

BANKNOTES

A NEWSLETTER FROM UNION STATE BANK



MEMBER
FDIC

JANUARY 2020



At Union State Bank, we celebrate the balance between honoring our legacy as a community-focused bank and the responsibility we have to our customers to pursue new successes and opportunities to better serve them.



As you likely know, Union State Bank will soon feature a new logo that captures the role of each local community bank, while communicating the consistent service customers can expect across all of our locations.

Choosing a new look for Union State Bank has been an extensive process that included focus groups of both potential and current customers, as well as our internal employees. Consultations with designers eventually revealed a logo that captures our Union State Bank values – and also helps move us forward toward new opportunities.

You'll also notice that the location name is featured prominently in the logo, continuing the Union State Bank tradition of honoring each bank and the town it serves. We will remain focused in offering our customers the most advanced banking tools and resources, without losing sight of the communities we serve.

We are all part of Union State Bank; we are all rich in community.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeff Caudle".

Jeff Caudle | President/CEO, Union State Bank

BANK of OSKALOOSA



Fall and holiday events brought our community together to celebrate. On Oct. 31, 2019, a Trunk or Treat was hosted by Jefferson County Emergency Services, along with the Dia De Los Muertos Halloween event – complete with hourly Backhoe Candy Drop!

On Nov. 16, 2019, we participated in the Oskaloosa Hometown Holiday Spectacular, an all-day event that had many fun-filled activities for families to enjoy. (See more photos on the Facebook page “Oskaloosa Hometown Holiday Spectacular.”)

In December, our “Ugly Sweater Contest” was a memorable event across the bank branches, but three contestants rose to the top.

WINNERS (from left to right):

- 1st Place: Marc Pisacka (Horton)
- 2nd Place: Carl Tharman (Everest)
- 3rd Place: Braden McGinnis (McLouth)



BANK of McLOUTH

Fall at Bank of McLouth brought hometown football and community events, including the Homecoming parade on Oct. 11. The Heart of America Antique Steam Engine Association Haunted Hayride was enjoyed by many families on Oct. 19 and Oct. 26, as well as the McLouth Elementary School Halloween Parade.

In December, we enjoyed the Community Tree Lighting Party at the firehouse, as well as the Bank of McLouth Christmas Open House. We are looking forward to a new year full of opportunity!



**Left to right: William (Bill) Reiss,
Carl Tharman, and Don Ball**

Three Long-Time Team USB Leaders Transition to Part-Time Roles; Move Toward Full Retirement

In 2020, three long-time leaders at Union State Bank are transitioning from full-time to part-time employment in anticipation of upcoming full retirement. Here are some notes and thoughts from each.

Article submitted by Jessica Reiss

Don Ball

Today, I had the pleasure of interviewing Don Ball, Community Bank President at Bank of Atchison. I asked Don about where he started and what he plans on doing with a little more free time, now that he is part-time and working toward full retirement in a few years.

Don says that he “stumbled into the banking business” after a friend of his was moving out of it in the small community of Wakeeney, Kansas. Don became a management trainee at the local Co-op, and started his banking career at First Bank of Wakeeney in 1977. He then moved to Home Bank in Eureka, Kansas, in the heart of the Flint Hills/cattle country. His next move took him to the City National Bank in Atchison in the fall of 1984. Once City National Bank sold to UMB in the Fall of 1994, Don began seeking a different opportunity. The Bank of Atchison had been in operation for one year and seeking growth. Don started out as a loan officer, at a time when the bank had few loans and deposits. He stated that he is proud to be a part of the growth of the bank and the reputation that it has today. (Don credits this growth to great staff over the years).

One of his memorable loans over his career was to a couple who had tried unsuccessfully for years to conceive. After coming to Don for a loan for fertility treatments, the couple walked in to his office about a year later with two bundles of joy. (Twins!)

When Don fully retires he plans on doing a lot of fishing, spending precious time with his grandchildren and traveling with his wife Terri. (Who also has a honey-do list waiting on him).

“I’m very proud of this organization and what it has become,” says Don.

Carl Tharman

Carl Tharman began his career with Union State Bank in 1995 and is currently a Senior Loan Officer, fulfilling these duties in a part-time role. He started banking in 1985 in Medicine Lodge, Kansas, after finishing college. Carl enjoys working with coworkers and customers. “I want to thank everyone for their friendship, workmanship, and forgiveness over the past 24 ½ years. My advice would be to enjoy every day, and live for the journey – not the outcome. Above all, always have a goal.” Carl adds that he is looking forward to more time spent farming when he transitions from part-time work to full-time retirement.

William (Bill) Reiss

Written by: David Stecher

William Reiss, Vice President Consumer Loan Officer, began his banking career in 1972 at First National Bank in St. Joseph, Mo., in loan collections. He served ten years there, and then transitioned to The First Stockyards Bank of St. Joseph, followed by Commerce Bank of Columbia, Mo., and Kansas City, Mo. He has served at Bank of Atchison for 21 years. Mr. Reiss said he will miss interacting with coworkers and visiting with customers. “The happiest memory working at the bank is helping challenging loan customers become good borrowers,” says William.

