



Lamar Bank and Trust Company

Stay Connected

Spring 2017

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New LBT Location in Joplin! Page 2



We hope you are enjoying our New Website!



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

Now Open in Joplin

LBT opened a new Loan Production Office at 1301 East 7th ST. in Joplin. The location functions as a marketing office for loans – with an emphasis on business & commercial lending. LBT is excited about this new office and looks forward to serving the Joplin area.



LBT Loan Center

Need some extra help on funds for you and your family? We offer consumer loans to help in those situations. Our auto loans offer competitive pricing with flexible terms that allow you to be in the driver's seat of your situation. A personal loan can take care of whatever need arises, from car repairs to a vacation. Recreational vehicles (boat, camper, ATV, etc.) are an excellent way for the family to spend time together and relax, and we offer the ability to help you get there. We also offer a home equity loan to help with your situation to help you reach your goals. Whether it is debt consolidation, home improvements, or a major purchase, we at LBT want to help you get where you want to go. Contact one of our loan officers to get started today.

Starting in June

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 (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.



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

Memorial Day:

CLOSED - Saturday 5/27/17 and Monday 5/29/17

Anytime Banking!

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24 HOUR ONLINE BANKING www.lbt.com (signup in advance)
24 HOUR MOBILE BANKING AND SNAPPY DEPOSIT
24 HOUR ATM BANKING

Travel Club

In March, our travel club had a good 'ole time at Chicken-N-Pickin' in Walnut, KS. They enjoyed some of the best fried chicken and fixings! Everyone enjoyed the hand clappin' and toe tappin' entertainment provided by The Holiday Band!



In April, our travel club then ventured to Dinner Theatre in Overland Park, KS. They enjoyed the show Boeing-Boeing starring Debra Jo Rupp from "That 70's Show". A stylishly retro production was a big comedy hit and a Tony winner on Broadway. Not only was the show great the buffet was delicious and enjoyed by all!



Contact Jill for more information about our Travel Club!

682-3348

Employee Spotlight

Each quarter we will be highlighting one 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: Aaron Smith

Title: Vice President

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

I started 3/27/17, so 7 weeks.

What do you enjoy most about working at LBT?

The people. This place is truly a family. And, you all like to eat!

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

Musician for the Osmond's.

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

Christmas 2016 we took our newly adopted son to Walt Disney World.

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

The President. Any President. There are so many secrets they know.

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

The building of either the Pyramids, or Stonehenge.

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

Anything my wife makes. She is an INCREDIBLE cook.

Tell us about your family & activities outside work.

Lori and I have been married for ten years, and we adopted our son Shepard in October 2016. I enjoy golfing, music and lake time.



Favorite activity on your days off:

Golf, lake time and Shepard.

People would be surprised if they knew:

I hate birds. They freak me out. You never know where they are going to go.

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

Friends

What's the craziest thing on your bucket list?

Not having a bucket list.

You're happiest when:

My wife is happy.

CONGRATS
GRAD

CONGRATULATIONS
GRADUATES!!
YOU DID IT!
WE ARE PROUD OF YOU!

TEACH
CHILDREN TO
SAVE 2017



LBT had the opportunity to visit Lamar West Elementary to give a lesson on the importance of saving and managing your money. The students had fun learning the difference between wants and needs. LBT feels that it is very important to teach children about saving and we want to encourage them to start saving. We have a fun new kid's savings program to help get kids excited about saving their money. LBT is proud to be apart of this awesome program, and we look forward to speaking to the children every year!



SECURITY CENTER

ID Theft Awareness

Identity theft, or identity fraud, is a crime that can have substantial financial and emotional consequences. You can be a victim of identity theft even if you never use a computer.

Surprisingly, thieves can obtain your personal information by stealing your wallet, listening in on your phone conversation, going through your trash or collecting your receipt you left on the restaurant table.

How do you know if you are a victim of identity theft? You might have unusual charges on your bills, phone calls about products or services you do not have, might notice you are not receiving your regular bills or mail, new accounts appearing on your credit report, or unexpected denial of your credit card.

