

## Community Reinvestment Act 2024 Public File



# **Community Reinvestment Act Public File Disclosure Contents:**

Branch Locations, Hours of Operations, List of Services and Geographies	Section I
List of Loan and Deposit Services	Section II
Southern Bank Comments and Complaints	Section III
Most Recent CRA Performance Evaluation	Section IV
Maps of Delineated Lending Areas	Section V
Home Mortgage Disclosure Act Data/ CRA Disclosure Statement	Section VI
Community Reinvestment Act Notice	Section VII
Southern Bank Fee Schedule	Section VII
Account Information Brochure	Section IX



# Southern Bank I. Bank Locations, Hours of Operation, List of Services, Geographies

**Branch Locations:** Hours of Operation:

#### **Missouri**

Branch 1- Poplar Bluff, MO- Main Office

Southern Bank Lobby: Mon- Fri 8:00am- 5:00pm 2991 Oak Grove Road ITM: Mon- Fri 7:00am- 7:00 pm Poplar Bluff, MO 63901 Sat 7:00am- 3:00 pm

(573) 778-1800

Services: Lending and Deposit Services, ITM and an ATM

Butler County Code: 023, Census Tract: 9503.01, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00

**Branch 2- Dexter, MO** 

Southern Bank Lobby: Mon-Thur 8:30am- 4:00pm 713 W Business 60 Fri 8:30am-5:00pm Dexter, MO 63841 Drive Thru: Mon-Thur 8:00am-4:00pm 8:00am-5:30pm (573) 778-1800 Fri 7:00am- 7:00 pm ITM: Mon-Fri Sat 7:00am- 3:00 pm

Services: Lending and Deposit Services, and an ITM

Stoddard County Code: 207, Census Tracts: 4705.00, MSA Code: NA, State Code: 29

Area Served:

County: Stoddard, State Code: 29

Stoddard County Code 207, Census Tracts: 4701.00, 4702.00, 4703.00, 4704.00, 4705.00, 4706.00, 4707.00, and 4708.00



#### **Branch 3- Sikeston, MO**

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 4:30pm

 1205 S. Main
 Drive Thru: Mon-Thur
 8:00am- 4:30pm

 Sikeston, MO 63801
 Fri
 8:00am- 5:30pm

 (573) 778-1800
 Sat
 8:00am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and an ATM

New Madrid County Code: 143, Census Tract: 9601.00, MSA Code: NA, State Code: 29

Area Served:

County: New Madrid, State Code: 29

New Madrid County Code: 143 Census Tracts: 9601.00, 9602.00, 9603.00, 9604.00, 9605.00, and 9606.00

**Branch 4- Kennett, MO** 

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 4:30pm

 301 First St.
 Drive Thru: Mon-Fri
 8:00am- 4:30pm

 Kennett, MO 63857
 Sat
 8:00am- 12:00pm

 (573) 778-1800
 ITM: Mon- Fri
 7:00am- 7:00 pm

 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, ITM and an ATM

Dunklin County Code: 069, Census Tract: 3605.00, MSA Code: NA, State Code: 29

Area Served:

County: Dunklin, State Code: 29

Dunklin County Code: 069, Census Tracts: 3601.00, 3602.00, 3603.00, 3604.00, 3605.00, 3606.00, 3607.00, 3608.00, 3609.00, and

3610.00

**Branch 5- Doniphan, MO** 

Southern Bank Lobby: Mon-Thur 9:00am-4:00pm 302 Washington Street 9:00am-5:00pm Fri Doniphan, MO 63935 Drive Thru: Mon-Fri 8:00am-5:00pm (573) 778-1800 Sat 8:00am - 12:00pm ITM: Mon-Fri 7:00am- 7:00 pm Sat 7:00am-3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and an ITM

Ripley County Code: 181, Census Tract: 8703.00, MSA Code: NA, State Code: 29

Area Served:

County: Ripley, State Code: 29

Ripley County Code: 181, Census Tracts: 8701.00, 8702.00, 8703.00, and 8704.00



#### Branch 6- Van Buren, MO

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 4:00pm

 502 Main St.
 Fri
 9:00am- 5:00pm

 Van Buren, MO 63965
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Carter County Code: 035, Census Tract: 9602.00, MSA Code: NA, State Code: 29

Area Served:

County: Carter, State Code: 29

Carter County Code: 035, Census Tracts: 9601.00, 9602.00

Branch 7- Poplar Bluff, MO- PP Hwy

Southern BankLobby: Mon-Thur8:00am- 4:00pm4214 Hwy PPFri8:00am- 5:00pmPoplar Bluff, MO 63901Drive Thru: Mon-Fri8:00am- 5:00pm

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Butler County Code: 023, Census Tract: 9502.01, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00

Branch 7 TRC- Poplar Bluff, MO- Three Rivers College

Southern Bank Mon - Fri 10:00am-12:00pm

2080 Three Rivers Blvd. (Student Center.) (Open School Days)

Poplar Bluff, MO 63901

(573) 778-1800

Services: Lending and Deposit Services and an ATM

Butler County Code: 023, Census Tract: 9503.02, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00



Branch 8- Poplar Bluff, MO- Westwood

 Southern Bank
 Lobby: Mon-Thur
 8:00am- 4:00pm

 2001 N. Westwood
 Fri
 8:00am- 5:30pm

 Poplar Bluff, MO 63901
 Drive Thru: Mon-Thur
 8:00am- 5:00pm

 (573) 778-1800
 Fri
 8:00am- 5:30pm

 Sat
 8:00am- 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Butler County Code: 023, Census Tract: 9503.02, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00

Branch 9- Qulin, MO

 Southern Bank
 Lobby: Mon-Thur
 8:30am-4:00pm

 13371 Highway 53
 Fri
 8:30am-5:30pm

 Qulin, MO 63961
 Drive Thru: Mon-Thur
 8:30am-4:00pm

 (573) 778-1800
 Fri
 8:30am-5:30pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and an ATM

Butler County Code: 023, Census Tract: 9506.00, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00

Branch 10- Poplar Bluff, MO- Vine

Southern Bank Lobby: Mon-Thur 8:00am- 4:00pm 531 Vine Street 8:00am- 5:30pm Fri Poplar Bluff, MO 63901 8:00am- 5:00pm Drive Thru: Mon-Thur (573) 778-1800 Fri 8:00am- 5:30pm ITM: Mon-Fri 7:00am-7:00 pm 7:00am- 3:00 pm Sat

Services: Lending and Deposit Services, Safe Deposit Boxes, ITM and an ATM

Butler County Code: 023, Census Tract: 9508.00, MSA Code: NA, State Code: 29

Area Served:

County: Butler, State Code: 29

Butler County Code: 023, Census Tracts: 9501.00, 9502.01, 9502.02, 9503.00, 9504.00, 9505.00, 9506.00, 9507.00, 9508.00, and

9509.00



#### Branch 14- Jackson, MO

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 4:00pm

 727 West Main
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Jackson, MO 63755
 Sat
 9:30am- 12:00 pm

 (573) 778-1800
 9:30am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Cape Girardeau County Code: 031, Census Tract: 8804.02, MSA Code: 16020, State Code: 29

Area Served:

County: Cape Girardeau, State Code: 29

Cape Girardeau County Code: 031, Census Tracts: 8801.00, 8802.00, 8803.00, 8804.00, 8805.00, 8806.00, 8807.00, 8808.00,

8809.00, 8810.00, 8811.00, 8812.00, 8813.00, 8814.00, 8815.00, and 8816.00

Branch 15- Cape Girardeau, MO- William Street

Southern Bank

Southern Bank

Lobby: Mon-Fri

S:30am- 4:00pm

B:30am- 5:00pm

Cape Girardeau, MO 63703

Sat

Signar- 4:00pm

8:30am- 5:00pm

9:30am- 12:00 pm

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Cape Girardeau County Code: 031, Census Tract: 8813.02, MSA Code: 16020, State Code: 29

Area Served:

County: Cape Girardeau, State Code: 29

Cape Girardeau County Code: 031, Census Tracts: 8801.00, 8802.00, 8803.00, 8804.00, 8805.00, 8806.00, 8807.00, 8808.00,

8809.00, 8810.00, 8811.00, 8812.00, 8813.00, 8814.00, 8815.00, and 8816.00

#### Branch 16- Cape Girardeau, MO- Kingshighway

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 4:00pm

 380 N Kingshighway
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Cape Girardeau, MO 63701
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Cape Girardeau County Code: 031, Census Tract: 8811.00, MSA Code: 16020, State Code: 29

Area Served:

County: Cape Girardeau, State Code: 29

Cape Girardeau County Code: 031, Census Tracts: 8801.00, 8802.00, 8803.00, 8804.00, 8805.00, 8806.00, 8807.00, 8808.00,

8809.00, 8810.00, 8811.00, 8812.00, 8813.00, 8814.00, 8815.00, and 8816.00



9:00am- 4:00pm

Lobby: Mon-Fri

**Branch 40- Thayer, MO** 

Southern Bank 116 Chestnut Street Thayer, MO 65791 (573) 778-1800

Services: Lending and Deposit Services, and Safe Deposit Boxes

Oregon County Code: 149, Census Tract: 4802.00, MSA Code: NA, State Code: 29

Area Served:

County: Oregon, State Code: 29

Oregon County Code: 149, Census Tracts: 4801.00, 4802.00, and 4803.00

**Branch 40D- Thayer, MO- (Drive-Up Only)** 

Southern Bank Drive Thru: Mon-Fri 9:00am- 5:00pm 323 E Walnut Street ITM: Mon- Fri 7:00am- 7:00 pm Thayer, MO 65791 Sat 7:00am- 3:00 pm

(573) 778-1800

Services: Deposit Services and an ITM

Oregon County Code: 149, Census Tract: 4802.00, MSA Code: NA, State Code: 29

Area Served:

County: Oregon, State Code: 29

Oregon County Code: 149, Census Tracts: 4801.00, 4802.00, and 4803.00

**Branch 41- West Plains, MO** 

Southern Bank Lobby: Mon-Thur 8:30am- 4:30pm 960 Preacher Roe Boulevard Fri 8:30am- 5:00pm Drive Thru: Mon-Thur West Plains, MO 65775 8:00am- 5:00pm (573) 778-1800 8:00am- 5:30pm Fri ITM: Mon-Fri 7:00am-7:00 pm 7:00am- 3:00 pm Sat

