Greetings from my daughter’s home - still! If you haven’t heard, I broke my right leg on April 10 and had my operation April 20 to repair 8 fractures. I have not been able to put weight on my leg all this time but am currently able to put 25% of my weight on it. I will be back in my office shortly after my next Dr. appointment on July 14 and I am looking forward to getting “back in the saddle”. THANKS to all of my customers who sent me Get Well cards - the current total I have received is 217 cards. They have been SO appreciated during this time. For my bus buddies, Bob is hanging in there too but ready to get me back home and on my feet again…SOON I HOPE!!

Are you still receiving calls from telemarketers? The Missouri No Call Team can report telemarketers violating the No Call Law by submitting a complaint at the internet website ago.mo.gov or by calling toll-free 1-866-buzzoff (1-866-289-9633).

Will you turn 50 years old or celebrate your 50th wedding anniversary in 2010? If so, Silver Dollar City has a special gift for you. You can receive free admission to Silver Dollar City all year. You will need to present your photo identification (and marriage license for your anniversary) at the admissions gate. What a great way to celebrate!

The upsideDown theatre company, LLC will present “Loveland”, a musical revue featuring Meg Berrian (our receptionist at the Carthage downtown branch), Matt Campbell, Rebecca Luebber, Matt Myers, and Kenny Timrel on July 9 and 10 at the former Joplin Woman’s Club building at 204 N. Jackson in Joplin. Tickets are $10.00 in advance, or $12.00 at the door. Food, wine, beer and soft drinks will be available for purchase, cash only please. Doors will open at 6:30 p.m., and the program begins at 7:00 p.m. For reservations or for more information, call 417-850-2093.

Hope to see many of you at our Online Banking/PowerPay Seminar we have scheduled. IT’S FREE and reservations can be made at any of our locations.

Have you seen our website?? If you go to www.smbonline.com and click on Lifestyles, you can see events for the entire year PLUS there is an RSVP link. Let us hear from you.
Meet the Zora Branch

Greetings from Sherry Lawrence, Branch Manager

My banking career started in 1980 and oddly enough I worked with Stephanie Brammer at that time. Getting to work with her as a Lifestyles Advisor at SMB is wonderful. You just never know whose path you will cross later in life!

I have been married for nearly 32 years and have two grown sons. I am patiently awaiting the arrival of my first grandchild in September...and can’t wait. I love to read mystery novels, spend time with my sisters and travel.

Zora is a great group of people, so if you have not been in to do business with us, please stop by so we can meet you.

Stephanie Brammer, Lifestyles Advisor

Hello, I am Stephanie Brammer. I have been with SMB for over 8 years. I have spent time in Carthage, Duquesne and am now here at Zora. I have lived in the area all of my life. I have been married to my husband, Garry, for 31 years. We enjoy spending time with our family and I enjoy shopping and designing jewelry.

Please stop by and see me when you are in the area. I would love to help you with all of your banking needs.

Trip & Birthday Pictures

Judy Marcum and company enjoying Springfield Cardinals baseball game

A group enjoyed a trip to see the Springfield Cardinals play baseball. Everyone had a great time and our team won!

Marie Dame & Pat Palmer at the June birthday luncheon
We are happy to introduce to you the newest member of our team, Elizabeth Welters, Assistant Trust Administrator. Elizabeth grew up in Monett, attending Kindergarten through 12th grade there and continued her education at Crowder College in Neosho. She is a graduate of Missouri Southern State University, where she received her Bachelor’s Degree in International Business with a minor in Spanish. While attending college, Elizabeth took the opportunity to study abroad in Denmark, England, China and Chile. She also visited Germany, Spain, Ireland, France, Egypt, Argentina and Peru! Elizabeth now resides in Joplin and enjoys spending time with her roommates, running, playing volleyball, scrapbooking, and is attempting gardening. She also enjoys spending time with her family and boyfriend. Feel free to share your experiences about your travels, give some gardening tips or ask her about the Trust Department’s services.

Chris Gawith, Assistant Trust Administrator, has been with the Trust Department now for almost two years. Chris grew up in Neosho, attending 2nd through 12th grade there and then moved to Springfield to continue his education at Ozark Technical Community College, majoring in Accounting, while working for a small CPA and financial firm, Rekate Advisors. Chris now resides in Joplin, still continuing his education at Crowder College, with his wife Kiri and their dog Ace. He enjoys softball, working out at the gym, racquetball and playing golf. Chris has been on many mission trips to Mexico and Costa Rica.

