Helping your business is our business.

First State Community Bank
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Welcome to our Community
At First State Community Bank, community is not only in our name; it is in everything we do. Supporting the communities we serve is more than just a mission; it’s our passion. We want you to feel proud to say, “I bank with First State Community Bank.” We will strive to meet your financial needs while also supporting growth and progress in your community.

Community Involvement
Our communities are where we live, work, and serve. We raise our families here. We want to make a difference, and we do. From funding educational programs to lending a hand in support of the good work of charitable and faith-based organizations, First State Community Bank is proud to join our friends and neighbors in building stronger and more vibrant communities.

Personalized Service
We know that your financial needs are as unique as your business. We empower our team to ask questions that will help them find the product or service to best meet your specific need. We also know that your needs will change over time. We are committed to providing technology that improves your experience, but also know that when you need advice or a warm conversation - we are pretty good at that too.

Strength in Numbers
Did you know that First State Community Bank has 57 locations in 40 different communities throughout Missouri? Well, now you do. And you know what is even better? You can walk into any of those branches and receive the same friendly service that you do in your local branch. The buildings may look different, but the one thing that remains the same in all of our locations is the service to our customers.
Helping The Community Thrive

It is a part of FSCB’s culture and tradition to reinvest in the community, which involves actively supporting the developmental goals and civic initiatives of the communities we serve.

From funding educational programs to lending a hand in support of the good work of charitable and faith-based organizations, First State Community Bank is proud to join our friends and neighbors in building stronger and more vital communities.

Visit www.fscb.com/impact to see videos of our projects!

Pictured above: The Farmington team presenting supplies for a local school’s backpack program that helps to lessen the food insecurities of children in the district.
ACCEPT PAYMENTS
Merchant Services

First State Community Bank’s Merchant Services department makes it easier for you to accept debit/credit card payments. We can tailor a program to fit all of your payment processing needs.

Reputation & Reliability
Our bank is built on our reputation. We provide secure, convenient, and cost-effective processing solutions tailored to business needs. Our Business Services Team provides dependable support and service during the busiest times of the year.

Safety and Security
As a bank, we value the privacy and security of all our customers. We supply the latest in PCI compliance technology to help comply with payment network rules and regulations.

Innovative Reporting Tools
Web-based and paper reporting solutions that assist in managing payment processing activity.

Local + 24/7/365 Support
Our staff is available during banking hours to assist with all of your processing questions and needs. Of course, our partner processors are available at all times via our toll-free 24/7/365 support help desk.

Increased Sales
By providing more payment options, businesses attract more customers and increase average sales.

Affordable + Transparent Fees
As a trusted financial partner, we offer affordable processing solutions to help reduce fees with payment acceptance. We can even provide a cost savings analysis to demonstrate how we can match or beat your current rates.

Keep the Tax Base Local
We believe in building a strong community built on local businesses. If a customer is processing with an out-of-town or third-party provider, they are taking the tax base out of our community and paying it elsewhere.

“First State Community Bank has been a lifesaver when it came to their merchant services program. I have all three of our businesses with them, and it’s been easier than I ever imagined! Their knowledge and technical support are superior to other merchant service companies I’ve used in the past. They know me, and they know my business needs, and that means a lot!”

Stacy Busch-Heisserer
Busch Pet Products
Deer Creek Doggie Day Camp
Busch’s Kennel
Remote Deposit Capture (RDC)

Spend less time depositing checks and more time running your business. Use technology to make multiple deposits to your business account from your home or office. RDC is convenient for businesses with limited staff or long distances from the bank. On our secure site, you can manage who makes and sees deposits. Increase your cash flow and accelerate check collection.

