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MISSOURI | BEST IN BANKING

## Growing Success

MA Bank believes that when communities succeed, everyone succeeds.

FROM LEFT TO RIGHT: Whitney Coffman, Vice President of Retail Operations; William Gaines, Retired President and Chairman; Rusty Neill, President and Chairman; and Cooper Neill, Vice President and Commercial Lender.

**F**ounded in 1893, family-owned MA Bank has served agricultural communities in Northeast Missouri for over five generations. Retired President and Chairman William Gaines steered the organization for over 70 years before passing the torch to his son-in-law, current President and Chairman Rusty Neill. Today, Rusty's children, Cooper Neill and Whitney Coffman, join him as members of the senior management team, ensuring the continuation of strong family values and commitment to community service.

With locations in multiple communities, MA Bank provides traditional bank services, offering everything from personal banking to home loans. Over the years, the bank has continued to grow while maintaining a strong connection to its communities' roots.

"The real advantage of working with a community bank is that we make every decision locally," says Rusty. "Our customers depend on us to make good decisions quickly on deposit products and lending services. We're not waiting for approvals from multiple corporate decision-makers in another state. We're all right here, ready to serve you."

"With our roots in agriculture, we specialize in working with the unique cash flow cycles of these businesses," says Cooper, Vice President and Commercial Lender. "When you're a farmer, you don't have a set monthly income. That's not a business model that many big banks understand, and they don't have the kind of flexibility that a community bank can offer."

Farming is a complex business, with everything from seasonal weather conditions to national market prices impacting a farm's revenue. "We know our customers; oftentimes we've been to their farms," Cooper notes. MA Bank can give farmers the support they need to stay in business.

of life," says Whitney, Vice President of Retail Operations. "Our commitment to cutting-edge online and mobile banking services rivals that of larger institutions. With us, customers benefit from a comprehensive range of modern banking conveniences. Choosing to bank with us isn't about settling; it's about receiving personalized service paired with state-of-the-art technology."

"A big part of our success is that we give back to the community," Rusty adds. "We actively support the organizations that make a difference in our communities. We were founded on Christian principles, like treating people honestly and fairly. We've been in business for more than half of the history of this country, and I believe we've been blessed because we've stayed true to those principles."

William concludes, "We treat people right, and we're invested in their success. There's more at stake here than the dollar we're going to make on the interest from someone's loan."

### Treating Customers Right

Providing a personal experience is at the core of MA Bank's mission, whether you are opening an account or taking out a loan. Employees know most of their customers on a first-name basis and often have banking relationships with their families spanning decades. In the rural communities the bank serves, these strong relationships are crucial.

"We take pride in providing a variety of deposit accounts tailored to different stages



**MA Bank**

It all happens here.

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