



LEGENDS

BANK

MEMBER FDIC

TODAY-

Volume 23, Issue 1

Summer 2026

*Over 113 Years
...and Counting*

Promotions

**2nd Jefferson City
Location NOW
OPEN**

Branch Enhancements

**Reaching New
Audiences**

Details inside.

Growth Anchored in Trust and Service

This summer will mark my 35th year at Legends Bank, and my how the bank has grown. We have gone from three locations to twelve, from being located in one county to six, and the bank's deposits and loans have grown by over 900% and 1,800%, respectively. In 1991 our total assets were about \$63 million compared to about \$624 million today.

One of the reasons that we have added thousands of customers over the years is that we have added additional methods for serving their financial needs. When I started, we relied on lobby and drive-up hours. Soon thereafter we started our first "24-7" delivery system with ATMs and automated telephone banking. Now of course we are fully 24-7 with our online and mobile banking services, including the ability to open accounts and apply for loans online.

We realize that you don't magically gain customers just because you add locations or services or product delivery channels. Customers open loan and deposit accounts at banks based on trust. They trust that the institution is financially solid and well run, that it is stable, that it will treat them fairly and that it will protect their money and their personal information. They also trust that the employees will be friendly, knowledgeable and helpful and that every interaction will be professional, courteous and respectful.

I hope as our customers read the above they agree that it describes their experiences with each of our employees at Legends Bank. It certainly describes what we



John A. Klebba

strive to be every single day, and is the model to which we attribute our growth.

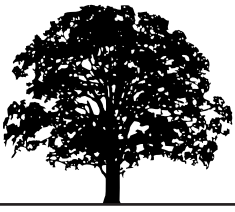
My sincere thanks to all of our customers for choosing us to be your bank and for contributing to our growth. If you're not yet a customer, I invite you to come experience the advantages of doing business with a locally owned, locally managed community bank. I think you'll like what you find.



Member FDIC. Equal Housing Lender.



**RATED
5 STARS
BY
BAUERFINANCIAL**



Legends NEWS

Volume 23

Summer 2026

Issue 1

Open a New Checking Account, Get a Free GIFT!



Scan here to open an account

Call, come by, or scan the QR code.



5/25/26 – 7/12/26:
Escalade Carry All Tote



7/13/26 – 8/23/26:
Bionic Rugged Speaker



8/24/26 – 10/11/26:
Sealy Sound Machine



10/12/26 – 11/29/26: Realtree 17 Pc Tool Set Lantern Flashlight

Congratulations Are in Order

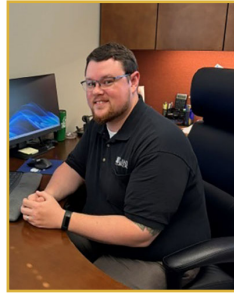
Join us in congratulating the following Legends Bank family employees on their promotions effective in first quarter 2026.



Paul Brandt
Linn
Vice President
NMLS#2021636



Stephanie McKinney
Owensville
Vice President
NMLS#1822555



Cody Honse
Rolla Forum
Vice President
NMLS#1497125



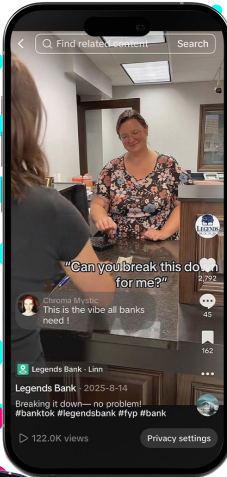
Tyler Curtis
Rolla Highway 72
Vice President
NMLS#1752587



Shane Verslues
Loose Creek/
Westphalia
Assistant Loan Officer
NMLS#2719178

Our **TikTok** content is catching eyes and stirring conversations!

Strong views.
Stronger engagement.



Ribbon Cutting at 3525 MO Blvd, Jefferson City Wildwood location—**NOW OPEN** to serve You!

Enhancing the public spaces in Loose Creek.



Created drive around for easier access when exiting Rolla branch at Highway 72.





Join Today!

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



Melissa Henley
Advantage Club Director

CALENDAR

2026 Events

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

WAIT LIST ONLY

Aug 5.....Lunch and Learn

Sep 23.....Mystery Trip

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

SOLD OUT!

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

WAIT LIST ONLY

Nov 18.....Lunch and Learn

2027 Events

Apr 18-24.....Springtime in the
Smokies

Aug 20-26.....Magnificent Montana

Fall 2027.....California Coast
City by the Bay to the City of Angels

Come Grow with Us

Something special happens when you create a free service for your bank customers, and that's growth.

