



LEGENDS

BANK

MEMBER FDIC

TODAY-

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RATED
5 STARS



BY
BAUERFINANCIAL



*Get a behind the
scenes look!*

How Legends Bank
is helping the
community with
PPP Loan Relief.

Details inside.

Extraordinary Times, Extraordinary People

It has been about one year since the world as we knew it changed dramatically. In that time the concept of a global pandemic went from the realm of science fiction to stark reality, upending some of the most basic aspects of our daily lives.

One thing we have learned as a society this past year is how to persevere through one of the greatest health and economic challenges in generations. Father Ted Hesburgh, CSC, who led the University of Notre Dame as President for 35 years, was quoted as saying that "God is not served well by mediocrity". What we have witnessed in the past year has instead been extraordinary. First and foremost, from medical researchers and medical professionals. But also, from teachers, front line workers, small business owners and all the individuals who creatively reinvented what they were doing, oftentimes at risk to themselves, in order to continue to serve societal needs.

Fortunately, through the efforts of many, we are closer to the end of the pandemic than to the beginning. In thanking all those responsible for the progress that has been made, I want to include all our Legends Bank employees. Through their efforts the bank has helped hundreds of individuals and businesses with forgivable Paycheck Protection Program loans (our PPP loan count now exceeds 700). We have counseled numerous businesses on how to respond to their stressed situations and have worked with both individuals and businesses to restructure loan terms where appropriate. While we have always stressed the importance of shopping local, we recognized the added importance of doing so when those businesses were adversely impacted by the reluctance of their traditional customer base to visit them in person.



John A. Klebba

Perhaps most importantly, we have stressed the necessity of focusing on the long-term prospects of our customers, knowing that most COVID-19 related issues will disappear along with the pandemic.

It is my fervent wish that this newsletter finds each of you healthy and hopeful. For those wishing to be vaccinated, may your wait list be short and your immunity be long. And for all of us, may we return to our normal lives by the time I write my next newsletter column late this summer.

**We invite you to come enjoy the
benefits and peace of mind that
comes with doing business with
Legends Bank.**

**Call, drop in or check us out
online at www.legendsbk.com.**

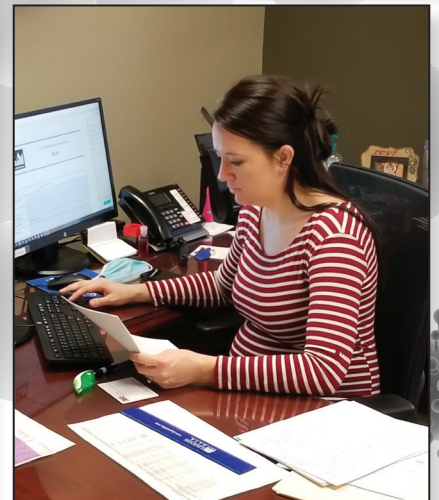
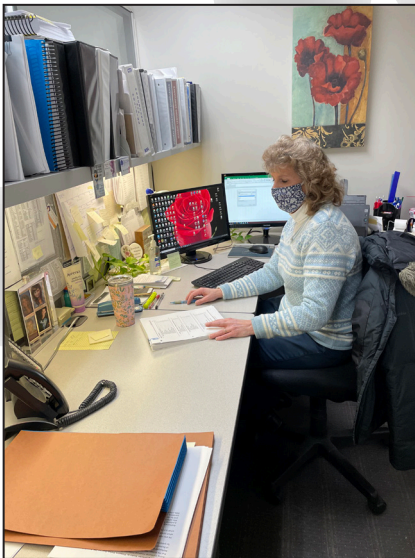
We hope to hear from you soon!



THE MAD DASH TO SUPPLY PAYCHECK PROTECTION PROGRAM (PPP) LOANS FOR COVID RELIEF

March 8, 2021 – Legends Bank employees process millions in Paycheck Protection Program loans to fund small businesses during the Covid-19 pandemic.