» Submit Deposits 24/7
» Build customer profiles to track check payments
» Access historical data to view & print images of deposited checks
» Generate intuitive deposit reports without deposit slips
» Save time, offering a convenient way to deposit with fewer trips to the bank

<table>
<thead>
<tr>
<th>Mobile Deposit</th>
<th>Mobile Remote Deposit</th>
<th>Remote Deposit Single-Check Scanner</th>
<th>Remote Deposit Multi-Check Scanner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily Check Volume 0 - 10</td>
<td>Daily Check Volume 0 - 10</td>
<td>Daily Check Volume 0 - 25</td>
<td>Daily Check Volume 0 - 100+</td>
</tr>
</tbody>
</table>

Ideal for businesses who receive occasional checks
Ideal for sole proprietors and small businesses that need deposit reports and check images
Ideal for sole proprietors and businesses that make frequent and/or high dollar deposits
Ideal for businesses with a high volume of checks and deposits
Flexible Payment Options

First State Community Bank offers convenient and flexible options to accept and manage payments from your customers. Increase your cash flow by offering more ways to accept payments and deposit your receivables when it’s convenient for you.

<table>
<thead>
<tr>
<th>PAYMENT TYPES</th>
<th>PAYMENT LOCATION</th>
<th>DEPOSITING PAYMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase your cash flow by accepting the right form of payments from your customers</td>
<td>Offer more ways to accept your customer payments</td>
<td>Find the best way to deposit your receivables</td>
</tr>
<tr>
<td>» Cash</td>
<td>» In-Store</td>
<td>» Deposit at a branch</td>
</tr>
<tr>
<td>» Check</td>
<td>» Merchant Terminal</td>
<td>» Night Drop Box</td>
</tr>
<tr>
<td>» Debit / Credit Card</td>
<td>» Point of Sale</td>
<td>» Remote Deposit</td>
</tr>
<tr>
<td>» ACH</td>
<td>» Clover</td>
<td>» Mobile Deposit</td>
</tr>
<tr>
<td>» Electronic Funds Transfer</td>
<td>» Industry Software</td>
<td>» Internal Lockbox Remittance Service</td>
</tr>
<tr>
<td>» PayPal</td>
<td>» Online Banking</td>
<td></td>
</tr>
<tr>
<td>» iPay / Google Pay</td>
<td>» Website: Hosted &amp; Managed</td>
<td></td>
</tr>
<tr>
<td>» Single / Recurring</td>
<td>» Mail in payments</td>
<td></td>
</tr>
<tr>
<td>» Fixed / Variable Amounts</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

ACH Origination

Save time and energy by simplifying your operations with our ACH Cash Management System, available on Business Online Banking. Schedule single and recurring automatic collection payments from your customers checking accounts.

SmartPay

Customers expect to pay using various forms of payments, including check, cash, card, electronically at your location or through your website. SmartPay can help consolidate your payment activities into one secure payment processing platform allowing you to:

» Offer your customers more payment options
» Improve cash flow
» View transaction history
» Delegate and manage authorized users
» Run & export customized reports directly to your accounting software

Remote Deposit - Scan and deposit checks directly from your business location whenever you want.

ACH Collection - Schedule single and recurring automatic collection payments from your customers checking accounts.

Card Processing - Process debit and credit cards through the SmartPay system through single and/or recurring transactions.

E-Commerce - Offer your customers the ability to make payments through your website.
**ACH Origination**

Reduce the risk of writing and mailing checks while improving cash flow with our ACH cash management system, available through Business Online Banking.

**Vendor Payments**

Make payments to your suppliers through ACH Collection to ensure you don’t miss out on production.

**Payment Collection**

Accept payments from customer accounts to avoid the hassle of collecting checks.

**Secure Transactions**

First State Community Bank has additional security features such as tokens and dual control authorization.

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**Wire Transfer Services**

Transfer and accept funds from vendors and customers. Easily submit domestic and international wires using Business Online Banking.

Features include:

- Same day funds availability
- Reduced risk of writing & mailing checks
- Improved cash flow
- Delegate and manage authorized users

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**Online Bill Payment**

Online Bill Pay is a quick and easy way to organize and pay your bills at any time.

- Make payments quickly – with just a few clicks, your payments will be delivered in as little as two days
- View your payment history
- Schedule payments when it’s convenient for you - make one-time or recurring payments
- Set-up alerts to receive email reminders when bills are due

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**Subscribe to Our Channel on YouTube**

Word-of-mouth marketing is beneficial for any business, see what our customers say about working with us!
Locally-Serviced Credit Cards

Our MasterCard Commercial Credit Card provides a way to increase purchasing power while meeting a variety of daily business needs. Cards can be used anywhere MasterCard is accepted.

