

**OUR COMMUNITY BANKS HAVE BEEN BUSY REACHING OUT TO  
NON-PROFIT ORGANIZATIONS NEEDING A HELPING HAND**



**Caring Hearts presentation**



**Raymore Lions Club check presentation**

**Limited Space CBR EMERALD CLUB MEETING**  
**SCHEDULED FOR MAY 12 & JUNE 9, 2021**

**10:00 A.M. - Community Bank of Raymore upstairs meeting room**

**This meeting will be limited to the first 50 people – you may call us before the meeting to let us know you are planning to attend & we will reserve a place for you. (322-2100)**

**FUN TIMES AT YOUR FAVORITE BANKS**  
**APRIL IS CUSTOMER APPRECIATION MONTH**

***Check your emails from CBR & CBPH & our websites for dates & details***

**Help celebrate Community Banking Week, April 5 – 10 at COMMUNITY BANK OF PLEASANT HILL with activities & refreshments each day. \*\*\*\*\* Celebrate our community by shopping local. Support our local food pantry with a donation & enter a drawing for prizes.**

**During the month of April when you bring in a recipe to be printed in the Community Bank of Raymore, Peculiar, Harrisonville, Pleasant Hill Cookbook (to be published later this year) you will receive a kitchen magnet.**

*By submitting a recipe(s), you are giving CBR permission to publish your recipe(s) & name in our cookbook that will be sold to benefit community advancement. Net proceeds will be used to give back to our community. (not all recipes will be used depending on space).*

**UPCOMING EVENTS – MARK YOUR CALENDARS:**

- **April 5th – Drive Thru coffee & donut holes at Pleasant Hill 8:00 – 10:00** (or until supplies run out)
- **April 14th – Drive-Thru coffee & donuts at Raymore, Peculiar, & Harrisonville locations 8:00 – 10:00** (or until supplies run out)



# COOKBOOK

## THANK YOU FOR YOUR RECIPES

In our first 2021 quarterly newsletter, we announced that we were assembling a **Community Bank of Raymore, Peculiar, Harrisonville, Pleasant Hill COOKBOOK.**

We have compiled the recipes from our Emerald Club customers & employees who shared their favorite dishes with us as priority.

We will be forwarding the request to **all customers** this quarter for our final compilation.

If you have not sent in your recipe, you still have time:

[blong@cbonline.net](mailto:blong@cbonline.net) (subject line: recipe)

or mail to Community Bank of Raymore, PO Box 200, Raymore, MO 64083 (attention: Barbara)

\*\*\*\*\* IF YOU BRING IN A RECIPE DURING OUR CUSTOMER APPRECIATION MONTH (APRIL) \*\*\*\*\*  
YOU WILL RECEIVE A KITCHEN MAGNET.



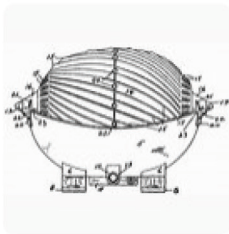
### Diane Fedric

Assistant Vice President /  
BSA Officer (Bank Secrecy Act Officer)

Every so often while doing what I do as the BSA Officer (account reviews), I come across something that REALLY peaks my interest and leads me down a small rabbit hole toward new knowledge. Sometimes what I find is amusing as opposed to concerning. Today was one of those days...

Today's find really made me chuckle because I honestly had no clue what this was! I had never even heard the term. Anyway, I just thought I would share because it made me smile....

## Hog Oiler



A hog oiler was a mechanical device employed on farms to be used by hogs to provide relief from insects and offer skin protection. It consisted of a reservoir to hold oil, and a means to distribute the oil onto the hog, often via grooved wheels or cylinders. Hogs seeking relief would rub up against a wheel (or cylinder) causing it to rotate and dispense oil onto their bodies.



## MAKE SOMEONE LAUGH TODAY

Police arrested a bottle of water because it was wanted in three different states: Solid, Liquid, and Gas.

Why do melons have weddings? Because they cantaloupe.

Why did the raisin go out with the prune? Because he couldn't find a date.

My friend keeps saying "cheer up man, it could be worse. You could be stuck underground in a hole full of water."  
I KNOW HE MEANS WELL.

# I'm Hacked. Now What?



## Have I Been Hacked?

No matter how secure you are, sooner or later you may have an accident and become hacked.

Below are clues you might have been hacked and if so, what to do.