He is still working at Bank of Atchison on a part-time level, but when he begins full-time retirement he plans to work at home and travel. He would like to offer the following advice to people beginning a banking career: “Take care of your customers and they will be loyal to the bank.”

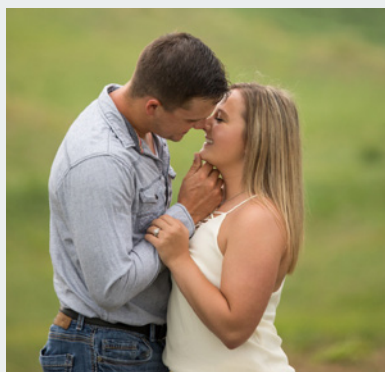


Halloween Parade: Witches, Wizards and Muggles

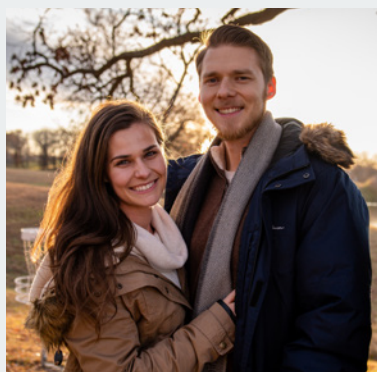
Written by Amy Eckert

Several Bank of Atchison employees worked together for the annual Halloween bank float. Our families have great ideas, and had a fun time decorating and walking in the parade. This year’s parade theme was Witches, Wizards and Muggles, and we decorated a scary float with witches, wizards, spiders, and mice. The employees pictured are David Stecher, Amy Eckert, Justas Norvilas, Jessica Reiss and family, and Stephanie Ramos and family.

ANNOUNCEMENTS, BANK of ATCHISON



Kerstin Underwood, Bank of Atchison, became engaged to Darren Schmidt.



Justas Norvilas, Bank of Atchison, became engaged to Sydney Cotton.

Moms and Babies!

Our local community at Bank of Atchison continues to expand! Four Bank of Atchison moms posed together for a picture with their babies, all of similar age.



From left: Cristian belongs to Stephanie Ramos; Tymber belongs to Christina Stoneking; Jack belongs to Jessica Reiss; and Quinn belongs to Heather Thummel.



From left: Bank of Atchison team members Heather Thummel; Christina Stoneking; Jessica Reiss; and Stephanie Ramos.

BANK of PLATTSBURG

Bank employees and families enjoyed the Plattsburg Fall Festival, Oct. 10-13, and created a float for the parade with the theme “Hands Across the Burg.”



Best of the Best Award:

Each quarter the banks in Horton and Everest select one student and employee of USD 430 to be recognized at a Board of Education Meeting. The awardee receives \$25 in Chamber Bucks. The individuals nominated should show innovation, leadership and overall commitment to education. The second quarter award was presented to Tommi-Anne McAfee, daughter of Marc Pisacka.

Union State Bank, Horton and Everest, helps sponsor the Brown County Women in Ag.

The Brown County Conservation District, together with the Brown County Farm Service Agency, Natural Resources Conservation Service and the Brown County Extension Office hosted the 4th Annual Brown County Women in Ag Meeting. The event was held Nov. 19 at Fisher Community Center in Hiawatha. Candace Fitch-Deitz, the Viticulture Instructor and Vineyard Manager for Highland Community College’s Wamego Campus, talked about the 46 varieties of grapes grown and processed on their 6-acre vineyard as well as sharing a few of the wines they produce.

The Christmas Open House was held Dec. 16 through Dec. 20, with refreshments and drawings at both Everest and Horton.



Horton employees: Lisa Becker, Marcia Williams, Amy Madison, Leslie Bartley, Stacey Pederson, Marc Pisacka. Lisa and Marcia are holding the snowmen we made for the residents at Mission Village Living Center, Amy is holding a platter of cookies served during our Christmas Open House baked by our Customer, The Bake Shop, and Stacey and Marc are displaying the Christmas bags delivered to the Manor.

Amy Madison, Lynda Ross and Lisa Becker are shown here with Miss Ellie in her reindeer antlers. Miss Ellie is a resident of the Mission Village Living Center in Horton and we delivered gift bags to the 26 residents there.



Lynda Ross, Branch Manager, Horton, shares a Proud Mom Moment.

Lynda's son, Mark Ross, is in his second year as Head Football Coach at Marceline High School in Missouri. He is also the Athletic Director for the school district in Marceline. Mark was voted District Coach of the Year for 2019 and achieved a 12-2 record, winning their conference and districts and then falling to Lincoln, MO in the state semifinals. (Note: Mark is also a previous Union State Bank employee).



BANK of GOWER

Bank of Gower Hires New Loan Assistant



Terry Eads has joined the Bank of Gower team as a Loan Assistant. Terry is from Plattsburg, and says she is “excited to have joined a great bank and team to work with every day.”

Her motto in life and business is ... “Your smile is your logo, your personality is your business card.”