With our program, you will receive personalized service and hometown convenience by doing business with your community bank. Conveniently view transactions, set employee spending controls, make payments, set-up text alerts and more through the online banking dashboard.

All customer service is provided by the Business Services Team during business hours. After business hours, you will be directed to a 24-hour help desk.

Fleet

The Fleet Card helps control spending at the vehicle and drivers’ level. As fleet managers, you are under pressure to find ways to better manage costs in fuel and maintenance while ensuring that drivers of your fleet are adhering to company policy. The more visibility of spend you have, the more productivity and cost savings you can gain. Detailed reporting includes; odometer reading, fueling location, grade, price per gallon, and fueling frequency.

First State Community Bank credit cards can be used anywhere MasterCard is accepted.
Locally-Serviced Credit Cards

Find out what your card can do for you.
Your day demands convenience. Your purchases deserve protection. And that’s exactly what’s built into your First State Community Bank Mastercard. It gives you fast and easy access to your money, but with security and simplicity that cash can’t offer.

Control that cash can’t offer.

Track your spending on the go
Keep a closer eye on your finances. Check your transactions online whenever you want or refer to your monthly account statement.

Spend alerts keep you posted
Set-up real-time notifications in the FSCB Mobile Banking app based on your spending patterns – plus the ability to switch OFF your card to prevent unauthorized use.

Fraud Detection
If we notice any suspicious activity on your Mastercard, we’ll text you first to verify that you made the purchase in question. And if you happen to miss the text, we’ll give you a call. This won’t happen for every transaction, just in the event of potential card fraud. You can rest easier knowing that we are watching out for you and ready to help.

» Tip: Add ‘96923’ into your contacts under FSCB Card Fraud Center to ensure these texts can be quickly identified.

Online Access

eZCard: eZCard is a free website cardholders can access to view statements, transaction history, and set personal text alerts. eZCard is a great tool for individuals to use when reviewing transactions, managing receipts and completing monthly expense reports.

eZBusiness allows designated company administrators to:
» review detailed transaction history
» access statements for the past 12 months
» make payments online
» request a new card on an existing account
» close a cardholder account
» edit cardholder information
» view account activity reports
» monitor and maintain credit limits
» set spending limits
» set restrictions on merchant codes
» manage cardholder’s eZCard accounts
» download transaction information into financial software
### Interest Rates & Charges

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Percentage Rate (APR) for Purchases and Transfers</td>
<td>PRIME + 4.74% up to PRIME + 15.74%, based on credit worthiness.</td>
</tr>
<tr>
<td>APR for Cash Advances</td>
<td>PRIME + 4.74% up to PRIME + 15.74%</td>
</tr>
<tr>
<td>Penalty APR and When It Applies</td>
<td>No Penalty APR</td>
</tr>
<tr>
<td>Paying Interest</td>
<td>Your due date is 25 days after the close of each billing cycle. We will not charge you interest on new purchases, provided you have paid your previous balance in full by the due date each month. We will begin charging interest on cash advances on the transaction date.</td>
</tr>
<tr>
<td>Minimum Finance Charge for Purchases</td>
<td>There is no minimum finance charge for purchases.</td>
</tr>
</tbody>
</table>

### Fees

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Fee</td>
<td>No Annual Fee</td>
</tr>
<tr>
<td>Cash Advance Fee</td>
<td>You will be assessed a cash advance fee for ATM and over-the-counter cash transactions. The ATM fee is $3.00 per transaction. The over-the-counter cash advance fee is 3% of the amount advanced with a minimum fee of $3.00 and a maximum fee of $75.</td>
</tr>
<tr>
<td>Penalty (Late) Fee</td>
<td>5% of the minimum payment due with a minimum fee of $1.00 and a maximum fee of $50.00.</td>
</tr>
<tr>
<td>Balance Transfer Fee</td>
<td>You will be assessed a Balance Transfer fee of 3% of the amount transferred. There is a minimum fee of $25.00 and a maximum fee of $1,000.00.</td>
</tr>
</tbody>
</table>
How Do You Calculate My Balance?
To calculate your balance, we take the beginning balance of your account each day during the billing cycle, add any new cash advances, any new purchases, and subtract all payments and credits. For purposes of calculating interest and your credit balance, the amount of each transaction is added to your balance as of the date of the transaction.

