



LEGENDS

BANK

MEMBER FDIC

TODAY-

Volume 17, Issue 2

Fall / Winter 2021

A Time of Enhancements

Website
Facelift / Redesign

Online
Mortgage Application
PC & Mobile Enabled

Main Bank Expansion

Union Branch
Renovation

Second Branch
in Rolla

Details inside.



**RATED
5 STARS
BY
BAUERFINANCIAL**

Upgrading the Customer Experience

While Covid was responsible for changing so many aspects of our lives and our businesses, it certainly did not cause the world to stand still. At Legends Bank we both continued working on several projects that were already in flight when Covid struck and we began several new ones. The goal – improving our customers’ experience whether they choose to interact with us virtually or in person.

With mortgage rates near historic lows and our mortgage originations surging, we refocused on making our online mortgage application as user friendly as possible. Accordingly, we replaced our existing application with one that is both much easier to complete and that is both PC and mobile enabled. We think you’ll love it.

In the works are the redesign of the Legends Bank website, which is scheduled for the fourth quarter of this year. We are also beginning work on upgrading our internet banking platform, which is a longer term project that will be ready for release in 2022. We look forward to providing our customers with more information about these exciting developments as we get closer to their scheduled releases.

Finally, we continue to upgrade our physical facilities. We are in final stages of both our headquarter expansion in Linn, which will include an addition of a community room, as well as our branch renovation in Union. We are close to approving the final design and construction plans for our second branch in Rolla, which will be located near the Forum Shopping Center. Groundbreaking should take place before the end of this year.

Above all, we know how important it is for our customers to be able to easily connect with an employee at the bank (not at some



John A. Klebba

far-off call center) to resolve any issues that may arise. So we did not replace our phone system with an automatic answering service. Customers will always have a live person answering the phone during business hours and will receive a timely call back if they leave a message after hours.

Thank you to all of our current Legends Bank customers for your loyalty. To everyone else, we invite you to join us and see what banking with a local, community focused bank is all about.

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!



Legends NEWS

Volume 17


Fall / Winter 2021

Issue 2

A TIME OF ENHANCEMENTS: SAME GREAT PRODUCTS AND SERVICES WITH A NEW LOOK AND FEEL!

Right: A sneak peek of our enhanced website coming in November!

Far Right: An example of our new Online Mortgage Application – the choice of Officer is up to you! Get started today!


Cody Honse, Rolla
Serving Phelps, Maries, Crawford, and Dent Counties

Get Started

Phone 573-426-5300 NHLS 1497125 Email chonse@legendsbk.com

Company
Legends Bank
NHLS
464115
Address
600 Hwy 72 West
Rolla MO 65402

Cody works out of the Rolla location and is the main home loan lender of the Rolla area. He serves the Phelps, Maries, Crawford, and Dent County communities.




Above: Main Bank expansion, exterior and interior. Above Right: Union Bank remodel - existing office conversion to New Accounts Office, and new offices to be completed this fall. Right: Future home of our second location in Rolla.



CALENDAR

2021 Events

- October 6-12 Canyonlands of Southern Utah
- Nov 17 Lunch & Learn
- Nov 27 - Dec 1 Christmas in Nashville - Asheville - Louisville *(rescheduled 2020 trip)*
- Dec 15 Mingle & Jingle Jefferson City

2022 Events

Complete 2022 Schedule
Coming Soon!

- Jan 31 - Feb 6 Spectacular Yellowstone in Winter
- Mar 8-11 Cardinals Spring Training
- June 4-10 Wisconsin Wonders
- July 5-14 ... The Canadian Rockies
- Oct 16-23 Rivers & Rails of Texas



Join Today!

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

Mary Ann Gelven
Advantage Club Director



The Perks of Life After 50!

At Legends Bank, we realize life is more than crunching numbers, and that turning 50 can be a time for reflection, renewal, and exploration. Designed with perks for those 50 and over, The Advantage Club is an elite program of Legends Bank.

Club Benefits...