## Your Online Accounts

- Family or friends say they are receiving unusual messages or invites from you that you know you did not send.
- Your password to an account no longer works, even though you know the password is correct.
- You receive notifications from websites that someone has logged into your account when you know you did not log in yourself. Do not click on any links in such notifications to check your account; instead, type the website address yourself into your browser, use your previously saved bookmark, or access your account from a mobile app.

## Your Computer or Mobile Device

- Your antivirus program generates an alert that your system is infected. Make sure it is your antivirus software generating the alert and not a random pop-up window from a website trying to fool you into calling a number or installing something else. Not sure? Open and check your antivirus program to confirm if your computer is truly infected.
- You get a pop-up window saying your computer has been encrypted and you have to pay a ransom to get your files back.
- Applications seem to be crashing randomly or are loading very slowly.
- While browsing the web, you are often redirected to pages you did not want to visit or new, unwanted pages appear.

## Financial

- There are suspicious or unknown charges to your credit card or bank account that you know you did not make.

## Now What? - How to Take Back Control

If you suspect you have been hacked, stay calm; you will get through this. If the hack is work-related, do not try to fix the problem yourself; report it immediately. If it is a personal system or account that has been hacked, here are some steps you can take:

- **Recovering Your Online Accounts:** If you still have access to your account, log in from a trusted computer that you are confident is not infected and reset your password. Once you log in, make sure to set a new, unique and strong password, the longer the better. Remember, each of your accounts should have a different password. If you can't keep track of all of them, we recommend using a password manager. Also, if it is an option, enable Multi-Factor Authentication (MFA) for your accounts, helping ensure the cyber attackers cannot get back in. If you no longer have access to your account, contact the website and inform them your account has been taken over.
- **Recovering Your Personal Computer or Device:** If your antivirus program is unable to fix an infected computer or you want to be more certain your system is safe, consider reinstalling the operating system and rebuilding the computer. This often requires erasing or replacing the disk drive and then reinstalling and updating the operating system. Do not reinstall the operating system from backups. Backups should only be used for recovering your personal files. If you feel uncomfortable rebuilding, consider using a professional service to help you. Or if your computer or device is old, it may be time to purchase a new one.
- **Recovering Your Financial Accounts:** For issues with your credit card or any financial accounts, call your bank or credit card company right away. Call them using a trusted phone number, such as the phone number listed on the back of your bank card, the number printed on your financial statements, or visit their website. Monitor your statements and credit reports frequently. In addition, consider putting a credit freeze on your credit files.

**If you have suffered financial harm or feel in any way threatened,  
report the incident to local law Enforcement**



**Just For  
Laughs...**

- What did the music director call his twin daughters? *Anna one, Anna two.*
- What is the difference between a poorly dressed man on a tricycle and a well-dressed man on a bicycle? *Attire.*

## Understanding Risk

**Risk** is often misconstrued as a negative word, a word associated with potential loss, with potential injury, or even death.

But the truth is, we take a risk every time we get out of bed. Heck, we even take a risk by **STAYING** in bed! Every decision we make involves risk, and it should not be something we are afraid of. Assessing the potential positives and negatives of a decision will help guide you through the risk process. If the positives outweigh the negatives, the risk is often worth it. Being in the trust department and dealing with people's investments I must assess risk daily. Did you know that our regulators require us to invest our client's cash? It is considered too risky to keep their life savings in cash, as they are missing out on the opportunity for interest in the bond market, or price appreciation in the stock market. Keeping all your money in cash is equivalent to staying in bed. You will miss out on human interaction, which we all need. You may also miss out on potential opportunities, some possibly once in a lifetime. Do not be afraid of risk, be cognizant of risk, and **GET OUT OF BED!**



**Jeremy Mansur, CTFA**

NMLS #1820380

Trust Officer | Community Bank of Raymore

Direct: (816) 265-6946



### Phish or Spam? No, it's not what's for dinner!

Phish or Spam? No, it's not what's for dinner! However, it could be a question you struggle with when deciding what types of email to report to your IT department. Potentially malicious emails make it to your inbox every day, so it's important for you to understand the difference between a Phishing email and a Spam email.

#### **This Email Seems Phishy**

Phishing is the process of attempting to acquire sensitive information (such as usernames, passwords, and credit card details) by pretending to be a trustworthy entity. Most commonly, phishing emails will try to lure you into clicking on a link or opening an attachment.

Phishing emails can appear to come from reputable businesses or even departments and users from within your own organization. They often have a sense of urgency to them. Some may even use shock and intimidation to get what they want.

#### **Spam Alert**

Spam is unsolicited, unwanted email typically sent for marketing purposes. It is often trying to sell you something, such as unwanted goods or services – but, it is not asking you to take specific action. Although spam can be annoying, it is common to receive it in your email. In most cases, spam email can simply be deleted or ignored.

