



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

SPRING EDITION



For the Dunkle family, farming has never been a short-term endeavor, it's a long game rooted in legacy, values, and the desire to leave something better for the next generation. James and Pat have spent their lives building that foundation, and now, they're proudly watching the next generation begin to step into their roles.

Read More about the Dunkle Family on pg.6

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WELCOME MESSAGE

Jonathan P. Haas | EBMO President

Spring is one of my favorite times of year here in Mid-Missouri. Across our communities, we see the fields coming back to life as planting season begins, and farms are filled with new calves and the promise of another year ahead. I'd like to remind you to please slow down and share the road with all slow-moving farm equipment traveling the roads this time of year.

As we look ahead, fair season will soon be here, bringing with it a celebration of hard work. From livestock to projects and exhibits, our local youth continue to represent the very best of our communities. We are proud to support them through our Blue Ribbon Savings account, helping to turn their efforts today into opportunities for tomorrow. Check out page three for more information.

Spring is also the busy season for home purchasing and starting home construction. If you are considering building, buying, or refinancing, I encourage you to check out our online mortgage application featured on page four of this newsletter. It is designed to make the process simple, convenient, and accessible whenever you're ready to take that next step.

This month's Ag Exchange is written by Dr. Dennis Fennwald. Dennis is one of our newest team members, starting in May of 2025. Dennis has a PhD in Animal Science and taught agriculture in the collegiate academic world for over 15 years before getting into banking. A fun fact about EBMO: we have two doctors on our staff. Our Vice President at the Hallsville branch, Dr. Ty Peckman, also holds a PhD in Animal Science. I think we might be the only bank in the state with two doctors!

As we move through 2026, we remain committed to the relationships, values, and service that have defined Exchange Bank of Missouri since 1927. Thank you for your trust, your support, and the role you play in making our communities strong. We look forward to another successful year, growing together.



GROW YOUR SAVINGS THIS SPRING

Watch Your Savings Come Into Bloom

Spring is a season of renewal, growth, and fresh starts, making it the perfect time to refocus on your financial goals. Just like tending a garden, growing your savings takes a little planning, regular care, and patience. Small steps taken now can make a big difference over time. Whether you're building an emergency fund, saving for a big purchase, or planning ahead for summer activities, this is a great time to help your savings take root and grow.

USE THIS SIMPLE CHECKLIST TO HELP YOUR SAVINGS FLOURISH THIS SPRING:

SET A CLEAR SAVINGS GOAL

Think about what you'd like to accomplish financially this year. Are you building an emergency fund, saving for a vacation, planning home improvements, or setting money aside for the holidays? Having a clear goal helps you stay motivated and gives your savings a purpose. Even breaking a larger goal into smaller monthly targets can make it feel more achievable.

START OR INCREASE AUTOMATIC TRANSFERS

One of the easiest ways to grow your savings is by making it automatic. Set up a recurring transfer from your checking account to your savings account each payday. Because the transfer happens automatically, you're less likely to spend that money elsewhere. Even small amounts, like \$10 or \$25 per week, can add up significantly over time.

REVIEW YOUR SPENDING HABITS

Spring is a great time to take a fresh look at where your money is going each month. Review recent transactions and see if there are a few areas where you might cut back. Small adjustments, like dining out one less time a week or canceling unused subscriptions, can free up extra money that can be redirected into savings.

PUT YOUR TAX REFUND TO WORK

If you receive a tax refund this year, consider using a portion of it to strengthen your savings. Depositing even part of your refund into a savings account can give your emergency fund a helpful boost or jump-start progress toward a specific financial goal.

CHOOSE THE RIGHT SAVINGS ACCOUNT

Not all savings accounts are the same. Depending on your goals, accounts like Certificates of Deposit (CDs) or Money Market accounts may offer ways to earn more on the money you save. Taking a few minutes to review your options can help ensure your savings are working as hard as you are.

EBMO is here to help you find the savings solution that fits your goals. Stop by your local branch or speak with one of our CSRs to learn more about our savings, money market, and CD options.

**A LITTLE PLANNING TODAY
CAN HELP YOUR SAVINGS
GROW ALL YEAR LONG.**



EBMO BLUE RIBBON SAVINGS

Turn their Fair Earnings into Blue Ribbon Savings!

At EBMO, we know the dedication, time, and hard work that goes into preparing for the county fair. From livestock to crafts, art to home projects, each exhibit represents months of effort and pride. Our Blue Ribbon Savings Account is designed especially for youth exhibitors, offering a rewarding 6% interest rate to help their earnings grow. It's our way of celebrating their achievements and investing in the future of our community.