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Howell County Code: 091, Census Tract: 0907.00, MSA Code: NA, State Code: 29

Area Served:

County: Howell, State Code: 29

Howell County Code: 091, Census Tracts: 0901.00, 0902.00, 0903.00, 0904.00, 0905.00, 0906.00, 0907.00, and 0908.00



#### Branch 42- Alton, MO

Southern Bank Lobby: Mon-Thur 8:30am- 4:00pm 100 Wallace Drive 8:30am- 4:30pm Fri Drive Thru: Mon-Thur 8:30am- 4:00pm Alton, MO 65606 8:30am- 4:30pm (573) 778-1800 Fri ITM: Mon- Fri 7:00am- 7:00 pm 7:00am- 3:00 pm Sat

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Oregon County Code: 149, Census Tract: 4801.00, MSA Code: NA, State Code: 29

Area Served:

County: Oregon, State Code: 29

Oregon County Code: 149, Census Tracts: 4801.00, 4802.00, and 4803.00

#### **Branch 43- West Plains, MO**

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 1599 Porter Wagoner Blvd
 Drive Thru: Mon-Fri
 8:00am- 5:00pm

 West Plains, MO 65775
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services and an ITM

Howell County Code: 091, Census Tract: 0908.02, MSA Code: NA, State Code: 29

Area Served:

County: Howell, State Code: 29

Howell County Code: 091, Census Tracts: 0901.00, 0902.00, 0903.00, 0904.00, 0905.00, 0906.00, 0907.00, and 0908.00

#### **Branch 44-Kansas City-Barry**

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00 pm

 7553 NW Barry Rd
 Sat
 9:00am- 12:00 pm

 Kansas City, MO 64153
 Drive Thru: Mon- Fri
 8:30am- 6:00 pm

 (816) 587-4332
 Sat
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Platte County Code: 165, Census Tract: 0302.14, MSA Code: 28140, State Code: 29

Area Served:

County: Platte, State Code: 29

Platte County Code: 165 Census Tracts: 0300.02, 0300.03, 0300.04, 0301.01, 0301.02, 0301.03, 0302.01, 0302.07, 0302.08, 0302.10, 0302.10, 0302.12, 0302.13, 0302.14, 0302.15, 0302.16, 0303.06, 0303.08, 0303.09, 0303.10, 0304.01, 0305.01, 0305.02, 0306.01,

0306.02, and 0307.00



#### **Branch 45- Kansas City- North Oak**

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 8405 N Oak Trafficway
 Sat
 9:00am- 5:00pm

 Kansas City, MO 64155
 Drive Thru: Mon- Fri
 8:30am- 6:00 pm

 (816) 505-7002
 Sat
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay Code: 047, Census Tract: 0211.01, MSA Code: 28140, State Code: 29

Area Served:

County: Clay, State Code: 29

Clay County Code: 047 Census Tracts: 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, 0222.00, 0223.01, and 0223.02

#### **Branch 46-Kearney**

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 4:00pm

 2041 Commerce Drive
 Sat
 9:00am- 12:00pm

 Kearney, MO 64060
 Drive Thru: Mon-Thur
 8:30am- 5:30 pm

 (816) 903-2265
 Fri
 8:30am- 6:00 pm

 Sat
 9:00am-12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay County Code: 047, Census Tract: 0218.11, MSA Code: 28140, State Code: 29

Area Served:

County: Clay, State Code: 29

 $\begin{array}{c} \text{Clay County Code: } 47 \text{ Census Tracts: } 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, \\ 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, \\ 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, \\ 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, \\ 0222.00, 0223.01, \text{ and } 0223.02 \end{array}$ 



#### **Branch 48- Lee's Summit**

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 1150 NE Douglas St
 Sat
 9:00am- 12:00pm

 Lee's Summit, MO 64086
 Drive Thru: Mon- Fri
 8:30am- 5:30 pm

 (816) 251-9000
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Jackson County Code: 095, Census Tract: 0179.00, MSA Code: 28140, State Code: 29

Area Served:

County: Jackson, State Code: 29

Jackson County Code: 095 Census Tracts: 0003.00, 0006.00, 0007.00, 0008.00, 0009.00, 0010.00, 0011.00, 0018.00, 0019.00, 0020.00, 0021.00, 0022.00, 0023.00, 0034.00, 0037.00, 0038.00, 0043.00, 0044.00, 0046.00, 0051.00, 0052.00, 0053.00, 0054.00, 0050.00, 00055.00, 0056.01, 0056.02, 0057.00, 0058.01, 0060.00, 0061.00, 0063.00, 0065.00, 0066.00, 0067.00, 0069.00, 0071.00, 0072.00, 0069.00, 0071.00, 0071.00, 0072.00, 0071.00, 00073.01, 0073.02, 0074.00, 0075.00, 0076.00, 0077.00, 0078.02, 0079.00, 0080.00, 0081.00, 0082.00, 0083.00, 0084.00, 0085.00,0086.00, 0087.00, 0088.00, 0089.00, 0090.00, 0091.00, 0092.00, 0093.00, 0094.00, 0095.00, 0096.00, 0097.00, 0098.00, 0099.00,0100.01, 0100.02, 0101.03, 0101.05, 0102.01, 0102.03, 0102.04, 0105.00, 0106.00, 0107.02, 0110.01, 0110.02, 0111.00, 0112.00, 0107.02, 0110.01, 0110.02, 0111.00, 0112.00, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 0110.01, 0107.02, 00113.00, 0114.05, 0114.06, 0114.07, 0114.08, 0114.09, 0114.10, 0115.01, 0115.02, 0116.01, 0116.02, 0117.01, 0117.02, 0118.00, 0114.01, 0117.02, 0118.00, 0117.00, 00119.00, 0120.00, 0121.00, 0122.00, 0123.00, 0124.00, 0125.01, 0125.02, 0126.00, 0127.02, 0127.03, 0128.02, 0128.03, 0128.04, 0127.02, 0127.03, 0128.04, 0127.02, 0127.03, 0128.04, 0127.02, 0127.03, 0128.04, 0127.04, 00129.03, 0129.04, 0129.06, 0130.03, 0131.00, 0132.03, 0132.08, 0132.10, 0133.01, 0133.07, 0133.09, 0133.13, 0134.01, 0134.05, 0132.01, 0133.01, 00134.07, 0134.10, 0134.16, 0134.17, 0134.18, 0135.02, 0135.14, 0136.06, 0136.12, 0136.13, 0136.14, 0136.15, 0137.05, 0137.06, 0136.17, 0136.18, 0136.19, 00137.17, 0137.08, 0138.01, 0138.03, 0138.04, 0139.02, 0139.04, 0139.16, 0139.17, 0139.18, 0140.02, 0140.04, 0140.05, 0140.06, 00140.08, 0140.09, 0141.11, 0141.12, 0141.20, 0141.21, 0141.22, 0141.23, 0141.24, 0141.25, 0141.26, 0141.27, 0141.28, 0142.03, 0141.24, 0141.25, 0141.26, 0141.27, 0141.28, 0142.03, 0141.24, 0141.25, 0141.26, 0141.27, 0141.28, 0142.03, 0141.28, 0141.29, 00142.05, 0142.06, 0143.00, 0144.00, 0145.01, 0145.03, 0145.04, 0146.01, 0146.03, 0146.04, 0147.01, 0147.02, 0148.04, 0148.06, 0149.01, 00149.02, 0149.03, 0149.04, 0149.05, 0150.00, 0151.00, 0152.00, 0153.00, 0154.01, 0154.02, 0155.00, 0156.00, 0157.01, 0157.02, 0159.00, 00158.00, 0159.00, 0160.00, 0161.00, 0162.00, 0163.00, 0164.00, 0165.00, 0166.00, 0167.00, 0168.01, 0168.02, 0169.00, 0170.00, 0169.00, 00171.00, 0172.00, 0173.00, 0147.00, 0175.00, 0176.00, 0177.00, 0178.00, 0179.00, 0180.00, 0181.01, 0181.02, 0182.00, 0185.00, 0180.00, 00186.00, 0193.01, 0193.02, 9883.00, 9891.00, and 9892.00

#### **Branch 49-Smithville**

 Southern Bank
 Lobby: Mon-Fri
 9:00am - 5:00pm

 100 NE State Hwy 92
 Sat
 9:00am - 12:00pm

 Smithville, MO 64089
 Drive Thru: Mon- Thurs
 8:00am - 5:30 pm

 (816) 532-8800
 Fri:
 8:00am - 6:00 pm

 Sat:
 9:00am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay County Code: 047, Census Tract: 0220.00, MSA Code: NA, State Code: 29

Area Served:

County: Clay, State Code: 29

Clay County Code: 047 Census Tracts: 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, 0222.00, 0223.01, and 0223.02



#### Branch 50- Springfield, MO- Republic

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 3000 W Republic Road
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Springfield, MO 65807
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Greene County Code: 077, Census Tract: 0041.07, MSA Code: 44180, State Code: 29

Area Served:

County: Greene, State Code: 29

 $\begin{array}{l} \text{Greene County Code: } 077, \text{ Census Tracts: } 0001.00\text{-}004.00, 0005.01, 0005.02, 0006.00\text{-}0012.00, 0013.01, 0013.02, 0014.00, 0015.00, \\ 0017.00\text{-}0019.00, 0022.00, 0023.00, 0024.02, 0025.02, 0026.00\text{-}0029.00, 00.30.02, 0031.00\text{-}0033.00, 0036.00\text{-}0039.00, 0040.01\text{-}0040.03, 041.01\text{-}0041.03, 0042.01, 0042.02, 0043.01, 0043.02, 0044.00\text{-}0047.00, 0048.01\text{-}0048.03, 0049.00, 0050.01, 0050.02, \\ 0051.00, 0052.00, 0055.00\text{-}0058.00 \end{array}$ 

#### **Branch 51- Springfield, MO- National**

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 4803 South National Suite 100
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Springfield, MO 65810
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services and an ITM

Greene County Code: 077, Census Tract: 0040.04, MSA Code: 44180, State Code: 29

Area Served:

County: Greene, State Code: 29

Greene County Code: 077, Census Tracts: 0001.00-004.00, 0005.01, 0005.02, 0006.00-0012.00, 0013.01, 0013.02, 0014.00, 0015.00, 0017.00-0019.00, 0022.00, 0023.00, 0024.02, 0025.02, 0026.00-0029.00, 00.30.02, 0031.00-0033.00, 0036.00-0039.00, 0040.01-0040.03, 041.01-0041.03, 0042.01, 0042.02, 0043.01, 0043.02, 0044.00-0047.00, 0048.01-0048.03, 0049.00, 0050.01, 0050.02, 0051.00, 0052.00, 0055.00-0058.00

#### Branch 52- Springfield, MO- Sunshine

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 2911 E Sunshine
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Springfield, MO 65804
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ITM

Greene County Code: 077, Census Tract: 0024.02, MSA Code: 44180, State Code: 29

Area Served:

County: Greene, State Code: 29

 $\begin{array}{l} \text{Greene County Code: } 077, \text{ Census Tracts: } 0001.00\text{-}004.00, 0005.01, 0005.02, 0006.00\text{-}0012.00, 0013.01, 0013.02, 0014.00, 0015.00, \\ 0017.00\text{-}0019.00, 0022.00, 0023.00, 0024.02, 0025.02, 0026.00\text{-}0029.00, 00.30.02, 0031.00\text{-}0033.00, 0036.00\text{-}0039.00, 0040.01\text{-}0040.03, 041.01\text{-}0041.03, 0042.01, 0042.02, 0043.01, 0043.02, 0044.00\text{-}0047.00, 0048.01\text{-}0048.03, 0049.00, 0050.01, 0050.02, \\ 0051.00, 0052.00, 0055.00\text{-}0058.00 \end{array}$ 



Branch 53- Clever, MO

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 7410 West Veterans Blvd
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Clever, MO 65631
 Sat
 9:00am- 12:00 pm

 (573) 778-1800
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Christian County Code: 043, Census Tract: 0201.02, MSA Code: 44180, State Code: 29

Area Served:

County: Christian, State Code: 29

Christian County Code: 043, Census Tracts: 0201.01, 0201.02, 0202.01, 0202.02, 0202.03, 0202.04, 0202.05, 0203.02, 0203.03,

0203.04, 0203.05, 0203.06, 0204.00, and 0205.00

Branch 54- Forsyth, MO

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 15775 US Hwy 160
 Drive Thru: Mon-Fri
 8:00am- 5:30pm

 Forsyth, MO 65653
 Sat
 9:00am- 12:00 pm

 (573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Taney County Code: 213, Census Tract: 4804.03, MSA Code: NA, State Code: 29

Area Served:

County: Taney, State Code: 29

Taney County Code: 213 Census Tracts: 4801.05, 4801.06, 4802.01, 4802.02, 4803.01, 4803.02, 4804.01, 4804.02, 4805.01, And

4805.02

**Branch 55- Nixa, MO- Fremont Hills** 

Southern Bank Lobby: Mon-Fri 8:30am- 5:00pm 9005 Sawgrass Ave Drive Thru: Mon-Fri 8:30am- 5:00pm Nixa, MO 65714

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Christian County Code: 043, Census Tract: 0203.07, MSA Code: 44180, State Code: 29

Area Served:

County: Christian, State Code: 29

Christian County Code: 043, Census Tracts: 0201.01, 0201.02, 0202.01, 0202.02, 0202.03, 0202.04, 0202.05, 0203.02, 0203.03,

0203.04, 0203.05, 0203.06, 0204.00, and 0205.00



**Branch 56- Kimberling City, MO** 

Southern Bank Lobby: Mon-Fri 8:30am- 5:00pm 11892 State Hwy 13 Drive Thru: Mon-Fri 8:00am- 5:00pm

Kimberling City, MO 65686

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Stone County Code: 209, Census Tract: 0905.01, MSA Code: NA, State Code: 29

Area Served:

County: Stone, State Code: 29

Stone County Code: 209, Census Tracts: 0901.00, 0902.00, 0904.00, 0905.00, 0906.01, and 0906.02

Branch 57- Ozark, MO

Southern Bank Lobby: Mon-Fri 8:30am- 5:00pm 2471 W Jackson Drive Thru: Mon-Fri 8:30am- 5:00pm

Ozark, MO 65721 (573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Christian County Code: 043, Census Tract: 0203.08, MSA Code: 44180, State Code: 29

Area Served:

County: Christian, State Code: 29

Christian County Code: 043, Census Tracts: 0201.01, 0201.02, 0202.01, 0202.02, 0202.03, 0202.04, 0202.05, 0203.02, 0203.03,

0203.04, 0203.05, 0203.06, 0204.00, and 0205.00

Branch 58- Rogersville, MO

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 175 Johnstown Drive
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Rogersville, MO 65742
 Sat
 9:00am- 12:00 pm

 (573) 778-1800
 ITM: Mon- Fri
 7:00am- 7:00 pm

 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Webster County Code: 225, Census Tract: 4703.01, MSA Code: 44180, State Code: 29

Area Served:

County: Webster, State Code: 29

Webster County Code: 225, Census Tracts: 4701.01, 4701.02, 4702.01, 4702.02, 4703.01, 4703.02, 4704.01, and 4704.02



Branch 59- Nixa, MO- Nixa

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 305 W Mt. Vernon
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Nixa, MO 65714
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, ITM and an ATM

Christian County Code: 043, Census Tract: 0202.02, MSA Code: 44180, State Code: 29

Area Served:

County: Christian, State Code: 29

Christian County Code: 043, Census Tracts: 0201.01, 0201.02, 0202.01, 0202.02, 0202.03, 0202.04, 0202.05, 0203.02, 0203.03,

0203.04, 0203.05, 0203.06, 0204.00, and 0205.00

Branch 61- Marshfield, MO

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 1292 Banning St
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Marshfield, MO 65706
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Webster County Code: 225, Census Tract: 4702.02, MSA Code: 44180, State Code: 29

Area Served:

County: Webster, State Code: 29

Webster County Code: 225, Census Tracts: 4701.01, 4701.02, 4702.01, 4702.02, 4703.01, 4703.02, 4704.01, and 4704.02

Branch 62- Rolla, MO

Southern Bank Lobby: Mon-Fri 8:30am- 5:00pm 210 W 10<sup>th</sup> Street Drive Thru: Mon-Fri 8:30am- 5:00pm

Rolla, Mo 65401 (573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Phelps County Code: 161, Census Tract: 8908.00, MSA Code: NA, State Code: 29

Area Served:

County: Phelps, State Code: 29

Phelps County Code: 161, Census Tracts: 8901.00,8902.00,8903.00,8904.00,8905.00,8906.00,8907.00,8908.00,8909.00 and 8910.00



**Branch 63-Maryville** 

 Southern Bank
 Lobby: Mon-Thurs
 9:00am- 4:00pm

 105 N Main St
 Fri
 9:00am- 5:00pm

 Maryville, MO 64468
 Sat
 7:00am- 7:00 pm

 (660) 582-7454
 Drive Thru: Mon- Fri
 8:00am- 5:00pm

Sat 8:00am-12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Nodaway County Code: 147, Census Tract: 4704.00, MSA Code: NA, State Code: 29

Area Served:

County: Nodaway, State Code: 29

Nodaway County Code: 147, Census Tracts: 4701.00, 4702.00, 4703.01, 4703.02, 4704.00, and 4705.00

**Branch 64- St. Joseph- Frederick** 

Southern Bank Lobby: Mon-Fri 9:00am- 5:00pm

3727 Frederick Ave Sat 9:00am- 12:00pm

 St. Joseph, MO 64506
 Drive Thru: Mon- Fri
 7:30am- 6:00 pm

 (816) 279-7779
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Buchanan County Code: 021, Census Tract: 0007.02, MSA Code: 41140, State Code: 29

Area Served:

County: Buchanan, State Code: 29

Buchanan County Code: 021, Census Tracts: 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.01, 0007.02, 0009.00, 0010.00, 0011.00, 0012.00, 0015.00, 0016.00, 0017.00, 0018.00, 0021.00, 0022.00, 0023.00, 0024.00, 0025.00, 027.00, 0028.00, 0029.00, 0030.01, 0030.02

Branch 65- St. Joseph- North Belt

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 5305 N Belt Hwy
 Sat:
 9:00am- 12:00pm

 St. Joseph, MO 64506
 Drive Thru: Mon- Fri
 8:30am- 5:30 pm

 (816) 233-9228
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Buchanan County Code: 021, Census Tract: 0001.00, MSA Code: 41140, State Code: 29

Area Served:

County: Buchanan, State Code: 29

Buchanan County Code: 021, Census Tracts: 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.01, 0007.02, 0009.00, 0010.00, 0011.00, 0012.00, 0015.00, 0016.00, 0017.00, 0018.00, 0021.00, 0022.00, 0023.00, 0024.00, 0025.00, 027.00, 0028.00, 0029.00, 0030.01, 0030.02



**Branch 66- Brookfield** 

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 3:00pm

 322 S Main Street
 Sat
 9:00am- 12:00pm

 Brookfield, MO 64683
 Drive Thru: Mon- Fri
 8:00am- 5:00 pm

 (573) 778-1800
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Linn County Code: 115, Census Tract: 4904.00, MSA Code: NA, State Code: 29

Area Served:

County: Linn, State Code: 29

Linn County Code: 115 Census Tracts: 4901.00, 4902.00, 4903.00, 4904.00, and 4905.00

**Branch 67-Chillicothe** 

Southern Bank Lobby: Mon-Fri 8:30am- 4:00pm 515 Washington Street Drive Thru: Mon-Fri 8:00am- 5:30pm Chillicothe, MO 64601 Sat 8:00am- 12:00 pm

(660) 646-5500

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Livingston County Code: 117, Census Tract: 4805.00, MSA Code: NA, State Code: 29

Area Served:

County: Livingston, State Code: 29

Livingston County Code: 117 Census Tracts: 4801.00, 4802.00, 4803.00, 4804.00, and 4805.00

Branch 68-Macon, MO

Southern Bank Lobby: Mon-Fri 9:00am- 4:00pm

707 E Briggs Drive

 Macon, MO 63552
 Drive Thru: Mon-Thur
 9:00am- 5:00pm

 (660) 685-2122
 Fri
 9:00am- 5:30pm

 Sat
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Macon County Code: 121, Census Tract: 9604.00, MSA Code: NA, State Code: 29

Area Served:

County: Macon, State Code: 29

Macon County Code:121 Census Tracts: 9601.00, 9602.00, 9603.00, 6904.00, and 6905.00



