

# The Maries County Bank

*Pride in our past... Investing in your future.*



## Terry Helton

The Maries County Bank President/CEO

Welcome to our 2023 Christmas Customer Newsletter. Thank you for joining us once again as we celebrate the Christmas season and for your continued trust and confidence that you have placed in all of us at The Maries County Bank. 2023 has been a very exciting year for us as we have been very busy upgrading our systems to benefit all our customers. I would like to thank our entire MCB team for everything they do to keep our focus on you, our valued customer.

As part of our commitment to the best customer experience, we finalized implementation of our new core processing system in May of this year. Thank you to all our customers who were very patient with us as we worked through this transition. All our systems are now fully integrated and provide a more customer friendly format. We hope that we are making your financial lives easier with the upgrades to our new system.

We are also completing renovation and expansion of our Richland branch. We are hoping to have the project completed in December of this year. Everyone is very excited to have the additional space.

We hope you will stop by any of our branches to pick up your customer appreciation Christmas gifts while they are still available.

*Merry Christmas and Happy Holidays!  
We hope 2024 brings you great joy and prosperity!*

*The Most Wonderful Time of Year*  
to review your accounts.

With the new year approaching and new year's resolutions being made, now would be a good time to review all of your financial accounts. This will allow you to be certain each account contains up-to-date personal and beneficiary information in accordance with your wishes. Please stop by or call to visit with one of our personal bankers in any of our locations.  
ph: 844.836.9401

*Let's Connect!*



WEBSITE



THE\_MARIES\_COUNTY\_BANK



FACEBOOK

[www.mariescountybank.com](http://www.mariescountybank.com) | Instagram | Facebook

MCB Mobile App



Vienna | Argyle | Belle | Dixon | Cuba | Owensville  
Iberia | St. James | Richland | St. Robert | Vichy

# From your Friends and Neighbors at



*Belle*

Back: Colette Gieck, Nicole Ellis, Christine Stockton, Brittany Wehmeyer, Amber Gehlert; Front: Shelby Lepper, Judy Faulkner, Sarah Stratman, Genna Branson, Jessica Skaggs  
Not Pictured: Sydney Lange, Lauren Prigge, Elizabeth Henry, Trisha Schroeter, Sarah Moreland



*St. James*

Back: Marilyn Lickliger, Chloe Eades, Doug Williams, Caleb Pratt  
Front: Anna Murphy, Katherine Ingraham, Nicole Johnson, Cate Becklenberg, Allison Koppenhoefer, Madison Johnson, Trish Howdeshell, and Sarah Eades



*Cuba*

Back: Donna Byington, Matthew Raby, Traci Vasterling, Paige Bradshaw, Billy Miller; Front: Layton Myers, Carmyn Petty, Calliope Leach, and Maria Boero; Not Pictured: Teresa Lawrence, Faith Gieck



*Dixon*

Back: Tina Vrba, Tressa Doyle, Tina Poeling, Samantha Helton, Kaci Rowden, Jeramie Easterling; Front: Heather Wagoner, Tina Alexander, Michelle Piotrowski, Donna Haller  
Not pictured: Heather Haas, Kathie Pierce, Amy Wade, Betty Brumble



*Iberia*

Back: George Rowden, Collin Murray, Sydney Trow, Taylor Honeycutt; Front: Melanie Nixdorf, Dale Noll, Chelsea Baumgardner; Not Pictured: Kannon Onstott



*Owensville*

Back: Madalyn Sickendick, Tabitha Hurst, Lora Donze; Middle: Jacqueline Santos, Ryann Alvarez, Paula Story; Front: Hannah Adkison, Hannah McKinney; Not Pictured: Hailey Linenbroker, Brooke Goggin, Kathy Scego



*Argyle*

Back: Jean Brown, Jerica Otto, Front: Joyce Brunnert

# The Maries County Bank, Merry Christmas!



*Richland*

Back: April Robinson, Robin Hobbs, Emily Mattheis, AJ Hendrix, Beverly Payne, Trent Zeigenbein, Beth Myers, Lynn Frederick;  
Front: Anne Wofford, Della Hage, Valerie Mashburn, Melissa Urbas



*Vichy*

L-R: Sarah Stratman, Adriene Devitt, Jessica Skaggs, Sally Smith, Jesse Kelly; Not pictured: Lauren Prigge, Elizabeth Henry



*Datacenter*

Back: Jessica Crum, Jesse Jones, Gary Strobe, Jacob Bax, Dustin Otto, Philip Wieberg, Amie Snodgrass; Front: Crystal Wieberg, Robin Kleffner, Amy Harker, Julie Meier, Susan Brunnert, Abby Neubert, Brooke Dixon, Stefanie Feeler;  
Not Pictured: Jaelee Stricklan, Miranda McLendon