Can You Change My APRs?
If we increase your APRs for any reason other than an increase in the Prime Rate, we will notify you in writing of your options in advance, including the right to opt-out.

How Do You Calculate My Variable Rates?
We calculate variable rates by adding a percentage to the Prime Rate published by the Wall Street Journal on the 25th day of each month. If the Journal is not published on that day, then see the immediate proceeding edition. Any increase in Prime Rate may increase your interest charges and minimum payment.

How Do You Calculate Interest?
Interest will be calculated based on a year assumed to have 360 days, and then applied to the actual number of days that any principal amount is outstanding hereunder. This method of interest calculation will result in a higher effective annual interest rate than the Stated Rate. Interest begins to accrue on the date of each transaction. Interest is computed by applying the applicable Stated Rate to the Daily Balance of your account and adding the daily interest charges for each day of the applicable Billing Cycle.

How Do You Determine My Credit Line?
Up to $25,000 with a Personal Guaranty: A credit report will be pulled on all individuals applying as a borrower or guarantor. The credit decision will be based on the highest individual credit score. $25,001 and above or any dollar amount with no Personal Guaranty: A lender will underwrite applications to determine eligibility and card limits. Obtaining and analyzing current financial statements on all borrowers or guarantors is required as part of the underwriting.

How Do You Calculate My Minimum Payment?
Your minimum payment will be the greater of $15 or 3% of your balance plus accrued interest charges and late payment fees. We will also add any past due amount to your minimum payment.

How do I earn rebates?
You may earn Cash Rebates up to 1.00% of new purchase transactions (qualifying purchases only, less credits, returns, and adjustments) charged to your card annually.

What is a qualifying purchase?
A Qualifying Purchase is one made by and for a business or for a business purpose. Balance transfers, cash advances, interest and fee charges, and unauthorized/fraudulent transactions do not earn Cash Rebates. Qualified Purchases do not include using your card to obtain cash or items convertible to cash.

Is there a limit to the amount of Cash Rebates I can earn?
There is no cap to the amount of Cash Rebates you can earn on purchases.

How do I redeem my Cash Rebates?
FSCB Cash Rebates will be distributed to enrolled companies by paper check at year-end.

Rebate Tiers and Percentages
The rebate tiers and percentages are set by FSCB. You will be notified of any changes to the Rebate tiers and percentages and the effective date of the changes. We reserve the right to notify you by mail separately from your statement. The tiers and percentages below are for qualified purchases based on total company annual spend.

<table>
<thead>
<tr>
<th>Annual Spend</th>
<th>Cash Back</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $99,999</td>
<td>0.25%</td>
</tr>
<tr>
<td>$100,000 - $249,999</td>
<td>0.50%</td>
</tr>
<tr>
<td>$250,000 - $499,999</td>
<td>0.75%</td>
</tr>
<tr>
<td>$500,000 +</td>
<td>1.00%</td>
</tr>
<tr>
<td>Large Ticket Items</td>
<td></td>
</tr>
<tr>
<td>(purchases of $7,255 or more)</td>
<td>0.25%</td>
</tr>
</tbody>
</table>
MANAGE FUNDS
Business Checking

Our accounts offer flexible banking solutions to help manage your business’ finances and expenses. Whether your business is large and thriving or small and mighty, we have the right business checking solution for you. Our solutions help businesses like you manage your cash flow, deposits, incoming wires, and payroll in addition to local, personalized customer service.

