



News on the GO!

West Plains Bank and Trust Company

July 2025

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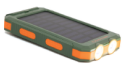
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Find Joy in the Rain & Sun

Hello Friends,

I hope you enjoyed the nice weather we were treated to between the very wet spring and now summer heat! I don't like to complain about rain. We can always use it, maybe just not all at once.

The GO Club just returned from a great Mystery Trip to Shipshewana, In., where we experienced many new and exciting things along with some beautiful quilt gardens. In April, we enjoyed seeing "David" at the Sight and Sound Theatre in Branson, Mo. Now I am gearing up for 2 trips to Alaska— one in July and again in August. It will be so much fun. Alaska is beautiful!

I hope you get out, enjoy your summer, and spend time with family and friends.

Best regards,
Cheryl Finley
Go Club Coordinator



Save the Date—GO Club Picnic, Saturday, Sept. 20, 2025

Saturday September 20, is the date for our annual GO Club picnic at the West Plains Civic Center. Please come to enjoy good food and entertainment to follow.

This is our way to say "THANK YOU" you for being a loyal customer of West Plains Bank and Trust Company.

Many of our bank employees will be present to serve you. Dinner will begin at 6 p.m. Entertainment will begin after the meal.

Call 417-256-2147 or email cheryl.finley@westplainsbank.com to make your reservation for this fun evening.



Friendly Faces at
GO Club Picnic 2024

Christmas in Branson, Dec. 5, 2025 – The Legends!

Half the year is behind us and it's time to start thinking about Christmas in Branson!

On Friday, Dec. 5, we will depart at 8:30 a.m., from the north end of the West Plains Civic Center, 110 St Louis St., West Plains, Mo.

The first stop will be Tanger Outlet Mall for some shopping and lunch on your own. At 2 p.m., our group will depart for the Pepsi Legends Theater to enjoy the Legends in Concert show featuring favorites such as The Judds, Shania Twain, Toby Keith, Elvis and The Blues Broth-

ers (entertainers are subject to change). They will perform some of their classics along with favorite Christmas songs.

After the show, we will enjoy the dinner buffet at Starvin' Marvin's. To end the day, we will take a drive through the Christmas lights before beginning our trip home.

Cost for this day trip is only \$176, per person. Call 417-256-2147 or email cheryl.finley@westplainsbank.com to reserve your seat on the bus with a \$25 deposit. **Final payment is due November 4, 2025.**



Coming August 28-Sept. 5, 2026—Colorado's Vintage Railways

If you love Colorado and trains, this 8-day adventure is for you!

Day 1 – Fly to Denver, Colorado,

Day 2 – Georgetown Loop R.R./Mountain Tales; visit Georgetown, which started as a mining camp in 1859. Continue to our hotel in Grand Junction. B,L

Day 3– Durango & Silverton Narrow Gauge Railroad. See the Black Canyon of Gunnison National Park. Then hop aboard the 1880's era coal-fired, steam-powered locomotives from Silverton to Durango, B, D.

Day 4 – Durango Your Way – Enjoy a leisurely day in the western town of Durango, founded in 1880 by the Denver & Rio Grande Railroad.

Day 5 – Cumbres & Toltec Railroad. Return to the exciting days of the Frontier West the moment this stately steam engine blows its horn!



Day 6 – Great Sand Dunes N. P./Royal Gorge Railroad – Marvel at North

America's tallest dunes in Great Sand Dunes National Park & Preserve. This afternoon visit the Royal Gorge Bridge and Park. B, L,D.

Day 7 – Pikes Peak – Travel towards Colorado Springs in time for lunch in the magical town of Manitou Springs, home to nine mineral springs. B,L,D.

Day 8 – Garden of the Gods – This morning we visit the stunning Garden of the Gods in Colorado Springs. Afterwards, we return to Denver as we say goodbye to new friends and take home happy railroading memories. B.

Complete details and pricing to follow.

B—breakfast; L—lunch; D—dinner

S. David Gohn Honored with MBA Chairman's Award by His Son

S. David Gohn, chairman of the board of West Plains Bank and Trust Company, was recently honored with the 2025 Missouri Bankers Association Chairman's Award, the highest honor from the association. Outgoing MBA Chairman David M. Gohn, CEO/president of West Plains Bank and Trust Company, presented the award to his father.

"My Dad has committed his career to ensuring growth for community banking because communities across Missouri and the nation thrive when their community banks thrive," David M. Gohn said. "If there was a regulation that stifled growth for communities and the banks that serve them, my Dad spoke out, expressing how it would threaten individuals' livelihoods."

"It is an honor to be recognized with the MBA Chairman's Award," S. David Gohn said. "I have many fond memories

of the friendships established through MBA and bankers coming together to support MBA's programs and advocacy endeavors. I am proud of the accomplishments we achieved for the Missouri banking industry."

S. David Gohn began his banking career in 1964 with Union National Bank in Springfield. Two years later, he joined West Plains Bank and Trust Company, which had \$5 million in assets. Under his leadership, the bank has enjoyed unparalleled growth and has flourished to a \$700 million community bank.