**Branch 69- Trenton, MO** 

Southern Bank Lobby: Mon-Fri 9:00am- 3:00pm 816 Main Street 9:00am- 12:00pm Sat Drive Thru: Mon- Fri 8:00am- 5:00 pm Trenton, MO 64683 8:00am- 12:00 pm (660) 359-2232 Sat

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Grundy County Code: 079, Census Tract: 9603.00, MSA Code: NA, State Code: 29

Area Served:

County: Scott, State Code: 29

Grundy County Code: 079 Census Tracts: 9601.00, 9602.00, 9603.00, and 9604.00

**Branch 70- Boonville, MO** 

Southern Bank Lobby: Mon-Fri 9:00am- 4:00pm 400 E Spring Street Sat: By Appointment Boonville, MO 65233 Drive Thru: Mon-Thur 8:00am- 5:00pm (660) 882-7476 8:00am- 5:30pm Fri Sat 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Cooper County Code: 053, Census Tract: 9503.00, MSA Code: 17860, State Code: 29

Area Served:

County: Cooper, State Code: 29

Cooper County Code: 053 Census Tracts: 9501.00, 9502.00, 9503.00, 9504.00, and 9505.00

Branch 71-Gideon, MO

Southern Bank Lobby: Mon-Thur 9:00am- 3:00pm 106 Main St Fri 9:00am- 5:00pm

Gideon, MO 63848

(573) 778-1800 Drive Thru: Mon- Thur 8:30am-4:00pm

8:30am-5:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

New Madrid County Code: 143, Census Tract: 9605.00, MSA Code: NA, State Code: 29

Area Served:

County: New Madrid, State Code: 29

New Madrid County Code: 143 Census Tracts: 9601.00, 9602.00, 9603.00, 9604.00, 9605.00, and 9606.00



#### Branch 72-Chaffee, MO

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 3:00pm

 125 E Yoakum
 Fri
 9:00am- 5:00pm

 Chaffee, MO 63740
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 (573) 778-1800
 Fri
 8:30am- 5:00pm

 Sat
 9:30am- 12:00 pm

Lending and Deposit Services, Safe Deposit Boxes and an ATM

Scott County Code: 201, Census Tract: 7802.00, MSA Code: NA, State Code: 29

Area Served:

County: Scott, State Code: 29

Scott County Code: 201 Census Tracts: 7801.00, 7802.00, 7803.00, 7804.00, 7806.00, 7807.00, 7810.00, 7811.00, 7812.00, and

7813.00

Branch 73- Dexter, MO

 Southern Bank
 Lobby: Mon-Thur
 8:30am-4:00pm

 303 West Market St
 Fri
 8:30am-5:00pm

 Dexter, MO 63841
 Drive Thru: Mon-Thur
 8:30am-4:00pm

 (573) 778-1800
 Fri
 8:30am-5:30pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Stoddard County Code: 207, Census Tracts: 4705.00, MSA Code: NA, State Code: 29

Area Served:

County: Stoddard, State Code: 29

Stoddard County Code 207, Census Tracts: 4701.00, 4702.00, 4703.00, 4704.00, 4705.00, 4706.00, 4707.00, and 4708.00

#### Branch 74- Benton, MO

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 3:00pm

 52 W Missouri St
 Fri
 9:00am- 5:00pm

 Benton, MO 63736
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 (573) 778-1800
 Fri
 8:30am- 5:00pm

 Sat
 8:30am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Scott County Code: 201, Census Tracts: 7810.00, MSA Code: NA, State Code: 29

Area Served:

County: Scott, State Code: 29

Stoddard County Code 207, Census Tracts: 7801.00, 7802.00, 7803.00, 7804.00, 7806.00, 7807.00, 7810.00, 7811.00, 7812.00, and

7813.00



Branch 75- Advance, MO

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 3:00pm

 310 North Ruth Street
 Fri
 9:00am- 5:00pm

 Advance, MO 63730
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 (573) 778-1800
 Fri
 8:30am- 5:00pm

 Sat
 8:30am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Stoddard County Code: 207, Census Tracts: 4701.00, MSA Code: NA, State Code: 29

Area Served:

County: Stoddard, State Code: 29

Stoddard County Code 207, Census Tracts: 4701.00, 4702.00, 4703.00, 4704.00, 4705.00, 4706.00, 4707.00, and 4708.00

**Branch 77- Bloomfield, MO** 

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 3:00pm

 505 Highway 25 South
 Fri
 9:00am- 5:00pm

 Bloomfield, MO 63825
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 (573) 778-1800
 Fri
 8:30am- 5:00pm

 Sat
 8:30am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Stoddard County Code: 207, Census Tracts: 4703.00, MSA Code: NA, State Code: 29

Area Served:

County: Stoddard, State Code: 29

Stoddard County Code 207, Census Tracts: 4701.00, 4702.00, 4703.00, 4704.00, 4705.00, 4706.00, 4707.00, and 4708.00

Branch 79- Essex, MO

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 1:00pm

 101 Trotter
 Fri
 9:00am- 5:00pm

 Essex, MO 63846
 Drive Thru: Mon-Thur
 8:30am- 1:00pm

 (573) 778-1800
 Fri
 8:30am- 5:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Stoddard County Code: 207, Census Tracts: 4704.00, MSA Code: NA, State Code: 29

Area Served:

County: Stoddard, State Code: 29

Stoddard County Code 207, Census Tracts: 4701.00, 4702.00, 4703.00, 4704.00, 4705.00, 4706.00, 4707.00, and 4708.00



#### Branch 80 - Arnold, MO

Southern Bank 3494 Jeffco Blvd. Arnold, MO 63010 (573) 778-1800 Lobby: Mon-Fri Drive Thru: Mon-Fri Sat

9:00am- 5:00pm 9:00am- 5:00pm 9:00am- 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Jefferson County Code: 099, Census Tracts: 7001.22, MSA Code: 41180, State Code: 29

Area Served:

County: Jefferson, State Code: 29

Jefferson County Code 099, Census Tracts: 7001.07, 7001.09. 7001.10, 7001.11, 7001.13, 7001.14, 7001.15, 7001.16, 7001.17, 7001.18, 7001.19, 7002.03, 7002.06, 7002.07, 7002.08, 7002.09, 7002.10, 7002.11, 7003.02, 7003.03, 7003.04, 7004.01, 7004.02, 7005.02, 7005.03, 7005.04, 7006.01, 7006.03, 7006.04, 7006.05, 7007.00, 7008.01, 7008.02, 7009.00, 7010.00, 7011.01, 7011.02, 7012.00, 7013.00, 7014.01, 7014.03, 7014.04

#### Branch 81 – St. Louis, MO

Southern Bank 6121 Telegraph Road St. Louis, MO 63129 (573) 778-1800 Lobby: Mon-Fri 9:00am- 5:00pm Drive Thru: Mon-Fri 9:00am- 5:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

St. Louis County Code: 189, Census Tracts: 2204.51, MSA Code: 41180, State Code: 29

Area Served:

County: St. Louis, State Code: 29

St. Louis County Code 189, Census Tracts: 2101.00, 2102.00, 2103.00, 2104.00, 2105.01, 2105.02, 2106.00, 2107.02, 2107.02, 2107.03, 2107.04, 2108.03, 2108.04, 2108.05, 2108.06, 2109.12, 2109.21, 2109.21, 2109.23, 2109.24, 2109.25, 2109.26, 2109.27, 2109.28, 2110.00, 2111.01, 2111.02, 2112.01, 2112.02, 2113.01, 2113.31, 2113.32, 2113.33, 2113.34, 2114.01, 2114.02, 2115.00, 2116.00, 2117.00, 2118.01, 2118.02, 2119.00, 2120.01, 2120.02, 2121.01, 2121.02, 2122.00, 2123.00, 2124.00, 2125.00, 2126.00, 2127.00, 2131.01, 2131.02, 2132.02, 2132.03, 2132.04, 2133.00, 2134.00, 2135.00, 2136.00, 2137.00, 2138.00, 2139.00, 2141.00, 2142.00, 2143.00, 2144.00, 2145.00, 2146.01, 2146.02, 2147.00, 2148.00, 2149.00, 2150.01, 2150.03, 2150.04, 2150.05, 2151.02, 2151.03, 2151.05, 2151.41, 2151.42, 2151.43, 2151.44, 2152.01, 2152.02, 2152.31, 2152.32, 5153.01, 5153.02, 2154.00, 2155.00, 2156.00, 2157.00, 2158.00, 2159.00, 2161.00, 2161.00, 2162.00, 2163.00, 2164.00



#### **Arkansas**

Branch 21- Paragould, AR

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 1727 W Kingshighway
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Paragould, AR 72450
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Greene County Code: 055, Census Tract: 4804.02, MSA Code: NA, State Code: 05

Area Served:

County: Greene, State Code: 05

Greene County Code: 055, Census Tracts: 4801.00, 4802.00, 4803.00, 4804.00, 4805.00, 4806.00, 4807.00, 4808.01, and 4808.02

Branch 22- Jonesboro, AR- Nettleton

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 2775 E Nettleton Avenue
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Jonesboro, AR 72401
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Craighead County Code: 031, Census Tract: 0001.02, MSA Code: 27860, State Code: 05

Area Served:

County: Craighead, State Code: 05

Craighead County Code: 031, Census Tracts: 0001.01, 0001.02, 0002.00, 0003.00, 0004.01, 0004.02, 0005.01, 0005.02, 0006.01,

0006.02, 0007.00, 0008.01, 0008.02, 0009.00, 0010.00, 0011.00, and 0012.00

Branch 25- Batesville, AR

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 1583 South Saint Louis St
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Batesville, AR 72501
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

Independence County Code: 063, Census Tract: 4905.00, MSA Code: NA, State Code: 05

Area Served:

County: Independence, State Code: 05

Independence County Code: 063, Census Tracts: 4901.00, 4902.00, 4903.00, 4904.00, 4905.00, 4906.00, 4907.00, and 4908.00



#### Branch 26- Searcy, AR

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 4:30pm

 2208 E Race Ave
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Searcy, AR 72143
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, and an ITM

White County Code: 145, Census Tract: 0708.02, MSA Code: NA, State Code: 05

Area Served:

County: White, State Code: 05

White County Code: 145, Census Tracts: 0701.00, 0702.00, 0703.00, 0704.01, 0704.02, 0705.00, 0706.00, 0707.00, 0708.00, 0709.00,

