



LEGENDS

B A N K

MEMBER FDIC

TODAY-

Volume 22, Issue 2

Winter 2026

**Over 112 Years
...and Counting**

**Second Jefferson
City Location
Opening**

**Growing Through
Travel with the
Advantage Club**

**Tax Efficiency In
Retirement**

Details inside.



**RATED
5 STARS
BY
BAUERFINANCIAL**

Gaining in the New Year

Seems strange that in a society so focused on winning, things reverse soon after the holidays end and instead people begin to work on losing – weight that is. Too many office parties, family gatherings and Christmas cookies in December equates to lots of healthy New Year's resolutions in January. It's a familiar, annual ritual.

Not so for Legends Bank. We work on gaining 12 months of the year. Some of our deposit and loan growth come from expanding our geographic footprint, such as our planned February 2 opening of a new Wildwood Crossing Center branch on the west side of Jefferson City.

However, the vast majority of our growth comes from within the communities we already serve. It is incredibly satisfying when existing customers entrust to us an ever larger share of their finances. We figure that when businesses and individuals who already know us through existing business relationships choose to do even more business with us then that is a sure sign that we must be doing something right. Another significant source of our growth is referrals, and almost as gratifying as securing more business from an existing customer is gaining a new relationship based on a positive endorsement.

And so we grow, as we have virtually every year throughout our long history. Not by fancy television commercials or celebrity endorsements, but by combining valuable financial products, modern technology and a level of personal service that is increasingly

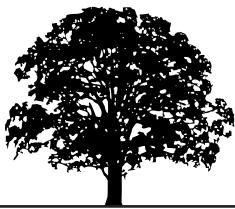


John A. Klebba

being deemphasized by many of our competitors. We also are very much aware that customers value convenient physical branches, and so while many banks across the country are closing branches we have chosen to open new ones.

Please join us in early 2026 as we celebrate the opening of our new western Jefferson City branch. If you are a current customer, thank you for trusting us to meet your financial needs. For those of you who are not customers, we would love to add you to our growing customer base through a deposit or loan relationship (or both) and experience what a locally owned, locally managed community bank can do for you.





Legends NEWS

Volume 22

Winter 2026

Issue 2

SECOND JEFFERSON CITY LOCATION OPENING

COMING SOON

LEGENDS BANK
MEMBER FDIC

LEGENDS BANK'S NEW WILDWOOD LOCATION

Opening February 2, 2026

JEFFERSON CITY WILDWOOD
3525 Missouri Blvd

DID YOU KNOW?

Did you know that you can set up alerts once logged in to your internet or mobile banking application? Enhancements were recently made to make these even more customer friendly. Choose a delivery mode of Email or Text, choose between account activity, messaging and security alerts, and customize to your preferences! Just click on the (Bell Symbol – see right) icon at the top right banner once you are logged into internet banking login (in the mobile app, under "More" and "Manage Alerts").



2025 FAME AWARD

Missouri Bankers Association honored Legends Bank, along with 31 other Missouri banks, with the 2025 FAME (Fostering Advocacy & Meaningful Engagement) Award on Thursday, December 4, during the organization's Executive Management Conference at The Ritz-Carlton in St. Louis.



CALENDAR

2026 Events

Feb 11.....Lunch and Learn

Mar 18.....New Theatre & Restaurant
Elvis & Elton, the concert that
should have been

Apr 21-26.....Sensational
Washington

May 6-7..... The Heart of Simplicity
Illinois Amish Country

May 20.....Lunch and Learn

Jun 4.....Drama, Dining, &
A Deadly Twist
Ladies' Day Out

Jun 17-21.....Celebrate
America's 250th Anniversary!
SAIL250VA-Tall Ships

Jul 1.....1776 The Musical
Lyceum Theatre

Aug 5.....Lunch and Learn

Sep 23.....Mystery Trip

Sep 27- Oct 3.....New England
Autumn Splendor

WAIT LIST ONLY

Nov 10-11.....Branson's Brightest
Overnight Christmas Getaway

Nov 18.....Lunch and Learn

Join Today!

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

Melissa Henley
Advantage Club Director



Growing Through Travel

"Travel is more than the seeing of sights. It is a change that goes on, deep and permanent, in the minds of the living." – Miriam Beard

In our fast-moving world, making time to travel and socialize is more than a luxury – it's a pathway to growth, shared joy, and unforgettable memories. That belief sits at the heart of the Advantage Club. We don't just plan trips; we create experiences that help us grow, stretch and see life from fresh perspectives.

Every journey – whether a day trip to a nearby hidden gem or an adventure across state lines – offers the chance to learn something new. Sometimes it's discovering a piece of history we never knew. Other times it's stepping into a culture different from our own or simply trying a dish we can't pronounce but end up loving. Growth often appears in those small, serendipitous moments.

But what truly sets our club apart is the way we grow together. Travel has a special way of turning strangers into travel buddies and travel buddies into lifelong friends. There's something about shared experiences – laughing on a motorcoach, navigating a bustling city, or standing quietly before a

breathtaking view – that deepens connections in a way everyday life rarely does. Each trip becomes a new chapter in our collective story.

Our travelers bring open minds, curious spirits, and a willingness to embrace the unexpected. In return, the Advantage Club offers thoughtfully planned adventures, a safe and welcoming community, and the freedom to explore at your comfort level. Whether you're joining us for the first time or have traveled with us for years, you bring your own unique spark to the group.

As we prepare for another year of adventure, we invite you to join the Advantage Club and embrace the experiences that expand our minds and our friendships. You can begin by exploring our 2026 calendar to the left of this article.

