



the EXCHANGE

EXCHANGE BANK OF MISSOURI NEWSLETTER

Holiday Edition



CHRISTMAS OPEN HOUSE

Stop by your local branch on Friday December 20th from 9am-3pm and enjoy hot beverages, cookies and dessert!

SEASON'S GREETINGS

2025 Calendars



Don't forget to pick up your 2025 calendars! We appreciate your business and look forward to continuing to serve you.

As we near the end of 2024, I want to personally thank you for your business. I hope that this newsletter serves as a means to highlight new faces and exciting milestones as our organization continues to grow and evolve.

Let's start with a personal favorite of mine, our School Mascot Debit Card program where a portion of every swipe is returned to our local schools. This year, we returned over \$41,000 because of you! We are excited to offer Mascot cards for 11 local schools. Stop in to your local branch and get yours today!

Up next, an update on our facilities. Fayette finished their major addition, which added many offices and expanded work area for our operations team. New Franklin received new paint, artwork, and exterior improvements by removing an old apartment building allowing for expanded parking. Slater is next up this year with a paint refresh, carpet and updated furniture.

On a more serious note, we are optimistic that in the coming months and over the course of the next year, interest rates will continue to decline.

For homeowners, commercial, or ag borrowers, this is all good news. Lower rates potentially mean smaller loan payments, allowing you more financial freedom and flexibility.

As we close out the year, we're excited about the opportunities the new year brings. We are committed to fine tuning our deposit and loan products to fit your specific financial needs. We also look to continue deepening the connections we have within our communities and continuing our tradition of giving back.

On behalf of Exchange Bank, in all 6 locations, we wish you and your families a joyous holiday season, filled with warmth and happiness. Thank you for choosing us as your trusted financial partner. We look forward to continuing to serve you in 2025 and the many years to follow.

Don Brown | President & CEO



EBMO Gives Back

Every year Exchange Bank of Missouri is able to make a donation because of our customers who support their school with every swipe of their Mascot Debit Card. Every time a cardholder makes a purchase, a portion of that transaction goes back to the school, helping to fund important programs and initiatives that benefit their students. Together, we are making a difference and showing our school pride in a meaningful way.



Pictured Above: Fayette Branch presents Glasgow Schools with a check for \$1,245.15.



Pictured Above: St. Mary's School was given a check for the amount of \$1,236.15, from the Fayette Branch.



Pictured Above: St Peter School in Marshall MO, receives a donation of \$1,175 from our Marshall Branch.



Pictured Above: EBMO had the pleasure of presenting a check for \$1,289.20 to the Higbee School District.



Pictured Below: Our Marshall Branch presents a check to Marshall Public School for \$7,425.



Pictured Above: Slater School District is presented with a check for \$10,000 from our Slater Branch.



Pictured Above: New Franklin Schools receives a check for \$7,150 from the New Franklin Branch.

Pictured Below: Fulton Branch presents a check for \$3,000 to Fulton Public School.



Pictured Left: Hallsville Schools is given a check from our Hallsville Branch in the amount of \$1,850. EBMO also provided a Tailgate for the community in honor of Senior Night.



Picture Left: The Fayette Branch presents a check for \$5,570 to Fayette Schools.

Renovating EBMO



EBMO gets some fresh new updates in New Franklin, a building renovation in Fayette and new paint and furniture currently underway in Slater.



FAYETTE

Pictured Above
Fayette's new loan processing center.

Pictured Above Left
Outside of new addition to the Fayette building.



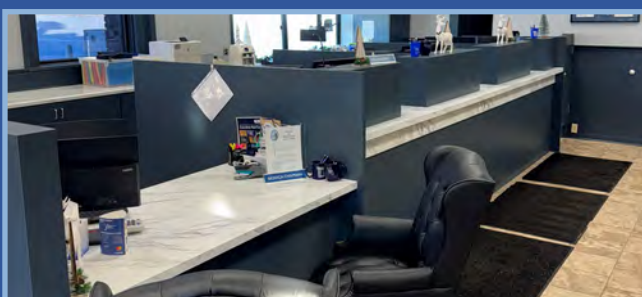
Pictured Left
ITM Support Center



SLATER

Pictured Above: Slater's lobby update, currently under construction.

