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We hope you are enjoying our New Website!

**If your business would like to be featured as our Client Focus please let us know!**



Lamar Bank & Trust Company

# MasterCard Features!

- EMV Chip Protection
- My Mobile Money
- Instant Issue
- Surcharge-Free ATM's
- Extra Layer of Fraud Protection
- MasterCard Secure Code
- Apple Pay, Samsung Pay, Android Pay



**Want more information about any of these features contact a Customer Service Representative today!**

**Reminder :**

**New Saturday Hours!**  
**Lobby & Drive Up Window**  
**Open**

**9am - 11am**

Anytime Banking!

24 HOUR XPRESS PHONE BANKING 417-682-BANK(2265)  
 24 HOUR ONLINE BANKING [www.lbt.com](http://www.lbt.com) (signup in advance)  
 24 HOUR MOBILE BANKING AND SNAPPY DEPOSIT  
 24 HOUR ATM BANKING

**GO MOBILE!!** Download our LBT App today! Just search "LBT" on your app store to download.



## Employee Spotlight

Each quarter we will be highlighting some of our amazing employees. We'll ask them some work-related questions and also some not-so-work-related questions - hopefully, you'll be able to see why we think we've got the best people around.

**Name :** Tammie Rawlings

**Title :** Receptionist/Teller

**First, tell us how long you've been at LBT?**

It will be 23 years in November. I started part time in the fall of 1994.

**Before working at LBT, what was the most unusual/interesting job you've ever had?**

Washing Roadway trucks w/ my brother when we were in high school.

**How has LBT helped you in your career development?**

It has taught me the various ins and outs of the banking business and how to help customers w/ various issues that arise. I feel that LBT keeps us current and informed with the latest bank products that are offered.

**What do you enjoy most about working at LBT?**

The people! Both customers and co-workers. LBT is truly like a second family. I should also mention that we have amazing cooks here at LBT and we are always celebrating something.

**What is the best vacation you've ever been on?**

I would have to say Belize. It is so beautiful, the people were very friendly and there is so much to do.

**If given a chance, who would you like to be for a day?**

Lara Spencer, co-anchor of Good Morning America and the host of Flea Market Flip.

**If you could witness any historical event, what would you want to see?**

The building of the Ark.

**If you had to eat one meal every day for the rest of your life, what would it be?**

Mexican, I love it!!

**Favorite activities on your days off:**

Vacationing and spending time with family.

**What TV show/movie are you ashamed to admit you love?**

That 70's Show

**People would be surprised if they knew:**

I am fascinated by the mafia. I have no clue as to what started this fascination.

I've always found documentaries, movies, stories and books about the mafia to be interesting.

**Tell us about your family & activities outside of work:**

My husband is Stan Rawlings. We have our own business, Rawlings Crane & Fabrication.

We love spending time with our kids and grandkids and try to get to the lake as often as possible in the summer months.

We also enjoy going to the kid's ballgames and various activities.

**What's the craziest thing on your bucket list?**

I would like to go on a rainforest safari in Costa Rica.

**You're happiest when:**

I'm happiest when I'm with family. I've been blessed with a family that loves to spend time together.



## Financial Tips

### Traveling with your Debit Card

With traveling season approaching, we want to share a few tips on traveling with your debit card! If you will be traveling with your debit card, it is very important that you notify LBT. We will place a travel notice on your card for your convenience while traveling. Also, keep in mind that you can use any ATM in the MoneyPass Network for a fee-free ATM transaction. To find an ATM in the MoneyPass Network while traveling, use our ATM locator found at the bottom of our website. If you have any issues with your debit card while traveling below is a list of contact information. Safe Travels!

#### Need to report a lost or stolen LBT Debit Card?

Call: 417-682-3348

1-800-264-5578 (after hours)

#### Traveling internationally but having issue with your debit card?

Call: 1-412-552-2697

#### Debit Card not working correctly?

Call: 417-682-3348

1-866-842-5208 (after hours)

### Holiday Hours

CLOSED - August 26<sup>th</sup> - Lamar Fair

CLOSED - September 2<sup>nd</sup> & 4<sup>th</sup> - Labor Day

CLOSED - October 9<sup>th</sup> - Columbus Day

Anytime Banking!

24 HOUR XPRESS PHONE BANKING 417-682-BANK(2265)

24 HOUR ONLINE BANKING [www.lbt.com](http://www.lbt.com) (signup in advance)

24 HOUR MOBILE BANKING AND SNAPPY DEPOSIT

24 HOUR ATM BANKING



**Join us every  
Friday for  
Popcorn Day!**

**We have the best customers  
around and we want to show  
you our appreciation!**

# SECURITY CENTER

## Data Privacy: Parental Tips

*Share with care.* What you post can last a lifetime. Help your children understand that any information they share online can easily be copied and is almost impossible to take back.