- » PREMIUM RATE JUST FOR YOUTH EXHIBITORS
- » ANY SALE CHECK QUALIFIES
- » GREAT OPPORTUNITY FOR PARENTS AND GRANDPARENTS TO LEARN MORE ABOUT WHAT WE OFFER

BLUE RIBBON SAVINGS FAQs

WHO QUALIFIES?

Any Missouri resident under 21 who exhibits at the fair

- Livestock
- Hams
- Crafts
- Arts, etc...
- If they show it they qualify for it!

WHAT KIND OF CHECK?

Any monetary reward counts.

- Premium auction
- Personal buyer
- Any monetary gift qualifies!

WHAT WILL I NEED TO OPEN A BRS ACCOUNT?

Please bring in the following items

- Their monetary reward
- Proof they showed a new exhibit in 2026
- Proof of Missouri Residency
- Minimum \$25 to open

**BLUE RIBBON SAVINGS ACCOUNT | Promotion begins 6/1/2026 | 6.17% Annual Percentage Yield (APY) - rate expires 03/31/2027 | Receive 6.17% APY on balances up to \$25,000 and 0.15% APY on balances greater than \$25,000.00 | 6% promotional rate (up to \$25,000) requires documentation showing funds are new money from a qualifying project | Documentation is also required for existing accounts renewing at the promotional rate | Under 21 Proof of Exhibitorship | Missouri Resident | \$25 minimum deposit to open account. **This is not a full disclosure | Terms and Conditions apply | For complete details, please contact your local Exchange Bank of Missouri Branch.*

YOUR KIDS PUT IN THE HARD WORK NOW LET'S HELP THEM GROW THEIR EARNINGS.



EBMO MORTGAGE WEBPAGE

Simplifying Your Path to Homeownership



LOAN OFFICERS

- KRISTEN GIBBS
- TAYLOR MCCANN
- BRANDON KRAPFL
- TY PECKMAN
- GRANT WRIGHT
- JERRA HEDGES
- ZACH NIEMEIER
- JESSICA GARING
- STEPHANIE MULLINS
- CAROLINE TYLER-CARTER
- TRAVIS MCCANN
- KIM GRIFFITH

EXCHANGE BANK OF MISSOURI

What would you like to do today?

- [Find a Loan Officer](#)
- [Do a Rate Search](#)
- [Start a New Application](#)
- [Finish an Existing Application](#)
- [Resource Center](#)
- [View NMLS Registry Information](#)

Today's Featured Rates

Conventional Fixed Rate

30 Year Fixed Rate

Rate	APR	Points

20 Year Fixed Rate

Rate	APR	Points

15 Year Fixed Rate

Rate	APR	Points

USDA/RD 30 Year Fixed Rate

Rate	APR	Points

Member FDIC

We're excited to introduce our new Mortgage Application webpage, designed to make the home loan process easier and more convenient than ever. Whether you're just getting started or ready to apply, this user-friendly page puts everything you need in one place. You can easily find a loan officer at any of our six branch locations, explore current rates, and start, or even complete, your mortgage application online at your own pace.

The page also features helpful resources to guide you through the process, along with access to NMLS registry information for added transparency and confidence. It's all part of our commitment to providing a smoother, more accessible path to homeownership for our customers.

**READY TO TAKE THE NEXT STEP TOWARD
HOMEOWNERSHIP? VISIT US AT
[EBMO.MORTGAGEWEBCENTER.COM/RESPONSIVE/#/APPLYNOW](https://www.ebmo.com/mortgagewebcenter.com/responsive/#/applynow)
TO EXPLORE RATES, CONNECT WITH A LOAN OFFICER,
AND START YOUR APPLICATION TODAY!**

AG EXCHANGE

*With Dennis Fennwald
Credit Analyst - Fulton*



Agriculture loans and lines of credit are essential tools that allow today's farm and ranch operations to grow, withstand volatility, and pass on a stronger business to the next generation. For most producers, working with a local community bank is not just about financing, it is about building a long-term relationship with a community centered organization that intends to see both parties succeed.

LOANS VS. LINES OF CREDIT IN AGRICULTURE

Agricultural term loans provide a lump sum that is repaid over a set schedule and are typically used for long-term investments such as land, facilities, or equipment. These loans often feature fixed or variable rates and predictable payments on a range of payment schedules depending on what is best for the operation, which helps farmers plan cash flow around multi-year projects and asset lifecycles.