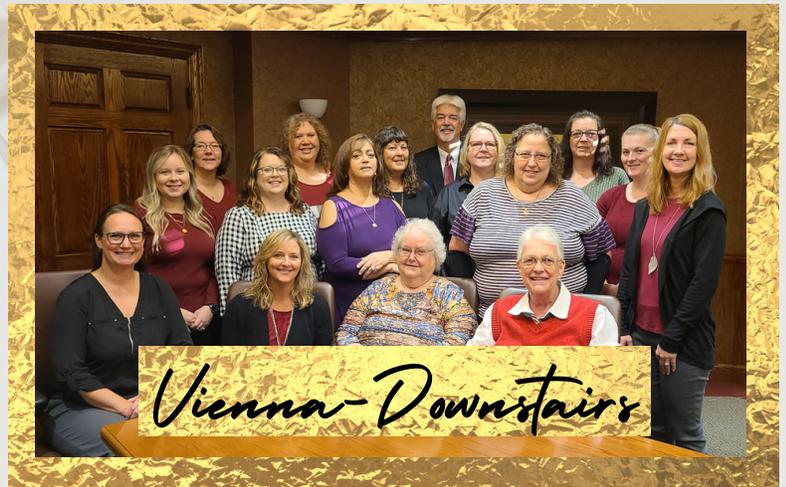
*St. Robert*

Back: Holden Perry, Brad Shelton, Jamie Alexander, Kaitlan Sundell; Middle Back: Vinita (Jake) Meizler, Brenda Moore, Tracie Waits, Abbygail Hubbard; Middle Front: Jessica Sinyard, Michelle Mount, Zoey Jeffries, Ashley Wolf, Kaylene Farmer; Front: Cheyenne Arnall, Veronica Derr, Carla Meyer



*Vienna-Upstairs*

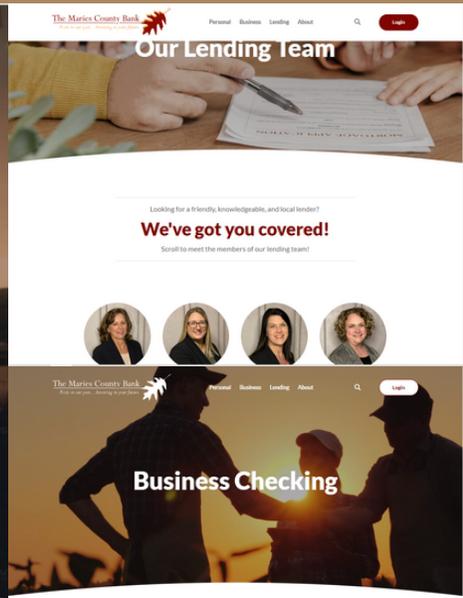
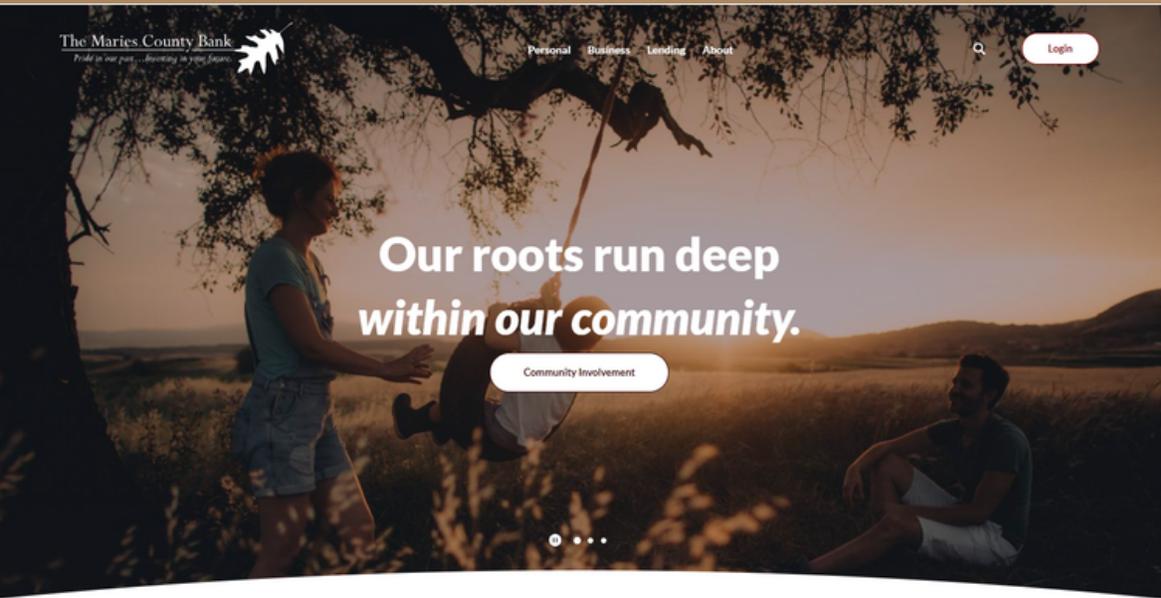
Back: Dawson Wansing, Tori Schnieders, Trae Helton, Mike Juergens, Terry Helton, Mark Hayes; Middle: Morgan Wyss, Jodi Smith, Shirley Bock, Nyla Bassett, Karen Davis, Hannah Shanks, Laurie Reeves, Kaylee James; Front: Angela Rowden, Kate Stockton, Brenda Johnson, Rhonda Schwartz;  
Not Pictured: Tammy Kleffner