<table>
<thead>
<tr>
<th></th>
<th>Express Business Checking</th>
<th>Commercial Checking Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ideal For</strong></td>
<td>Small, seasonal, or new businesses with limited transactions needs.</td>
<td>Large businesses that process many transactions per month.</td>
</tr>
<tr>
<td><strong>Opening Deposit</strong></td>
<td>$50.00</td>
<td>$50.00</td>
</tr>
<tr>
<td><strong>Monthly Service Fee</strong></td>
<td>200 Items Free Excessive items are $0.25 each</td>
<td>Maintenance charge $12.00 per month. Per item fees include: .18 per debit .35 per credit .10 per item deposited</td>
</tr>
<tr>
<td><strong>Account Benefits</strong></td>
<td>• No minimum average collected balance • Free zipper bag for deposits • Business Debit Card (with approval) • Variable Debit card limits - Each authorized cardholder will have a specified daily limit</td>
<td>• No minimum average collected balance • Free zipper bag for deposits • Business Debit Card (with approval) • Variable Debit card limits - Each authorized cardholder will have a specified daily limit</td>
</tr>
<tr>
<td><strong>ATM Fees</strong></td>
<td>Free at FSCB/MoneyPass Locations $1.50 at all others</td>
<td>Free at FSCB/MoneyPass Locations $1.50 at all others</td>
</tr>
<tr>
<td><strong>Mobile Deposit</strong></td>
<td>Unlimited items per day, not exceeding $5,000</td>
<td>Unlimited items per day, not exceeding $5,000</td>
</tr>
</tbody>
</table>
Business Online Banking

Your business deserves your time and energy. With Business Online Banking, you can easily access account information, funds, reports, and statements, which allow you to focus your efforts toward what matters most to you.

**ACH Access**
Make payroll and vendor payments easier and less time consuming. Accept ACH payments from customers.

**Wire Transfer Services**
Easily access and submit domestic outgoing wires through online banking.

**Positive Pay**
Secure your deposits and payments from check fraud by uploading check information through your online account.

**Bill Pay**
Conveniently schedule one-time and recurring bill payments. Reduce time spent paying your bills.

**View your Statements**
View & organize statements online in one convenient location as soon as they’re available. Receiving and storing your statements online helps to protect yourself against identity theft.

**Transfer Funds**
Make real-time transfers between your First State Community Bank accounts.

**Secure Transactions**
First State Community Bank has additional security features such as tokens and dual control authorization.

**User Management**
Allow multiple users with varying levels of access and authorizations.

**Alerts**
Set up alerts to keep you informed about your balance, upcoming due dates or even savings goals.

**Mobile Access**
Manage your accounts from your mobile device using the FSCB Mobile Banking App.
Business Lending

Our dedicated local lenders are ready to help determine the credit solutions that best fit your needs and help you grow your business. We offer a comprehensive range of products and services provided by local lenders. Throughout the years, we have learned that a one-size-fits-all approach to lending rarely produces the best results. Every business has its own unique set of needs.

Real Estate Purchases & Refinancing
If your business plan involves the expansion of a current facility or the purchase of a new one, we can help navigate you through the purchase process. We discuss loan structure and documentation, environmental concerns, appraisals, and other items specifically related to commercial real estate. Our lenders provide the hands-on service you need to succeed.

Commercial Lines of Credit
Flexible and convenient credit lines can assist with smoothing out the seasonal cash flow cycle of your business or provide a safety net for unexpected expenses that may arise from running a business.

Commercial Term Loans
Whether it’s time to upgrade your equipment, inject working capital, or consolidate business debt into one convenient payment, we can structure payment plans to fit your cash flow stream, and best fit your financial needs. We can help you leverage your company’s success to support your growth and profitability goals.

SBA Loans
Your loan needs for real estate, business acquisition, or permanent working capital can easily be financed through SBA 7(a) and SBA 504 programs that offer longer terms and lower down payments. Our lenders will work with you to determine if your needs meet the terms of these programs.

Government Loans & Leasing
Municipalities may find assistance on small to mid-sized capital projects without the potential hassles of bond insurance. Our prepayment provisions are often better than municipal bonds, with lower fees and competitive rates.

Agricultural Lending
Many of the communities we serve are built on the backbone of agriculture. As a bank with deep roots in agricultural lending, we have an in-depth understanding of the economic cycles and unique demands that affect our agricultural communities.