Agricultural lines of credit are revolving that producers draw on as needed and then pay down as cash comes in from crop or livestock sales. They are usually designed for seasonal and short-term needs such as seed, feed, fertilizer, fuel, labor, and operating expenses, so interest is paid only on the amount used, not on the entire credit limit.

WHY TAX RETURNS AND BALANCE SHEETS MATTER

- Banks need accurate financials to lend responsibly.
- Tax returns show income and trends over time.
- Balance sheets show assets, debts, and equity.
- They help assess leverage and collateral.
- Good records can speed approvals and improve terms.
- Transparency builds trust and shows strong management.

HOW EACH OPTION IS COMMONLY USED

FINANCING TOOL	TYPICAL PURPOSE	CASH FLOW IMPACT
Term Ag Loan	Land, buildings, pivots, grain storage, large machinery.	Long-term, scheduled principal and interest.
Operating Line of Credit	Inputs, feed, cash rent, short-term equipment, or cattle.	Seasonal borrowing and repayment as sales occur.

THE WIN-WIN RELATIONSHIP WITH A COMMUNITY BANK

Community banks occupy a unique role in agricultural lending because they are embedded in the same rural communities where their farm customers live and work. Local lenders understand weather patterns, input costs, land values, and the cyclical nature of farm income, allowing them to tailor structures such as seasonal payment schedules, interest-only periods, or customized lines of credit to fit each operation's reality.

For the farmer, a strong relationship with a local bank means a partner who looks beyond a single year's numbers and is prepared to work through down cycles, not just upswings. For the bank, healthy farm customers support loan portfolio quality and long-term profitability, while the interest and fee income from ag lending is reinvested in the same community through jobs, donations, and additional local lending. When farms succeed, the community bank remains strong, and when the bank remains strong, it can continue to provide the flexible capital farms need to succeed.

PUTTING IT ALL TOGETHER FOR YOUR OPERATION

An effective credit strategy often uses both term loans and operating lines side by side, matching long-term debt to long-lived assets and short-term credit to annual production costs. By providing complete tax returns, accurate balance sheets, and honest projections, producers equip their community banker to structure financing that fits their cycle, protects their equity, and helps them grow sustainably.

Over time, this transparency and performance builds a relationship where the bank knows the operation well enough to respond quickly when opportunity or adversity appears whether that means expanding acreage, upgrading equipment, or bridging a tough year. In a rural community, that relationship supports not only the family farm, but also local businesses, schools, and services that depend on a vibrant agricultural base and a stable, engaged community bank.

HOMETOWN HIGHLIGHTS

COMMUNITY BANKING, COMMUNITY ROOTS:

The Dunkle Family of Dover, Missouri

At Exchange Bank of Missouri, we believe that community banking is about more than transactions, it's about relationships and trust. In Dover, Missouri, few families reflect that spirit more than James and Pat Dunkle and their close-knit family.



Pictured Above
James and Pat Dunkle

DEEP ROOTS IN AGRICULTURE AND COMMUNITY

James Dunkle has been farming the land around Dover his entire life. From row crops to livestock, he knows the rhythms of rural life as well as anyone, and his dedication to the work has helped sustain not just his family's livelihood, but a proud agricultural tradition.

While James focused on the farm, Pat Dunkle balanced life in two worlds, as a vital part of the farm operation and working off the farm as a dedicated licensed practical nurse (LPN) in Lexington. For years, Pat worked long shifts caring for others in her nursing role, then returned home to help manage farm life and raise their family. Her compassion and work ethic make an impact on the lives of many.

MORE THAN BANKING, A PARTNERSHIP

In small towns like Dover, community banking means being there when it matters most. For the Dunkles, that has meant everything from financing improvements to their farm, to navigating changes in agriculture, to helping prepare for the next generation.

We know that for families like the Dunkles, decisions aren't made in board rooms, they're made around shop table. That's why our approach is personal. We take the time to understand each family's needs, goals, and values, because we've walked those same gravel roads ourselves.

A WORKING FARM, A FAMILY TRADITION

The Dunkles operate a full-scale row crop and cattle farm, a balance that reflects both tradition and adaptability. James Dunkle has spent his life in the fields and on the pastures, managing acres of corn and soybeans, rotating crops to maintain soil health and maximize yields. Each year's planting and harvest are approached with decades of knowledge, and the willingness to adjust with the times.

Alongside the crops, the Dunkles run a cattle operation that's been a key part of their livelihood. Their cow-calf herd is well managed and respected throughout the region, and their attention to animal care, pasture rotation, and herd health is second to none. Rain or shine, the cattle come first, and everyone, kids and grandkids included, knows how to roll up their sleeves when it's time to work.



