



LAMAR BANK AND TRUST COMPANY

# Get to Know Your Bank

## Our History

Lamar Trust Company was incorporated in 1925 by directors Casey Snip, Donald B O’Neal, Edward Thiebaud and other local people. The bank opened on the West side of the Lamar square and in 1970 the bank moved to its present location on the northeast corner of the square. The Bank has maintained its local ownership and management throughout its 93 year history, beginning with Casey Snip the bank’s original president, who was followed by Charlie Edwards, Donald B O’Neal, Robert Wirts, Ray Little, Jim O’Neal, Danny Little, Thomas Main and our current President Patrick B O’Neal (son of Jim and grandson of Donald). In 1986 the bank adopted the current name of Lamar Bank and Trust Company. LBT is the only bank located in Barton County that is locally owned with all decisions being made by the bank’s local staff.

## Best of Bauer Lamar Bank and Trust 5-Star Rated for More than 25 Consecutive Years

June 2018: BAUERFINANCIAL, Coral Gables, Florida, the Nation’s Premier Bank Rating Firm, is proud to announce that Lamar Bank and Trust, Lamar, Missouri has once again secured its highest, 5-Star rating. (A five-star rating indicates the bank excels in areas of capital adequacy, profitability, asset quality and much more.) Earning and maintaining this top 5-Star rating for 118 consecutive quarters, Lamar Bank and Trust has also procured a “Best of Bauer Bank” designation. This assignment is reserved for banks that have maintained Bauer’s highest rating consistently for the last 25 years or longer.

Like Bauer, regulators agree that smaller institutions “are often better positioned than larger institutions to understand and quantify local real estate market values since they serve a smaller, more defined market area.” – Federal Register, April 9, 2018. “It makes perfect sense; local people who know the area are making local decisions based on that knowledge”, agrees Karen L. Dorway, president of BauerFinancial. “Community banks, like Lamar Bank and Trust, are banking on a better future together with their community.”

Established in 1925, Lamar Bank and Trust has been investing in the future of its community for 93 years. Today it operates through a conveniently located office on Broadway in Lamar and can also be found online at [www.lbt.com](http://www.lbt.com). Lamar Bank and Trust: “When your money is on the line LBT is here to help.” Member of the FDIC and an Equal Housing Lender.

BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation’s leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at [bauerfinancial.com](http://bauerfinancial.com).

## Use Our Anytime Banking

- 24 Hour Xpress Phone Banking - 417.682.BANK (2265)
- 24 Hour Online Banking - [www.lbt.com](http://www.lbt.com) (*sign-up in advance*)
- 24 Hour Mobile Banking and SNAPPY Deposit
- 24 Hour ATM Banking

## ATM Locations

- 1000 Broadway (behind LBT) - Drive Up
- 1002 E 12th St (Jeffries Plumbing) - Drive Up
- Casey’s in Liberal and Golden City

## Deposit Cut Off Times

- |                                   |                                       |
|-----------------------------------|---------------------------------------|
| Deposit at Teller Window - 4:00pm | Sending Wires Out - 4:00pm            |
| Internet Transfer - 3:00pm        | Incoming Wire Received Until - 4:00pm |
| Snappy Mobile Deposit - 3:00pm    |                                       |

## Officers



**Patrick O'Neal**  
*President*  
[poneal@lbt.com](mailto:poneal@lbt.com)

Patrick has been LBT's President since 2015 & is a graduate of Lamar High School & Mizzou. He enjoys spending time at his farm & the lake.



**Kevin Little**  
*Executive Vice President*  
[klittle@lbt.com](mailto:klittle@lbt.com)

Kevin is a 1975 graduate of Lamar High School & graduated MSU with a Bachelor's degree in finance & banking. He enjoys hunting, fishing, & spending time with family.



**Kent Morey**  
*Senior Vice President & Director of Marketing*  
[kmorey@lbt.com](mailto:kmorey@lbt.com)

Kent has an Ag Business degree from MSU & enjoys coaching basketball, watching his kids play sports, & working the family farm.



**John Gilkey**  
*Senior Vice President*  
[jgilkey@lbt.com](mailto:jgilkey@lbt.com)

John is a graduate of Lamar High School & graduated MSU in 1991. He enjoys running, cross-fit, golfing, & traveling.



**Brad Williams**  
*Vice President*  
[bwilliams@lbt.com](mailto:bwilliams@lbt.com)

Brad graduated from Liberal High School in 1979 & Crowder College in 1981. He enjoys spending time with his grandkids, golfing, & time on the farm.