If you have any questions, would like to become a member of the Advantage Club, or wish to sign up for any 2026 events, please contact me at advantageclub@legendsbk.com or 573-417-0276.

We can't wait to make new memories with you!

TRAVEL NOTICE

As of May 7, 2025, every state and territory resident needs to present a REAL ID compliant license/ID, or another acceptable form of identification for boarding ANY commercial aircraft. The card must be REAL ID compliant unless the resident is using an alternative acceptable document such as a passport or passport card.

Visit your state's drivers licensing agency website to find out exactly what documentation is required to obtain a REAL ID. REAL ID- compliant cards will have a particular marking (gold or black star, gold or black circle with a white star inside) on the upper portion of the card.

*the
Advantage
Club*



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Open a New Checking Account, **Get a free GIFT!***

Personal Accounts

- Totally FREE E-Checking
- Preferred Checking
- VIP Plus Checking
- Legendary Checking

Business Accounts

- Totally FREE Business E-Checking
- Commercial Analysis Checking
- Preferred Business Checking
- Business Interest Checking



New Year, New *Opportunities* Need Financing?



You can apply for a consumer loan from anywhere by scanning this QR code.

IT'S THAT EASY!



Scan here to apply for a loan



Whatever your goals,
Legends Bank is Here For You!



Legendary Employee

Sarah Wieberg



Sarah Wieberg, this issue's Legendary Employee, has been helping customers feel at home with their mortgage decisions since 2007.

"As a Residential Loan Officer specializing in fixed-rate mortgages, the paperwork associated with the loan process can be very detailed, but the time I get to spend with my customers developing relationships is the best part of my job," says Sarah.

What makes Legends Bank extra special to her? Her team and her co-workers. "My co-workers are a dedicated and entertaining group, which can even include costumes at times. With my branch being smaller, we are a very close team and have lots of fun together. We work hard and play just as hard."

Outside the office, Sarah and her husband, Mike, stay busy with their two children. "I love physical fitness, cheering on my kids' sports teams, family vacations, shopping, volunteering at my kids' school, and supporting ALL the local coffee shops." You won't find Sarah sitting still. She has a lot of energy and applies it to every aspect of her life: work, home, and community.

From all of us at Legends Bank, congratulations to Sarah on being this issue's Legendary Employee. #Legendary

TAX EFFICIENCY IN RETIREMENT



WILL YOU PAY HIGHER TAXES IN RETIREMENT?

It's possible. But that will largely depend on how you generate income. Will it be from working? Will it be from retirement plans? And if it does come from retirement plans, it's important to understand which types of plans will be financing your retirement.

Another factor to consider is the role Social Security will play in your retirement. When do you plan to start taking Social Security benefits? If you have a spouse, when do they plan on taking benefits? It's critical to answer key Social Security benefits questions so you have a better understanding of how it will affect your taxable income.

WHAT'S A PRE-TAX INVESTMENT?

Traditional IRAs and 401(k)s are examples of pre-tax investments that are designed to help you save for retirement.

You won't pay any taxes on the contributions you make to these accounts until you start to take distributions. Pre-tax investments are also called tax-deferred investments, as the money you accumulate in these accounts can benefit from tax-deferred growth.

For individuals covered by a retirement plan at work, the tax deduction for a traditional IRA in 2026 is phased out for incomes between \$129,000 and \$149,000 for married couples filing jointly, and between \$81,000 and \$91,000 for single filers.¹

Keep in mind that once you reach age 73, you must begin taking required minimum distributions from a traditional IRA, 401(k), and other defined contribution plans in most circumstances. Withdrawals are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty.

WHAT'S AN AFTER-TAX INVESTMENT?

A Roth IRA is the most well-known. When you put money into a Roth IRA, the contribution is made with after-tax dollars. Like a traditional IRA, contributions to a Roth IRA are limited based on income. For 2026, contributions to a Roth IRA are phased out between \$242,000 and \$252,000 for married couples filing jointly and between \$153,000 and \$168,000 for single filers. To qualify for the tax-free and penalty-free withdrawal of earnings, Roth IRA distributions must meet a five-year holding requirement and occur after age 59½. Tax-free and penalty-free withdrawals can also be taken under certain other circumstances, such as the owner's death. The original Roth IRA owner is not required to take minimum annual withdrawals.

Remember, this article is for informational purposes only and is not a replacement for real-life advice, so make sure to consult your tax, legal, or financial professionals before modifying your retirement strategy.

ARE YOU STRIVING FOR GREATER TAX EFFICIENCY?

In retirement, it is especially important – and worth a discussion. A few financial adjustments may help you manage your tax liabilities.

1. IRS.gov, 2025

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LEGENDS

INVESTMENTS



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regarding your financial well-being.

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

1. Swinging for a good cause at the Helias Foundation Golf Tournament.
2. Ringing the red kettle bell for the Salvation Army.
3. Co-sponsoring and serving the meal for Osage County Senior Connections Thanksgiving gathering.
4. Engaging with the students in a game of plinko at Linn R-2's Back to School Wellness Fair.
5. Participating in locally organized community parades.
6. Supporting youth in agriculture by purchasing at the county fair auctions.
7. Starting off the school year right with annual Back to School cake deliveries.
8. Serving lunch at the 55 and Older monthly lunch meeting in Bland.
9. Supporting education through spirit debit card promotions.
10. Making donation to a local Knights of Columbus organization towards their capital campaign.
11. Contributing to Fatima district's Comets with Character program.



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