Pictured Above
Fall harvest in action.

This is a true family operation, with Jesse (James and Pat's son) now playing a larger role on the farm, alongside his children, stepping up as the next generation. They've all taken to the land like those who came before them, learning from experience, asking the right questions, and showing a deep respect for the work.

Pictured Below
3rd generation farmers in the making.



INVESTING IN THE NEXT GENERATION

For the Dunkle family, farming has never been a short-term endeavor, it's a long game rooted in legacy, values, and the desire to leave something better for the next generation. James and Pat have spent their lives building that foundation, and now, they're proudly watching the next generation begin to step into their roles.

The Dunkle kids and grandkids have grown up with their boots in the dirt, learning not just how to plant and harvest, but how to work hard, care for animals, manage finances, and make decisions with the future in mind. Those life lessons, passed down from James and Pat, are shaping capable, community-minded young adults who understand the importance of both tradition and progress



Pictured Above

From left to right: Garrett (grandson), James, Alvin (father), Jesse Alvin (son) and Jesse James (grandson) in 2012

GROWING TOGETHER

Over the years, the Dunkles have faced the same highs and lows that come with a life tied to the land: strong harvests and tough droughts, growing markets and unexpected shifts. Through it all, they've stayed steady, rooted in faith, family, and hard work, and Exchange Bank of Missouri has been with them every step of the journey.

But growing together isn't just about farm business, it's about being there through life's seasons. We've shared conversations about passing on land and values to children and grandchildren. We've watched as the Dunkle family deepened their roots not only in agriculture, but in the Dover community, volunteering, giving back, and staying involved.

As the Dunkles' vision for the future expands, so does ours. We've introduced new technologies to make banking easier and more accessible, while staying true to our local, personal service that families like the Dunkles have come to rely on. Whether it's a conversation over a cup of coffee in the branch lobby or a phone call from the field, we meet our customers where they are, because we've walked the same paths.



Pictured Above

James's grandson bottle feeds a calf.

Our partnership is built on trust, shared values, and the belief that when one family grows stronger, the entire community benefits.

And that's why we'll keep showing up, year after year, generation after generation, proud to grow with families like the Dunkles. It's that long-term relationship, rooted in trust, mutual respect, and shared history, that makes community banking something special. We grow together, not just through business, but through life.

From family milestones and farm seasons to good years and hard ones, the Dunkles have stood strong, and we're honored to be their partners.

To James, Pat, and the entire Dunkle family, thank you for your trust, your friendship, and your example. We're proud to partner with you, and to be a part of your story here in mid-Missouri!

Pictured Below

James's grandson Jesse James now a senior in high school, works the hayfield.



HOMETOWN HIGHLIGHTS CONT.

EBMO Sponsored Spring Events

APRIL

**MARSHALL ROTARY CLUB
MOUSE RACES | 4.17**
Marshall, MO

FFA ALUMNI BANQUET | 4.25
Dinner & Auction for Hallsville
FFA, Hallsville Lemone
Building

