



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

WINTER EDITION



While it is an exciting time to see the cattle markets with a steep incline, producers need to be cautious of market movers. Check out the Ag Exchange and learn how to manage risk in today's cattle economy

Read More on pg. 5

WELCOME MESSAGE

WELCOME TO WINTER AT EBMO!

2026: Looking to the Year Ahead

As we look ahead to the year before us, we'd like to welcome you and thank you for choosing Exchange Bank of Missouri as your financial partner.

A new year brings new goals and opportunities, whether that means growing your savings, purchasing a new home, upgrading your vehicle, or simply managing your money with greater confidence. We're here to support you every step of the way with products, tools, and guidance designed to help you make informed, smart financial decisions.

Our team across all six locations is dedicated to going above and beyond by anticipating your needs, not just responding to them. We strive to make every interaction genuine, with a commitment to getting it right the first time because we care.

Throughout the year, we'll share insights, resources, and updates to help you stay on track and make the most of your financial opportunities. Be sure to follow us on Facebook, and our newly launched Instagram page, @exchangebankofmissouri1927, our website and read our quarterly newsletter, like this one, to stay informed on all things EBMO.

As always, our team is ready to help you turn plans into progress. Here's to a successful year ahead, we're glad to be part of it with you.

Stay warm,

Brandon Krapfl
Hallsville Branch President



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START THE YEAR STRONG

EBMO's Smart Ways to Start Saving for 2026!

A new year brings a fresh start—and there's no better time to build strong financial habits. Whether you're planning ahead for the holidays, preparing for medical expenses, or simply setting money aside for what matters most, Exchange Bank of Missouri is here to help you start the year with confidence.

CHRISTMAS CLUB

HEALTH SAVINGS ACCOUNT

EBMO SAVINGS ACCOUNT

PLAN AHEAD WITH A CHRISTMAS CLUB ACCOUNT

The holidays have a way of sneaking up on us—but a Christmas Club Account makes it easy to be ready when they do. By setting aside a little at a time throughout the year, you can enjoy a stress-free holiday season without the financial strain.

- Automatic savings
- Helps avoid holiday debt
- Funds available when you need them most

It's a simple way to turn good intentions into a joyful holiday season.

BE PREPARED WITH A HEALTH SAVINGS ACCOUNT (HSA)

Health expenses can be unpredictable, but your savings don't have to be. A Health Savings Account (HSA) allows you to set aside money specifically for qualified medical expenses, helping you plan ahead while keeping more control over your healthcare costs.

- Tax-advantaged savings
- Use funds for eligible medical expenses
- Roll over unused funds year after year

An HSA is a smart way to protect both your health and your finances.

BUILD A STRONG FOUNDATION WITH A SAVINGS ACCOUNT

Whether you're saving for a goal, an emergency fund, or peace of mind, a traditional savings account is a great place to start. Our savings accounts make it easy to grow your money while keeping it accessible when life happens.

- Simple and secure
- Ideal for short- or long-term goals
- A great first step toward financial stability.

Let's Start the Year—Together.

No matter where you are on your financial journey, small steps today can make a big difference tomorrow. Stop by your local branch and let our friendly team help you choose the savings options that fit your goals for the year ahead.

EBMO IS HERE FOR YOUR FUTURE, EVERY STEP OF THE WAY!



EBMO REWARDS CHECKING ACCOUNTS

WARNING:

Side effects may include extra cash in your pocket.

EBMO Rewards Accounts are designed for customers who want to earn more by maintaining simple, everyday banking habits. When monthly qualifications are met, customers can enjoy added rewards while still benefiting from modern banking tools and the personalized service of a trusted community bank.

YOUR REWARDS CHECKING

Earn 5.00% cash back on your debit card purchases up to \$10 per statement cycle.

YOUR REWARDS INTEREST CHECKING

Earn 2.00% Annual Percentage Yield (APY) on balances up to \$25,000.00 and .50% APY on balances \$25,000.01 and over. Earn .01% APY if qualifications are not met.

PERKS

- Instant issue debit cards.
- Foreign ATM charges refunded up to \$25 per statement cycle.
- No penalties if qualifications are not met, but no rewards for that statement cycle.

QUALIFICATIONS

- Use your debit card for purchases 12 times within the statement cycle.
- Must have a direct deposit or auto debit within the statement cycle. No penalties if qualifications are not met, but no rewards for that statement cycle.
- \$100 to open
- E-statements

YOUR REWARDS SAVINGS ACCOUNT

When you tie a 'Your Rewards' or 'Your Rewards Interest' checking account to this savings you can earn 1.00% APY on balances up to \$50,000.00 and .50% APY on balances \$50,000.01 and over.