0710.00, 0711.00, and 0712.00

Branch 27- Cabot, AR

 Southern Bank
 Lobby: Mon-Fri
 8:30am- 5:00pm

 2033A W. Main Street
 Drive Thru: Mon-Fri
 8:30am- 5:00pm

 Cabot, AR 72023
 ITM: Mon- Fri
 7:00am- 7:00 pm

 (573) 778-1800
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, and an ITM

Lonoke County Code: 085, Census Tract: 0202.01, MSA Code: 30780, State Code: 05

Area Served:

County: Lonoke, State Code: 05

Lonoke County Code: 085, Census Tracts: 201.01,201.02,201.03,201.04,202.01,202.02,202.04,202.05,

202.06,203.01,203.02,204.00,205.00,206.00,207.00 and 208.00

Branch 28- Jonesboro, AR- South Main

Southern Bank Lobby: Mon-Fri 8:30am- 5:00pm 1925 S. Main Street Drive Thru: Mon-Fri 8:30am- 5:00pm Jonesboro, AR 72401

(573) 778-1800

Services: Lending and Deposit Services, and an ATM

Craighead County Code: 031, Census Tract: 0003.00, MSA Code: 27860, State Code: 05

Area Served:

County: Craighead, State Code: 05

Craighead County Code: 031, Census Tracts: 0001.01, 0001.02, 0002.00, 0003.00, 0004.01, 0004.02, 0005.01, 0005.02, 0006.01,

0006.02, 0007.00, 0008.01, 0008.02, 0009.00, 0010.00, 0011.00, and 0012.00



#### Branch 30- Bald Knob, AR

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 4:00pm

 306 S Elm Street
 Fri
 9:00am- 5:00pm

 Bald Knob, AR 72010
 Drive Thru: Mon-Thur
 9:00am- 4:00pm

 (573) 778-1800
 Fri
 9:00am- 5:00pm

ITM: Mon- Fri 7:00am- 7:00 pm Sat 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ITM

White County Code: 145, Census Tract: 0706.00, MSA Code: NA, State Code: 05

Area Served:

County: White, State Code: 05

White County Code: 145, Census Tracts: 0701.00, 0702.00, 0703.00, 0704.01, 0704.02, 0705.00, 0706.00, 0707.00, 0708.00, 0709.00,

0710.00, 0711.00, and 0712.00

#### Branch 31- Bradford, AR

 Southern Bank
 Lobby: Mon-Thur
 9:00am- 4:00pm

 5227 Highway 367 N
 Fri
 9:00am- 5:00pm

 Bradford, AR 72020
 Drive Thru: Mon-Thur
 9:00am- 4:00pm

 (573) 778-1800
 Fri
 9:00am- 5:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

White County Code: 145, Census Tract: 0701.00, MSA Code: NA, State Code: 05

Area Served:

County: White, State Code: 05

White County Code: 145, Census Tracts: 0701.00, 0702.00, 0703.00, 0704.01, 0704.02, 0705.00, 0706.00, 0707.00, 0708.00, 0709.00,

0710.00, 0711.00, and 0712.00

#### **Illinois**

#### Branch 17- Tamms, IL

Southern Bank Lobby: Mon-Fri By Appointment 145 Russell Ave Drive Thru: Mon-Thur 8:30am- 4:00pm Tamms, IL 62988 Fri 8:30am- 5:00pm

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes

Alexander County Code: 003, Census Tract: 9576.00, MSA Code: 16020, State Code: 17

Area Served:

County: Alexander, State Code: 17

Alexander County Code: 003, Census Tracts: 9576.00, 9577.00, 9578.00, and 9579.00



#### Branch 18- Cairo, IL

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 4:00pm

 800 Washington Ave
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 Cairo, IL 62914
 Fri
 8:30am- 5:00pm

 (573) 778-1800
 Sat
 8:30am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and an ATM

Alexander County Code: 003, Census Tract: 9579.00, MSA Code: 16020, State Code: 17

Area Served:

County: Alexander, State Code: 17

Alexander County Code: 003, Census Tracts: 9576.00, 9577.00, 9578.00, and 9579.00

Branch 19- Anna, IL

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 4:00pm

 358 South Main
 Drive Thru: Mon-Thur
 8:30am- 4:00pm

 Anna, IL 62906
 Fri
 8:30am- 5:00pm

 (573) 778-1800
 Sat
 9:30am- 12:00 pm

Services: Lending and Deposit Services, and an ATM

Union County Code: 181, Census Tract: 9504.00, MSA Code: NA, State Code: 17

Area Served:

County: Union, State Code: 17

Union County Code: 181, Census Tracts: 9501.00, 9502.00, 9503.00, 9504.00, and 9505.00



#### **Kansas**

Branch 47- Leawood, KS

Southern Bank 4701 College Blvd, Suite 100 Leawood, KS 66211 (913) 469-0998 Lobby: Mon-Fri 9:00am- 4:00pm Drive Thru: Mon-Fri 8:30am- 5:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes

Johnson County Code: 091, Census Tract: 0532.01, MSA Code: 28140, State Code: 20

Area Served:

County: Alexander, State Code: 20

Alexander County Code: 091, Census Tracts: 0500.00, 0501.00, 0502.00, 0503.01, 0503.02, 0504.00, 0505.00, 0506.00, 0507.00, 0508.00, 0509.00, 0510.00, 0511.00, 0512.00, 0513.00, 0514.00, 0515.00, 0516.00, 0517.00, 0518.01, 0518.03, 0518.04, 0518.05, 0518.06, 0518.07, 0518.08, 0519.02, 0519.04, 0519.07, 0519.08, 0519.09, 0519.10, 0519.11, 0519.12, 0520.01, 0520.04, 0520.04, 0520.05, 0520.06, 0521.01, 0521.02, 0522.01, 0522.02, 0523004, 052305, 0523.06, 0523.07, 0523.08, 0524.10, 0524.11, 0524.14, 0524.15, 0524.16, 0524.17, 0524.18, 0524.19, 0524.21, 0524.22, 0524.23, 0525.02, 0525.05, 0525.05, 0525.06, 0525.07, 0526.04, 0526.06, 0526.07, 0526.08, 0526.09, 0526.10, 0526.11, 0526.12, 0526.13, 0527.01, 0527.02, 0528.03, 0528.04, 0528.05, 0528.06, 0528.07, 0529.06, 0529.07, 0529.08, 0529.10, 0530.04, 0530.05, 0530.06, 0530.07, 0530.08, 0530.09, 0530.10, 0530.11, 0530.12, 0530.13, 0531.01, 0531.02, 0531.05, 0531.05, 0531.08, 0531.09, 0531.10, 0531.01, 0534.23, 0534.24, 0534.14, 0534.15, 0534.14, 0534.18, 0534.19, 0534.21, 0534.22, 0534.23, 0534.25, 0535.59, 0535.59, 0535.59, 0535.60, 0536.01, 0536.03, 0536.04, 0536.04, 0537.01, 0537.03, 0537.07, 0537.09, 00537.11, 0537.12, 0538.03, and 0538.04

#### **ATM Locations:**

#### **Hours of Operation:**

All ATM/ITMs provide withdrawals, transfers, and balance inquiry services. Some ATM's accept Deposits (indicated below). ITM's offer multiple services during operation hours: Monday thru Friday from 7am to 7pm and Saturday 7am to 3pm

#### <u>Missouri</u>

**Branch 1- Poplar Bluff, MO** 

Southern Bank 24 Hour ATM ITM

2991 Oak Grove Road Poplar Bluff, Mo 63901

Butler County Code: 023, Census Tract: 9503.01, MSA Code: NA, State Code: 29

**Branch 2- Dexter, MO** 

Southern Bank 24 Hour ATM ITM

713 Business 60 West Dexter, MO 63841

Stoddard County Code: 207, Census Tract: 4705.00, MSA Code: NA, State Code: 29



Dexter, MO

Gary's Quick Shop Availability determined by convenience store hours

623 E Stoddard Dexter, MO 63841

Stoddard County Code: 207, Census Tract: 4706.00, MSA Code: NA, State Code: 29

**Branch 3- Sikeston, MO** 

Southern Bank 24 Hour ATM

1205 S. Main

Sikeston, MO 63801

New Madrid County Code: 143, Census Tract: 9601.00, MSA Code: NA, State Code: 29

**Branch 4- Kennett, MO** 

Southern Bank 24 Hour ATM ITM

301 First Street Kennett, MO 63857

Dunklin County Code: 069, Census Tract: 3605.00, MSA Code: NA, State Code: 29

**Branch 5- Doniphan, MO** 

Southern Bank 24 Hour ATM ITM

302 Washington Doniphan, MO 63935

Ripley County Code: 181, Census Tract: 8703.00, MSA Code: NA, State Code: 29

Branch 6- Van Buren, MO

Southern Bank 24 Hour ATM ITM

502 Main Street

Van Buren, MO 63965

Carter County Code: 035, Census Tract: 9602.00, MSA Code: NA, State Code: 29

**Branch 7- Poplar Bluff, MO- PP Hwy** 

Southern Bank 24 Hour ATM

4214 PP Hwy

Poplar Bluff, MO 63901

Butler County Code: 023, Census Tract: 9502.01, MSA Code: NA, State Code: 29

Branch 7TRC- Poplar Bluff, MO- Three Rivers College

Southern Bank Availability determined by School hours

2080 Three Rivers Blvd. (Student Center)

Poplar Bluff, MO 63901

Butler County Code: 023, Census Tract: 9503.02, MSA Code: NA, State Code: 29

Branch 8- Poplar Bluff, MO- Westwood

Southern Bank 24 Hour ATM

Updated 04/01/2024



2001 N. Westwood Blvd. Poplar Bluff, MO 63901

Butler County Code: 023, Census Tract: 9503.02, MSA Code: NA, State Code: 29

Branch 9- Qulin, MO

Southern Bank 24 Hour ATM

13371 Highway 53 Qulin, MO 63961

Butler County Code: 023, Census Tract: 9506.00, MSA Code: NA, State Code: 29

Branch 10- Poplar Bluff, MO- Vine

Southern Bank 24 Hour ATM ITM

531 Vine Street

Poplar Bluff, Mo 63901

Butler County Code: 023, Census Tract: 9508.00, MSA Code: NA, State Code: 29

**Branch 14- Jackson, MO** 

Southern Bank 24 Hour ATM

727 West Main Jackson, MO 63755

Cape Girardeau County Code: 031, Census Tract: 8804.02, MSA Code: 16020, State Code: 29