Many of you have been asking, and we have been listening…we have scheduled two more trust and estate planning seminars for September 14, 2010 at the Carthage South Branch Community Room, located at 2417 South Grand, Carthage, Missouri and for September 16, 2010 at the Duquesne Community Room located at 7th & Duquesne, Joplin, Missouri. Both seminars will begin at 6:00 p.m. There is no charge for these seminars and we will have light food and beverages. Please make a reservation so we know how much food to order by calling the Trust Department at 417-624-3424 or 1-800-943-8488 and ask for the Trust Department. We look forward to serving you.
To celebrate your birthday, Southwest Missouri Bank cordially invites you to YOUR BIRTHDAY PARTY! For ALL Lifestyles Members with birthdays in JULY

**TUESDAY, JULY 13, 2010 AT 12:00 NOON**

at Granny Shaffer’s Trolley Room – Joplin

When making your reservation for this location, please select either the Italian Chicken OR Sliced Sirloin

Lifestyles members whose birthdays are in July will be guests of the Bank. Guests of birthday members are welcome at a charge of $11 per person for the luncheon and $15 per person for the dinner. Payment for guests must be made at time of reservation. To make your reservation, please call: Judy Marcum, 624-1995 or contact the Lifestyles Advisor at any SMB location most convenient for you.

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<th>LUNCHEON</th>
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**THURSDAY, JULY 15, 2010 AT 6:00 PM**

Club 1201, 1201 E. 32ND St. – Joplin

When making your reservation for this location, please select either the 6 oz. Filet Mignon OR the Chicken Cordon Bleu

**ADDITIONAL BIRTHDAY PARTY DATES**

**THURSDAY, JULY 22, 2010**

“PETER PAN” WITH CATHY RIGBY

MANSION THEATRE - BRANSON - 2 BUSSES

At press time we still have some room on this trip to see Cathy Rigby live and in person. Prior to the 3:00 p.m. matinee, we will have a delicious and fun lunch at Fall Creek Steakhouse (where they throw those delicious hot rolls). Details: Depart Joplin at 10:30 a.m.; pick up passengers in Carthage at 10:50 a.m. Approximate return time to Joplin is 8:00 p.m.

Cost: $76.00 per person
Call NOW for ticket availability

**THURSDAY, AUGUST 26, 2010**

RED, HOT & BLUE SHOW - 1 BUS ONLY

BRANSON

Please join us as we head to Branson for a great show that Lifestyles has not attended before. Prior to the 2:00 p.m. matinee, we will eat a delicious lunch at Montana Mike’s (Hwy. 248 location). When we arrive, we will have our choice of entrees from their group menu and it’s always good! Details: Depart Joplin at 9:30 a.m.; pick up passengers in Carthage at 9:50 a.m. Approximate return time to Joplin is 7:00 p.m.

Cost: $55.00 per person
Deadline for having money in Judy’s office is July 26

**THURSDAY, SEPTEMBER 23, 2010**

LIFESTYLES GOLF TOURNAMENT

NEOSHØ GOLF COURSE

Calling all golfers! Mark your calendar and letters will go out in August to all of last year’s participants. New players, please call Judy and I will send you a letter. If you have a team, that’s great. If not, we will put you on a team. We will have lunch first, play golf, then serve dessert during the Awards Banquet. We will have a 1:00 p.m. shotgun start.

Cost: $38.00 SMB Customer
$58.00 Non-Customer

**WEDNESDAY, SEPTEMBER 29, 2010**

“THE SUNSHINE BOYS” AT THE NEW THEATRE

OVERLAND PARK, KS

If you have never seen this show, you are missing out! You have never seen so much talent on one stage. On our way to Branson, we will make a stop in Springfield for a delicious lunch at Zio’s Italian Kitchen. Following the 2:00 p.m. matinee, we will head home and back by popular demand, tour the Christmas lights in Carthage.

Details: Depart Joplin at 9:30 a.m.; pick up passengers in Carthage at 9:50 a.m. Approximate return time to Joplin is 7:30 p.m.

Cost: $71.00 per person
Deadline for having money in Judy’s office is October 7
Sometimes a portfolio, no matter how cleverly designed when it was new, simply fails to meet expectations. The markets and sectors may have changed substantially, or perhaps an investor’s goals have shifted.