- ✓ Free Membership to a social group and travel club.
- ✓ Build lifelong friendships and share experiences with fellow members.
- ✓ Quarterly Lunch and Learn socials featuring interesting speakers, great food, and fun activities.
- ✓ A series of select personally hosted trips (local, national, and international) featuring both short and longer itineraries with convenient departure points.
- ✓ Newsletter for members only
- ✓ Free seminars on topics of interest
- ✓ Free cashier's checks and money orders.

Our remaining 2021 calendar of events and our extended trips for 2022 can be found to the left of this article. National and international trips include Canyonlands of Southern Utah; Christmas in Nashville, Asheville, and Louisville; Spectacular Yellowstone in Winter; Cardinals Spring Training in Jupiter, Florida; Wisconsin Wonders; the Canadian Rockies; and Rivers and Rails of Texas.

The 2021 extended trips are "wait list only", which confirms people are ready to travel! However, you can certainly sign up for the upcoming 2022 trips! In February 2022 you can join us on a remarkable adventure in Yellowstone! We will head to Jupiter, Florida and enjoy the beautiful weather and see two exciting Cardinals games in March. In June, you can enjoy the picturesque farmland, plentiful freshwater, and diverse destinations Wisconsin has to offer on the

Wisconsin Wonders escape. In late June you can join us for a remarkable journey through the stunning landscapes, charming towns, and beautiful lakes of the Canadian Rockies. In October you can experience the excitement of Texas from both river and rail while enjoying the history of San Antonio, the beauty of the Piney Woods and rustic cowboy culture of Fort Worth.

The twelve-month Advantage Club trip calendar includes up to five extended trips, a shorter one or two-night trip, up to six-day trips, and quarterly Lunch and Learn socials. Our Lunch and Learns are held at the Osage County Community Center in Linn and include a morning of fun playing Bingo, a presentation from an interesting speaker, and a delicious catered meal. On our day trips we always include a Grandparents' Trip, where you can take your grandchild/grandchildren, a Ladies' Day Out, a Mystery Trip where we keep you guessing the destination, and a live theatre trip. The complete Advantage Club 2022 travel calendar will be available in November.

On our personally hosted trips, you'll enjoy the comfort, safety, savings, security, camaraderie, and ease of group travel. Join us and experience the perks of being an Advantage Club member!

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.

*the
Advantage
Club*

Diane Lairmore and Jack Curtit Inducted Into Missouri Bankers Association's 50 Year Club

Diane Lairmore, advisory board member for Legends Bank in Owensville, and Jack Curtit, advisory director for Legends Bank in Jefferson City, were inducted into the Missouri Bankers Association's 50 Year Club on Thursday, July 15. The convention was MBA's 131st Annual Convention at the Chateau on the Lake Resort in Branson.

This recognition from MBA honors bankers who have dedicated 50 years of service to the banking community. Lairmore and Curtit were part of seven bankers who were inducted into the 50 Year Club this year.

Lairmore began her banking career in 1971 at Belle-Bland Bank in Bland, where she enjoyed learning banking basics as a teller, proof operator and secretary to the president. In 1974, she was promoted to loan officer and cashier. She accepted a job in the loan department of First Bank — Gerald in 1976 and then transferred to First Bank — Owensville as branch president in 1986. In 2003, wanting to return to banking on a more personal level, she joined Linn State Bank (now Legends Bank) as vice president. Lairmore retired in 2019 but remains on the Legends Bank advisory board.

Lairmore and her husband, Jim, have been married 48 years.

Curtit began his banking career July 1, 1971, at Home Savings Bank in Jefferson City and would serve the bank in various capacities for the next 45 years. He was elected to the bank's board in 1976 and was named president and CEO in 1993. Curtit served in this role until September 2016, when the bank merged with Legends Bank. He currently serves as an advisory director for the bank.

Curtit is a past chairman of the Missouri League of Financial Institutions, a past member of the MBA's board of directors and past advisory director of Midwest Independent Bank.

A U.S. Veteran, Curtit served in the Army for three years. He and his wife, Mary, are active in their church and community organizations.

The Missouri Bankers Association is a statewide trade and professional organization in Jefferson City that represents the interests of more than 240 banks and savings and loans in Missouri. MBA serves as the principal advocate for the Missouri banking community and provides educational opportunities, products and services that assist bankers with enhancing their banking operations. For more information, visit mobankers.com.