Branch 15- Cape Girardeau, MO- Williams Street

Southern Bank 24 Hour ATM

3168 William Street

Cape Girardeau, MO 63703

Cape Girardeau County Code: 031, Census Tract: 8813.02, MSA Code: 16020, State Code: 29

Branch 16- Cape Girardeau, MO- Kingshighway

Southern Bank 24 Hour ATM ITM

380 N Kingshighway

Cape Girardeau, MO 63701

Cape Girardeau County Code: 031, Census Tract: 8811.00, MSA Code: 16020, State Code: 29

**Branch 40- Thayer, MO** 

Southern Bank 24 Hour ATM ITM

323 E Walnut Thayer, MO 65791

Oregon County Code: 149, Census Tract: 4802.00, MSA Code: NA, State Code: 29

Branch 41- West Plains, MO

Southern Bank 24 Hour ATM ITM

960 Preacher Roe Boulevard West Plains, MO 65775

Howell County Code 091, Census Tract: 0907.00, MSA Code: NA, State Code: 29



Branch 42- Alton, MO

Southern Bank 24 Hour ATM ITM

100 Wallace Drive Alton, MO 65606

Oregon County Code: 149, Census Tract: 4801.00, MSA Code: NA, State Code: 29

Branch 43- West Plains, MO

Southern Bank 24 Hour ATM ITM

1599 Porter Wagoner Blvd. West Plains, MO 65775

**Branch 44-Kansas City, MO-Barry** 

Southern Bank 24 Hour ATM

7553 NW Barry Road Kansas City, MO 64153

Branch 45- Kansas City, MO- North Oak

Southern Bank 24 Hour ATM

8405 N Oak Trafficway Kansas City, MO 64155

Branch 46- Kearney, MO

Southern Bank 24 Hour ATM

2041 Commerce Drive Kearney, MO 64060

**Branch 48- Lee's Summit, MO** 

Southern Bank 24 Hour ATM

1150 NE Douglas Street Lee's Summit, MO 64086

**Branch 49- Smithville, MO** 

Southern Bank 24 Hour ATM

100 NE State Hwy 92 Smithville, MO 64089

Branch 50- Springfield, MO- Republic

Southern Bank 24 Hour ATM ITM

3000 W Republic Road Springfield MO 65807

Greene County Code: 077, Census Tract: 0041.07, MSA Code: 44180, State Code: 29

**Branch 51- Springfield, MO- National** 

Southern Bank 24 Hour ATM ITM

4803 South National St Springfield, MO 65810

Greene County Code: 077, Census Tract: 0040.04, MSA Code: 44180, State Code: 29



**Branch 52- Springfield, MO- Sunshine** 

Southern Bank 24 Hour ATM ITM

2911 E Sunshine Springfield MO 65804

Greene County Code: 077, Census Tract: 0024.02, MSA Code: 44180, State Code: 29

Branch 53- Clever, MO

Southern Bank 24 Hour ATM

7410 West Veterans Blvd

Clever MO 65631

Christian County Code: 043, Census Tract: 0201.02, MSA Code: 44180, State Code: 29

Branch 54- Forsyth, MO

Southern Bank 24 Hour ATM

15775 Hwy 160 Forsyth MO 65653

Taney County Code: 213, Census Tract: 4804.01, MSA Code: NA, State Code: 29

Branch 55- Nixa, MO- Fremont Hills

Southern Bank 24 Hour ATM

9005 Sawgrass Ave Nixa MO 65714

Christian County Code: 043, Census Tract: 0203.07, MSA Code: 44180, State Code: 29

**Branch 56- Kimberling City, MO** 

Southern Bank 24 Hour ATM

11892 State Hwy 13

Kimberling City MO 65686

Stone County Code: 209, Census Tract: 0905.01, MSA Code: NA, State Code: 29

Branch 57- Ozark, MO

Southern Bank 24 Hour ATM

2471 W Jackson Ozark MO 65721

Christian County Code: 043, Census Tract: 0203.08, MSA Code: 44180, State Code: 29

**Branch 58- Rogersville, MO** 

Southern Bank 24 Hour ATM ITM

175 Johnstown Drive Rogersville MO 65742

Webster County Code: 225, Censes Tract: 4703.01, MSA Code: 44180, State Code: 29

Branch 59- Nixa, MO

Updated 04/01/2024



Southern Bank 24 Hour ATM ITM

305 W Mt. Vernon Nixa MO 65714

Christian County Code: 043, Census Tract: 0202.02, MSA Code: 44180, State Code: 29

**Branch 61- Marshfield, MO** 

Southern Bank 24 Hour ATM ITM

1292 Banning St Marshfield, MO 65706

Webster County Code: 225, Census Tract: 4702.02, MSA Code: 44180, State Code: 29

Branch 62- Rolla, MO

Southern Bank 24 Hour ATM

210 W 10<sup>th</sup> Street Rolla, MO 65401

Phelps County Code: 161, Census Tract: 8908.00, MSA Code: NA, State Code: 29

**Branch 63- Maryville, MO** 

Southern Bank 24 Hour ATM

105 N Main

Maryville, MO 64468

Nodaway County Code: 147, Census Tract: 4704.00, MSA Code: NA, State Code: 29

Branch 64- St. Joseph, MO- Frederick

Southern Bank 24 Hour ATM

3727 Frederick

St. Joseph, MO 64506

Buchanan County Code: 021, Census Tract: 0007.02, MSA Code: 41140, State Code: 29

Branch 65- St. Joseph, MO- North Belt

Southern Bank 24 Hour ATM

5305 N Belt Hwy St. Joseph, MO 64506

Buchanan County Code: 021, Census Tract: 0001.00, MSA Code: 41140, State Code: 29

Branch 66- Brookfield, MO

Southern Bank 24 Hour ATM

322 S Main Street Brookfield, MO 64628

Linn County Code: 115, Census Tract: 4904.00, MSA Code: NA, State Code: 29



**Branch 67- Chillicothe, MO** 

Southern Bank 24 Hour ATM

515 Washington Street Chillicothe, MO 64601

Livingston County Code: 117, Census Tract: 4805.00, MSA Code: NA, State Code: 29

Branch 68- Macon, MO

Southern Bank 24 Hour ATM

707 E Briggs Drive Macon, MO 63552

Macon County Code: 121, Census Tract: 4904.00, MSA Code: NA, State Code: 29

**Branch 69- Trenton, MO** 

Southern Bank 24 Hour ATM

816 Main Street Trenton, MO 64683

Grundy County Code: 079, Census Tract: 9603.00, MSA Code: NA, State Code: 29

**Branch 69 ATM- Trenton, MO** 

Southern Bank 24 Hour ATM

926 Rural Road Trenton, MO 64683

Grundy County Code: 079, Census Tract: 9604.00, MSA Code: NA, State Code: 29

**Branch 70- Boonville, MO** 

Southern Bank 24 Hour ATM

400 E Spring Street Boonville, MO 65233

Cooper County Code: 053, Census Tract: 9503.00, MSA Code: 17860, State Code: 29

**Branch 71-Gideon, MO** 

Southern Bank 24 Hour ATM

106 Main St

Gideon, MO 63848

New Madrid County Code: 143, Census Tract: 9605.00, MSA Code: NA, State Code: 29

Branch 72-Chaffee, MO

Southern Bank 24 Hour ATM

125 E Yoakum Chaffee, MO 63740

Scott County Code: 201, Census Tract: 7802.00, MSA Code: NA, State Code: 29



**Branch 73- Dexter, MO** 

Southern Bank 24 Hour ATM

303 West Market St Dexter, MO 63841

Stoddard County Code: 207, Census Tracts: 4705.00, MSA Code: NA, State Code: 29

**Branch 74- Benton, MO** 

Southern Bank 24 Hour ATM

52 W Missouri St Benton, MO 63736

Scott County Code: 201, Census Tracts: 7810.00, MSA Code: NA, State Code: 29

**Branch 75- Advance, MO** 

Southern Bank 24 Hour ATM

310 North Ruth Street Advance, MO 63730

Stoddard County Code: 207, Census Tracts: 4701.00, MSA Code: NA, State Code: 29

**Branch 77- Bloomfield, MO** 

Southern Bank 24 Hour ATM

505 Highway 25 South Bloomfield, MO 63825

Stoddard County Code: 207, Census Tracts: 4703.00, MSA Code: NA, State Code: 29

**Branch 79- Essex, MO** 

Southern Bank 24 Hour ATM

101 Trotter

Essex, MO 63846

Stoddard County Code: 207, Census Tracts: 4704.00, MSA Code: NA, State Code: 29

**Branch 80-Arnold, MO** 

Southern Bank 24 Hour ATM

3494 Jeffco Blvd Arnold, MO 63010

Jefferson County Code: 099, Census Tracts: 7001.22, MSA Code: 41180, State Code: 29

Branch 81- St. Louis, MO

Southern Bank 24 Hour ATM

6121 Telegraph Road St. Louis, MO 63129

St. Louis County Code: 189, Census Tracts: 2204.51, MSA Code: 41180, State Code: 29



#### **Arkansas**

**Branch 21- Paragould, AR** 

Southern Bank 24 Hour ATM ITM

1727 W Kingshighway Paragould, AR 72450

Greene County Code: 055, Census Tract: 4804.00, MSA Code: NA, State Code: 05

Branch 22- Jonesboro, AR- Nettleton

Southern Bank 24 Hour ATM ITM

2775 E Nettleton Avenue Jonesboro, AR 72401

Craighead County Code: 031, Census Tract: 0001.02, MSA Code: 27860, State Code: 05

Branch 25- Batesville, AR

Southern Bank 24 Hour ATM ITM

1583 South Saint Louis St Batesville, AR 72501

Independence County Code: 063, Census Tract: 4905.00, MSA Code: NA, State Code: 05

Branch 26- Searcy, AR

Southern Bank 24 Hour ATM ITM

2208 E Race Ave Searcy, AR 72143

White County Code: 145, Census Tract: 0707.00, MSA Code: NA, State Code: 05

Branch 27- Cabot, AR (Opened July 20, 2020)

