



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

Holiday Edition

Join us for our annual
EBMO Holiday Tradition
Cookies and Cocoa,
December 19th.
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SEE WHAT'S INSIDE

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*See photos from this year's Mascot
Debit Card Check presentations.*
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+ More
*Good Company, delicious treats
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Kids Corner
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SEASON'S GREETINGS

A LETTER FROM THE PRESIDENT *2025 A Year in Review*

As we enter the holiday season and round out the year, I would like to extend our warmest wishes to all our valued customers on behalf of Exchange Bank of Missouri. This time of year reminds us of the importance of connection, whether it's helping families reach their financial goals, supporting our local communities, or simply taking a moment to say thank you for being part of our banking family.

I am proud of our dedicated team members who continue to deliver exceptional service every day, ensuring that your banking experience remains smooth, secure, and personal. I am also extremely proud of our customers who help our communities by using their school mascot debit cards. In 2025 we were able to return over \$41,000 to our local schools.

As we close out the year, we're also pleased to share some good financial news: interest rates have seen a recent downtrend. This means now may be an excellent time to explore refinancing options, plan home improvements, or take that next step toward your financial goals. Our team is here to help you make the most of these opportunities with personalized guidance and flexible solutions.

From all of us at Exchange Bank of Missouri, we wish you a joyful, safe, and prosperous holiday season. Thank you for trusting us to be your financial partner, today and in the years to come.

*Merry Christmas,
Don Brown / President & CEO*



EBMO GIVES BACK

Mascot Debit Cards!

This holiday season, we're celebrating more than just the spirit of giving, we're celebrating the spirit of community! Through our Mascot Debit Card Program, EBMO customers are making a difference simply by using their debit cards. Each transaction helps support local schools and gives back to the students who represent our future.

We were thrilled to deliver checks to our participating schools this year, a moment of pride for students, staff, and our team alike. Thank you for helping us cheer on our schools and keep our communities thriving!



MARSHALL SCHOOLS: \$7,500



SLATER SCHOOLS: \$15,000



NEW FRANKLIN SCHOOLS: \$7,600



FAYETTE SCHOOLS: \$6,000



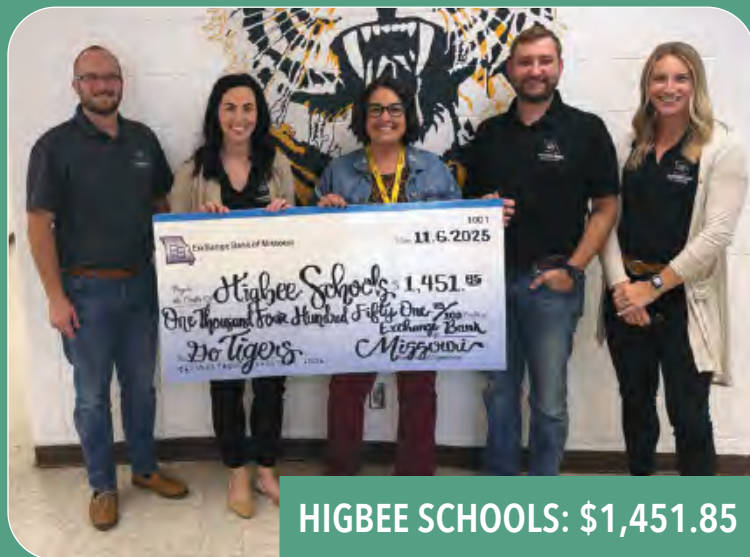
ST. PETER SCHOOL: \$1,175



FULTON SCHOOLS: \$3,000



GLASGOW SCHOOLS: \$1,491.70



HIGBEE SCHOOLS: \$1,451.85



ST. MARY SCHOOL: \$1,697.35



HALLSVILLE SCHOOLS: \$2,000

NOT SHOWN
NORTH CALLAWAY
SCHOOLS \$1,000

**SINCE OFFERING OUR MASCOT DEBIT CARDS,
OVER \$200,000 HAS BEEN RAISED FOR LOCAL SCHOOLS.**

MEET YOUR BRANCH STAFF



FAYETTE Shown Left & Below

Front Row: Halley Marek, Kristen Gibbs, Jessica Gregory Back Row, left to right: Taylor McCann, Johnathan Haas, Don Brown, Cindy Wells



Front Row: Randy Hutchinson, Natalie Littleton, Shelby Stockhorst, Pacha Hilderbrand, Back Row: Janet Wells, Joyce Diehls, Bailey Simpson, Karlie Monnig, Jamie Bishop Sydney Asbury



Front Row: Tiffany Littrell, Carrie Adams, Julie Parrish, Sarah Stacey, Back Row: Christina New, Jennifer Durreman, Melanie Lawson, Lauren Straatman