What started as a simple idea – bring people together through shared experiences, has grown into something so much more meaningful. Today, the Advantage Club is a vibrant group of curious travelers, friendly faces, and lifelong learners. At the heart of that growth is one powerful force: our customers.

Every trip taken, every story shared, every friend invited helps shape who we are and where we're headed next. Whether it's exploring a new destination, revisiting a favorite venue, or simply enjoying the journey alongside familiar faces, our members are the reason our club continues to thrive.

For our current members, thank you for your enthusiasm, your loyalty, and your willingness to say "yes" to new adventures. You bring energy and warmth to every experience, turning trips into memories and strangers into friends.

For those considering joining us, there has never been a better time to come along. The Advantage Club offers more than just travel; it offers connection, discovery, and the joy

of being a part of something welcoming and fun. Whether you're a seasoned traveler or just beginning to explore, you'll find a place here.

As we look ahead, we're excited about where this journey will take us next. New destinations, new experiences, and new friendships are in our future, and we hope you'll be part of it.

If you're a Legends Bank customer 50 years old or better and maintain \$5,000 in any combination of deposits, you qualify for membership. If you're not a customer yet, we have a spot waiting just for you!

Because growth isn't just about numbers. It's about people. It's about you.

Here's to continuing the adventure together.

NOTICE

Advantage Club Benefits Include:

- Free Membership
- Escorted trips at great prices
- No cost consultation with an investment representative
- Waived service charge fee for cashier's checks and money orders
- Newsletter for members only
- Quarterly socials
- Education seminars
- And more!

For questions, to become a member, or to sign up for any events, please contact Melissa Henley, Advantage Club Director at advantageclub@legendsbk.com or

573-417-0276



LEGENDS

The Advantage Club



Thank You!

Service Awards

Front left to right Front Row: Haley Juergensmeyer, Loose Creek, 5 years; Cathy Wilde, Taos, 5 years; Kristy Russell, Linn, 5 years; Debbie Redel, Westphalia, 10 years; Second Row: Dennis Mueller, Jefferson City Advisory Director, 50 years; Brandie Frank; Jefferson City Wildwood, 25 years; Sarah Brandt, Linn, 5 years; Tiffany Bish, Linn, 10 years; Sarah Reinsch, Linn, 5 years; Beth Walker, Owensville, 5 years; Third Row: John A. Klebba, Chairman/CEO; Bryan Steinman, Westphalia, 15 years; Karen Luebbering, Linn, 25 years; Paul Brandt, Linn, 5 years; Tom Klebba, President.

Not pictured: Bruce Sassman, Owensville Advisory Board, 25 years; Jerry Sitzes, Union Advisory Board, 20 years; Mike Livengood, Union Advisory Board, 20 years; Dan Leslie, Union Advisory Board, 20 years; Stan Bolzenius, Union Advisory Board, 20 years; Erin Brandt, 10 years; John W. Klebba, Linn, 10 years; Jeff Loeb, Owensville Advisory Board, 10 years; Lisa Greife, Union Advisory Board, 10 years.



Caleb Bax



Legendary Employee

We're proud to recognize Caleb Bax, Senior Vice President – Commercial Loan Officer, as this issue's Legendary Employee. Caleb began his banking journey with Legends Bank at just 16 years old as a part-time teller. Nineteen years later, he's still serving many of those same customers, now considered family. "Not only have my coworker's become family, but I also consider the customers who trust me with their finances family as well," Caleb shares.

He takes pride in "reversing the desk," putting himself in his customers' shoes to offer guidance rooted in personal experience. "I love giving my best advice based on what I've learned, which in turn builds trust and lasting friendships."

Outside of work, Caleb enjoys spending time in the garden, coaching his kids' sports teams, and making memories with family and friends—whether fishing, swimming, or simply relaxing by having a cold one. He and his wife, Molly (Muenks), have been married for 10 years and are raising three energetic children—Camden, Lennon, and Brooks—who keep life fun and full.

From all of your Legends Bank family, congratulations Caleb on being this issue's Legendary Employee. #legendary

A PATH TO SERENITY AND SMART MONEY CHOICES

In today's fast-paced world, financial stress has become a part of life for some. The anxiety and pressure associated with money matters can create a vicious cycle, affecting both mental and physical health. However, there may be a pathway through this chaos: mindfulness and meditation. These ancient practices not only offer a chance to reflect but also may provide a more straightforward approach to financial decision-making, which could foster long-term financial wellness.^{1,2}

WHAT IS THE CONNECTION BETWEEN FINANCIAL STRESS AND MENTAL/PHYSICAL HEALTH?