USDA Loans
We work with the USDA to provide loan guarantees for projects that provide jobs and facilities improvements in rural areas. Our lenders are experienced in USDA lending and can help identify if your project can work within the various programs offered by the USDA.
Accounts Receivable Financing

Cash flow is fundamental to every business, and managing it can be stressful. We help alleviate stress by funding invoices the next day, making business more successful. More than 30,000 financially healthy, small- to medium-sized businesses across the United States have discovered accounts receivable lending as a key to running and growing their businesses more effectively.

BusinessManager provides working capital for receivables from a local bank. By bridging the gap between payables due now and the receivables customers won’t remit for 30 days or more, this successful program positions a company to:

- Realize growth opportunities
- Extend credit terms
- Take advantage of supplier discounts
- Reduce debt
- Operate with confidence

Free Coaching

Check out our 20 minute Basic Bookkeeping Coach and use real-life information to learn the basics of bookkeeping for your business. We’ve even provided a spreadsheet to get you started.

- Learn how to track the money in your business.
- Learn how to create basic financial reports.
- Learn simple ways to use financial reports.
- Discover the ‘whys’ behind financial reports.

“With BusinessManager, FSCB was able to provide the necessary working capital for a local hauling company to bid larger projects and grew its presence within the industry. The same or next-day funding provided by their BusinessManager line allowed the company to hire better qualified drivers in a competitive labor market and to pay their fuel suppliers in a timely manner. With a predictable source of cash from his BusinessManager line, this business owner sleeps easier the night before payroll and can more easily focus on running his company’s operations. Peace of mind – Priceless!”

Craig McGonagle
Special Assets Manager

BORROW FUNDS  pg. 22
PROTECT YOUR ASSETS
Insurance Offerings That Suit You
We have access to many markets, and we work with a variety of highly-rated carriers, including Allied/Nationwide, Missouri Employers, Hartford, Travelers, and Missouri Employers Mutual. We can write almost anything for almost anyone, and we strive to fulfill our individual clients' requests. Homeowners, auto, life, and recreational vehicle insurance are just a few of our options. We also have a business program that can keep any commercial enterprise in Central and Southeastern Missouri secure. We have programs designed for municipalities, trucking, contractors, and construction companies also. Whether you’re in one field or another and whether you have one type of personal need or another, we’ll help you find the insurance coverage you are requesting.

Experienced Local Agents Who Are Dedicated to Your Satisfaction
We have regular office hours, and we’re always available during those hours. Support can be had 24/7 through our carriers, and if you arrange with us to talk outside of regular office hours, we’ll talk with you. We will assist you in the claims process whenever necessary. We will work with insurance companies in order to make sure that you receive what your policy provides. Annual reviews are available to you on the policies to communicate any changes you may share in your insurance needs or questions about your policies.

Specific Industries
Every industry has specific needs when it comes to insurance. Industry-specific risks make it impossible for insurance companies to lump together one insurance plan for every business.

Employee Benefits
A business is a multifaceted machine that requires protection at every level. Employee engagement is greatly increased with appropriate benefit packages to reward performance.

Additional Services
In addition to covering most primary insurance needs, FSIA can offer other useful services and specialty insurance for additional convenience.
› Wedding Insurance
› Special Event Insurance
› Notary Services
› License Services
› Permit Services

Call (573) 756-6741
or visit us online @ fsiaonline.com

Give us a call today to discuss how we can help you protect your assets and your future.
Our Advisors Work For You
We are in the business of helping people succeed. Financial success is not a number; it is a feeling. It is about the good things that money can do. For many people, that means a secure retirement and comfort and dignity in their golden years. For others, it’s a good education for their grandchildren or help for their church or charity. For some, it’s about successfully selling or restructuring the family business, or passing it on to the next generation.

Financial Management & Investing
Long-term financial success starts with dreams, and it’s our responsibility to help you connect your goals to investment strategies that will help you achieve the life you desire.

Investment and Planning Issues
Planning, creating, and managing capital accumulation to generate future capital and cash flows for reinvestment and spending, including managing for risk-adjusted returns and dealing with inflation.

College Planning
With so many variables affecting your education savings strategy, we can help you explore how investing can fit into your funding strategy, including potential tax benefits. Remember, the sooner you start saving, the better – when time is still on your side.

