



Palmyra Chamber of Commerce

Chamber News

Your Daily Dose is Served...

FEATURED CHAMBER BUSINESS

EXCHANGE BANK

"Your Community Bank... Serving the Communities of Northeast Missouri"

Communities are built around strong people, strong businesses and strong character. Exchange Bank of Northeast Missouri wants to help make the communities they serve better by providing strong financial services.

The history of Exchange Bank goes back over one hundred years. The original Charter was obtained in 1894 as Exchange Bank of Kahoka until 1974 when it was sold to Commerce Bancshares, Inc. in Kansas City, which is owned by the James Kemper family. Commerce Bank ran and operated the bank until 1989, when they sold it to Allegiant Bank. Allegiant sold the bank in 1998 to the current owner, Lincoln County Bancorp, and they renamed the bank Exchange Bank of Northeast Missouri. The current owners felt giving the bank its original name "Exchange Bank" gave name recognition and stability back to the community it has served for over 100 years.

Exchange Bank has served Palmyra since 1993 when it opened inside C&R Market. Ground was broken for the current facility in the fall of 1996, and the building opened in late spring 1997.

Exchange Bank has six locations that serve the communities of Northeast Missouri. The main office is located in Kahoka, and branches can be found in Palmyra, Lancaster, Queen City, Shelbyville and Memphis. Friendly, knowledgeable staff is available to provide you with personal, business and lending services at all branches. Their offices offer banking services from savings and checking accounts without transaction fees to business and agricultural loans. Are you 55 or over? Checking accounts are offered for all seniors without service or transaction fees. E-banking, online and mobile services are all available for those who may never want to step inside the lobby!

If you would like to prepare for next Christmas, Exchange Bank has Christmas Club accounts. It only takes \$1 to open the account, and thereafter there are no minimum deposits.



Spring of 1997.

Exchange Bank of Northeast Missouri

423 Elizabeth Avenue
Palmyra, MO 63461

www.ebnemo.com



It can be opened at any time. Your "Christmas check" will be cut the third week in October. You might want to open more than one!

You can use your Exchange Bank ATM/Debit card at over 20,000 surcharge free ATMs. For a list of locations, log on to moneypass.com. In February 2016, Exchange Bank will be replacing all customers' debit cards with the new EMV chip debit cards which offer more secure transactions.

Having your identity stolen is a crime that can ruin your life for months or even years. Exchange Bank is committed to preventing identity theft by offering the LegalShield Identity Theft Plan and other resources to help you prevent

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identity theft from happening to you. The LegalShield Identity Theft Plan equips you with the information and expertise you need to help prevent theft and resolve issues related to identity theft.

Exchange Bank of Northeast Missouri in Palmyra has several friendly and familiar faces. Ann Cooksey, Branch Manager, has been with the bank since it opened in Palmyra in 1993. Four other employees, including Kellie Anderson, Tera Brentlinger, Cassie Hancock and Diane Snow are tellers and open new accounts.

Mason Owen, Loan Officer/AVP, recently joined the staff. He brings a strong work ethic and a variety of agriculture, business and construction background to his position. His specialty is home mortgages, but he will work with individuals in all loan situations. "I'd like to thank everyone in the community for the warm welcome. I hope to be a positive force in the community with volunteer involvement and give people dependable, honest lending service."

Exchange Bank offers personal, auto, and agriculture loans as well as a variety of home mortgage packages that can be tailored to the consumer's needs. "We strive for quick loan decisions and turnaround times," stated Owen.

The management team and Board of Directors at Exchange Bank of Northeast Missouri make decisions that will not only make the bank successful, but ones that will also help build a stronger community. To help make Palmyra a better place to live and work, a checking account without transaction or servicing fees is offered to any non-profit organization.



Staff at Exchange Bank also contributes to the community through their personal involvement. Kellie Anderson serves as treasurer for the Food Pantry. Ann Cooksey is a member of Kiwanis and previously served on the Palmyra Chamber of Commerce Board of Directors. Mason Owen currently attends Palmyra Chamber meetings for the bank, constructed and donated a repurposed pallet tree for the Live Auction for Christmas in Palmyra, and will be one of the instructors for JA in a Day at Palmyra R-1 Elementary in March 2016.

Check and see what Exchange Bank has to offer you. The lobby is open 8:30am – 3:30pm Monday – Thursday, 8:30am – 5pm on Friday, and 8:30am – Noon on Saturday. Drive up hours are 8am – 5pm Monday – Thursday, 8am – 6pm on Friday, and 8am – Noon on Saturday. Member FDIC



VOLUNTEER JA IN A DAY

Junior Achievement is in need of only one more volunteer for its JA in a Day program in Grades 3 & 4 at Palmyra Elementary on March 7! Thank you to these Chamber Members who will be helping to educate elementary students on financial literacy, work readiness, and entrepreneurship: Susan Berti, Brian Caldwell, Nancy Goellner, Mason Owen, and Sheila Scholl. Hands-on activities and training are all provided by JA and will be completed in about 3 hours.