Financial stress is a source of anxiety for some, impacting sleep, relationships, and overall well-being. According to the most recent Stress in America survey by the American Psychological Association, a majority of adults identified inflation, the economy, and financial concerns as sources of stress. Chronic financial stress can lead to health problems. Individuals experiencing financial strain often neglect preventive health measures due to cost, which can exacerbate their physical health issues.³

TOOLS FOR MANAGING FINANCIAL ANXIETY

Mindfulness is the practice of being fully present and engaged in the moment, without judgment. It involves tuning into experiences, focusing on the present, and observing thoughts and feelings without reacting to them. When applied to finances, mindfulness encourages people to be aware of their spending habits and emotional triggers, aligning their financial actions with their values and goals, which can lead to more satisfying and sustainable economic health.

Meditation, often practiced alongside mindfulness, involves sitting quietly and paying attention to thoughts, sounds, and bodily sensations. Integrating meditation into daily routines might help manage stress and enhance concentration, providing a valuable refuge for people dealing with financial stress. Just a few minutes a day might help clear the mind, improve focus, and manage anxiety, enabling the handling of monetary matters with a calm, composed mind.

PRACTICAL WAYS TO INCLUDE THESE PRACTICES:

1. **Daily Meditation:** Start with five minutes a day in a peaceful spot, focusing on your breath. If financial worries arise, gently redirect your attention back to your breathing.
2. **Mindful Budgeting:** Before making financial decisions, pause and assess your motivations. Are you adhering to a budget, or are emotions influencing your choices? This practice can help avoid unnecessary expenses.
3. **Reflective Journaling:** Maintain a journal documenting your financial decisions and the emotions they evoke. This exercise can help reveal patterns and triggers in your spending habits, aiding in more effective financial management.
4. **Educational Workshops:** Some communities offer free stress management workshops, equipping individuals with tools and knowledge to help with financial management.

HOW DOES ONE GET STARTED?

Learning mindfulness is more accessible than ever, with classes and interventions available in various settings, including online platforms and smartphone apps. While it may take time for mindfulness meditation to feel natural, consistent practice can transform it into a powerful tool for relieving stress and enhancing overall well-being.

Embracing mindfulness and meditation doesn't entirely eliminate financial challenges, but these practices can provide a robust framework for managing financial stress more healthily and productively. They empower individuals to make thoughtful decisions and ultimately gain control over their financial well-being. Start small, be consistent, and watch as mindfulness and meditation transform your financial life and beyond.

1. American Psychological Association, October 30, 2019

2. First Commonwealth Federal Credit Union, November 25, 2025

3. Headspace.com, January 13, 2025

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LEGENDS
INVESTMENTS



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nloethen@osaicwealth.com

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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Loan services are offered through Legends Bank. Legends Investments, Legends Financial Services and Legends Bank are not affiliated with Osaic Wealth, Inc.

Investment products are | Not a deposit | Not FDIC insured | May lose value | Not guaranteed by Legends Bank | Not insured by any Federal Government Agency

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

1. Engaging with U.S. Congressmen/women in our nation's capital to share and discuss perspectives on the evolving needs of customers and communities, and to provide input on important banking topics.
2. Providing guidance and answering questions on financing options designed to support farmers' operations at the Osage County Agritourism Council's Farm Expo.
3. Serving alongside the food bank truck, helping distribute meals and strengthen our commitment to support efforts in fighting hunger in our communities.
4. Supporting Young Life organization as major sponsor of golf tournament which fuels their programs for children.
5. Celebrating Teacher Appreciation Week at a local school by providing lunch for the teachers as a thank you for all they do the whole year through.
6. Presenting a prize to the winning student of a virtual stock market game where history was being taught through events in time such as the Great Depression.
7. Dedicating funds toward a local Youth Center that teaches community service and acts of kindness to children.
8. Taking care of those who take care of our customers – treating all branches to sweet treats as part of Community Bankers month.
9. Teaching Children to Save and having fun with it as represented by the annual paint the pig contest.



Open an Account



[LEGENDSBK.COM](https://www.legendsbk.com)

LEGENDS

BANK

MEMBER FDIC



Apply for a Loan

We're Here for You!

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