Southern Bank 24 Hour ATM ITM

2203A W. Main Street Cabot, AR 72023

Lonoke County Code: 085, Census Tract: 0202.01, MSA Code: 30780, State Code: 05

Branch 28- Jonesboro, AR- South Main

Southern Bank 24 Hour ATM

1925 S. Main Street Jonesboro, AR 72401

Craighead County Code: 031, Census Tract: 0003.00, MSA Code: 27860, State Code: 05

Branch 30- Bald Knob, AR

Southern Bank 24 Hour ATM ITM

306 S Elm Street Bald Knob, AR 72010

White County Code: 145, Census Tract: 0706.00, MSA Code: NA, State Code: 05



Branch 31- Bradford, AR

Southern Bank 5227 Highway 367 N Bradford, AR 72020 24 Hour ATM

White County Code: 145, Census Tract: 0701.00, MSA Code: NA, State Code: 05

#### **Illinois**

Branch 18- Cairo, IL

Southern Bank 24 Hour ATM

2800 Sycamore Street Cairo, IL 62914 (618) 734-4333

Alexander County Code: 003, Census Tract: 9578.00, MSA Code: 16020, State Code: 17

Branch 19- Anna, IL

Southern Bank 24 Hour ATM

358 South Main Anna, IL 62906 (618) 833-8595

Union County Code: 181, Census Tract: 9504.00, MSA Code: NA, State Code: 17

#### **Kansas**

Branch 47- Leawood, KS

Southern Bank 24 Hour ATM

4701 College Blvd Leawood, KS 66211 (913) 469-0998

### Southern Bank had the following branch(s) or ATMs/ITMs opened or closed within the current year or prior two calendar years:

#### The following Branches opened:

Branch 44-Kansas City- Barry (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00 pm

 7553 NW Barry Rd
 Sat
 9:00am- 12:00 pm

 Kansas City, MO 64153
 Drive Thru: Mon- Fri
 8:30am- 6:00 pm

 (816) 587-4332
 Sat
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Platte County Code: 165, Census Tract: 0302.14, MSA Code: 28140, State Code: 29



Area Served:

County: Platte, State Code: 29

Platte County Code: 165 Census Tracts: 0300.02, 0300.03, 0300.04, 0301.01, 0301.02, 0301.03, 0302.01, 0302.07, 0302.08, 0302.10, 0302.10, 0302.12, 0302.13, 0302.14, 0302.15, 0302.16, 0303.06, 0303.08, 0303.09, 0303.10, 0304.01, 0305.01, 0305.02, 0306.01,

0306.02, and 0307.00

#### Branch 45- Kansas City-North Oak (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 8405 N Oak Trafficway
 Sat
 9:00am- 5:00pm

 Kansas City, MO 64155
 Drive Thru: Mon- Fri
 8:30am- 6:00 pm

 (816) 505-7002
 Sat
 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay Code: 047, Census Tract: 0211.01, MSA Code: 28140, State Code: 29

Area Served:

County: Clay, State Code: 29

Clay County Code: 047 Census Tracts: 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, 0222.00, 0223.01, and 0223.02

#### Branch 46-Kearney (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 4:00pm

 2041 Commerce Drive
 Sat
 9:00am- 12:00pm

 Kearney, MO 64060
 Drive Thru: Mon-Thur
 8:30am- 5:30 pm

 (816) 903-2265
 Fri
 8:30am- 6:00 pm

 Sat
 9:00am-12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay County Code: 047, Census Tract: 0218.11, MSA Code: 28140, State Code: 29

Area Served:

County: Clay, State Code: 29

Clay County Code: 47 Census Tracts: 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, 0222.00, 0223.01, and 0223.02



#### Branch 48- Lee's Summit (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 1150 NE Douglas St
 Sat
 9:00am- 12:00pm

 Lee's Summit, MO 64086
 Drive Thru: Mon- Fri
 8:30am- 5:30 pm

 (816) 251-9000
 Sat
 7:00am- 3:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Jackson County Code: 095, Census Tract: 0179.00, MSA Code: 28140, State Code: 29

#### Area Served:

County: Jackson, State Code: 29

Jackson County Code: 095 Census Tracts: 0003.00, 0006.00, 0007.00, 0008.00, 0009.00, 0010.00, 0011.00, 0018.00, 0019.00, 0020.00, 0021.00, 0022.00, 0023.00, 0034.00, 0037.00, 0038.00, 0043.00, 0044.00, 0046.00, 0051.00, 0052.00, 0053.00, 0054.00, 0050.00, 00055.00, 0056.01, 0056.02, 0057.00, 0058.01, 0060.00, 0061.00, 0063.00, 0065.00, 0066.00, 0067.00, 0069.00, 0071.00, 0072.000073.01, 0073.02, 0074.00, 0075.00, 0076.00, 0077.00, 0078.02, 0079.00, 0080.00, 0081.00, 0082.00, 0083.00, 0084.00, 0085.000086.00, 0087.00, 0088.00, 0089.00, 0090.00, 0091.00, 0092.00, 0093.00, 0094.00, 0095.00, 0096.00, 0097.00, 0098.00, 0099.00,0100.01, 0100.02, 0101.03, 0101.05, 0102.01, 0102.03, 0102.04, 0105.00, 0106.00, 0107.02, 0110.01, 0110.02, 0111.00, 0112.00, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 0100.02, 0100.01, 00113.00, 0114.05, 0114.06, 0114.07, 0114.08, 0114.09, 0114.10, 0115.01, 0115.02, 0116.01, 0116.02, 0117.01, 0117.02, 0118.00, 0114.01, 0115.01, 00119.00, 0120.00, 0121.00, 0122.00, 0123.00, 0124.00, 0125.01, 0125.02, 0126.00, 0127.02, 0127.03, 0128.02, 0128.03, 0128.04, 0127.02, 0127.03, 0128.04, 0127.02, 0127.03, 0128.04, 0127.04, 00129.03, 0129.04, 0129.06, 0130.03, 0131.00, 0132.03, 0132.08, 0132.10, 0133.01, 0133.07, 0133.09, 0133.13, 0134.01, 0134.05, 0132.01, 0133.01, 00134.07, 0134.10, 0134.16, 0134.17, 0134.18, 0135.02, 0135.14, 0136.06, 0136.12, 0136.13, 0136.14, 0136.15, 0137.05, 0137.06, 0136.17, 0136.18, 0136.19, 00137.17, 0137.08, 0138.01, 0138.03, 0138.04, 0139.02, 0139.04, 0139.16, 0139.17, 0139.18, 0140.02, 0140.04, 0140.05, 0140.06, 00140.08, 0140.09, 0141.11, 0141.12, 0141.20, 0141.21, 0141.22, 0141.23, 0141.24, 0141.25, 0141.26, 0141.27, 0141.28, 0142.03, 0141.24, 0141.25, 0141.26, 0141.27, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 0141.28, 0142.03, 00142.05, 0142.06, 0143.00, 0144.00, 0145.01, 0145.03, 0145.04, 0146.01, 0146.03, 0146.04, 0147.01, 0147.02, 0148.04, 0148.06, 0149.01, 00149.02, 0149.03, 0149.04, 0149.05, 0150.00, 0151.00, 0152.00, 0153.00, 0154.01, 0154.02, 0155.00, 0156.00, 0157.01, 0157.02, 0159.00, 0159.01, 00158.00, 0159.00, 0160.00, 0161.00, 0162.00, 0163.00, 0164.00, 0165.00, 0166.00, 0167.00, 0168.01, 0168.02, 0169.00, 0170.00, 0169.00, 00171.00, 0172.00, 0173.00, 0147.00, 0175.00, 0176.00, 0177.00, 0178.00, 0179.00, 0180.00, 0181.01, 0181.02, 0182.00, 0185.00, 0180.00, 00186.00, 0193.01, 0193.02, 9883.00, 9891.00, and 9892.00



#### Branch 49-Smithville (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am - 5:00pm

 100 NE State Hwy 92
 Sat
 9:00am - 12:00pm

 Smithville, MO 64089
 Drive Thru: Mon- Thurs
 8:00am - 5:30 pm

 (816) 532-8800
 Fri:
 8:00am - 6:00 pm

 Sat:
 9:00am - 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Clay County Code: 047, Census Tract: 0220.00, MSA Code: NA, State Code: 29

Area Served:

County: Clay, State Code: 29

Clay County Code: 047 Census Tracts: 0202.01, 0202.02, 0203.00, 0204.00, 0205.00, 0206.02, 0206.03, 0206.04, 0208.02, 0208.03, 0209.01, 0209.02, 0210.01, 0210.03, 0210.04, 0211.01, 0211.03, 0211.04, 0211.05, 0212.04, 0212.08, 0212.09, 0212.10, 0212.11, 0212.12, 0212.13, 0212.14, 0213.03, 0213.07, 0213.09, 0213.11, 0213.12, 0213.13, 0213.14, 0214.01, 0214.03, 0214.04, 0216.01, 0216.02, 0217.01, 0217.03, 0217.04, 0218.06, 0218.07, 0218.08, 0218.09, 0218.10, 0218.11, 0218.12, 0219.00, 0220.00, 0221.00, 0222.00, 0223.01, and 0223.02

#### Branch 63-Maryville (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Thurs
 9:00am- 4:00pm

 105 N Main St
 Fri
 9:00am- 5:00pm

 Maryville, MO 64468
 Sat
 7:00am- 7:00 pm

 (660) 582-7454
 Drive Thru: Mon- Fri
 8:00am- 5:00pm

 Sat
 8:00am- 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Nodaway County Code: 147, Census Tract: 4704.00, MSA Code: NA, State Code: 29

Area Served:

County: Nodaway, State Code: 29

Nodaway County Code: 147, Census Tracts: 4701.00, 4702.00, 4703.01, 4703.02, 4704.00, and 4705.00

#### Branch 64- St. Joseph- Frederick (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank Lobby: Mon-Fri 9:00am- 5:00pm

3727 Frederick Ave Sat 9:00am- 12:00pm

 St. Joseph, MO 64506
 Drive Thru: Mon- Fri
 7:30am- 6:00 pm

 (816) 279-7779
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Buchanan County Code: 021, Census Tract: 0007.02, MSA Code: 41140, State Code: 29

Area Served:

County: Buchanan, State Code: 29

Buchanan County Code: 021, Census Tracts: 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.01, 0007.02, 0009.00, 0010.00, 0011.00, 0012.00, 0015.00, 0016.00, 0017.00, 0018.00, 0021.00, 0022.00, 0023.00, 0024.00, 0025.00, 027.00, 0028.00, 0020.01, 0020.02