*Personal information is like money. Value it.* Information about your kids, such as the games they like to play and what they search for online, has value. Talk with your kids about the value of their information and how to be selective with information they provide to apps and websites.

*Own your online presence.* Learn about and teach your kids how to use privacy and security settings on their favorite online games, apps and social media sites. Pay attention and know the online environments your children use.

*Remain positively engaged.* Just like in the real world, there are good and bad people, and the online world is no different. Help them identify safe and trusted websites and apps.



A good neighbor gives you  
a ride to the bank.

**An even better one brings  
the bank to you.**

**That's LBT.** The bank next door that brings  
online banking wherever you are.



LAMAR BANK AND TRUST COMPANY

Discover **the better way to bank.**



# Client Focus!

# Shiver Shack Shaved Ice

Looking for a cool treat this summer?! Stop by Shiver Shack located in Orscheln's parking lot. They have so many delicious flavor combinations! It is such a great place to take your family!

The LBT crew was able to enjoy Shiver Shack this summer!



*August Hours*

Monday: 4-10 PM  
 Tuesday: 4-10 PM  
 Wednesday: CLOSED  
 Thursday: 4-10 PM  
 Friday: 4-10 PM  
 Saturday & Sunday: CLOSED



Follow Shiver Shack on Facebook



# LBT Kids Club Back-to-School Family Fun Nights!!

With school right around the corner, LBT wanted to throw a couple Back-to-School Family Fun Nights for our Secret Agents.

We all had fun enjoying Shiver Shack Shaved Ice and the movie Boss Baby at the Drive-In!

**Thank you to all the kids  
who came to our family fun  
nights!!**



## Employee Spotlight

Each quarter we will be highlighting some of our amazing employees. We'll ask them some work-related questions and also some not-so-work-related questions - hopefully, you'll be able to see why we think we've got the best people around!!

**Name:** Heather Costley

**Title:** Customer Service Representative

**First, tell us how long you've been at LBT?** I have worked at LBT for 2 year and ½ years.

**Before working at LBT, what was the most unusual/interesting job you've ever had?**

During college I worked at Bass Pro in the Call Center.

**How has LBT helped you in your career development?**

LBT has taught me so much about the world of banking, and I continue to learn new things. It has also taught me that you can enjoy what you do, and have fun doing it!

**What do you enjoy most about working at LBT?**

I enjoy the people that I work with as well as our customers! There is never a dull moment around here.

**What is the best vacation you've ever been on?**

Last September my husband and I took a road trip and went trail riding in our jeep at Moab, UT.

It was amazing to see, and just take in the beauty of what God has created.

It was a great reminder to stop and take in the beauty around us and truly appreciate this world that we have.

**If given a chance, who would you like to be for a day?**

I would choose to be Amelia Earhart, going on one of her many flights.

**If you could witness any historical event, what would you want to see?**

I would love to have been there when Jesus was walking the earth, to see His many miracles and witness them with my eyes.

**If you had to eat one meal every day for the rest of your life, what would it be?**

I would choose a salad, because you can always change it up and make it different.

**Tell us about your family & activities outside of work.**

My husband is Joe Costley, we have been married for 4 years.

We enjoy anything outdoors; jeeping, hiking, and camping.

We love to spend time with our horses and mini donkeys.

**What TV show/movie are you ashamed to admit you love?**

I love older movies like Pride and Prejudice and Little Women.

**Favorite activities on your days off:**

We enjoy driving around with the top off our jeep, spending time with our extended families, and church family.

**People would be surprised if they knew:**

Most people are shocked when we tell them that we weekly attend church in Bentonville, AR.

**What's the craziest thing on your bucket list?**

I would say it is a tie between skydiving or going on a several day hiking/camping trip to the top of a huge mountain (I have no preference on which mountain).

**You're happiest when:**

I am spending time with my husband, we are constantly on the go ( and fine with it) just as long as we are together.



# Keep your farm growing...

Our agricultural lending experts have an abundance of knowledge in the farming industry. The goal of agricultural lending is to provide you with the operating and real estate loans you need to continue your growth. Our professionals use state-of-the-art analysis software to provide you with the perfect solution for your individual situation.

## Types of Agriculture Loans:

- *Farm Real Estate Loans*
- *Revolving Lines of Credit*
- *Term Loans*
- *Farm Operating Loans*
- *Working Capital and Farm Equipment Loans*
- *Letters of Credit*



**To get started, we need 3 years of tax returns, a completed and signed financial either brought to the bank or turned in online through our Account Inquiry.**

**To learn more about the Agriculture Loans we offer,  
please contact one of our officers.**