



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

SUMMER EDITION

For 250 years, the American Dream has been built on hard work, opportunity, and the hope of a place to call home. To celebrate America's 250th birthday, Exchange Bank of Missouri is offering a \$250 lender credit toward closing costs on qualifying home loans.

Learn more about the qualifications on pg.6



WELCOME MESSAGE



Zach Niemeier
New Franklin Branch President

CELEBRATING 250 YEARS OF OPPORTUNITY

Summer is here, and the real estate market has been busy across our communities. We've seen more buyers and sellers getting active, and while mortgage rates have bounced around quite a bit over the past several months, they have started to stabilize and show signs of improvement.

If you've been thinking about buying a home, building, purchasing land, or refinancing a higher-rate mortgage, now may be a great time to explore your options. Our lending team is always happy to sit down with you, answer questions, and help you find the loan that best fits your needs.

As our nation celebrates its 250th anniversary, Exchange Bank of Missouri is proud to commemorate this historic milestone by offering a \$250 lender credit on qualifying mortgage loans for a limited time. It's our way of celebrating 250 years of opportunity, growth, and the dream of homeownership that continues to bring families and communities together. Whether you're a first-time homebuyer, looking for more space, purchasing your dream property, or considering a refinance, we'd love the opportunity to help you take the next step.

As always, thank you for choosing Exchange Bank of Missouri as your hometown bank. We appreciate your business and look forward to serving you and your family for years to come.

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SUMMER TRAVEL FINANCIAL PLANNING 101

SMART SPENDING AND SCAM SAFETY

Summer is a season for road trips, family vacations, and making memories, but it can also be a time when expenses add up quickly and scammers look for opportunities to take advantage of travelers. A little planning can help you enjoy your trip while keeping your finances secure.

BEFORE YOU LEAVE: Set a realistic vacation budget that includes lodging, meals, fuel, entertainment, and a little extra for unexpected expenses. Using a debit card for purchases can make it easier to track spending and stay within your budget. Consider setting account alerts through your mobile banking app so you can monitor transactions while you're away.

WHEN TRAVELING: Be cautious about where and how you access your financial information. Avoid logging into banking accounts while connected to public Wi-Fi networks, and be wary of unsolicited emails, text messages, or phone calls claiming to be from airlines, hotels, or financial institutions. Scammers often take advantage of busy travelers by creating fake booking confirmations, travel deals, or urgent account alerts designed to steal personal information.

ATMS: If you're using an ATM while on vacation, choose one located at a bank or well-lit, secure location. Before inserting your card, take a quick look for anything unusual attached to the card reader that could indicate a skimming device.

IMPORTANT: TRUST YOUR INSTINCTS. If an offer seems too good to be true or someone is pressuring you to act immediately, take a moment to verify the information before responding.

VACATION RED FLAGS

- UNSOLICITED TRAVEL CONFIRMATIONS
- REQUESTS FOR IMMEDIATE PAYMENT
- DEALS THAT SEEM UNUSUALLY CHEAP
- LINKS SENT THROUGH UNEXPECTED TEXTS OR EMAILS
- REQUESTS FOR BANKING PASSWORDS OR SECURITY CODES

BEWARE OF BANK IMPERSONATION SCAMS

One of the most common scams today involves fraudsters pretending to be your bank. They may call, text, or email claiming there's a problem with your account and ask you to verify personal information.

REMEMBER: EBMO will never call, text, or email you asking for sensitive information such as your online banking password, debit card PIN, security codes, or full account credentials.

If you receive a suspicious call claiming to be from EBMO:

- Do not provide any personal or account information.
- Hang up immediately.
- Contact your local EBMO branch directly using a trusted phone number.
- Report the incident so our team can help protect your account.
- When it comes to your financial information, it's always better to verify first and act second.

HAVE QUESTIONS? WE'RE HERE TO HELP.

If you ever receive a suspicious phone call, text message, email, or social media message claiming to be from EBMO, contact your local branch before responding. Our team is happy to help verify communications and answer questions about protecting your accounts.

Your security is important to us. When in doubt, give us a call, we'd rather answer your questions today than help recover from fraud tomorrow.

A LITTLE PREPARATION CAN GO A LONG WAY TOWARD PROTECTING YOUR MONEY AND GIVING YOU PEACE OF MIND, ALLOWING YOU TO FOCUS ON WHAT MATTERS MOST, ENJOYING YOUR SUMMER ADVENTURES.