In his banking career spanning 61 years, S. David Gohn has served the banking industry at both the state and national levels. He served as MBA chairman from 1999-2000, was a regional board director and chaired MBA's Government Rela-



David M. Gohn and S. David Gohn

tions Council for two years. He was inducted into MBA's 50 Year Club in June 2014. At the national level, S. David Gohn chaired the American Bankers Association's Community Bankers Council and served on ABA's Executive Board of Directors and Government Relations Council.

Stay Aware to Avoid Scams & Fraud

In Missouri, as in many parts of the United States, older adults are increasingly targeted by sophisticated scams that exploit both emotional and technological vulnerabilities. Multiple scams can often intertwine, making them particularly harmful.

Pig Butchering Scams: A Blend of Romance and Investment Fraud

“Pig butchering” scams, also known as “romance baiting,” involve scammers establishing fake romantic relationships with victims, often through dating apps or social media. Once trust is built, the scammer introduces fraudulent investment opportunities, typically involving cryptocurrencies (digital currencies). Victims are persuaded to invest increasing amounts, believing they are making profitable investments, only to have the scammer disappear with their funds.

Courier Scams: The Physical Extension of Digital Deceit

Courier scams often stem from tech support or government impersonation frauds. In these schemes, victims are convinced that their finances are at risk due to alleged security breaches or legal issues. Scammers then dispatch couriers to collect cash, gift cards, or valuable items directly from the victim’s home, under the guise of safeguarding their assets. This tactic adds a layer of urgency and legitimacy, making the scam more convincing.

Protecting Against These Scams

To safeguard against these prevalent scams:

- **Be Skeptical of Unsolicited Contacts:** Whether it’s a romantic interest or a tech support representative,

unsolicited contacts should be approached with caution.

- **Verify Identities:** Always verify the identity of individuals or organizations requesting personal information or money.
- **Avoid Sharing Personal Information:** Do not share sensitive information like Social Security numbers, bank details, or passwords with unverified contacts.
- **Report Suspicious Activities:** If you suspect a scam, report it to local authorities or the Federal Trade Commission.

Staying informed and vigilant is crucial in protecting yourself and loved ones from these evolving scams.



DETECT & PREVENT

Elder Abuse Awareness Month Observed in June

The World Health Organization has adopted the following definition of elder abuse: a single or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person.

Understanding Elder Abuse – Learn more about elder abuse, what it looks like, and how to identify the possible warning signs in this video <https://youtu.be?VewhkEAXAXM>.

The following is a Video Transcript.

Intro: Did you know that an estimated one in 10 Americans, age 60 or older, have experienced some form of abuse, most often at the hands of a caregiver, family member or other trusted individual. What makes this crime even more heartbreaking is that too often it goes unreported and unnoticed. We need to change that.

What is elder abuse: Let’s look at what elder abuse is and what it looks like. One of the most heinous forms of elder abuse is physical abuse. It could include every-

thing from rough handling and physical restraint to physical and sexual assault. Individuals suffering from dementia or other conditions requiring full-time care are especially vulnerable because they often are unable to communicate what’s happening to them behind closed doors. So, it’s up to us to watch out for the tell-tale signs like unexplained, bruises and abrasions, or a normally docile loved one, suddenly becoming agitated, anxious, or violent.

Financial exploitation: The fastest growing form of elder abuse is financial exploitation. Whether it’s a family member helping themselves to a relative’s Social Security benefits, a trusted financial advisor raiding their life savings account or a complete stranger ensnaring them in a scam.

Seniors are easy prey for financial predators. Be on the lookout for changes in banking or spending patterns, the sudden appearance of new credit cards or rising account balances, and be wary of anyone taking a sudden interest in an elderly person’s

financial affairs.

Neglect: Perhaps the saddest form of elder abuse is the most common neglect. This occurs when a caregiver fails to protect an elder from harm or provide for their basic needs like food, clothing, shelter, or medical care. Neglect is a result of carelessness or a lack of regard for the wellbeing of an elder. Signs may include bedsores, unattended, medical needs, poor hygiene and unusual weight loss.

Elder abuse robs seniors of their dignity and security and can even cost them their lives. If you discover someone you know, is experiencing elder abuse, report it. We’re here to protect your loved ones. Please stay safe!

Source: <https://elderjusticeandeducation.org/get-involved/elder-abuse>



Adult Abuse and Neglect Hotline

1-800-392-0210

Make a difference. Make the call.

WEST PLAINS BANK AND TRUST COMPANY

Member
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2024-25 Upcoming Events

Bank Holidays

The following list of dates represents days all West Plains Bank and Trust Company locations will be closed in 2025

- **Labor Day**—Monday, Sept. 1
- **Columbus Day**—Monday, Oct. 13
- **Veterans Day**—Tuesday, Nov. 11
- **Thanksgiving Day**—Thursday, Nov. 27
- **Christmas Day**—Thursday, Dec. 25

GO Club Events & Trips

- **Best of Alaska**—July 11-23, and Aug 22-Sept 3
- **GO Club Picnic**—Saturday, Sept. 20
- **Christmas in Branson**—Friday, Dec. 5
- **Colorado's Vintage Railways**—August 28-Sept. 5, 2026

Call 417.256.2147 to be placed on the waiting list if trips have filled!

All trips depart from north side of West Plains Civic Center—110 St. Louis Street, West Plains, Mo.

West Plains—417.256.2147

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