If you are willing to join us, contact the Palmyra Chamber of Commerce at palmyrachamber@gmail.com or 769-0777. You may also contact Denise Drebes, Junior Achievement in Northeast Missouri and West-Central Illinois District Manager at 769-0161 or ddrebes@jastl.org.

[Learn More>](#)

Chamber Briefs...

PALMYRA CHAMBER MEETING

The Palmyra Chamber of Commerce held its monthly meeting Tuesday, December 8, at the Palmyra Nutrition Center. President Rodney Kuntmeyer welcomed all including FBLA student representatives Kyra Lane and Brendan Timbrook. He extended warm wishes to Gordon Ipson of Northeast Power for a lengthy and satisfying retirement. Mr. Ipson will retire from Northeast Power January 8 after 9 years of service. "I am learning how to say 'No' so I'm not busier than I am now after retiring," said Ipson.

Nancy Speak thanked everyone for the part they played in making this year's Christmas in Palmyra so very successful. Businesses and individuals made donations to the live auction at the Courthouse, monetary contributions, and gifts of their time and talent. The auction raised \$1228.

President Kuntmeyer asked Chamber members interested in serving on the Board next year to contact him, Vice-President Brian Caldwell or Susan Berti at the Chamber office. There are still two vacancies and an opportunity to make a difference in our community.

Tickets are available for the Annual Banquet, which will be held on Thursday, January 7, at Msgr. Farischon Hall. Social will begin at 6 p.m., and dinner at 6:30. Tickets are \$15 in advance and \$20 after December 30th and at the door. Tickets may be purchased at the Chamber Office, City Hall, HATS, the Old Stone House Inn, and the Palmyra Spectator. The Old Stone House Inn will be catering this year's meal.

Nominations for Citizen of the Year, Educator of the Year and Volunteer of the Year are being accepted through December 29. Nominating criteria and guidelines are available at showmepalmyra.com; they are also available in print form at the Chamber office, the Palmyra Spectator, and City Hall. Recipients will be announced at the Palmyra Chamber's Annual Banquet, January 7, 2016.

Anyone interested in volunteering for the Junior Achievement in a Day event which will be held at Palmyra Elementary in 3rd & 4th grade March 7, 2016 should contact Denise Drebes, Junior Achievement in Northeast Missouri and West-Central Illinois District Manager, at 769-0161. Community members with real work experience will help educate elementary students on financial literacy, work readiness, and entrepreneurship all in the course of around 3 hours. The hands-on activities, provided to volunteers by Junior Achievement, educate youth on the connection between education and success in the workplace.

Nancy Goellner announced that the Palmyra First Christian Church would be hosting its 6th annual Prom Dress Resale between 6 – 8 p.m. on Friday, January 29th, and from 10 am – 4 pm on Saturday, January 30. The event's popularity has grown tremendously over the past several years. The First Christian Church always helps at least one girl purchase her dream dress. For more details contact Nancy Goeller at 573-470-0861 and keep your eyes on the Palmyra Chamber Facebook page.

John Hale, the Director of Investor Education in the Securities Division of the Missouri Secretary of State's Office, joined us to speak about investment fraud. In planning your family's financial future, one of the most important steps you can take is learning to detect potential investment scams and the precautions you can take to avoid becoming a victim. There are two simple steps one can take to protect against investment fraud: (1) Call the Missouri Investor Protection Hotline at 800-721-7996 to check to see if an investment company or broker is registered. (2) Don't invest on emotion. Never invest in something because an offering individual pressures you or makes you feel as though the opportunity will go away if you don't act immediately.

As seniors are most frequently the target of investment scams, Hale highlighted the top threats to Missouri's Senior investors:

- Online Discount Brokerage Accounts Managed By Third Parties – Pay close attention to fee structure and bank statements, and avoid sharing user names and passwords.
- Unregistered Salespeople – Be wary of credentials such as "senior specialist" and "certified retirement financial advisor." Call the Missouri Securities division anytime you're solicited with an investment opportunity (800-721-7996).
- High Yield & Ponzi Investment Schemes - The higher the yield the higher the risk. This is often done through a particular group or organizational contact, perhaps even a worship group.
- Real Estate Investments - Use caution when investing in house-flipping, distressed properties and new developments.
- Investment Fads – Be skeptical of investments that sound new and appealing like digital currency, crowdfunding and oil & gas wells.

The publications John shared were paid for by the Investor Education and Protection Fund, and no taxpayer dollars were used to prepare them.