Legends Bank PPP Loans	Round 1 (2020)	Round 2 (Current - As of 3/8/21)
Loans Processed	280	527
\$ Value of Loans Processed	<u>\$10,491,162</u>	<u>\$5,923,436</u>





CALENDAR

2021 Events

- May (TBA) Best of Missouri Life Market Fair - Powell Gardens
(rescheduled 2020 trip)
- May 19 Lunch & Learn
- June 6-10 Niagra Falls
- June 23 Always...Patsy Cline Stages Theatre
(rescheduled 2020 trip)
- July 12 St. Louis Aquarium & St. Louis Union Station
Grandparents' Trip
- July 21 Art & Sampling in Washington
Ladies Day Out
- Aug 4 Sight & Sound Theatre
Jesus - A Timeless Story of Relentless Love
- Aug 18 Lunch & Learn
- Aug 22-28 Colorful Colorado
- Sept 15 Mystery Trip
- October 6-12 Canyonlands of Southern Utah
- Nov 17 Lunch & Learn
- Nov 27 - Dec 1 Christmas in Nashville - Asheville - Louisville
(rescheduled 2020 trip)
- Dec (TBA) Mingle & Jingle
Jefferson City



Join Today!

You'll enjoy our legendary package of financial services, PLUS savings on travel.

Mary Ann Gelven
Advantage Club Director



When Old is New

It seems strange to think that when I was born in the 50's hardly anyone had a television set, there was no internet with online shopping, no text messaging, no Skype. There were two types of shopping: going to the local grocery store weekly, and clothes shopping usually twice a year. Our communication was done verbally or by mail. Going to the movies and eating out was a real treat. What I have found out during 2020 is how much childhood and upbringing affected my viewpoint of the pandemic. Yes, I've become germ aware. Let's face it...no one was washing hands as much as we are now. Because of the pandemic we have adapted to a life-style different than we had become accustomed to, but perhaps not so different than what we grew up with. Though uncomfortable at first, we have found great joy in finding new (or old ways) to accomplish things we want and need while still staying safe and in compliance.

So, is it bad to travel and promote traveling these days? As the Advantage Club Director, we will only travel, have Lunch and Learns, and Birthday Celebrations when state and local COVID restrictions are loosened. I believe that mindful traveling will do more good than bad. The question everyone is asking is when will the coronavirus end and when can we resume normal life? Although there's no projected date, we feel travel will open the last half of 2021 due to the COVID-19 vaccine. So, what better time to start looking forward to future travel!

On the calendar to the left of this article you will find the scheduled trips and Lunch and Learns. Although we were looking forward to our first trip in 2021 to Florida for Cardinals Spring Training, it has been rescheduled for 2022. So...let's start with the other extended trips. In June you can witness the awe-inspiring scenery of Niagara Falls, the beautiful attractions in Toronto, and the quaintness of Niagara-on-the-

Lake on our five-day, four-night Niagara Falls and Toronto tour. If you prefer a motor coach trip, join us and experience Colorful Colorado on this seven-day, six-night trip in August. In early October we have a fabulous trip to the Canyonlands of Southern Utah. We fly to Salt Lake City, and over the next six days visit Dead Horse Point State Park, Canyonlands National Park, Arches National Park and Zion National Park...just to name a few of the parks. Our holiday trip is a rescheduled 2020 trip. You will enjoy the sights and sounds of the season on this five-day, four-night trip to Nashville, Asheville, and Louisville. Day trips include two trips that were cancelled in 2020, Best of Missouri Life Market Fair at Powell Gardens and Always...Patsy Cline at Stages Theatre. The 2021 Grandparents' trip takes you to the most unique indoor attraction in St. Louis, the St. Louis Aquarium in St. Louis Union Station. Other components of the entertainment complex at St. Louis Union Station include the St. Louis Ferris Wheel, a carousel, mini golf, the Mirror Maze and Ropes Course. On the Ladies Day Out we are visiting art galleries, specialty food stores, and wineries in Washington, MO. In August we are headed to Sight and Sound Theatre in Branson for the original stage production of Jesus, and in September we travel to an unknown destination on our always popular Mystery Trip.

During the pandemic many people have been isolated and we know that people need to be engaged now more than ever. Yes, we can still enjoy the pleasures of travel while staying safe and in compliance.

Please contact me by phone at (573) 417-0276 or by email at magelven@legendsbk.com if you would like more information on The Advantage Club or any of our trips.

