



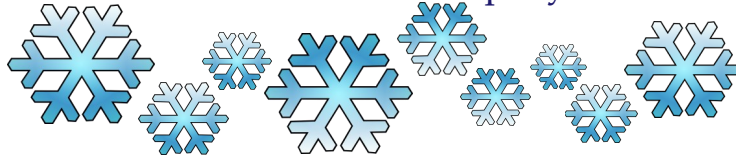
News on the GO!

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West Plains Bank and Trust Company

JANUARY 2021



Dear GO Club Members,

Wow, what a wild ride the last 9 months have brought to us! I hope that everyone has been able to stay safe and healthy during this pandemic. I know that it has touched many of us in some way, some more than others. While many family events and the holidays had to be celebrated in a completely different way than ever before, I hope that you had an enjoyable holiday season whether by Zoom, Skype, or otherwise.

Our GO Club plans for 2020 were all canceled, and for that I am sorry. In doing our part to help keep everyone healthy it was necessary. The travel industry, along with many others, has felt the impact of Covid-19 on our country and worldwide. I am hoping that 2021 will be a much easier year and that we can start doing normal things again, like traveling. While this newsletter will not be filled with the usual information about fun trips to sign up for, I hope you'll find information that is useful to you during this time.

I have some news to share with everyone. January 15, 2021, was my last day as a full-time employee of West Plains Bank and Trust Company. I have worked for the bank for 28½ years, and the last 25 of those years as the GO Club Coordinator. I am going to transition into part-time, working 2 days a week, and continuing as the GO Club Coordinator.

I am looking forward to spending more time with my husband, Bruce, and visiting our kids and grand-kids more. My mother is also trying to make a quilter out of me. So, we will see how that goes.

There will be a different face in the office you usually find me in but don't let this worry you. There are many working in the retail/customer service area who look forward to helping you with your banking needs.

Since my schedule will be only two days a week, when we do get to start planning trips and events again, I encourage you to email me your reservations and I will contact you to confirm—**cheryl.finley@westplainsbank.com**. Of course, you also are welcome to call in your reservation to any member of the customer service team.

I have been blessed to spend most of my working years with the best bank in town. I also have been blessed to call many of my customers good friends, and for that I am thankful.

Thank you to all my many loyal customers over the last 28 plus years for putting your trust in me to help you with your financial needs.

Sincerely,

Cheryl Finley
GO Club Coordinator

Stay Healthy With Non-Touch Banking Options

West Plains Bank and Trust Company is doing our part to minimize contact and reduce the spread of Covid-19 by offering alternative banking options for your convenience, and safety.

Most banking transactions can be handled through the drive-through or over the phone.

Customers can also use our digital banking or mobile app to securely message the bank, pay bills, make transfers, check account balances, make loan payments, and more. Visit our website at www.westplainsbank.com, click on Digital Banking and

follow the steps to setup your login and password. Download our app to your smart phone for account access and mobile deposit on the go.

Quickly and securely apply for a loan on our website—www.westplainsbank.com. A lending team member will follow up to discuss your needs.

Line One Telephone Banking allows you to complete many requests by phone. Call 888-256-8887 and follow the prompts.

Have banking needs that require an in-person visit to one of our branches? We ask that you

wear a mask inside the bank and practice social distancing (6 feet apart), as much as possible, to help protect you and our staff.

For more information, call 417.256.2147 or your local branch.

Digital Banking
ATM
Line One
Drive Through
Telephone

Like
FREE
Gifts?

Tell your friends how much you love West Plains Bank and Trust Company. If they open a new checking account, you both get a **FREE GIFT!** Ask any bank employee for more details.

Happy New Year!



Follow us!



A New Year is a Great Time for a Financial Check-Up

The start of a new year is a good time for checkups. We do checkups of our physical health, but have you thought about a financial checkup? Now is a good time to examine your financial accounts and think about what has changed in your life over the past year or years.

There are several things to consider when it comes to personal finances, including:

1. Have you married, or divorced, and changed your name? Or, have you lost someone that you had on your accounts or have they changed their name?
2. Are your checking, savings and time deposit accounts titled or set up properly, making it easier for you if you become unable (for whatever reason) to access them?
3. Do you have beneficiaries listed on your accounts to provide for an easy transition at your death? Adding Payable on Death beneficiaries to your banking accounts will ensure the funds go directly to them at your death. Contact a member of the West Plains Bank and Trust Company retail banking team to add

beneficiaries to your account. You will need the name, date of birth and social security number of each beneficiary you add.

