

March 14



Palmyra Chamber of Commerce

# Chamber News

Your Daily Dose is Served...

FEATURED BUSINESS OF THE MONTH

## UNITED COMMUNITY BANK

United Community Bank (UCB) of Palmyra might be new to this community, but the original institution, known as the Palmyra Savings & Building Association was founded in 1887. Palmyra Savings & Building moved to the current location of UCB in 1975.

In November 2002 the Association was acquired by First Federal Bank. And in 2008, First Federal Bank was acquired by Heartland Bank & Trust. In mid-2013 United Community Bank, with headquarters in Chatham, Illinois, entered into an agreement to acquire seven banking offices from Heartland Bank and Trust of Bloomington, Illinois. Office locations include Quincy, Macomb, Colchester, and Bushnell, Illinois and Palmyra, Missouri. The transition was completed in October of last year.

United Community Bank has branches located in central and western Illinois; Palmyra is the first Missouri branch. UCB is 100% employee owned and offers many innovative products, outstanding customer service and the latest in internet and cell phone technology to accommodate all your banking needs. United Community Bank has maintained a hometown community banking philosophy since 1973 and believes in giving back to the communities it serves.

This past December, United Community Bank completed the purchase of Mercantile Bank in Quincy, IL. This acquisition increases the number of UCB branches to 33 across downstate Illinois and northeastern Missouri.

What has remained the same in Palmyra is that you can still expect the same personal attention and the best banking products you've always received from this community bank. You will see familiar faces as well. Diane Smith, Branch Manager and Vice-President of Retail, has transitioned from Palmyra Savings & Building to First Federal, to Heartland Bank, and now to United Community Bank, starting her career in 1976. Cathy Vance, a personal banker, began in 1990; while, Jessica Glascock, teller supervisor, joined the bank in 2007. Two later additions, Jane Johnson and Allyson Robertson rounded out the staff in 2012 and 2013 respectively.

"Each merger has brought with it the challenges of learning a new computer system. Computers have done so much to change the banking industry," Diane Smith shared. Cathy Vance and Jessica Glascock expanded on those changes. "We've seen less floor traffic with the use of debit cards, the ATM, and mobile banking," said Cathy. Jessica added that many local residents use online and mobile banking and offered assurances as to its safety "because of the layers of security the bank provides."

United Community Bank also offers Everyday Reward Points for the use of your debit and credit cards as well as with signing up for free e-statements and free bill pay. Those enrolled can earn rewards points to spend towards gift cards, travel, electronics and holiday gifts. It's that easy!

You can also take advantage of United Community Bank's Mobile Banking which features Mobile Deposit. If you can't make it to the Bank to deposit your check, snap a picture from your mobile app and it will be deposited into your UCB account.

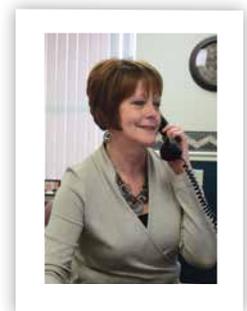
Another one of UCB's unique offerings is a Customized Debit Card. You can show off your children, grandchildren, pets or any image you choose every time you use your debit card!

United Community Bank also offers a variety of mortgage options at competitive interest rates.

Welcome to Palmyra, United Community Bank. It feels like we know you already.



United Community Bank Employees  
Jessica Glascock, Allyson Robertson,  
Cathy Vance and Jane Johnson



Diane Smith, Branch Manager and  
Vice-President of Retail

Diane Smith, Branch Manager/Vice-President Retail  
123 W. Lafayette St. • Palmyra, MO 63461 • 573-769-2134 • [www.ucbbank.com](http://www.ucbbank.com)

# Chamber Briefs...

PALMYRA CHAMBER OF COMMERCE  
**MONTHLY MEETING**  
**TUESDAY, FEBRUARY 11, 2014**

The Palmyra Chamber of Commerce held its first monthly meeting of 2014 at the VFW Hall Tuesday, February 11. President Michelle Merkel welcomed two new Chamber Business Members: SSDBuild and United Community Credit Union. Josh Steffen of SSDBuild is a Residential Architect and Building Consultant whose business is located on the corner of Olive & Main Street. Jerri Johnston, also present at the meeting, invited members to visit United Community Credit Union in Hannibal, behind Fiddlesticks.