TREATS ON THE STREETS | 4.25
Downtown Fayette
11am-3pm

GROWING TOGETHER | 4.27
Farmer and Community BBQ,
Slater EBMO Branch, 11am-1pm

MAY

**SLATER BOOSTER CLUB
TRIVIA NIGHT AND SILIENT
AUCTION | 5.2**
Slater Booster Club Fundraiser

**MARSHALL HIGH SCHOOL
ACHIEVEMENT NIGHT | 5.6**
Marshall, MO

**MARSHALL HIGH SCHOOL PROJECT
GRADUATION | 5.12**
Marshall, MO

**FAYETTE CUSTOMER
APPRECIATION DAY | 5.27**
Fayette Branch

**HALLSVILLE QUARTERBACKERS
GOLF TOURNAMENT | 5.30**
Lake of the Woods Golf
Course, Columbia, MO

JUNE

**HALLSVILLE CUSTOMER
APPRECIATION DAY | 6.12**
Enjoy Lunch on us at the
Hallsville Branch

FULTON STREET FAIR | 6.12-13
Downtown Fulton, MO

GOATHILL FEST | 6.20
Marshall Chamber
of Commerce

HOWARD COUNTY FAIR | 6.21-28
Howard County Fairgrounds
Fayette, MO

EBMO UPDATES & ANNOUNCEMENTS

EBMO WELCOMES

Jonathan P. Haas | President Exchange Bank of Missouri

Hello, my name is Jonathan Haas. I grew up in Rocheport, Missouri. After graduating from Hickman High School, I went just down the road where I earned my Bachelor's degree from the University of Missouri. My first job out of college was a short stint in Western Kansas at cattle feeding facility. I missed trees and water and within a year I moved back to Central Missouri. In 2011, I started with Farm Service Agency administering the Beginning Farmer Loan Program. About my third year in this position, I realized lending could be a career and not just a job. In April of 2015 I was hired by Exchange Bank. I still can't believe it has already been 11 years! My wife, Heidi, and I live just outside of Fayette on our farm where we raise kids and cows. When I'm not chasing my three children around or at the bank, I enjoy hunting, fishing, and golf. At our core, we are proud to be a growing and thriving community bank. Missouri has lost nearly 18% of its community banks over the past five years, yet we continue to move forward with strength and purpose. I firmly believe community banks are essential to rural America. I am surrounded by an exceptional set of employees which makes Exchange Bank well-positioned for continued success in the years ahead, and I am deeply committed to both our bank and the communities we serve.



EBMO UPDATES & ANNOUNCEMENTS CONT.

EMPLOYEE SHOUTOUT

Julie Parrish
Missouri Independent
Bankers Association
Magazine Feature

We are proud to congratulate Julie Parrish on her recent feature in MIBA's Show-Me Banker magazine, a well-deserved recognition of her leadership and expertise. As Vice President of Information Technology and Audit Officer at EBMO, Julie plays a vital role in maintaining the security, efficiency, and integrity of our systems and operations. Her dedication, attention to detail, and forward-thinking approach help ensure that we continue to provide safe, reliable, and innovative banking services to our customers. We are honored to have her as part of the EBMO team and celebrate the impact she makes every day within our organization and the community we serve.

■ MEET YOUR MISSOURI BANKER



Julie Parrish


*Vice President,
Information
Technology & Audit
Officer, Exchange
Bank of Missouri*

Where are your bank and its branches located? What is the market like?
 Exchange Bank of Missouri is headquartered in Fayette, Missouri, with branches serving Fayette, Marshall, Slater, New Franklin, Fulton and Hallsville. Our market is largely rural and community-driven, made up of hardworking families, farmers, small businesses and local organizations who value relationships and trust. While technology and customer expectations continue to evolve, our communities still appreciate face-to-face service and a bank that truly knows them.


What is something unique about your bank?
 What truly sets Exchange Bank of Missouri apart is our people and our commitment to relationships. We are a hometown bank in the truest sense: locally owned, locally managed and deeply invested in the success of our communities. We blend that personal service with modern technology, ensuring our customers never have to choose between convenience and connection.

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What's your favorite thing about your bank/banking in general?
 My favorite part of banking is knowing that what we do truly matters. Whether it's helping a customer protect their account, supporting a local business or ensuring systems run smoothly, our work has a real impact. At Exchange Bank of Missouri, I'm proud to work alongside people who genuinely care about doing the right thing and helping our communities have a strong future. ■



bank's community
 ...nt is at the heart of Exchange Bank of Missouri. It's something I am personally and the bank's financial support of me actively serves our communities & volunteerism. I am heavily involved in the Area Common Fund and the newly formed Board of Directors. I help strengthen partnerships with organizations and the people we invest in. My investment goes far beyond just giving up; building relationships thrive.



What is your bank's biggest challenge in the area of online/mobile banking?
 One of the biggest challenges is keeping pace with rapidly changing technology while maintaining strong security and customer education. As digital banking continues to grow, we focus heavily on cybersecurity, vendor management and helping customers understand how to use these tools safely and confidently.

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YOU CAN READ JULIE'S FULL ARTICLE ON PAGE 10 OF MIBA'S THE SHOW-ME BANKER 2026 ISSUE 1

2026 EBMO HOLIDAY CLOSINGS

MEMORIAL DAY
 Monday May 25th

COLUMBUS DAY
 Monday Oct. 12th

JUNETEENTH
 Friday June 19th

VETERAN'S DAY
 Wed. Nov. 11th

INDEPENDENCE DAY
 Friday July 3rd

THANKSGIVING DAY
 Thursday Nov. 26th

LABOR DAY
 Monday Sep. 7th

CHRISTMAS DAY
 Friday Dec. 25th

EBMO IS ON THE 'GRAM!

FOLLOW US ON INSTAGRAM
 @EXCHANGEBANKOFMISSOURI1927



Kid's Corner

PATH PUZZLE

Help Buck find the path to Penny