Dawn Lange



Legendary Employee

Fun, yes fun, is the best description of this issue's Legendary Employee, Dawn Lange. Dawn joined Legends Bank on March 22, 1999 at the Belle location. "Enjoying small talk and having fun with the customer is probably my favorite part of the job. I truly enjoy the interaction with the customers," said Dawn. Her current title of Customer Service Representative is a true testament to Dawn's commitment to our customers. She knows them individually and enjoys a light-hearted joke or two while conducting their business. Dawn recalls when one of her customers played a joke on her and "strapped a very large undergarment to the back of my vehicle one day while I was at work. Luckily I saw it before driving home for the day. This is what makes my job fun."

Dawn's loyalty has shown throughout her career. Dawn has only had three employers in her career. First was with Ottenhiemer in the Vichy area then she moved to Cultech Diagnostics in Owensville and was with them until the company moved in 1999. By strike of fate, Dawn drove through the drive thru at the Belle location and was asked by Stacey if she'd like a job. "I never thought I'd be working at a bank. It was a great opportunity at that time of my life. Being close to home didn't hurt either", adds Dawn.

Her home life includes fun with family and friends. She enjoys traveling, visiting grandchildren and heading out to the river. The balance of friend/family time and work keep Dawn going. Just know that if you are next in line at Dawn's window expect a smile and most likely a little fun!

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

AND THE EXECUTOR IS...

U.S. Supreme Court Justice Warren Burger is famous for more than just his time on the bench. When he died in 1995, he left a 176-word will that gave no specific power to his executors.¹ As a result, he reportedly cost his estate tens of thousands of dollars in attorney's fees.

Judge Burger's case shows that even law-savvy individuals can make mistakes when it comes to writing their own legal documents. But giving executors the proper power is only one piece of the puzzle. How do you choose an executor? Can anyone do it? What makes an individual a good choice?

Many people choose a spouse, sibling, child, or close friend as executor. In most cases, the job is fairly straightforward. Still, you might give special consideration to someone who is well organized and capable of handling financial matters. Someone who is respected by your heirs and a good communicator also may help make the process run smoothly.

Above all, an executor should be someone trustworthy, since this person will have legal responsibility to manage your money, pay your debts (including taxes), and distribute your assets to your beneficiaries as stated in your will.

If your estate is large or you anticipate a significant amount of court time for your

executor, you might think of naming a bank, lawyer, or financial professional. These individuals will typically charge a fee, which would be paid by the estate. In some families, singling out one child or sibling as executor could be construed as favoritism, so naming an outside party may be a good alternative.

Whenever possible, choose an executor who lives near you. Court appearances, property issues, even checking mail can be simplified by proximity. Also, some states place additional restrictions on executors who live out of state, so check the laws where you live.

Whomever you choose, discuss your decision with that person. Make sure the individual understands and accepts the obligation – and knows where you keep important records. Because the person may pre-decease you – or have a change of heart about executing your wishes – it's always a good idea to name one or two alternative executors.

The period following the death of a loved one is a stressful time, and can be confusing for family members. Choosing the right executor can help ensure that the distribution of your assets may be done efficiently and with as little upheaval as possible.

What Will?

Take a look at some famous people who left without having a will in place.

1. **Jimi Hendrix**
2. **Bob Marley**
3. **Sonny Bono**
4. **Pablo Picasso**
5. **Michael Jackson**
6. **Howard Hughes**
7. **Abraham Lincoln**



LEGENDS

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!

Source: LegalZoom.com, 2019

1. ElderCareLaw.com, 2019

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



1. Delivering Back to School Cakes to teachers and staff
2. Helping serve ice cream at Osage County's Missouri Bicentennial Ice Cream Social
3. Making donation to new Capital Region Goldschmidt Surgery Center
4. Supporting the local youth at county fairs
5. Assisting with fundraising toward the Gold Star Memorial
6. Providing tailgates in support of local teams
7. Giving back to our schools through our school spirit card program



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We're Here for You!

Belle • Loose Creek
 Owensville • Jefferson City
 Linn Motor Bank • Linn • Rolla
 Taos • Union • Westphalia



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