*Janet Orscheln, Erin Brandt, John W. Klebba,
Debbie Redel, Tiffany Bish,
Bethany Veltrop & Ginger Helmig*

JoAnn Campbell & Bryan Steinman

Thank You! *Jeannie Rademacher*

*Brandie Frank,
Karen Luebbering & Rena Gerloff*

Dennis Mueller



Service Awards



Legendary Employee

Commitment and Care describe this issue's Legendary Employee perfectly. Rhonda Jeoffroy joined our team at our Belle location in November of 1998 as a Customer Service Representative. Rhonda's twenty-two years of service thus far have kept her on the front line alongside her favorite part of the job – her customers. Prior to coming on board at Legends Bank, Rhonda worked at Brown Shoe Company and a book store in Jefferson City. The banking world has changed since her start date, but her drive has stayed the same regarding what she enjoys most, "Definitely my long-time customers and meeting new ones." She adds, "Seeing the young customers grow up, start their own families, and just knowing the customers that have been with us for as long as I have been with the Bank" are what keeps her coming to work every day. Rhonda's dedication to the customer is reflected in her statement, "Customers here know that when they come in, we will take care of their business and that they are important to us. They usually leave the Bank with a smile on their face!"

Long-time commitment carries over outside of her work day too. She has been married to her husband Paul for close to 40 years. Together they have one child and three grandchildren. When time allows them to get away, they enjoy traveling and camping. Spending time with family rounds out their fun.

We extend our thanks to Rhonda for her 22 years of service to her community, the banking industry, and our customers. Congratulations Rhonda!



SHARING YOUR MONEY VALUES CAN BE PART OF YOUR

Legacy

When it's time to prepare the next generation for a financial legacy, you might want to bring your family members together to talk about money. But sitting down together isn't easy, because money is a complicated and emotionally charged topic. Rather than risk conflict, your family may prefer to avoid talking about it altogether.

If your family isn't quite ready to have a formal conversation, you can still lay the groundwork for the future by identifying and sharing your money values — the principles that guide your financial decisions.

Define Your Own Values

What does money mean to you? Does it signify personal accomplishment? The ability to provide for your family? The chance to make a difference in the world? Is being a wise steward of your money important to you, or would you rather enjoy it now? Taking time to think about your values may help you discover the lessons you might want to pass along to future generations.

Respect Perspectives

The unspoken assumption that others share your financial priorities runs through many money-centered conversations. But no two people have the same money values (even relatives). To one person, money might symbolize independence; to another, money equals security. Generational differences and life experiences may especially influence money values. Invite your family members to share their views and financial priorities whenever you have the opportunity.

See Yourself as a Role Model

Your actions can have a big impact on those around you. You're a financial role model for your children or grandchildren, and they notice how you spend your time and your money.

Look for ways to share your values and your financial knowledge. For example, if you want to teach children to make careful financial decisions, help them shop for an item they want by comparing features, quality, and price. If you want teenagers to prioritize saving for the future, try matching what they save for a car or for college. Teaching financial responsibility starts early, and modeling it is a lifelong effort.

Practice Thoughtful Giving

How you give is another expression of your money values, but if a family member is the recipient, your generosity may be misconstrued. For example, your adult son or daughter might be embarrassed to accept your help or worried that a monetary gift might come with strings attached. Or you may have a family member who often asks for (or needs) more financial support than another, which could lead to family conflicts.

Defining your giving parameters in advance will make it easier to set priorities, explain why you are making certain decisions, and manage expectations. For example are you willing and able to:

- Help fund a college education?
- Provide seed money for a small business?
- Help with a down payment on a home?
- Pay for medical expenses?
- Contribute to an account for a family member with special needs?
- Offer non-financial help such as child care or transportation?

There are no right or wrong answers as long as your decisions align with your financial values and you are sure that your gift will benefit both you and your family member. Maintaining consistent boundaries that define what help you are willing and able to provide is key. Gifts that are not freely given may become financial or emotional obligations that disrupt family relationships.



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INVESTMENTS



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This is just one of many topics
regarding your financial well-being.

*To discuss your specific financial
needs, contact Neil today!*

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Just a few of the ways we are... *Involved in the
Communities we Serve*

1. Kicking off the E-sports program at Linn High School with a donation
2. As a volunteer for the Mid-Missouri Gold Star Family Memorial fund drive, accepting a donation from Helias Catholic Bugle Boy Club.
3. Volunteering at the Belle Community Betterment Association's Trivia Night
4. Donation to the Osage County Inclusive Playground Project
5. Being awarded the Business of the Month from the Rolla Chamber of Commerce
6. Donation to the Gasconade County Fair Foundation



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for You!*

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Linn Motor Bank • Linn • Rolla
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