Merkel reminded members that membership dues are due by March 14th and that the Business Directory on the Chamber website will be updated to reflect current membership at that time. Members are being asked to submit fresh new ideas for the Business Expo. Chamber member participation was less in the second year than in the first, and the April Saturday time slot did not draw the public. Ideas may be submitted by visiting Michelle Merkel at HomeBank or by emailing palmyrachamber@gmail.com.

A budget for 2014 was presented to the membership. A motion was made and seconded to accept the budget without changes, and the motion carried unanimously.

## SOCIAL MEDIA OPPORTUNITIES FROM ETC

Eric Thomas, President of ETC ComputerLand (formerly known as ETC Computer Solutions) was the guest speaker. Eric Thomas, founder and President, started the business in 1997 as a part-time venture, but in 2000 decided to dedicate himself to the business full-time.

ETC continued to grow and in February 2007, Eric and Kathryn Thomas purchased ComputerLand of Quincy, a 17-year old computer networking and technology provider. This acquisition nearly doubled the staff of ETC ComputerLand with offices then in Quincy, Illinois and in Kirksville, Missouri. (An office in Waterloo, Illinois has since been added.) The combined staff of the two operations is able to offer a range of services including: website creation and development, database management and custom programming, server setup and management, business networking and security, wireless and security products, and a host of integrated technologies.

ETC services all makes and models of PC-based computers, and though they welcome residential customers, the majority of their business is commercial. An example of their range: ETC recently developed an app for QMG enabling patients to determine healthcare wait time.

Thomas shared some social media tips for Chamber business members. These included setting objectives, building a strategy, knowing your target audience, educating the customer/client, utilizing resources, and the importance of maintenance. He stressed how necessary it was to plan ahead and not give out all the information at once, so that customers and clients returned for more. Lastly, and most difficult, Thomas stated how essential it was to growth to embrace criticism. Some useful social media sites for businesses include Facebook, Twitter, LinkedIn, Google+, Foursquare, and Hootsuite.

In closing, Thomas reminded all that Windows XP and Office 2003 will no longer be supported as of April 8, 2014. For residential users he feels purchasing a new computer can be less expensive than to upgrade the operating system.

## upcoming events CALENDAR

Sunday, March 9

**Evan Mencer Fundraiser**

Lunch & Live Auction, Palmyra High School

Saturday, May 10

**City Wide Garage Sale**

## ANNOUNCEMENTS

Kerley's is now open Sundays 11am-8pm

## CONGRATULATIONS!

**To: Nancy Goellner** who was promoted to Branch Manager/Jr. Loan Officer at the Palmyra Branch of F&M Bank on January 2, 2014! Nancy has been with F&M Bank for four years and in banking for the past eleven years.

**To: Palmyra R-1 High School** for winning the 2013 Battle of the Belt Competition!

American Family Insurance Agent Rob Myers presented the students with a banner and two \$500 checks: one for Highest Overall Seat Belt Usage (99.45%!) and one for Most Improved Seat Belt Usage during the student safety competition which ran from October 1 - November 8, 2013. Palmyra High School was one of ten northeast Missouri schools to win statewide and regional honors in the competition for the year. Keep up the good work students!

## UPCOMING MEETING DATES & PROGRAM

# REMINDERS

YOUR NEXT CHAMBER MEETING IS NOON  
**Tues., March 11, 2014 • VFW Hall**

Guest Speakers: Rich Donelson with information about your voice regarding greenhouse gas regulations and Eric Churchwell on Proposition 2, a no tax increase bond issue the Palmyra R-1 School District will have on the April ballot.

**Tues., April 8, 2014 • VFW Hall**

Guest Speaker: Irene Meyers on the Palmyra Community Endowment Fund.

**Tues., May 13, 2014 • VFW Hall**

Guest Speaker: Todd Ahrens, President and CEO Hannibal Regional Healthcare System.

**Chamber Email Address:**  
**palmyrachamber@gmail.com**

## Renew Your Chamber

### Membership for 2014 NOW!

A membership form can be downloaded from the Chamber of Commerce Website at [www.showmepalmyra.com/chamber.html](http://www.showmepalmyra.com/chamber.html) We will be updating the Business Directory on the Chamber website and only current members will be listed after March 14, 2014.