CHRISTMAS IN PALMYRA REVIEW

Thanks to all who turned out for the live auction for Christmas in Palmyra at the Courthouse, Saturday, December 5. Those who bid did so with great spirit and enthusiasm and helped raise \$1228. We are sincerely grateful to the businesses and individuals who donated items or refreshments for the live auction: B&S Insurance, Deb Behring, BASF, Budget Inn, Connie Burch, C&R, County Market, Culligan, Edward Jones, Exchange Bank, Flower City Florist, Flowers For You, HATS, Heritage Seekers, HOMEBANK, Lewis Brothers, Lynn & Lemons, Maple Lawn, Mark Twain Title, Mercantile Bank, NEMO Seed & Grain, Old Stone House Inn, Olive Branch, Palmyra Parks & Recreation, Palmyra Spectator, Ravenscraft Realty, Rachel Bringer Shepherd, and Sydenstricker's. Thank you to L. N. Bross, Joelle Fohey, Kathryn McDaniel (Community Mgr., Relay For Life), Northeast Missouri Machine & Pattern, Palmyra Jaycees, REC and our anonymous donors for generous monetary contributions. Congratulations to the winners of the cash drawings: Pam Hoenes, Jeff McChristian, Carol Morgan, Mason Owen & Janice Shaw each won \$100. Lacey Timbrook won \$200, and Mary Parsons was the lucky \$300 winner. At least one, in true Christmas spirit, is known to have donated the money to a local cause.

~ Gratefully, The Christmas in Palmyra Committee, Nancy Speak Chair

PROM DRESS RESALE

The First Christian Church will hold its annual Prom Dress Resale: Friday, January 24th 6 - 8 p.m. & Saturday, January 25th 10 a.m. - 4 p.m. at Zion Lutheran School. Bring dresses to sell - Jan. 22-24, 6 - 8 p.m. or Jan. 25 10 a.m. 8 - 9:30 a.m. Call Nancy Goellner 573.470.0861 for more information.

ANNUAL CHAMBER BANQUET

Hurry & get your tickets now for the Annual Chamber Banquet, January 7, 2016. The banquet will be held at Msgr. Farischon Hall with Social at 6:00 and Dinner, catered by the Old Stone House Inn, at 6:30 p.m. Tickets are \$15 in advance (by December 30th) and \$20 after December 30th and at the door. Tickets may be purchased at the Chamber Office, City Hall, HATS, the Old Stone House Inn, and the Palmyra Spectator.

KUDOS

Best wishes to Gordon Ipson on his upcoming retirement! Ipson will retire as Manager of Economic Development with Northeast Missouri Electric Power Cooperative January 8 where he has held the position since 2006. Gordon is a Certified Economic Developer with 39 years' experience in economic development. He was the National Rural Economic Developers Association (NREDA) 2013 Rural Economic Development Leadership Award recipient, and in 2015 received the Missouri Economic Development Council's 2014-2015 Affiliate Member of the Year Award. In May 2008, he helped start the Northeast Missouri Development Partnership, a fourteen-county regional development organization, and served on its board from June 2008 to December 2015. In September 2015, Gordon was elected Chairperson of Missouri Rural Development Partners, Missouri's rural development council, a position he will continue to hold after his retirement.



KUDOS



Congratulations to Tav Brown, the new president of Brown's Furniture. Tav joined the family business in 2013 and is the third generation to own and manage Brown's Furniture. Brown's Furniture has been a Palmyra retail establishment for over sixty-five years; the company also has stores in Blue Springs and Shelbina, Missouri.

upcoming events CALENDAR

December 25

Merry Christmas!

January 1

Happy New Year!

January 7

6 pm: Farischon Hall, Palmyra Chamber Annual Banquet & Annual Chamber Awards

January 18 - 23

Palmyra R-1 High School, Tony Lenzini Basketball Tournament

January 24

2-4pm: Palmyra High School, Knights of Columbus Free Throw Contest

January 29 -30

Zion Lutheran School, 6th Annual Prom Dress Resale (sponsored by the First Christian Church) Fri., Jan. 29th 6 - 8 p.m. & Sat. Jan. 30th 10 a.m. - 4 p.m.

February 10

Ash Wednesday

February 14

Valentine's Day

February 15

President's Day

UPCOMING MEETING DATES & PROGRAMS
YOUR NEXT CHAMBER MEETING IS NOON

Thurs. January 7th

Palmyra Chamber Annual Banquet
Social - 6 p.m. | Dinner - 6:30 p.m.
Msgr. Farischon Hall
Tickets \$15 in advance (by Dec. 30)
\$20 at the door

Tues. February 9th

Our guest speaker will be Jami Leonard,
Program Director for the Inpatient
Rehabilitation Unit at Hannibal Regional
Healthcare System. Jamie will be discussing
what new services are now being provided.
Location TBD.

Chamber Email Address:
palmyrachamber@gmail.com

Palmyra MO Chamber of Commerce

**2016 CHAMBER MEMBERSHIP:
Renew Your Chamber Membership
for 2016 NOW!**

Note the reduced membership fee for businesses
with three or fewer employees! Application
available on the Chamber website by clicking [here!](#)