NEW FRANKLIN



Pictured Left and Above: Fresh updates to New Franklin's lobby



YOUR BRANCH STAFF

Fayette

Pictured Left | Front Row: Taylor McCann, Kristen Gibbs
Back Row: Johnathan Haas, Cindy Wells, Don Brown



Pictured Above | Front Row: Vickie Yung, Joyce Diehls, Melissa Monnig, Shelby Stockhorst
Back Row: Darby Reynolds, Janet Wells, Pacha Lawson, Sarah Stacey, Sydney Asbury, Kaleigh Sullivan
Not Pictured: Randy Hutchinson

Pictured Left | Front Row: Lauren Straatman, Carrie Adams, Julie Parrish
Back Row: Jessica Gregory, Jennifer Durreman, Tiffany Littrell, Melanie Lawson



New Franklin

Pictured Below | Front Row: Monica Chapman, Jessica Garing, Lisa Galeski
Back Row: Mel Fizer, Luke Matney, Zack Niemeier



Fulton

Pictured Above | Front Row: Jerricka Brooks, Samantha Baumann, Mandy Stuckey
Back Row: Jerra Hedges, Lauren Kleinschmit, Bill Orendorff, Blake Elsberry



YOUR BRANCH STAFF

Slater

Pictured Left | Front Row: Tarryn Sanders, Kim Griffith, Kathy Jacobson, Sherry Blankenship, Gayle Roder, Back Row: Travis McCann, Sandy Hubbard, Teresa Thomason, Jodi Fuemmeler, Maria McCabe, Darla Hemeyer, Bud Summers



Hallsville

Pictured Below | Front Row: Amber Hendren, JaVonna Pigman, Richelle Douglas Back Row: Brandon Krapfl, Amber Sickler, Ty Peckman



Marshall

Pictured Below | Front Row: Stephanie Mullins, Marvin Tobar, Susan Pointer, Back Row: Morgan Joliff, Sydney Fornshell, Robyn Williams Not Pictured: Teresa Koss

BOARD OF DIRECTORS

Pictured Below: Ben Galloway, Diana Bennett, Don Brown, Cindy Wells, David Bounds, David Tribble, Charles Cooper and Bud Summers



& Holding Company

Pictured Above Diana Bennett, Cindy Wells, Steven Middelkamp, Don Brown Not Pictured: David Tribble

HOLIDAY FAVORITES

This page is all about our holiday favorites that bring warmth and joy to the season! Whether you're planning a cozy gathering, adding personal touches to your decor, or looking for something fun for the kiddos, you'll find inspiration here to make the season extra special.



When Old Becomes New

It's time to give those old ornaments taking up space in your totes, a new look! Create Pottery Barn worthy ornaments with only these items and a few simple steps.

ITEMS NEEDED: Old ornaments, 3 brushes (2 soft bristle and 1 stiff bristle), craft paint in whatever colors you'd like your ornaments to be, Rub n' Buff metallic paint, baking soda or any non toxic powder and an old paper bag...this can get messy!



INSTRUCTIONS: With a soft bristle brush, apply one coat of craft paint and let dry. Then apply a second coat of the same color. While the paint is still wet, sprinkle baking soda onto the ornament but leave some areas bare. Let ornaments fully dry before next step. Once dry use the other soft bristle brush to gently dust off loose baking soda. Lastly, in the bare areas, brush on metallic paint with the stiff bristle brush and let dry. Hang and enjoy!



Something for the Kids!

This holiday season, we're spreading a little extra cheer for the kids! Stop by your local EBMO branch to pick up a special Christmas activity book, complete with crayons and a sweet treat. We know the holidays can be busy, and this fun-filled bundle is a perfect way to keep little hands occupied while you tackle your to-do list. It's our way of making the season brighter for your family!

Holiday Cranberry Jalapeño Dip



An appetizer that's sure to be a hit!

32 servings | 20min Prep Time

Recipe By: sparrowandlily.com

INGREDIENTS

- 12 oz fresh, uncooked cranberries
- 1-2 fresh jalapeño peppers
- 2 Tbsp. cilantro (optional)
- 3/4 to 1 Cup sugar (according to taste)
- 1 Tbsp. lemon juice
- 1/8 tsp. salt
- 16 oz. cream cheese (whipped)

INSTRUCTIONS

Use food chopper to chop cranberries, jalapeño peppers and cilantro. In a medium-sized bowl, add chopped cranberries, cilantro and jalapeños. Add sugar, lemon juice and salt on top of cranberry mixture and stir gently until blended. Cover with plastic wrap and place in refrigerator overnight.

Take cranberry mixture out of the refrigerator and stir all ingredients together. Strain out all liquid using a collander with small holes. Whip softened cream cheese with hand mixer until smooth (about 2 minutes.) Stir in 2/3rds canberry mix to the whipped cream cheese and spread over bottom of a pie plate or 9x9 dish. Pour remaining cranberry mix atop cream cheese and keep in refrigerator until ready to serve. Use a spoon to spread over Ritz crackers and enjoy!!



Open for more information!

FRIDAY DECEMBER 20th 9AM - 3PM

Christmas Open House

WINTER
YOU'RE
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PO BOX 469
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