*Vienna-Downstairs*

Back: Amy Schmidt, Desiree Shockley, Dawn Snodgrass, Chris John, Dianne Helton, Melissa Parker, Laura Miller; Middle: Madison Kneeskern, Amber Bock, Deniece Eads, Adrienne Devitt, Kristan James; Front: Erin Robertson, Jenny Wieberg, Sue Hollis, Terry Snodgrass;  
Not Pictured: Corlis Kloeppel, Paige Bax, Dani Murphy, Colin John

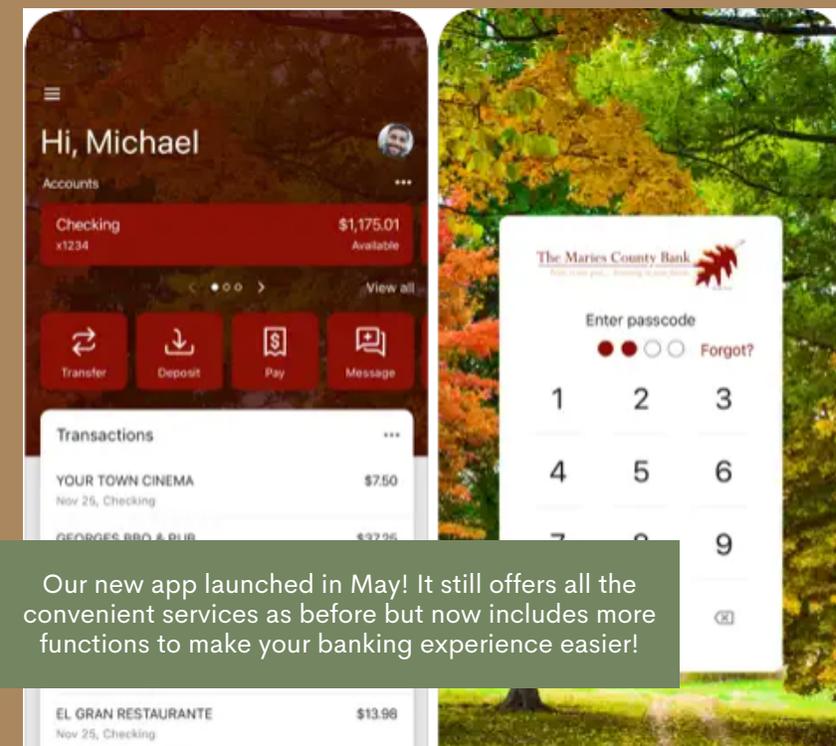
Our website got a facelift! All the same features on an easy and beautiful platform. Browse account options, meet our lending and leadership teams, and check out what all The Maries County Bank is up to!



# Upgrades for You!

In the last 12 months, The Maries County Bank has gone through some exciting changes all in order to enhance customer experience and offer products that are not only functional but make your banking easier and more convenient. The MCB team thanks you for your patience and hopes you love these products as much as we do.

**LET'S QUICKLY TOUR A COUPLE**



Our new app launched in May! It still offers all the convenient services as before but now includes more functions to make your banking experience easier!

# -PREPARE FOR- Travel

Fill out a travel notice in your online banking or app to help make your travel smooth.

**LOGIN>SETTINGS>TRAVEL NOTICE>ADD TRAVEL NOTICE**

The Maries County Bank  
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The Maries County Bank

# Memory Makers

Member FDIC



*Hello Memory Makers, and Merry Christmas!*

Come see where our travels will take us in 2024! Perhaps your Christmas list contains one of our upcoming trips or your New Year's resolution is to travel more. Check out where we will be going next!