4. Did you know that you also can add Transfer on Death to your vehicles and property? For vehicles, please contact your local licensing office or visit <https://dor.mo.gov/faq/motorv/general.php> for more information. To transfer real estate by beneficiary deed, you will need to contact a title company or attorney to prepare the appropriate document.
5. Have you considered adding an authorized signer on your accounts in case you needed that person to pay your bills if you become ill or hospitalized? An authorized signer can write checks or access funds on your account, should you need them to. The authorized signer cannot make any changes to your account or receive account statements. The authorized signer designation stops at the death of the owner(s) of the account.
6. Have you created or updated your estate plan? Do you need a durable power of attorney, will, trust or other necessary documents?

All of these documents assist you and your family members with the smooth transition of assets once you become unable to act on your behalf, and then at death. Each person has a unique financial situation. West Plains Bank and Trust Company recommends consulting with an attorney to go over your estate planning needs.

These are important things that you need to consider to ensure your financial future. Visit any full-service West Plains Bank and Trust Company location for assistance with getting started.



Learn to Identify and Avoid Financial Scams

Scammers are even more hard at work than ever. The following information from the American Bankers Association Foundation and Federal Trade Commission, regarding scams and how to avoid following victim to them, can help keep you safe.

What is a Scam? A scam is a trick that a con artist plays on an unsuspecting victim. The goal is to extort money. If the scam succeeds, the victim's money is gone and so is the scammer.

Profile of a Scammer: A master of persuasion with a plausible story, or the ultimate salesperson with a tempting offer. Easily pinpoints a victim's vulnerabilities; quickly gains trust; and shows no mercy.

How do scammers Find You? They buy contact information, prowl online and on social media sites, infiltrate groups to which you belong, and even go door-to-door.

Scammers are highly skilled at their trade – they appeal to emotions such as sympathy, fear, loneliness, won't take "No" for an answer and insist on secrecy.

The scam problem has one solution: know how to protect yourself. You must be able to recognize a scam when you see it! All scams have warning signs – they require immediate action, insist on secrecy, money is needed up front and requested through hard-to-track payment methods.

Seniors often are targeted by scammers because they have: regular income, a lifetime of accumulated assets, may be more trusting or willing to listen, may be grateful for attention, and may possess an eagerness to help when they can. Also contributing to why seniors are common targets is fear of outliving assets, being less mentally alert, less financially astute, and less internet savvy.

There are a variety of scams:

Giveaway Scams usually consist of a letter, email or call that's "thrilled" to announce you're a prize/lottery/free trip winner for a drawing you didn't even sign up for, requires an immediate response, and requests up-front payment to either release the winnings or secure the reservation or prepay taxes.

Money Mule Scams can involve a job offer, claiming you've won a sweepstakes or the start of an online relationship. Once they have your interest, they want to send you money, which is stolen, and ask you to send it on to someone else using a wire or gift cards. If the money arrives by check and you deposit it, it may clear. However, when the bank finds out the check is fake, you will be responsible for the amount of the check.

Imposter Scams are usually an urgent call from scammer posing as a family member or dear friend in serious trouble needing money immediately to resolve a problem such as paying a ticket to avoid going to jail. The scammer will insist on secrecy.

Charity Scams involve an urgent plea for humanitarian help, and pressure the victim to make an immediate donation, sometimes quasi-legitimate. Often, these scams are little more than a sad story and a carefully chosen name.

Investment Scams will seem "too good to be true." They claim to offer risk-free, guaranteed above average return, often on immediate purchases with fees and commissions ignored or obscured.

Contractor Scams are carried out by soliciting a job through pointing out an "urgent" problem such as roof repair or driveway paving. Scammers ask for up-front payment in cash. They begin the job, but then claim it's much more serious than initially thought, demand more money, then disappear with

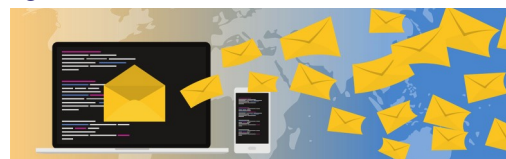
the money leaving the work unfinished.

Tax Scams begin with the arrival of an official looking letter claiming you are seriously delinquent on taxes and gives a (202) area code phone number for you to call. The victim is told prosecution can be avoided by paying what's due within 24 hours by wire transfer or banker's check.