P2P

INTRODUCING

Person to Person Payments with EBMO

Skip the extra apps and send money directly from your Exchange Bank account with Person-to-Person (P2P) Payments. Whether you're paying a friend back for lunch, sending money to a college student, or paying a local service provider, P2P Payments offer a convenient and secure way to transfer funds, all from within your Online Banking or Mobile Banking account.

HOW IT WORKS:

1: LOG IN

Log in to your Online Banking account & select the BILL PAY tab

2: ADD A PERSON

- Click PAY A PERSON
- Send by EMAIL or TEXT MESSAGE
- Enter their name and contact info
- Create a UNIQUE KEYWORD to share

3: ACTIVATE THE PAYEE

- Choose secure delivery (Email, Text or Phone)
- They get a SECURE LINK to enter their bank info (expires in 9 days).
- Enter the ACTIVATION CODE you receive (expires in 9 days)

4: SCHEDULE PAYMENT

- Select payee
- Enter Amount
- Choose date
- Add note (optional)
- Confirm

5: FUNDS DELIVERED

- Recipient is notified of deposit
- Both parties alerted if payment fails



» INCLUDED WITH EBMO'S ONLINE AND MOBILE BANKING

» SAFE AND SECURE

» PAY FAMILY AND FRIENDS

» SEND MONEY IN MINUTES

» SKIP THE DOWNLOADS AND TRANSFERS!

Ready to give it a try? Log in to Online Banking or Mobile Banking and discover how easy it is to send money with P2P Payments. If you have questions or need help getting started, our team is happy to assist.





LET'S CELEBRATE!

You Receive \$250 Lender Credit Toward Closing Costs

As America celebrates 250 years of independence, opportunity, and the pursuit of the American Dream, Exchange Bank of Missouri is proud to help our neighbors take the next step toward their own future. For a limited time, qualified borrowers can receive a \$250 lender credit toward closing costs on a home loan.

YOU
RECEIVE
\$250

**LENDER CREDIT
TOWARD CLOSING COSTS**
SECONDARY MARKET
ARM
CONSTRUCTION HOME LOANS

Effective June 8th 2026 through August 31st 2026

Offer valid for mortgage loan applications received between 06/08/2026 and 08/31/2026. \$250 lender credit will be applied toward eligible closing costs at loan closing. Available on qualifying residential purchase, refinance, and construction loans. Subject to credit approval, underwriting requirements, and property eligibility. Offer may not be combined with other lender credit promotions. Offer subject to change or termination without notice.

MASCOT DEBIT CARDS

Supporting Local Schools One Swipe at a Time

Your everyday purchases can have a lasting impact. Through EBMO's Mascot Debit Card Program, a portion of every qualifying debit card transaction is donated back to participating local schools.

Thanks to customers like you, we've donated over **\$230,000** to support students, teachers, and school programs throughout our communities.

**THAT'S THE POWER OF A SMALL SWIPE
CREATING A BIG IMPACT.**

SHOW YOUR SCHOOL SPIRIT AND SUPPORT LOCAL EDUCATION. CONTACT YOUR LOCAL EBMO BRANCH TODAY TO LEARN MORE ABOUT OUR MASCOT DEBIT CARDS AND HOW YOU CAN HELP YOUR SCHOOL WITH EVERY PURCHASE.



HOW IT WORKS

- 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!

Every Swipe Adds Up

From new books and classroom supplies to extracurricular activities. Every dollar counts and every swipe helps.



READY TO GET STARTED?

Our CSR's are here to help! Call or stop by any of our 6 branches to open your account and pick out your mascot debit card today!

EXCHANGE BANK OF MISSOURI

info@ebmo.com | 24 Hour VoiceLine 866.642.4144

FAYETTE | SLATER | NEW FRANKLIN
MARSHALL | FULTON | HALLSVILLE



AG EXCHANGE



HALFWAY TO HARVEST: NAVIGATING MID-SEASON CHALLENGES

With Travis McCann | Slater Branch President

The 4th of July seems to mark the halfway point for row crop agriculture, and 2026 has been no exception to the continued chaos plaguing the industry. Rain-soaked corn fields across mid-Missouri are now showing signs of nitrogen deficiency, which simply adds to the dilemma of applying additional nitrogen to support the growing crop. The fertilizer price battle has been an ongoing challenge for the past few years. Post-pandemic inflation, tariffs, the Russia-Ukraine War, and the Iranian conflict have all increased natural gas costs and bottlenecked shipping from the Middle East, impacting Persian Gulf-based facilities that supply a significant share of the global urea market. Most recently, President Trump suspended the phosphate duties that had been in place on Moroccan phosphate exports. Time will tell, but this could have a positive impact on U.S. farmers, especially as they prepare for the 2027 growing season.