**Roman Lehman**  
*Assistant Vice President*  
[rllehman@lbt.com](mailto:rllehman@lbt.com)

Roman has a Bachelor's degree in Finance from Pittsburg State University. He enjoys golfing & farming.



**Carla Barnes**  
*Assistant Vice President*  
[cbarnes@lbt.com](mailto:cbarnes@lbt.com)

Carla is a graduate of Stockton High School. She enjoys spending time with family & friends.



**John Bary**  
*Assistant Vice President*  
[jbary@lbt.com](mailto:jbary@lbt.com)

John is a 1970 graduate of Lamar High School & graduated from PSU in 1976 with a Bachelor's degree in Finance. He loves yard work & spending time with family.



**Becky Blackford**  
*EVP & Chief Operating Officer*  
[bbblackford@lbt.com](mailto:bbblackford@lbt.com)

Becky is a graduate of Lamar High School & MSU. She enjoys spending time with family, camping at the lake, & boating.



**Chelsea Dighero**  
*Compliance Officer*  
[cdighero@lbt.com](mailto:cdighero@lbt.com)

Chelsea graduated from PSU in 2010. She enjoys living on the family farm, hunting, & fishing with family & friends.



**Reece Lehman**  
*Loan Officer*  
[rlehman@lbt.com](mailto:rlehman@lbt.com)

Reece has a Master's in Business Administration from PSU & Bachelor's in Finance & Economics from MSSU. He enjoys farming, hunting, Duke basketball, & the St. Louis Cardinals.



**Garry Robinson**  
*Springfield Area President*  
[grobinson@lbt.com](mailto:grobinson@lbt.com)

Garry has 35 years of banking experience in various roles including small business lending.

## Customer Service Representatives



**Connie White**  
*Customer Service*  
[cwhite@lbt.com](mailto:cwhite@lbt.com)

Connie is a graduate of Stockton High School & enjoys spending time with her family.



**Lindsay Todd**  
*Customer Service*  
[ltodd@lbt.com](mailto:ltodd@lbt.com)

Lindsay enjoys being outside working in her yard, cooking, spending time with family, attending tractor pulls, & shopping with her sister.



**Jill Fast**  
*Personal Banking Officer*  
[jfast@lbt.com](mailto:jfast@lbt.com)

Jill is a graduate of Lamar High School & loves anything outdoors. She enjoys traveling & riding motorcycles with her husband.



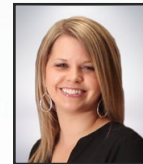
**Mykela Timmons**  
*Customer Service*  
[mtimmons@lbt.com](mailto:mtimmons@lbt.com)

Mykela is a 2012 graduate of Lamar High School. She enjoys baking, shopping, & hanging out with family.



**Heather Costley**  
*Customer Service*  
[hcostley@lbt.com](mailto:hcostley@lbt.com)

Heather is a Liberal High School graduate & earned her Culinary degree from OTC. She loves making crafts, cooking, baking, & spending time with family.



**Crystal Wolfe**  
*Customer Service*  
[cwolfe@lbt.com](mailto:cwolfe@lbt.com)

Crystal is a 2008 graduate of Golden City High School & received a Business Administration degree from Crowder. She enjoys spending time outdoors with her family.



**Stacy Bilyeu**  
*Internet & Bookkeeping Supervisor*  
[sbilyeu@lbt.com](mailto:sbilyeu@lbt.com)

Stacy is a graduate of Lockwood High School & MSU. She loves to read & spend time outdoors with family & friends.

## Board of Directors

**James F O'Neal**, Chairman of the Board  
Former LBT President. Retired & enjoys traveling.

**Gailand Johnston Jr**, Owner of Lamar Truck & Tire  
Enjoys spending time at the lake with friends & family.

**Thomas Main**, Former LBT President  
Enjoys spending time at the lake with family.

**Becky Blackford**, Secretary of the Board  
Enjoys camping, boating, & spending time with family.

**Ray Little**, Former LBT President  
Retired farmer & enjoys being outdoors.

**George Nichols**, Attorney in Lamar  
Enjoys hunting.

**Garry Robinson**, Springfield Area President  
35 years of banking experience.

**Kevin Little**  
Enjoys hunting, fishing, & spending time with family.

**Danny Little**, Former LBT President  
Founder & owner of Redneck Blinds.

**Gerald Swearingen**, Retired Optometrist  
Enjoys spending time with family.

**Patrick O'Neal**, Current LBT President  
Enjoys spending time at his farm & the lake.