TO EARN:

- \$100 to open.
- Minimum average balance of \$100 per statement cycle. (\$3.00 Fee if balance falls below.)
- E-Statements are free.

While many large institutions focus on speed and scale, EBMO focuses on relationships. Banking locally keeps money in our communities and gives customers direct access to knowledgeable, friendly staff—without call centers or automated systems.

ROOTED IN COMMUNITY . FOCUSED ON YOU!

DOING THIS



+ USING THIS



=

MORE OF THIS



CONSTRUCTION SEASON

FROM DAYDREAM TO DOORSTEP : Building Starts with EBMO

By Zach Niemeier, Branch President - New Franklin



It's that time of year when being stuck indoors leads to daydreams of the perfect home. Maybe it's a house you've imagined for years; one you never quite thought was within reach. The good news is that dreams may be closer than you think.

At Exchange Bank of Missouri, our lenders live and work in the same communities we serve. With our local knowledge and construction loan expertise, building your dream home, on your ideal lot or even on family ground, can become a reality that fits both your family and your budget.

If you're unsure where to start, that's exactly where we come in. Construction loans can feel complex, but our experienced local lenders are here to guide you through the process, from reviewing plans and budgets to answering questions along the way, so your project becomes the forever home you'll truly love. For qualified borrowers, Exchange Bank of Missouri offers a level of flexibility that larger regional and national banks often cannot. Whether you're selecting a trusted local general contractor or have the experience to manage the project yourself, our team is here to support you and help keep your build on track.

From your initial construction loan through permanent financing, we are committed to looking out for your best interests and supporting the future you are building for your family. When you're ready to take the next step, contact your local Exchange Bank of Missouri lender at the branch nearest you. We're proud to offer professional guidance with the hometown care you can trust.



Zach Niemeier stands with New Construction Homeowner Jennifer.

NOT SURE WHERE TO BEGIN?

Our mortgage webpage is designed to help you get started with confidence. Explore current rates, learn about your options, and connect with a local lender who will walk you through the process. Whether you're ready to apply or just gathering information, everything you need is right at your fingertips. Scan the QR code and start making that daydream a reality!



AG EXCHANGE

HOT MARKETS, SMART MOVES

Managing Risk in Today's Cattle Economy

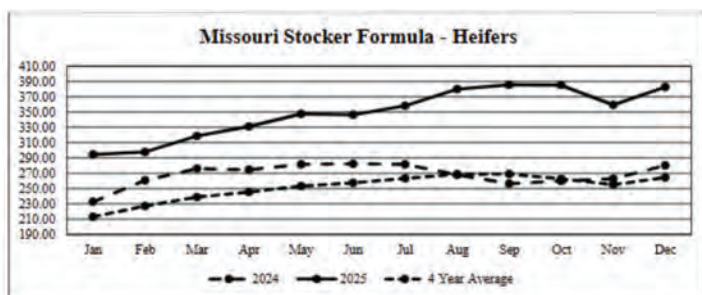
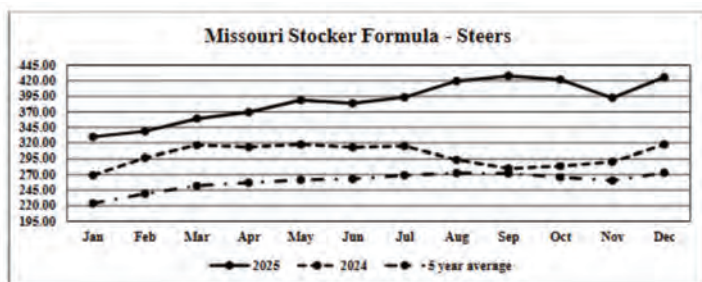
By Caroline Tyler Carter, Assistant VP of Lending - Marshall Branch

To say cattle markets have been on fire, would be an understatement. Wheat grazers have been in high demand and filling pastures is at top of mind. Buyers have been aggressively after cattle, and there is still some time until the grass gets here. Prices have been quite impressive with records being broken and then topped again each week. Cattle supplies are tight and expected to remain that way for the foreseeable future. Grazing operations generally hold a cost-of-gain advantage over feedlots, giving them a few more dollars to work with when buying. While it is an exciting time to see the markets with a steep incline, producers need to be cautious of market movers such as press releases, disease movement, market rumors, weather conditions, and even global concerns that have impacts on future supply or demand. Producers should prioritize active risk management to protect operations and equity in their business. Keeping this in mind, producers should limit risk by utilizing livestock risk protection or livestock gross margin, as well as being mindful of input costs. The increasing costs will push producers to extend credit or reduce the number of calves they purchase.