What can you do if your identity is stolen? Recovering your identity can be a long, stressful, and expensive process. You will start by visiting [IdentityTheft.gov](https://www.IdentityTheft.gov). This is a trusted website to report and recover from identity theft.

Did you know? LBT offers Identity theft protection with select checking account. You will have unlimited access to personal fraud specialist who provide identity recovery and restoration assistance. Reimbursement for covered expenses you incur up to \$2,500 to restore your identity. For more information contact a customer service representative today!

As always, take precautions with personal information!

A good neighbor gives you a graduation card.

An even better one slips \$50 into it.

That's LBT. The bank next door that gives \$50 to Barton County grads who open checking accounts.



LAMAR BANK AND TRUST COMPANY

Discover **the better way to bank.**



Client Focus!

All You Need is Love, LLC

All You Need is Love, LLC is an outdoor wedding and event venue set on a five acre property in Barton County Missouri. Among the many unique and beautiful features is a crystal clear, stocked, two-acre pond with bass, catfish, and hybrid perch. Folklore has it that if you catch the one albino catfish, you are granted three wishes upon release.

While they are a venue allowing up to 250 guests, they are still growing and expanding. Near future plans include a pavilion (for those rainy days), bathrooms with changing rooms, additional cabins, and a full kitchen. Currently provided are immaculately kept portable hand washing and toilet facilities.

Love is all you need when gathering and celebrating with family and friends, which is truly the center of Lisa's life. Lisa's hopes are that you and your guests have that experience with them. They invite you to come and visit, sit underneath the gazebo surrounded by woods, day dream, hear the birds, and nature allowing you to feel the magic create by love.

*For more info contact
Lisa Kingsley
417-489-2666*



EXCITING CHANGES TO YOUR DEBIT CARD!



LAMAR BANK & TRUST COMPANY

Dear Lamar Bank & Trust Company Customer:

Lamar Bank & Trust Company is pleased to announce exciting changes to your Debit Card! In June, you will receive a new Lamar Bank & Trust Company Debit MasterCard in the mail. This new card will replace your existing Lamar Bank & Trust Company VISA debit card.

You may begin using your new card on June 12, 2017. Please be sure to destroy your old card at that time as it will be deactivated on that date. You will be required to activate the new card before using it for purchases. Just follow the instructions that will appear on the front of the card.

For your convenience, your PIN will remain the same but you can change it to another number by following the instructions provided on the card when you activate. For your protection, do not select 1234 or 0000 as your PIN, or any part of your Social Security Number or phone number.

The new card will feature extra convenience and security to keep your card and account safe, including:

EMV Chip Protection: Count on enhanced fraud protection every time you use your card at a chip-activated terminal. Chip-activated terminals are already available at certain U.S. retailers, and will be in more locations in the years to come. They're easy to use; just follow the instructions that arrive with your card.

My Mobile Money: The new My Mobile Money app gives you control of your Lamar Bank & Trust Company card right from your smart phone. You'll be able to better manage and help protect your accounts from fraud with customizable alerts and services available 24/7. You can turn your card on and off, receive notification of possible fraudulent transactions, set alerts and deny transactions based on merchant or transaction type and location, and more!

Apple Pay, Samsung Pay, Android Pay: These apps are simple to use and starting June 12th will work with your Lamar Bank & Trust Company debit card and because your card details are never shared when you use them — in fact, they aren't stored on your device at all — using Apple Pay, Samsung Pay or Android Pay on your smartphone, smart watch, or tablet is a safe and easy way to pay.

Extra Layer of Fraud Protection: FraudWatch Plus is a system that effectively monitors potential fraud. FraudWatch utilizes neural network technology to efficiently and accurately identify potentially fraudulent transactions and alert us so we can take appropriate action. Alerts containing relevant information are delivered to us within minutes of creation, allowing us to take action quickly. This action may include our fraud analysts calling you to confirm whether certain transactions are fraudulent or not.

MasterCard Secure Code: You'll be able to select a unique password to use when shopping online at select sites with your Lamar Bank & Trust Company Debit Card. During checkout, you'll be prompted to set up your personal password for use during your online shopping experiences.