Retirement Planning
Are you just getting started? Are you already saving for retirement? Are you looking for ways to make the most of your money in retirement? No matter the stage you are in, we can help.

Tax Planning
Reducing taxes is an essential piece in preserving your retirement plan. Tax laws can be confusing, and little mistakes lead to larger tax issues. Each year millions of people overpay in taxes without even knowing it, leading to a lower retirement income. In conjunction with your CPA, we offer retirement tax consulting that helps you focus on your tax liability during the financial planning process to minimize problems and maximize tax deductions.

Estate Planning
Planning for the creation, accumulation, conservation, and distribution of assets.

Cash Flow and Liability Management
A common fear among baby boomers is running out of money. Life expectancy continues to increase, adding more years in retirement, and healthcare costs continue to rise putting many at risk of outliving their assets. By analyzing your cash flow situation, our financial planning team can calculate if you’re on track for retirement so you can have that peace of mind. If your cash flow projections are not on track, we can help get you there through with a comprehensive financial plan.

Call (573) 756-8971
or visit us online @ fsfmonline.com

Give us a call today to discuss how we can help you meet your financial goals.

First State Financial Management

Incorporated in 1985, First State Financial Management helps individuals, families & business owners define their financial goals. Our advisors take the time to understand your unique situation and needs, then design a financial plan that becomes a roadmap to lead you from where you are now to where you want to go.

FSFM is a subsidiary of First State Community Bank. Securities and investment advisory services offered through NBC Securities, Inc. Member FINRA & SIPC  No bank guarantee • Not FDIC insured • May lose value • NBC Securities and its representatives do not provide legal or tax advice. Recipients should consult with their own legal or tax professional prior to making any decision with a legal or tax consequence.
Success Starts Here

We are committed to helping you meet your financial goals.

When you are looking to save for a home, increase your credit score, budget effectively, transition into retirement, or make educated financial decisions, we’re here for you. We highly recommend you speak to a member of our team for financial advice, but we know financial decisions are made all hours of the day. To serve you best, we have tools and resources that will meet you where you are on your schedule.

FSCB Blog

Our blog is written with you in mind, featuring tips and strategies to help you through the various stages of your financial journey. Topics you can expect to find include:

- 6 Tips for Reducing Financial Stress
- What to look for When Purchasing Your First Home
- 5 Ways Mobile Banking Apps Make Life Easier
- The Difference Between Investing and Saving
- 4 Money-Saving Tips for College Grads
- 5 Essential Small Business Banking Tips

Visit www.fscb.com/blog to subscribe

Guides & Videos

Take a deeper dive into your financial goals. Increase your knowledge by exploring our in-depth guides, including checklists and additional resources. Watch a quick video when you need quick advice. Topics you can expect to find:

- The Definitive Guide to Paying off Credit Card Debt
- A Complete Guide to Budgeting
- 5 Simple Steps to Start Building Credit
- The Millennial’s Guide to Personal Finance
- The Essential Guide for First-Time Home Buyers
- Credit Card Advice for First-Time Applicants

Visit www.fscb.com/resources
Your goals require planning and small steps that turn into big results. Receive personalized guidance on your financial situation when you sit down with the Coach, a virtual financial mentor. Using detailed questions and activities, the Coach helps you make informed financial decisions. Our coaching series features topics including:

- Get Out of Debt
- Make the Most of your HSA or FSA
- Am I Ready to Retire?
- What Mortgage Can I Afford?
- Filling Out The FAFSA
- Term Life Insurance

Visit www.fscb.com/coach

Use the Budget Calculator to anticipate expenses, list your savings goals, and manage your income. See how much your savings will grow in a savings account with interest using our Savings Calculator. Find out how much you can save in interest by paying off your mortgage quicker using the Early Mortgage Payoff Calculator. Our collection of calculators includes:

- Debt Payoff Calculator
- Retirement Calculator
- Asset Depreciation Calculator
- Money Market Account Calculator
- Student Loan Payoff Calculator
- Rule of 72 Calculator by Years

Visit www.fscb.com/calculators

Having your kids pay attention to money has never been more fun. Junior Savers is a free phone or tablet app utilizing interactive, age-appropriate games to teach children simple concepts related to money and saving. Parental controls are provided, and the app does not automatically link directly to any FSCB accounts.

