



LEGENDS

BANK

MEMBER FDIC

TODAY-

Volume 19, Issue 1

Summer 2023

**Safe and Secure
110 Years
...and Counting**

Inside You'll Find:

New Products

New Service

**New Location
(Opening Soon)**

Photos inside.



**RATED
5 STARS
BY
BAUERFINANCIAL**

Stronger Than Ever

Well, it wasn't hard to identify a topic for this article, given what's happened in the banking industry beginning in mid-March. Let's just say that virtually no one saw that coming.

I've had several people contact me these past several weeks to get my take on how two large banks could go from seemingly healthy to failed in such a short period of time. Suffice it to say I don't have nearly enough room here to do justice to that topic, but ultimately it came down to really poor management decisions and then a loss of their customers' confidence in those banks. I am, however, happy to visit with anyone at anytime to give my take on the situation.

I do want to assure our current and future customers that Legends Bank is as strong today as we have ever been. In our 110 years of operation we have seen many crises, including two world wars, the Great Depression, the farm and the S&L crisis of the 1980s, 9-11, the "Great Recession" beginning in 2008, and COVID. The bank has come through each as a better bank. We don't chase fads, and we carry far more capital than bank regulations require. We restrict virtually all our lending to our local markets where we know our customers and we know the local conditions. We follow the lessons that previous generations of Legends Bank management have taught us, which is that there are tried and true banking principles that you just don't violate if you want to maintain a strong, healthy institution.

We're proud of our history of consistently being rated a 5 Star Bank by Bauer Financial,



John A. Klebba

which puts us among the highest rated and strongest banks in the country. We are also quick to point out how fundamentally different we are from those failed banks, especially with respect to the flawed structural characteristics and management missteps that ultimately led to their demise.

And so, I want to thank each and every one of our customers for their patronage and loyalty and invite everyone else to join us as we begin our second 110 years as a strong, locally based community bank.

**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 19

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ROLLA FORUM

Our second Rolla location at 1010 Forum Drive will be opening soon!



**LOOKING AT THAT NEW CAR?
NEED FINANCING?**

You can NOW apply
for a consumer loan
from anywhere by
scanning this QR code.
IT'S THAT EASY!



Our four NEW
**LEGENDARY
ACCOUNTS**

help keep your money safe and offer sound
money-saving value-added benefits, so you
can feel secure.

Stop by any of our locations and ask to
speak to a Customer Service Representative
to determine which account is right for you
or scan the QR code
below to get started!

SCAN ME WITH YOUR
MOBILE DEVICE! →



110TH ANNIVERSARY CELEBRATION

March 17, 2023 was the 110th Anniversary of Legends Bank! All branches celebrated with treats, refreshments and a t-shirt giveaway as supplies lasted. To another 110 years!





CALENDAR

2023 Events

May 24	Lunch and Learn
June 5	Six Flags <i>Grandparents' Trip</i>
Jun 12-16	Mackinac Island
July 6	<i>Beautiful: The Carole King Musical</i> <i>Ladies' Day Out</i>
Aug 2	Lunch and Learn
Aug 12-21	Maritime Magic Nova Scotia, PEI & New Brunswick
Sept 13	Mystery Trip
Sept 27	<i>Million Dollar Quartet</i> <i>Stages Theatre</i>
Oct 27-Nov 2	Almost Heaven, West Virginia
Nov 15	Lunch and Learn
Nov 30- Dec 5.....	Historical Williamsburg A Colonial Christmas



Join Today!

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

Mary Ann Gelven
Advantage Club Director



Join the Club

Banks were among the first to offer group travel and form "travel clubs" in the 1980's. Now "travel clubs" are offered by various organizations. The Advantage Club was created in 2004 as a service to Legends Bank customers 50+ in age. In 2008 I became the director of The Advantage Club and have seen many changes in group travel since. During the pandemic, many banks dropped their group travel programs. Because of the stability of Legends Bank and commitment to their customers, the Advantage Club is still growing and successful!

If you haven't tried group travel here are five reasons you should.

1. You'll gain valuable local knowledge.

When touring the expertise of a good local guide is priceless.

2. You can save money. Group travel harnesses the power of buying in bulk, and spreads the cost across the whole group, giving you more experience per dollar.

3. All planning is done for you so you can sit back and relax.

4. You'll share first-time experiences with someone else. Seeing a new site, tasting something new, watching new cultures is a special moment you share with others in group travel.

5. You can find a travel family. Many friendships have been made within The Advantage Club when traveling together.

Colonial Christmas. Day trips include our Ladies Day Out to the Lyceum Theatre for the performance of *Beautiful: The Carole King Musical*. The Grandparents' trip allows you to take your grandchild or grandchildren and experience thrills and laughter at Six Flags. At Stages Theatre we will see the performance of the Million Dollar Quartet and our always popular Mystery Trip takes to you an unknown destination. Quarterly Lunch and Learns offer a morning of fun visiting, learning and good food. Our interesting guest speakers share their knowledge on a wide range of topics. We start the morning with Bingo, followed by the speaker, and end with a wonderful catered meal.