A little something to get you excited for your early sign up. When you sign up for a 2024 Memory Makers' trip, with your deposit you will be entered in a drawing. The deadline is January 31, 2024.

Prizes are 1st prize: \$100.00 Memory Makers' gift certificate,

2nd prize: \$50.00 Memory Makers' gift certificate,

3rd prize: \$25.00 Memory Makers' gift certificate.

See you soon Memory Makers!

For more info on upcoming trips, visit our website to see a full list and access the latest Memory Makers Newsletter!





Thanks for a  
great 2023!  
see you in 2024!





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20



24



- 1. Owensville Fair Fish Shack
- 2. Iberia Senior Center Bingo
- 3. St. James Tiger Pride Night
- 4. Bourbon Economic Dev. BBQ
- 5. Laquey FFA Donation
- 6. Flower Delivery to Westphalia Hills
- 7. Cuba Homecoming
- 8. Richland MOCA Donation
- 9. Iberia Back to School Fair Donation
- 10. Dixon National Reading Week Visits
- 11. Maries Co. Fair Parade
- 12. Cuba Fest Pumpkin Decorating
- 13. St. James Football Team Dinner
- 14. Owensville Trunk or Treat
- 15. Belle Softball Scoreboard Donation
- 16. Waynesville Tiger Mercantile Donation
- 17. Vienna Home and Sports Show
- 18. Richland Trunk or Treat
- 19. AUSA Ft Leonard Wood Golf Tournament
- 20. St. Robert Teach Children to Save
- 21. Richland Shop with a Cop Donation
- 22. Iberia & Fatima Pink Out Game
- 23. Vichy Trunk or Treat
- 24. Gasconade Co. Fair Parade





# Holiday Hours

All locations will be closed

12/25/23

in observance of  
Christmas Day and

01/01/24

in observance of  
New Year's Day.

**KASASA CASHBACK®**

**YOU BETTER WATCH OUT, YOU BETTER NOT CRY, BETTER NOT POUT,  
I'M TELLING YOU WHY... *It is time to make the switch to KASASA® today!***



Enrollments must be in place and all of the following transactions and activities must post and settle to your KASASA CASHBACK account during each Monthly Qualification Cycle:

- At least 12 debit card purchases
- Be enrolled in and agree to receive e-statements
- Be enrolled in and log into online banking

[www.mariescountybank.com](http://www.mariescountybank.com)

**4.00%**  
CASH BACK  
ON EVERYDAY DEBIT  
CARD PURCHASES\*

EARN UP TO **\$96**  
CASH BACK  
PER YEAR.  
\$8.00 PER MONTH

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\*4.000% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. Account transactions and activities may take one or more days to post and settle to the account and all must do so during the Monthly Qualification Cycle in order to qualify for the account's rewards. The following activities do not count toward earning account rewards: ATM processed transactions, transfers between accounts, debit card purchases processed by merchants and received by our bank as ATM transactions, non-retail payment transactions and purchases made with debit cards not issued by our bank. Transactions bundled together by merchants and received by our institution as a single transaction count as a single transaction for the purpose of earning account rewards. "Monthly Qualification Cycle" means a period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) banking day prior to the last business day of the current statement cycle. When Kasasa Cash Back qualifications are met during a Monthly Qualification Cycle, you will receive 4.000% cash back on up to a total of \$200.00 debit card purchases that post and settle to the account during that cycle period. A maximum of \$8.00 cash back payments may be earned per Monthly Qualification Cycle. You will receive reimbursements up to \$25.00 for nationwide ATM withdrawal fees incurred within your Kasasa Cash Back account during the Monthly Qualification Cycle in which you qualified. (Maximum of \$4.99 per transaction) When your Kasasa Cash Back account qualifications are not met, no cash back payments are made and ATM withdrawal fees are not refunded. Cash back payments and nationwide ATM withdrawal fee reimbursements will be credited to your Kasasa Cash Back account on the last day of the current statement cycle. Rates, rewards, and bonuses, if any, are variable and may change after account is opened without notice to you. No minimum balance is required to earn or receive the account's rewards. Rewards less than a penny cannot be distributed. Account approval, conditions, qualifications, limits, timeframes, enrollments, log-ons and other requirements apply. \$100.00 minimum deposit is required to open the account. Limit of 1 account product type per social security number. There are no recurring monthly maintenance charges or fees to open or close this account. If the account is closed, you will forfeit any rewards that have not been credited to your account. Advertised information and rewards are based on all account qualifications being met during each cycle period. Contact one of our bank service representatives (or see our website) for additional information, account details, restrictions, reward calculations, processing limitations, specific Monthly Qualification Cycle dates and enrollment instructions.