**Note:** *Whether a Phishing email or Spam email, you should always be cautious when clicking on a link or opening an attachment. An email should never be considered safe until it is analyzed carefully. Always Stop, Look, and Think!*



#### **Make a solution to clear your windshield in less than a minute:**

Simply mix 1/3-part water and 2/3 part rubbing alcohol. Pour the solution into a spray bottle and in the morning, spray it on your windshield. The ice will disappear instantly. \*You can also spray the solution on your car handles and doors if they are frozen shut. Still keep your scraper handy, though, as you may need to scrape off some excess chunks of ice. This works because isopropyl (rubbing alcohol) doesn't freeze until it reaches 128°F below 0. Therefore, you can also keep the spray bottle in your car without worrying about it freezing overnight. \*Make sure that you continue to wash and wax your car on a regular basis if you spray the solution on a part of your car that is painted.





# Employee Anniversaries



**Beverley Brewington**  
E. V. P. /CFO  
June 27, 1994



**Cindy Jobes**  
Vice President  
June 16, 2003



**Jeremy Mansur**  
Trust Officer  
May 30, 2017



**Donna Walsh**  
S.V.P./ Trust Officer  
April 15, 2014



**Carol Harmon**  
Raymore teller  
June 27, 1994



**Gail Daly  
Peculiar**  
Teller Supervisor  
June 16, 2003



**Kevin Fallon**  
V. P. / Loan Officer  
May 30, 2017



**Brandi Torres  
Harrisonville**  
V.P./ Branch Manager  
April 15, 2014



**Ginny Worstell  
Pleasant Hill**  
V. P. /Operations Manager  
April 18, 2018



**Cherilyn Widhalm  
Pleasant Hill**  
SVP/Cashier  
May 4, 2010



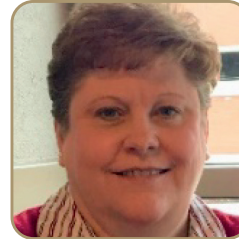
**Dean Mansur  
Pleasant Hill**  
Loan Officer  
May 21, 2018



**Lisa Nicholson  
Pleasant Hill**  
President / CEO  
June 21, 2010



**Amy Anderson  
Pleasant Hill**  
Trust Admin.  
April 14, 2014



**Stephanie Quinton  
Pleasant Hill**  
Trust Admin.  
April 20, 2015



**Mariah Seller  
Pleasant Hill**  
Teller  
June 24, 2019



## People You Should Know

Hello! My Name is **Jessica Culbertson** and I am a teller at **CBR**. If you haven't seen me yet it is because I have only been working here about three months.

I received my Bachelor's in Management in September of 2011 (graduated with honors) and I also graduated with my Master's in Administration from University of Phoenix in June of 2014.

I was previously employed by University of Phoenix as an Executive Finance Advisor where I advised students about responsible borrowing and Financial Aid. More recently I worked for a pharmaceutical research company as a Clinical Trial Assistant.

My favorite things to do are crafts, spend time with my family, and watch movies. I am married to my amazing husband and we have three children ages 13, 11, and 5.

**My favorite saying is:** "Treat other as you would like to be treated".

## WASH YOUR HANDS IMMEDIATELY AFTER TOUCHING THESE 10 THINGS



*Washing your hands is essential to good hygiene, stopping germs in their tracks. Washing your hands limits the transfer of bacteria, viruses, and other germs, according to the Mayo Clinic. The Centers for Disease Control and Prevention recommends using soap and clean water or an alcohol-based hand sanitizer to wash your hands, as studies show both are effective ways of keeping germs at bay. Of course, it's impossible to keep your hands 100 percent germ-free all the time, but it's absolutely essential after touching the following 10 things.*

**Money:** These days you can use a debit or credit card for most purchases, but sometimes you just need to handle cash. When you do, be sure to wash your hands as soon as possible. Researchers tested \$1 bills from a New York City bank and found hundreds of microorganisms, including oral and vaginal bacteria, and DNA from pets and viruses. Similar research has shown some cash and coins even contain pathogens like *E. coli* and salmonella. It doesn't help that money circulates for a while—\$100 bills can circulate for as long as 15 years, according to the Federal Reserve.

**Handrails, handles, or doorknobs:** One of the critical times to remember to wash is after riding public transportation, where multiple people are continuously touching the same surfaces. This includes everything from handrails on an escalator to bathroom door handles.