Commodity markets have softened in recent months, retreating from the highs reached in mid-May, and now appear to have settled into a more moderate trading range. As Middle Eastern conflicts have been absorbed by the markets and the U.S. corn crop, overall, is off to a solid start—only slightly behind last year's condition ratings—prices have stabilized.

Historically, a 1.8-billion-bushel corn carryout is considered burdensome. However, macroeconomic influences and strong U.S. corn exports to date have provided enough support to maintain a moderate trading range, all things considered.

U.S. soybean acreage is likely to continue increasing as the season progresses. Coupled with the most recent stocks report showing a carryout of roughly 1 billion bushels, soybean markets have also remained within a modest trading range relative to longer-term averages, much like the corn market. However, increased demand for soybean-based products and steadily growing global crush demand have helped support soybean values despite increasing global uncertainty.

"THE PERIOD BETWEEN NOW AND HARVEST TENDS TO BE THE MOST FINANCIALLY CHALLENGING TIME FOR ROW CROP FARMERS."

The growing crop still carries the greatest level of uncertainty, operating lines begin to fill as spring invoices come due, and planning for the next growing season must remain at the forefront. Seasonally, commodity markets also tend to soften as corn pollination wraps up, with markets often shifting to a more risk-off position.

This is an excellent time to take a closer look at the financial health of your operation. A mid-year financial review can help identify opportunities, uncover potential challenges before they become larger issues, and reduce stress as harvest approaches. Below are several key areas to review that can strengthen your operation and improve financial management:

- Review Crop Insurance policies and be in contact with your agent
- Review loan balances, payment dates, interest due to help manage cash flow timing.
- Make mid-year updates to Balance sheet and Equipment and Livestock Schedules
- Review NC grain contracts or positions, basis opportunities if available could present themselves between now and harvest. Evaluate storage plans and market carry as well as potential harvest delivery bushels, this as well, can help mitigate cash flow crunches and offset interest expenses.
- Evaluate equipment condition and potential needs for the future growing season.
- Review FSA records and opportunities for relief programs.

Being diligent in these basic management practices can help identify potential issues before they become larger problems, whether it's a cash flow shortfall, equipment needs or availability, or unexpected delivery delays. Every business faces periods when minimizing losses is just as important as maximizing profits, and agriculture is no exception.

If you'd like to discuss your operation or plan for the season ahead, the agricultural lending team at Exchange Bank of Missouri is here to help.

HOMETOWN HIGHLIGHTS

HART'S DIESEL & MACHINE: *A Local Success Story Fueled by Family and Community*

Hart's Diesel & Machine has been proud to partner with Exchange Bank of Missouri for several years. Having a trusted, local bank nearby that is easy to work with has truly made a difference for the business. Both Hart's Diesel and Exchange Bank are excited for continued growth and success in the years to come.



Pictured Above: National Farm Machinery Show
2nd Place - Left to Right - First (3) pictured are with NFMS,
Brandon Hart, Dustin Hart & Randy Hart

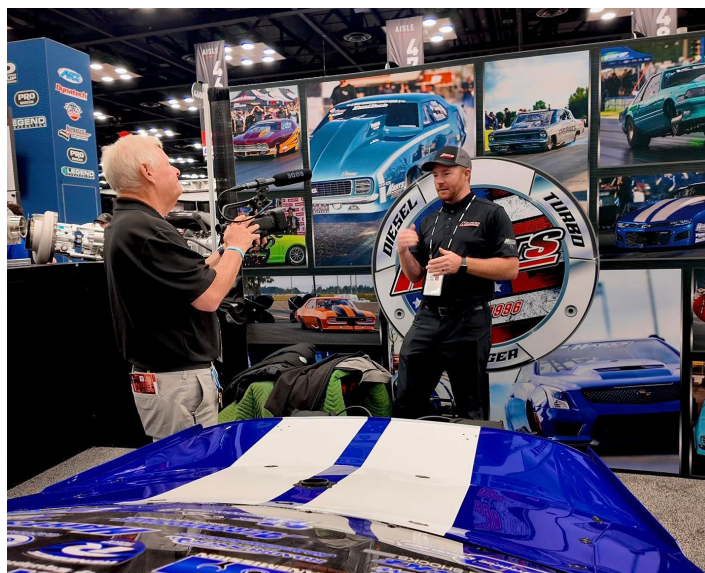
The story of Hart's Diesel began with Randy Hart, who started the business in a small shop in Glasgow, Missouri. In 1996, the company was officially founded alongside his sons, Brandon and Dustin Hart. Together, they combined their talents and shared passion for agriculture, business, and the thrilling world of truck and tractor pulling, laying the foundation for the company we know today. Hart's manufactures turbos, pumps, and injectors for high-performance truck and tractor pulling.