Careful financial planning and consideration of capital limitations are musts when deciding production strategies, especially in the long term. Farm operating loans provide vital resources to manage cash flow and expand operations. Operating loans allow producers to borrow what you need at that point in time, instead of a lump sum, giving flexibility and savings to the producer. Interest accrues on only outstanding balances which reduces overall borrower costs. Interest rates have softened recently, and the outlook remains positive for further reductions.



MISSOURI STOCKER FORMULA.



(The Missouri Steer (Heifer) Stocker Formula is a rolling seven day calculated weighted value which combines all Feeder Steers reported by MDA/USDA Market News Service weighing from 400-649 lbs. in the Medium and Large 1 and Medium and Large 1-2 frame and muscle classifications, including all comment cattle.)

“WE AT EXCHANGE BANK OF MISSOURI TAKE PRIDE IN SUPPORTING OUR LOCAL FARMING COMMUNITY, FROM SEASONED PROFESSIONALS TO THE NEXT GENERATION.”



HOMETOWN HIGHLIGHTS

ROOTED IN THE LAND:

The Legacy of the David Brown Family Farm in Saline County

At Exchange Bank of Missouri, we are privileged to serve farm families who do more than work the land, they steward it for generations. In Saline County, few names carry the history, respect, and continuity of the David Brown family. Their family farm traces its roots to the mid-to-late 1880s, when David Brown's great-grandfather purchased the original Brown family acreage.



Just outside Marshall, the Brown family has built more than a successful farming operation. They have built a legacy, grounded in tradition, strengthened through innovation, and guided by values passed down from one generation to the next.

Pictured Above

David and Linda Brown

A LEGACY OF TRUST AND PARTNERSHIP

Our relationship with the Brown family began more than seventeen years ago, when David Brown first walked through the doors of Exchange Bank of Missouri to discuss expanding the family farm. What started as a conversation rooted in mutual respect and shared values quickly became a long-standing partnership built on trust, hard work, and a common commitment to the future.

Since that time, we have had the privilege of working alongside the Brown family through every season, planting, harvesting, growing, and adapting. We have supported not only David, but also his children and now his grandchildren, as each generation steps forward with new ideas while honoring the principles that built the operation.

A FAMILY EFFORT, GENERATION AFTER GENERATION

David Brown began managing the family farm in the early 1970s, continuing the work of those who came before him. Along side his wife, Linda, his partner in life and in business, David expanded acreage, modernized equipment, and steadily grew both the row-crop and cattle operations. Linda has long managed the farm's books and provided a steady presence behind the scenes, helping ensure the operation's stability and success.

This February, David and Linda celebrate an extraordinary milestone: their 55th wedding anniversary. Their enduring partnership reflects the same commitment, resilience, and shared purpose that have defined the Brown family farm for generations.

Today, David's son Frank plays a key leadership role, overseeing day-to-day operations and introducing technologies that improve efficiency and sustainability. Frank's son, Ben, joined the farm full-time immediately after high school and has quickly become an integral part of the operation. From feeding cattle to operating machinery, Ben brings energy, dedication, and a deep respect for the family's agricultural heritage. Together, they manage a diversified operation producing corn and soybeans alongside a substantial cattle herd. Their approach blends time-tested farming practices with forward-thinking strategies, positioning the farm for long-term success while remaining firmly rooted in tradition.



PROUD TO GROW TOGETHER

At Exchange Bank of Missouri, we understand that no two farms are the same, but the values that sustain them often are. We are proud to support families like the Browns, who work not only for their own future, but for the future of their children, their community, and agriculture in Saline County.

To the Brown family, and to all multigenerational farm families we serve, thank you for trusting us to be part of your journey. Your legacy inspires us, and we are proud to stand alongside you as your partner.

HOMETOWN HIGHLIGHTS CONT.

CUSTOMER SPOTLIGHT

Sam Turner with Turner Ag Solutions

Turner Ag Solutions was founded in 2020, starting as just a seed dealership. Owner, Sam Turner, decided to diversify their offerings by adding a sprayer. A one man operation servicing one county has now grown to a well-rounded team servicing six counties offering elite seed, chemical, custom application, soil sampling, fertility recommendation and crop scouting. One thing that sets Turner Ag apart from the competition is their individualized service.