SLATER Shown Above

Sherry Blankenship, Sandy Hubbard, Kim Griffith, Middle Row: Maria Misuraca, Tiffany Green, Darla Hemeyer, Jodi Fuemmeler, Maria McCabe, Back Row: Travis McCann, Tarryn Sanders, Bud Summers

HALLSVILLE Shown below

Front Row: Richelle Douglas, Amber Sickler, JaVonna Pigman, Back Row: Grant Wright, Amber Hendren, Brandon Krapfl, Ty Peckman



NEW FRANKLIN Shown Below

Front Row: Monica Chapman, Jessica Garing and Dottie Gerlt
Back Row: Mel Fizer, Zach Niemeier and Luke Matney

**MARSHALL** Shown Below

Front Row: Teresa Koss, Tracy Head, Stephanie Mullins, Robyn Williams, Back Row: Morgan Joliff, Caroline Tyler-Carter, Marvin Tobar, Sydney Fornshell

**FULTON** Shown Above

Front Row: Jerra Hedges, Jerricka Brooks, Samantha Baumann, Jacob Prater
Back Row: Dennis Fennewald, Lauren Kleinschmit, Blake Elsberry, Bill Orendorff,
Not Pictured: Candi Wood

**AT EBMO, WE TRULY ENJOY
GETTING TO KNOW THE PEOPLE
WE SERVE. OUR CUSTOMERS
AREN'T JUST ACCOUNT NUMBERS,
THEY'RE OUR NEIGHBORS, FRIENDS,
AND COMMUNITY MEMBERS.
WE'RE PROUD TO PROVIDE FRIENDLY, RELIABLE
SERVICE AND TO BE A PART OF THE MOMENTS
THAT MATTER MOST IN YOUR LIFE.**

**THANK YOU FOR ALLOWING US TO BE PART OF YOUR
JOURNEY, IT'S AN HONOR TO SERVE YOU.**

BOARD OF DIRECTORS

Front Row: Charles Cooper, Cindy Wells, Diana Bennett, Back Row: David Tribble, Bud Summers, Don Brown, David Bounds, Ben Galloway



& Holding Company

Front Row: David Tribble, Diana Bennett, Cindy Wells, Don Brown, Steven Middelkamp

EBMO'S OPEN HOUSE + MORE!

YOU'RE INVITED TO OUR COOKIES & COCOA OPEN HOUSE!

Join us on Thursday, December 19, from 9 a.m. to 2 p.m. for one of our favorite EBMO tradition, our annual Cookies & Cocoa Open House!

Stop by to enjoy sweet treats, warm cocoa, and friendly conversation with your hometown banking team as we celebrate another wonderful year together. It's our way of saying thank you for your continued trust and support.

While you're here, don't forget to pick up your free 2026 EBMO calendar, our little gift to help you plan for the year ahead. We can't wait to see you!



EBMO HOLIDAY CLOSINGS

THANKSGIVING DAY 12.27.25 Closed all day

CHRISTMAS EVE 12.24.25 Open Until Noon

CHRISTMAS DAY 12.25.25 Closed All Day

NEW YEAR'S EVE 12.31.25 Open Until Noon

NEW YEAR'S DAY 1.1.26 Closed All Day



OUR HOLIDAY FAVORITES

Christmas Tree Cake Truffles

A QUICK, NO-BAKE HOLIDAY DESSERT MADE FROM THE ICONIC LITTLE DEBBIE CHRISTMAS TREE SNACK CAKES.

INSTRUCTIONS

- Unwrap the Little Debbie Christmas Tree Cakes and place them in a large bowl.
- Mix the cakes together with a handheld mixer until crumbly dough forms. Mix in the sprinkles.
- Using a tablespoon, scoop the dough and roll it in between the palm of your hand then place on the parchment lined baking sheet. Repeat the process until you are done with the dough.
- Melt the white chocolate or candy melts in a microwave-safe bowl in the microwave or by using a double boiler.
- Using a fork or dipping tool, dip each chilled cake ball into the melted white chocolate, coating it completely. Allow excess chocolate to drip off then place it back on the baking sheet.
- Melt the red candy melts in a piping bag or a ziplock bag in the microwave in 30-second increments. Massage the bag in between each time to ensure the red candy melts are fully melted.
- Snip the edge of the ziplock bag or piping bag and drizzle the red candy melts onto the truffles. Top with green sanding sugar and allow to set in the fridge for a few minutes. Enjoy!

INGREDIENTS

- 1 BOX OF LITTLE DEBBIE CHRISTMAS TREE CAKES 5 CAKES
- 8 OUNCES WHITE CHOCOLATE OR CANDY MELTS
- 3 TABLESPOONS FESTIVE SPRINKLES
- 3 TABLESPOONS RED CANDY MELTS FOR DRIZZLING (OPTIONAL)
- GREEN SANDING SUGAR FOR DECORATION



Visit Lifestyle of a Foodie for the entire blog post

www.lifestyleofafoodie.com/little-debbie-christmas-tree-cakes-truffles/



Kid's Corner