Brandon and Dustin bring extensive experience, mastering the intricacies of tractor and truck pulling at every level. Their ability to work seamlessly as a team has earned them a reputation as true "tractor whisperers." Their dedication to quality is evident, with much of the testing for pulling parts conducted in-house before any product is released.



Pictured Above:
Brandon Hart (right) doing an interview at the PRI show.



Pictured Above:
Dustin Hart (right) doing an interview at the PRI show.

Pictured Left:
Harts Diesel and Machine Shop

In 2018, Randy Hart retired, a milestone felt deeply by both the shop and its loyal customers. Even in retirement, his influence and legacy continue to inspire the business and the community.

Always eager for new challenges, Brandon and Dustin expanded their passion in 2020 by venturing into drag racing. This exciting addition to the business has thrived, showcasing their drive, skill, and willingness to push boundaries.



Pictured Above:

Hart's Charger - Featured Products Showcase Award, PRI 2025

Hart's customers also compete in some of the most competitive truck and tractor pulling and drag racing events in the country. In recent years, Hart's customers have earned first-place finishes at the National Farm Machinery Show in Louisville, Kentucky. There is always something exciting happening at Hart's.



Pictured Above Top:

Beyond Limits - Hart's Pulling Tractor

Pictured Above Bottom:

Lineup of turbos getting ready for delivery

Hart's Diesel & Machine serves customers worldwide. The company does business in countries such as Canada, Australia, and Denmark, and is always willing to go the extra mile to serve customers wherever they are located. In 2023, the company added a small repair shop in Denmark to help support its growing customer base and improve service efficiency. This expansion has helped customers keep their turbos, pumps, and injectors in top-notch condition.

THERE IS NEVER A DULL MOMENT AT HART'S DIESEL & MACHINE. THEIR STORY IS ONE OF FAMILY, HARD WORK, INNOVATION, AND COMMUNITY SPIRIT, A SHINING EXAMPLE OF LOCAL BUSINESS SUCCESS SUPPORTED BY EXCHANGE BANK OF MISSOURI.

HOMETOWN HIGHLIGHTS CONT.

EBMO Sponsored Summer Events

JULY

MARSHALL MUNICIPAL BAND APPRECIATION NIGHT | 7.2

East Lawn
Marshall Square
Marshall, MO

FAYETTE PARTY IN THE PARK 7.4

All day starting at 10am
Fayette City Park
Fayette, MO

MARSHALL MUNICIPAL BAND 7.4

Concert 8pm
Fireworks to follow
Indian Foothills Park
Marshall, MO

CALLAWAY YOUTH EXPO 7.6 - 11

5803 Co. Rd, 302
Auxvasse, MO
Check out CYE on
FB for a list of events!

FULTON CUSTOMER APPRECIATION DAY | 7.10

11am - 3pm
Enjoy lunch on us at
the Fulton Branch

KID'S MARKET DAYS | 7.11

9am - 11am
Fayette Square
Fayette, MO

SALINE COUNTY FAIR 7.11 - 20

Marshall, MO

KID'S MARKET DAYS | 7.18

9am - 11am
Fayette Square
Fayette, MO

BOONE COUNTY FAIR 7.21 - 25

Boone Co Fairgrounds
Columbia, MO

FAYETTE STREET DANCE | 7.25

Doors open 5pm
Dance 7pm - 10pm
Downtown Fayette Main St
Fayette, MO

AUG.

KID'S MARKET DAYS | 8.1

9am - 11am
Fayette Square
Fayette, MO

MARSHALL MUNICIPAL BAND 8.13

10:30am Opening
Ceremony 2pm
Touchstone Energy Stage,
MO State Fair
Sedalia, MO

SEPT.

NEW FRANKLIN CUSTOMER APPRECIATION DAY | 9.18

11am - 1pm
Lunch is on us at the
New Franklin Branch

SANTA FE TRAIL DAYS 9.18 - 19

New Franklin, MO

CUSTOMER SPOTLIGHT

The Horn Family

What started in a garage in 2009 has grown into a successful family business serving customers across Mid-Missouri. Founded by Donnie and Debbie Horn and their son Dustin, Horn's Butcher Shop became federally inspected in 2020 and is known for its quality products, dependable service, and family atmosphere.