Search “FSCB Junior Savers” in your app store to get started!

Subscribe to the blog to receive monthly updates on the latest articles and tools!
Our “community” reaches all over the beautiful state of Missouri. We encourage our customers and employees to tap into the power of social media as a way to stay connected. Sharing the successes of each community we serve is just one of the many ways we can use our light to shine on others. Search ’First State Community Bank’ on Instagram, Facebook, LinkedIn & You Tube to get connected.
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20 East School Street
Bonne Terre, MO 63628

Boonville
412 Main Street
Boonville, MO 65233

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1602 North Kingshighway
Cape Girardeau, MO 63701

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15 South 5th Street
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Desloge
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Desloge, MO 63601

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328 North Main
DeSoto, MO 63020

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201 East Columbia
702 N. Washington
775 Maple Valley Drive
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Festus, MO 63028

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713 West Main
Fredericktown, MO 63645

Gerald
340 South Main Street
Gerald, MO 63037

Hayti
1015 Hwy 84 East
Hayti, MO 63851

Hermann
208 E 1st Street
Hermann, MO 65041

Hillsboro
4767 State Road B
Hillsboro, MO 63050

Imperial
6021 West Outer Road
4551 Old Highway 21
Imperial, MO 63052

Ironton
231 South Main Street
Ironton, MO 63650

Jackson
320 West Main Street
Jackson, MO 63775

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Kennett, MO 63857

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950 Lynn Street
1419 South Jefferson Ave.
1800 South Jefferson Ave.
Lebanon, MO 65536

Macon
1612 Maffry Ave
Macon, MO 63552

Malden
1214 North Douglass St.
Malden, MO 63863

Marshall
1035 Cherokee Dr.
Marshall, MO 65340

Mexico
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Mexico, MO 65265

Moberly
100 South 4th Street
420 North Morley
Moberly, MO 65270

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308 West Lincoln
120 South First Street
Owensville, MO 65066

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302 West Saint Louis St.
Pacific, MO 63069

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365 West Main
1401 St. Joe Drive
Park Hills, MO 63601

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406 North Perryville Blvd.
Perryville, MO 63775

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801 N. Highway 61 North
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Richland, MO 65556

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Sikeston, MO 63801

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Ste. Genevieve, MO 63670

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3 East Springfield Rd.
900 Elmont Rd.
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Bonne Terre, MO 63628

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607 S. Highway 47
Warrenton, MO 63383

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1801 Bedford Center
1816 Highway A
Washington, MO 63090

Wright City
20 Wildcat Drive
Wright City, MO 63390
Our customized business services are designed to help you compete and to enhance your productivity. We provide the tools and technology you’ve come to expect and the partnership you know and trust. We’ll gladly meet with you and your team to talk through your options. Together we’ll come up with a plan to implement, train, and help you make the most out of our Business Services.

We provide access to the assistance you need when your team needs it so that you can focus on the most important thing, your business. Our Business Support Specialists are trained in all of our services.

Contact us at (844) 317-9505, Monday - Friday from 8:00 am - 5:00 pm, and on evenings and weekends, you will be connected to our 24-hour help desk.

Or email us at BusinessSupport@fscb.com

Customer Care Team
Call (877) 955-3722

7 days a week our Care Center services include:
» Balance Inquiry
» Account Research
» Online Banking Password Resets
» Debit Card Assistance
» Address Change
» Stop Payments
» Online Banking Enrollment

» Check Orders
» Enrolling in eStatements
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» Check Verification
» Loan Principal Balance & Payoff
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and much more!

Business Lending Team

Our dedicated lenders are ready to help determine the credit solutions that best fit your needs and help you grow your business. We offer a comprehensive range of products and services provided by local lenders. Call our customer care center to be connected with the lender nearest you, call (877) 955-3722.

Business Services Team

We are here for you.
First State Community Bank
Success Starts Here.