**Restaurant menus:** Restaurants can be germ-ridden places—but the menu is the worst carrier. Menus could have as many as 185,000 bacterial organisms. It makes sense, as so many people handle restaurant menus. You can't avoid touching it but do wash your hands afterward.

**Almost anything in a doctor's office:** Thanks to a parade of patients coming through all day, most things in a doctor's office harbor germs or bacteria—especially the sign-in pen. In fact, there are 46,000 more germs on that pen than on an average toilet seat. Other gross things to avoid are the waiting room chair armrest and the door handle.

**Pretty much anything in an airport:** Avoid touching doorknobs, water fountains, kiosk screens, and especially those plastic tubs and trays in the airport security line. People put their dirty shoes and bags in those trays, leading to contamination. (on the plane is a whole other story!)

**Any animals:** Not everyone washes their hands after touching pets or animals, but they should, because animals may carry various diseases. Because pets are generally thought of as family friendly, hand washing is sometimes overlooked. Hand washing after touching animals or interacting with pets, whether yours or someone else's, is absolutely essential.

**Touchscreens:** Now that technology replaces some paper goods, it's key to wash your hands after touching any screens. One of the worst offenders are kiosk machines in airports or public transportation locations. Germs are everywhere, and some places may harbor more than you may realize. Cell phones count too.

**Cutting boards and kitchen sponges:** The kitchen is a germ-laden environment. You are not only bringing in raw or uncooked food but also cleaning food, utensils, and textiles, like kitchen towels and sponges. One study found as many as 326 different species of bacteria living on used kitchen sponges. Make sure to toss out the old ones and, always wash your hands before preparing a meal and after handling raw meats.

**Pens that aren't yours:** Although many people use their phone or computer to take notes and write lists, sometimes you just need to borrow a pen. That's fine but wash your hands after using it. The average office pen has about 200 bacteria per square inch. That is why at all of our locations, we offer each & every customers a pen of their very own. If you don't want to take another pen home (since they tend to accumulate like hangers) you can hand it back to the personal banker, teller or officer that is assisting you & ask them to disinfect it for the next person.

**Soap dispensers or pumps:** Soap dispenser pumps are a haven for bacteria. As you're pressing the pump, any bacteria you're hoping to wash off has an equal opportunity to get transferred onto the dispenser.

# Valuable Pennies in Circulation Today

## 1943 Lincoln Head Copper Penny



- **Mint mark:** S     **Face value:** \$0.01     **Estimated value:** \$10,000

While copper pennies are the standard today, this has not always been the case. In 1943, copper was needed for the war effort, so it was not used to create coins during this time. Instead, most pennies were made of steel and coated in steel to give them a shiny appearance. Despite this, a copper batch was accidentally created. Since very few of the copper pennies left the factories during this time period, the ones that did could be worth as much as \$10,000.

## 1955 Doubled Die Penny



- **Mint mark:** None     **Face value:** \$0.01     **Estimated value:** \$1,800

The 1955 Doubled Die Penny is a unique coin that features a double image due to misalignment in the minting process. Roughly 20,000 of these pennies were released in 1955, and most were distributed as change from cigarette vending machines. The bust of Lincoln remains largely unaffected, with the majority of the doubling occurring on the numbers and letters featured on the coin. If you find a 1955 Doubled Die Penny in “extremely fine” condition, it could be valued around \$1,800.

## 1969-S Lincoln Cent with Doubled Die Obverse



- **Mint mark:** S     **Face value:** \$0.01     **Estimated value:** Up to \$126,000

The 1969-S Lincoln Cent with Doubled Die Obverse is a special coin as it was the only coin to ever be featured on America’s “Most Wanted” list of the Federal Bureau of Investigation. At one point, many believed this coin to be counterfeit, as during this time counterfeiters Roy Gray and Morton Goodman began producing very similar coins that were fake and quickly came to the attention of authorities. Less than 100 authentic 1969-S Doubled Die Obverse cents were produced, allowing this coin to continue to draw a high auction price.



**HOMEMADE ICE MELT:** in a bucket, combine a half-gallon of hot water, about six drops of dish soap, and ¼ cup of rubbing alcohol. Once you pour the homemade ice melt mixture onto your sidewalk or driveway, the snow and ice will begin to bubble up and melt. Just keep a shovel handy to scrape away any leftover pieces of ice.





Community Bank of Raymore, Peculiar, Harrisonville donates to Raymore-Peculiar School



Check presentation to Surviving Spouse & Family Endowment Funds (S.A.F.E.)



Harrisonville Bright Futures