THE HORN FAMILY BUSINESSES INCLUDE:

- HORN'S BUTCHER SHOP & MEAT PROCESSING
- CATTLE AND HAY FARMING
- SUDZ-N-STYLE DOG GROOMING & BOARDING
- AUSTRALIAN SHEPHERD BREEDING



COMMUNITY INVOLVEMENT:

- Supports Callaway Youth Expo and Share the Harvest
- Assists local 4-H and FFA exhibitors
- Active supporters of local agricultural programs and events

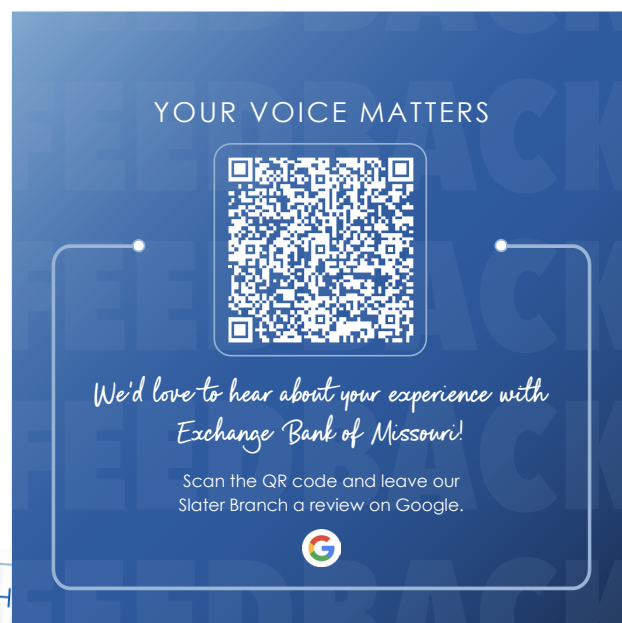
For more than 17 years, the Horn family has trusted Exchange Bank of Missouri for their personal and business banking needs. We're proud to support family-owned businesses like the Horns and look forward to being part of their story for generations to come.

EBMO UPDATES & ANNOUNCEMENTS

Your Feedback Matters!

At Exchange Bank of Missouri, we believe great banking starts with listening. As a community bank, building strong relationships and providing exceptional customer service are at the heart of everything we do. That's why we've placed Google Testimonial Cards at each of our branches. These cards make it easy to share your experience by scanning the (branch specific) QR code to leave a Google review or by providing feedback directly on the back of the card. Your comments, suggestions, and experiences help us understand what's working well and where we can improve, ensuring we continue to serve our customers and communities in the best way possible.

CHECK OUT RECENT REVIEWS FROM OUR CUSTOMERS!



SHARE YOUR THOUGHTS

One word that best describes EBMO
Helpful

What do you enjoy most about banking with us?
the staff is always nice & very helpful

How has EBMO made a difference for you?
It helped me & my husband start our dream farm & have a home

Why would you recommend us to a friend?
Always willing to help & answer any questions & they are about the people and not just the money

EXCHANGE BANK OF MISSOURI FULTON BRANCH

SHARE YOUR THOUGHTS

One word that best describes EBMO
Great

What do you enjoy most about banking with us?
Efficient, effective, polite

How has EBMO made a difference for you?
Every aspect very good

Why would you recommend us to a friend?
Most definitely!

EXCHANGE BANK OF MISSOURI FULTON BRANCH

SHARE YOUR THOUGHTS

One word that best describes EBMO
Helpful

What do you enjoy most about banking with us?
friendly - professional

How has EBMO made a difference for you?
quick service on scammers

Why would you recommend us to a friend?
They are the best bank I ever had

EXCHANGE BANK OF MISSOURI SLATER BRANCH

WE'D LOVE TO HEAR FROM YOU!

STOP BY YOUR LOCAL EBMO BRANCH AND FILL OUT A TESTIMONIAL CARD TODAY. YOU CAN ALSO LEAVE A REVIEW ANYTIME BY SEARCHING FOR YOUR LOCAL EBMO BRANCH ON GOOGLE AND SHARING YOUR EXPERIENCE ONLINE.

2026 EBMO HOLIDAY CLOSINGS

LABOR DAY

Monday Sep. 7th

VETERAN'S DAY

Wed. Nov. 11th

CHRISTMAS EVE

Friday Dec. 24th | Early Closing at 12

COLUMBUS DAY

Monday Oct. 12th

THANKSGIVING DAY

Thursday Nov. 26th

CHRISTMAS DAY

Friday Dec. 25th

Kid's Corner

CONNECT THE DOTS

Connect the dots to create Penny the Piggy Bank!