Pictured above left Sam and his family, Pictured above right Sam checking a soy bean crop.

“Every farm operation is different and requires different levels of service. It’s my job to make sure each and every customer knows how appreciated they are and their needs are taken care of,” said Sam Turner. “Working with Exchange Bank of Missouri has been wonderful. Having a bank that understands how our industry works and is willing to go the extra mile means a lot to me and my business. Ty treats me the way I want to treat my customers and I appreciate his advice.”

“HAVING A BANK THAT UNDERSTANDS HOW OUR INDUSTRY WORKS AND IS WILLING TO GO THE EXTRA MILE MEANS A LOT TO ME AND MY BUSINESS.”

UPCOMING EBMO SPONSORED EVENTS

FEBRUARY

LOVIN LOCAL GIVEAWAY ON FACEBOOK THROUGH CALLAWAY CHAMBER OF COMMERCE.
2.1 - 2.14
Fulton, MO

FAYETTE FIREMAN’S DANCE
8PM-12AM | 2.7
301 W. Morrison St
Fayette, MO

DENIM AND DIAMONDS | 2.7
Saline County Fairgrounds
Marshall, MO

FAYETTE CHAMBER OF COMMERCE - LUNCHEON W/ SPREE CULTURE CO. (A CULTURE OF FEEDBACK) 12PM | 2.12
Tricky Fish Community Hall
Fayette, MO

MARSHALL PHILHARMONIC ORCHESTRA: TIMOTHY HOWE, TROMBONE | 2.15
565 S Odell, Marshall, MO

SUPER SAM FOUNDATION PICADILLY | 2.28
Fulton, MO

MARCH

HCDA SHRIMP BOIL
3.14
Bob Lemone Bldg
Hallsville, MO

MARSHALL CULTURAL ARTS COUNCIL-SPRINGTIME BAZAAR
3.28
Martin Community Center
Marshall, MO

MARSHALL PHILHARMONIC ORCHESTRA-CHAMBER CONCERT | 3.28
710 E Yerby, Marshall, MO

NEW FRANKLIN CORK & MORE WINE WALK | 3.28 | 3-6PM
New Franklin, MO

EBMO UPDATES & ANNOUNCEMENTS

EBMO WELCOMES!

Meet our newest hires here at EBMO



**CAROLINE
CARTER-TYLER**

Assist. Vice President
of Lending
Marshall Branch



BLAKE ELSBERRY

Fulton Branch
President



DENNIS FENNEWALD

Credit Analyst
Fulton Branch



HALLEY MAREK

Loan Officer
Fayette Branch



GRANT WRIGHT

Loan Officer
Hallsville Branch

BRANCH SHOUTOUT

Hallsville Branch gives back in a big way!



AT EBMO, WE BELIEVE STRONG COMMUNITIES START WITH STRONG SCHOOLS.

Friday night lights mean a little more in a small town, and our Hallsville Branch is proud to support that tradition with an \$18,000 donation to Hallsville Schools for their new football scoreboard. Investing in our students, athletes, and hometown traditions isn't just something we talk about; it's something we do.

Pictured Left to Right
EBMO's Ty Peckman, Head Football Coach Paul Stevens, Superintendent Tyler Walker, EBMO's Brandon Krapfl & Richelle Douglas and Activities Director Ryan Richardson

WHEN YOU BANK LOCAL, YOUR MONEY STAYS LOCAL

2026 EBMO HOLIDAY CLOSINGS

PRESIDENT'S DAY

Monday Feb. 16th

JUNETEENTH

Friday June 19th

LABOR DAY

Monday Sep. 7th

VETERAN'S DAY

Wed. Nov. 11th

MEMORIAL DAY

Monday May 25th

INDEPENDENCE DAY

Friday July 3rd

COLUMBUS DAY

Monday Oct. 12th

CHRISTMAS DAY

Friday Dec. 25th

Kid's Corner

CROSSWORD

PUZZLE



HELP BUCK AND LEARN SMART MONEY HABITS!

ACROSS

- 1. A plan for how you spend and save money (6)
- 2. Money you save for later (7)
- 3. Machine where you get cash (3)
- 4. Putting money into your account (7)
- 5. Money you borrow and pay back
- 6. Coins, Cash, or dollars (5)

DOWN

- 7. Paper money (4)
- 8. Card used to buy things from your bank account (5)
- 9. Something you save money for (4)
- 10. Extras for using your debit card (7)
- 11. A character that represents a team or group (6)

