEY VIKING STAMPEDE RODEO 9.18-20
Marshall, MO

EBMO CUSTOMER APPRECIATION 9.19
11am - 1pm
New Franklin Branch

SANTE FE TRAIL DAYS 9.19-20
New Franklin, MO

MO STATE CORNHUSKING | 9.20
Marshall, MO

EBMO WILDCATS TAILGATE | 9.26
Wildcats Homecoming Football Game
Slater, MO

OCTOBER

PIG OUT FOR PINK OUT | 10.3
Marshall, MO

PURSES + PUMPKINS | 10.4
Marshall Cultural Council
Marshall, MO

MARSHALL PUBLIC SCHOOLS HOMECOMING | 10.10
Marshall, MO

MARSHALL VS FULTON TAILGATE| 10.10
Marshall, MO

SLATER FALL FESTIVAL 10.16-18
Slater, MO

PTO FISH FRY | 10.18
4:30pm - 6:30pm
New Franklin, MO

CENTRAL METHODIST UNIVERSITY HOMECOMING WEEKEND | 10.18
Fayette, MO

HAUNTED HARVEST FESTIVAL 10.24-25
5:30pm - 11pm
New Franklin, MO

EBMO FALCON TAILGATE 10.24
5:30pm Fayette, MO

MO VALLEY COLLEGE HOMECOMING 10.25
Marshall, MO

MO VALLEY BLOCK PARTY | 10.25
Marshall, MO

TRUNK OR TREAT | 10.26
3pm Fayette, MO

TRICK OR TREAT ON THE SQUARE 10.30
Marshall, MO

NOVEMBER

4TH ANNUAL PORK STEAK DINNER 11.2
Fayette Police Dept, 11am
Fayette, MO

FITZGIBBON HOSPITAL AUXILIARY HOLIDAY BAZAAR 11.7
Marshall, MO

EBMO CUSTOMER APPRECIATION 11.21
Ham + Biscuits
Fayette Branch

SHOP LOCAL FRIDAYS EVERY FRIDAY IN NOVEMBER AND DECEMBER
Marshall, MO

2025 EBMO
HOLIDAY CLOSINGS

COLUMBUS DAY
Monday October 13th, 2025

VETERAN'S DAY
Tuesday November 11th, 2025

CHRISTMAS DAY
Thursday December 25th, 2025

Kid's Corner

PENNY'S MAZE

Help Buck find his friend Penny