There are steps you can take to protect yourself. Block scammers by:

- Register with the National Do Not Call Registry at www.donotcall.gov to limit phone calls. Don't answer calls from numbers you do not recognize and, if you do, hang up the phone immediately.
- Register with www.DMAchoice.org to limit junk mail.
- If you spot a scam, please report it to the Federal Trade Commission (FTC) at 1-877-FTC-HELP (1-877-382-4357) or TTY 1-866-653-4261 or go online: ftc.gov/complaint.
- Use anti-virus software.
- Be very cautious about clicking on email links and limit personal information on social media (full date-of-birth, address, cell phone number, names of pet names or other information you may use for passwords, etc.). Choose the privacy settings on your accounts.
- Never, ever, give out personal or banking information.

If you fall victim to a scam, don't be embarrassed or afraid. Tell someone you trust. Report the scam to the police and federal agencies.



Let's Get Traveling...Virtually, of Course

Staying home doesn't have to mean feeling disconnected or missing out on new experiences. As a member of the GO Club, you were used to finding news about upcoming adventures in this newsletter. While we can't log actual miles, there's plenty to see and do, virtually.

Seniormatter.com recently shared an article titled, "14 Virtual Experiences For Seniors To Have At Home." You are encouraged to check out the great ideas for virtual experi-

ences and travel offered by the author. These suggestions would be enjoyable even when traditional travel becomes possible again.

Some of the suggestions listed in the article, complete with links to find them online, include: world class museums, cities and landmarks across the globe; virtual cooking lessons, concerts and Broadway shows; aquariums; zoos; Florida vacations and more.



COVID-19: CDC Vaccine Distribution Plan and Local Wait List Through OHC

Due to the limited supply of Covid-19 vaccine in the United States, the Centers for Disease Control (CDC) has provided recommendations to federal, state and local governments for distribution.

The CDC recommends healthcare personnel and long-term care facility residents be the first to be vaccinated. This group should be followed by two phases: Phase 1b (frontline essential workers such as firefighters, police/corrections officers, food and agricultural workers, United States Postal Service workers, manufacturing workers, grocery store workers and those working in the educational sector) and Phase 1c (people aged 65 to 74 years who are at high risk of hospitalization, illness and

death from Covid-19; people aged 16-64 years with underlying medical conditions; other essential workers such as those in transportation and logistics, food service, housing construction and finance, information technology, communications, energy, law, media, public safety and public health).

If you are interested in receiving a Covid-19 vaccine, Ozarks Healthcare (formerly Ozarks Medical Center) is offering a waiting list on their website. Once the vaccine becomes available for your risk status, you will be notified of next steps. To sign up, visit: <https://www.ozarkshealthcare.com/about-us/coronavirus-updates/covid-19-vaccination-sign-up/>



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2021 Upcoming Events

Bank Holidays—the following list of dates represents days all West Plains Bank and Trust Company locations will be closed in 2021:

- Monday, January 18, 2021—Martin Luther King, Jr. Day
- Monday, February 15, 2021—Presidents Day
- Monday, May 31, 2021—Memorial Day
- Monday, July 5, 2021—Observance of Independence Day
- Monday, September 6, 2021—Labor Day
- Monday, October 11, 2021—Columbus Day
- Thursday, November 11, 2021—Veterans Day
- Thursday, November 25, 2021—Thanksgiving Day
- Saturday, December 25, 2021—Christmas Day

Fun Holidays—the following list of dates represents fun holidays/observances when you might want to reach out to friends and family with cards, phone calls or virtual visits through Zoom, Skype or Facetime:

- January 21, 2021—National Hugging Day (send a virtual hug!)
- January 23, 2021—National Handwriting Day (send a handwritten note)
- February 7, 2021—Send a Card to a Friend Day
- February 17, 2021—Random Acts of Kindness Day
- March 12, 2021—Plant a Flower Day (send a seed packet!)
- March 26, 2021—Make Up Your Own Holiday Day
- April 10, 2021—National Siblings Day
- April 22, 2021—Earth Day
- May 19, 2021—World Plant a Vegetable Garden Day
- May 31, 2021—Memorial Day
- June 15, 2021—Smile Power Day
- June 21, 2021—National Selfie Day (text someone a selfie!)

For more fun holidays and observances, visit—<http://www.holidayinsights.com/>

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