The Advantage Club is designed for customers 50 years and older that have flexible schedules and enjoy travel, social events, and unique experiences. Our mission is to identify and plan travel and experiences from local events to extended trips that will be engaging and fun for all members.

If you have any questions about joining The Advantage Club, please contact me at magelven@legendsbk.com or at 573-417-0276.

*the
Advantage
Club*

The complete 2023 Advantage Club calendar is to the left of this article. Extended trips remaining this year include Mackinac Island, Maritime Magic, Almost Heaven - West Virginia, and Historical Williamsburg - a



Thank You!

Service Awards

Front row from left: Betty Temmen, 5 years; Sarah Wieberg, 15 years; Peggy Hull, 5 years; Anne Berhorst, 25 years; Aggie Grothoff, 25 years.

Second row from left: Susan Steinman, 15 years; Amanda Carter, 5 years; Mary Ann Gelven, 15 years; Caleb Bax, 15 years.

Back row from left: Tom Klebba 20 years; John A. Klebba, CEO and Chairman; Ronna Wilson, 5 years; Mike Farmer 5 years; Jared Niederer 20 years.

Not pictured: Sam Bushman, Jefferson City Advisory Member, 20 years; Gene Rogers, Owensville Advisory Member, 30 years.



*Karen
Luebbering*



Legendary Employee

Karen Luebbering to the rescue! Karen is this issue's Legendary Employee. Twenty-three years ago, Karen started her career with Legends Bank in customer service. She then expanded her skill into the technology realm from Network Administrator to her current position as Chief Technology Officer and over security for all 11 bank branches. "Solving problems is something I enjoy. Every day is a challenge, always something new", says Karen. Having the opportunity to work with all 11 branches allows her the chance to meet and interact with many different employees in various positions and responsibilities. Karen added, "Technology is always changing and it's my goal to stay on top of the latest services, products and security issues for our customers and my co-workers. I enjoy the implementation of these new technologies and the satisfaction of seeing the end result. Looking for new services to grow the bank is fun." Her interest and commitment in technology shows as she is very involved in the Missouri Bankers Association's Technology Conference Committee. This year finds her as the Chairperson on the Committee.

Speaking of leadership, Karen was one of four Missouri bankers nominated for the Missouri Bankers Association Young Banker Leadership Award in 2021.

Karen is not all work; she has an active family of her own and has eleven siblings to keep in touch with. Karen's husband Leon and she have three children: Ethan, Noah and Carmen. Her nights are consumed with her children's activities and commitments to her parish, St. Thomas the Apostle. She's found herself volunteering on the School Advisory Council to Technology Committee to Athletic Committee. Her community is a recipient of her time and talent. She shies away from nothing.

We extend a thank you to Karen for her 23 years of service to our customers and employees. Congratulations Karen!

BUILDING YOUR LEGACY

Carve your name on hearts, not tombstones. A legacy is etched into the minds of others and the stories they share about you.¹

Shannon L. Alder

The desire to leave a legacy may be the height of altruism for it is a gift to the future, the benefit of which you may never witness, nor ever feel its appreciation by others.

Creating your legacy does not happen overnight, and it doesn't come without a strategy and hard work.

YOUR FRAMEWORK

Create Your Vision:

You should have an end in mind before you begin. Start by reflecting on what you value and care most about. Consider your passions and the unique skills you have. Your career and hobbies are good places to start. Be sure to ask your friends and family to weigh in. They may offer a perspective that you don't see about yourself.

Determine Your Legacy:

Think about the legacy you wish to leave and impact you want to make. A legacy can come in many colors. It can be financial, institutional, instructional or wish fulfillment, or the passing of values and life lessons.

Develop a Strategy:

A legacy will not happen without a blueprint and the persistent pursuit of your objective. A strategy can help you organize your efforts and keep you on the path that leads to success.

Live Your Legacy:

A legacy is not only what you leave behind, but the impact you make on others while alive that they carry into the future. Be sure to live your values with your family, at work and in your community. Nothing is more likely to survive you than the impact on the lives you touch today.



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!*

¹ GoodReads.com, December 2020

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

1. Gathering and distributing food for the Central Missouri Food Bank/United Way Mobile Food Pantry
2. Celebrating 110 years with our Owensville Advisory Board from the Owensville and surrounding areas.
3. As members of the Belle Community Betterment Association, actively participating in the annual BCBA Trivia Night fundraiser's planning and event.
4. Giving a check to the Hope Alliance of Missouri's backpack program.
5. Presenting concepts of financial literacy to over 500 elementary and middle school students.
6. As part of the Belle Ya Yas sisterhood, gathered, applied and then received a MFA Oil Foundation grant to assist with needs in the Belle area.
7. Co-chairing and exhibiting at the Jefferson City area Home Builders Association Home Show
8. Sponsoring a tailgate for the athletes and fans at the Westphalia Comets vs. Linn Wildcats baseball game this spring.
9. Sponsoring several employee and teacher of the year awards at the annual Union R-XI employee banquet.
10. Supporting veterans and their families as a volunteer of the Franklin County Honor Flight program. In honor of one of the founding fathers of the Franklin County program, laying a wreath at the Tomb of the Unknown Soldier in Washington D.C.



LEGENDS

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MEMBER FDIC

We're Here for You!

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



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