Surcharge-Free ATMs: Your new card gives you access to thousands of surcharge-free ATMs nationwide located where you live, work and travel. You can download the TransFund ATM Locator app and MoneyPass Locator app or visit www.transfund.com/ATM_Locator, www.moneypass.com/atm-Locator, or www.lbt.com to find the most convenient ATM location to use your new Debit Card surcharge-free.

****IMPORTANT: If you have used your existing Lamar Bank & Trust Company Debit Card to pay for services that are billed directly to your card, such as Internet services, insurance, gym fees, etc., be sure to contact these vendors and provide your new card number as soon as you receive it so that your service is not interrupted.****

If you have questions about your new card, please contact Lamar Bank & Trust Company at (417) 682-3348. We appreciate your continued business!

Sincerely,

Lamar Bank & Trust Company

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: Ciara Garfield

Title: HR Coordinator

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

Going on 3 years; I started working part time in December of 2014 while attending college at MSSU. After graduating in the fall of 2016, I decided to stick around a little longer and take on a full time position.

What do you enjoy most about working at LBT?

The people, co-workers and customers! Oh, and LBT snack days, for sure!

How has LBT helped you in your career development?

LBT has helped me learn different aspects of the banking field. Before I started working at the bank, I knew how to balance a checkbook and count money back. I thought if I knew how to do those things I'd be set to go. But LBT has really taught me a lot; how to talk to customers, how to handle different situations, the loan process, and how debit transactions occur. And I just want to add, that along with career development, LBT has made a huge impact on my life. My co-workers have been there to support me through college, answer every single one of my questions, and always there if I needed a good laugh. LBT is a great place to work and I'm so thankful to be apart of the LBT family.

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

My first two years of college, I attended Truman State in Kirksville Missouri. One of those semesters I worked at a Bridal Boutique, selling prom and wedding dresses.

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

St. Petersburg, Florida; this was Parker and I's first vacation together. We spent most of our vacation on the beach or at an ice-cream parlor a couple blocks from our hotel. It had the best ice-cream; Cookie Monster flavor was my fav.

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

Joanna Gaines! 1. Because I love her show 2. I'd get to live on a farm with my very own chickens 3. I'd get to hang out with the one and only 'Chip Carter Gaines' (there would never be a dull moment) 4. I could see how she manages her faith, family life, and career.

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

I would want to see the signing of the Declaration of Independence and what our forefathers built this nation on. GOD! Because I think our nation today needs to see that. Taking God out of everything isn't the answer

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

Cereal! It's not really a 'meal,' but I could definitely eat it for breakfast, lunch and dinner!



Tell us about your family & activities outside work.

My hubby's name is Parker Garfield, we have been married for almost two years. Parker is the youth pastor at Lamar First Assembly. We enjoy being around kids and showing them God's love. If we are not at home or church, we are most likely working out or at a family event.

Favorite activity on your days off:

Work out at CrossFit Lamar, shop, read, watch the Kansas City Chiefs and St. Louis Cardinals, shoot hoops, attempt a Pinterest craft, or hang out with family.

People would be surprised if they knew:

Well....I will not wear sandals of any kind, if my toenails are not painted.

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

The old '24' TV series with Kiefer Sutherland as Jack Bauer!

You're happiest when:

I'm with my hubby or when I have a good book in my hands!

Client Focus!



Cap's Cabin

Have a craving for some fish and chips? Or old fashioned hamburgers? Cap's Cabin is where you want to go! Owners Charles and Lacy James sure know how to cook some delicious food!! Cap's Cabin not only has the best fish and chips, but they have so much more to offer. On their menu you will also find: Shrimp, Chicken, Clams, Catfish, Salads and a wide variety of Sandwiches and Burgers.

Follow Cap's Cabin on Facebook and Instagram for daily specials!

Open 11 am - 8 pm Closed Sundays

1607 Gulf Street Lamar MO

417-295-1117



LIVE JUNE 12TH!



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



Lamar Bank & Trust Company

Member
FDIC 