No matter the cause, such a portfolio is ripe for redesign. That’s a bit more drastic than merely rebalancing, which, essentially, means restoring your original asset allocation among investment categories.

Redesigning, on the other hand, means taking your existing portfolio apart and reconstructing it. In view of how the market and the world have changed, some portfolios may need redesigning rather than merely rebalancing.

When you look at your portfolio, consider how it got to where it is. It’s common enough for portfolios to gather dust for years, so yours may not have changed substantially in a very long time - it may date from a time when your television needed tubes and your car phone weighed as much as a brick.

It never pays to be too quick to redesign, however. Give the idea some thought and you may resolve that only a partial redesign is needed to add to or replace old investment categories with up-to-date choices that better suit today’s market and your current needs.

MATERIAL PREPARED BY RAYMOND JAMES FOR USE BY ITS FINANCIAL ADVISORS.

The SMB Investment Club meets monthly on the 2nd Tuesday in the Duquesne Community Center at 2:00 PM. This club is open to ALL SMB customers. Any age customer is welcome to join, but you do need a checking account. If you would like to visit one of their meetings to see what it’s all about, give Judy a call!

NEW DEBIT CARD
OVERDRAFT CHOICES!

A new regulation, effective this summer, could change the way SMB handles your ATM and everyday debit card transactions.

The regulation was created so that customers could choose to allow or not allow banks to authorize ATM and every day debit card transactions if the account had insufficient funds and be charged a fee for that service. So you now have a choice regarding how this is handled.

Q. What is going to be different because of this regulation?
A. If you choose to opt-in, nothing! Your card will continue to work as it does currently with no interruption in service. If you opt-out, we will no longer allow ATM and every day debit card transactions on accounts with insufficient funds and therefore your card will be declined in those situations.

You will soon receive a letter from the bank with a form attached. The letter will explain in detail the new regulation and how the changes will affect you. You can then make your choice of opting-in or out, and return the form to the bank. You can also let us know by phone, email, or just stopping by and speaking to your favorite teller.

If you don’t make your choice by August 15th, you will automatically be opted-out. We must receive your response to continue the service. And you can change your mind at any time!

The important point to remember is: If you like the way we handle your account now, and want the service we provide to continue, you should OPT-IN. If you want us to decline your ATM or debit card if it’s going to make you go into overdraft, you should OPT-OUT. Please call your favorite banker if you have any questions.

MINIMUM LIFESTYLES REQUIREMENTS:

- Age 50 years or over
- Need a Lifestyles checking account ($1,000 minimum)
If you have a total deposit relationship of $5,000 or more with SMB, there is no minimum balance requirement for the checking account and the account is free
GENERAL TOUR INFORMATION

Advance reservations are encouraged and will be accepted for all trips. The sooner your reservation is received the better. All trips have a deadline for payment to be received in Judy’s office. After the deadline, unpaid tickets will be returned to the theater. Confirmation letters, with a full itinerary, will be mailed 4-5 weeks prior to departure date. If there are any questions, please contact Judy, 624-1995 or your local Lifestyles Advisor.

LIFESTYLES EVENT RESERVATION FORM

Please print clearly and send this reservation form with payment to:
Judy Marcum  •  Southwest Missouri Bank  •  1000 East 32nd St.  •  Joplin, MO  64804

MARK THE DATE(S) YOU PLAN TO ATTEND:

☐ Thurs. July 22  $76.00
☐ Thurs. Aug. 26  $55.00
☐ Thurs. Sept. 23  $58.00 Non-Customer
☐ Wed. Sept. 29  $70.00
☐ Wed. Oct. 12  $69.00
☐ Tues. Nov. 8  $71.00
☐ Sat. Nov. 12  $85.00
☐ Thurs. Dec. 1  $63.00

NAME(S) ____________________________________________________________

ADDRESS __________________________________________________________

CITY ___________________________ STATE __________ ZIP _________________

PHONE _____________________________________________________________

Departure Location: ☐ Joplin  ☐ Carthage  ☐ Jasper (Destinations North)

EMERGENCY CONTACT:  NAME ___________________________ PHONE: ____________________

CONFIRMATION LETTERS ARE MAILED 4-5 WEEKS PRIOR TO DEPARTURE DATE