0029.00, 0030.01, 0030.02



#### Branch 65- St. Joseph- North Belt (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 5:00pm

 5305 N Belt Hwy
 Sat:
 9:00am- 12:00pm

 St. Joseph, MO 64506
 Drive Thru: Mon- Fri
 8:30am- 5:30 pm

 (816) 233-9228
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes, and ATM

Buchanan County Code: 021, Census Tract: 0001.00, MSA Code: 41140, State Code: 29

Area Served:

County: Buchanan, State Code: 29

Buchanan County Code: 021, Census Tracts: 0001.00, 0002.00, 0003.00, 0004.00, 0005.00, 0006.00, 0007.01, 0007.02, 0009.00, 0010.00, 0011.00, 0012.00, 0015.00, 0016.00, 0017.00, 0018.00, 0021.00, 0022.00, 0023.00, 0024.00, 0025.00, 027.00, 0028.00,

0029.00, 0030.01, 0030.02

#### Branch 66- Brookfield (Acquired February 25, 2023 from Citizens Bank and Trust)

 Southern Bank
 Lobby: Mon-Fri
 9:00am- 3:00pm

 322 S Main Street
 Sat
 9:00am- 12:00pm

 Brookfield, MO 64683
 Drive Thru: Mon- Fri
 8:00am- 5:00 pm

 (573) 778-1800
 Sat
 8:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Linn County Code: 115, Census Tract: 4904.00, MSA Code: NA, State Code: 29

Area Served:

County: Linn, State Code: 29

Linn County Code: 115 Census Tracts: 4901.00, 4902.00, 4903.00, 4904.00, and 4905.00

#### Branch 67-Chillicothe (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern BankLobby: Mon-Fri8:30am- 4:00pm515 Washington StreetDrive Thru: Mon-Fri8:00am- 5:30pmChillicothe, MO 64601Sat8:00am- 12:00 pm

(660) 646-5500

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Livingston County Code: 117, Census Tract: 4805.00, MSA Code: NA, State Code: 29

Area Served:

County: Livingston, State Code: 29

Livingston County Code: 117 Census Tracts: 4801.00, 4802.00, 4803.00, 4804.00, and 4805.00



#### Branch 68-Macon, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank Lobby: Mon-Fri 9:00am- 4:00pm

707 E Briggs Drive

Macon, MO 63552 Drive Thru: Mon-Thur 9:00am- 5:00pm (660) 685-2122 9:00am- 5:30pm Fri

9:00am- 12:00 pm Sat

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Macon County Code: 121, Census Tract: 9604.00, MSA Code: NA, State Code: 29

Area Served:

County: Macon, State Code: 29

Macon County Code:121 Census Tracts: 9601.00, 9602.00, 9603.00, 6904.00, and 6905.00

#### Branch 69- Trenton, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Lobby: Mon-Fri Southern Bank 9:00am- 3:00pm 816 Main Street 9:00am- 12:00pm Sat Trenton, MO 64683 Drive Thru: Mon- Fri 8:00am- 5:00 pm (660) 359-2232 8:00am-12:00 pm Sat

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Grundy County Code: 079, Census Tract: 9603.00, MSA Code: NA, State Code: 29

Area Served:

County: Scott, State Code: 29

Grundy County Code: 079 Census Tracts: 9601.00, 9602.00, 9603.00, and 9604.00

#### Branch 70- Boonville, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Lobby: Mon-Fri 9:00am- 4:00pm Southern Bank 400 E Spring Street By Appointment Sat: Boonville, MO 65233 Drive Thru: Mon-Thur 8:00am- 5:00pm 8:00am- 5:30pm (660) 882-7476 Fri Sat 9:00am- 12:00 pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Cooper County Code: 053, Census Tract: 9503.00, MSA Code: 17860, State Code: 29

Area Served:

County: Cooper, State Code: 29

Cooper County Code: 053 Census Tracts: 9501.00, 9502.00, 9503.00, 9504.00, and 9505.00



#### Branch 80 - Arnold, MO (Acquired February 25, 2022 from FortuneBank)

Southern Bank Lobby: Mon-Fri 9:00am- 5:00pm

3494 Jeffco Blvd.

Arnold, MO 63010 Drive Thru: Mon-Fri 9:00am- 5:00pm (573) 778-1800 Sat 9:00am- 12:00pm

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

Jefferson County Code: 099, Census Tracts: 7001.22, MSA Code: 41180, State Code: 29

Area Served:

County: Jefferson, State Code: 29

Jefferson County Code 099, Census Tracts: 7001.07, 7001.09. 7001.10, 7001.11, 7001.13, 7001.14, 7001.15, 7001.16, 7001.17, 7001.18, 7001.19, 7002.03, 7002.06, 7002.07, 7002.08, 7002.09, 7002.10, 7002.11, 7003.02, 7003.03, 7003.04, 7004.01, 7004.02, 7005.02, 7005.03, 7005.04, 7006.01, 7006.03, 7006.04, 7006.05, 7007.00, 7008.01, 7008.02, 7009.00, 7010.00, 7011.01, 7011.02, 7012.00, 7013.00, 7014.01, 7014.03, 7014.04

#### Branch 81 – St. Louis, MO (Acquired February 25, 2022 from FortuneBank)

Southern Bank Lobby: Mon-Fri 9:00am- 5:00pm 6121 Telegraph Road Drive Thru: Mon-Fri 9:00am- 5:00pm St. Louis, MO 63129

(573) 778-1800

Services: Lending and Deposit Services, Safe Deposit Boxes and an ATM

St. Louis County Code: 189, Census Tracts: 2204.51, MSA Code: 41180, State Code: 29

Area Served:

County: St. Louis, State Code: 29

St. Louis County Code 189, Census Tracts: 2101.00, 2102.00, 2103.00, 2104.00, 2105.01, 2105.02, 2106.00, 2107.02, 2107.02, 2107.03, 2107.04, 2108.03, 2108.04, 2108.05, 2108.06, 2109.12, 2109.21, 2109.21, 2109.23, 2109.24, 2109.25, 2109.26, 2109.27, 2109.28, 2110.00, 2111.01, 2111.02, 2112.01, 2112.02, 2113.01, 2113.31, 2113.32, 2113.33, 2113.34, 2114.01, 2114.02, 2115.00, 2116.00, 2117.00, 2118.01, 2118.02, 2119.00, 2120.01, 2120.02, 2121.01, 2121.02, 2122.00, 2123.00, 2124.00, 2125.00, 2126.00, 2127.00, 2131.01, 2131.02, 2132.02, 2132.03, 2132.04, 2133.00, 2134.00, 2135.00, 2136.00, 2137.00, 2138.00, 2139.00, 2141.00, 2142.00, 2143.00, 2144.00, 2145.00, 2146.01, 2146.02, 2147.00, 2148.00, 2149.00, 2150.01, 2150.03, 2150.04, 2150.05, 2151.02, 2151.03, 2151.05, 2151.41, 2151.42, 2151.43, 2151.44, 2152.01, 2152.02, 2152.31, 2152.32, 5153.01, 5153.02, 2154.00, 2155.00, 2156.00, 2157.00, 2158.00, 2161.00, 2161.00, 2161.00, 2162.00, 2163.00, 2164.00

#### The following Branches closed:

#### Branch 3M- Matthews, MO (Closed March 31, 2022)

Southern Bank Lobby: Mon-Fri 8:00am- 4:00pm 100 West Main Drive Thru: Mon-Fri 8:00am- 4:00pm

Matthews, MO 63867 (573) 778-1800

Services: Lending and Deposit Service

New Madrid County Code: 143, Census Tract: 9601.00, MSA Code: NA, State Code: 29



Area Served:

County: New Madrid, State Code: 29

New Madrid County Code: 143 Census Tracts: 9601.00, 9602.00, 9603.00, 9604.00, 9605.00, and 9606.00

#### The following ATMs/ITMs opened:

#### Branch 44-Kansas City, MO-Barry (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

7553 NW Barry Road Kansas City, MO 64153

#### Branch 45- Kansas City, MO- North Oak (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

8405 N Oak Trafficway Kansas City, MO 64155

#### Branch 46- Kearney, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

2041 Commerce Drive Kearney, MO 64060

#### Branch 48- Lee's Summit, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

1150 NE Douglas Street Lee's Summit, MO 64086

#### Branch 49- Smithville, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

100 NE State Hwy 92 Smithville, MO 64089

#### Branch 63- Maryville, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

105 N Main

Maryville, MO 64468

Nodaway County Code: 147, Census Tract: 4704.00, MSA Code: NA, State Code: 29

#### Branch 64- St. Joseph, MO- Frederick (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

3727 Frederick

St. Joseph, MO 64506

Buchanan County Code: 021, Census Tract: 0007.02, MSA Code: 41140, State Code: 29



#### Branch 65- St. Joseph, MO- North Belt (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

5305 N Belt Hwy St. Joseph, MO 64506

Buchanan County Code: 021, Census Tract: 0001.00, MSA Code: 41140, State Code: 29

#### Branch 66- Brookfield, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

322 S Main Street Brookfield, MO 64628

Linn County Code: 115, Census Tract: 4904.00, MSA Code: NA, State Code: 29

#### Branch 67- Chillicothe, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

515 Washington Street Chillicothe, MO 64601

Livingston County Code: 117, Census Tract: 4805.00, MSA Code: NA, State Code: 29

#### Branch 68- Macon, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

707 E Briggs Drive Macon, MO 63552

Macon County Code: 121, Census Tract: 4904.00, MSA Code: NA, State Code: 29

#### Branch 69- Trenton, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

816 Main Street Trenton, MO 64683

Grundy County Code: 079, Census Tract: 9603.00, MSA Code: NA, State Code: 29

#### Branch 69 ATM- Trenton, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

926 Rural Road Trenton, MO 64683

Grundy County Code: 079, Census Tract: 9604.00, MSA Code: NA, State Code: 29

#### Branch 70- Boonville, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

400 E Spring Street Boonville, MO 65233

Linn County Code: 115, Census Tract: 4904.00, MSA Code: NA, State Code: 29



Branch 70 ATM- Boonville, MO (Acquired February 25, 2023 from Citizens Bank and Trust)

Southern Bank 24 Hour ATM

515 Jackson

Boonville, MO 65233

Cooper County Code: 053, Census Tract: 9504.00, MSA Code: 17860, State Code: 29

Branch 80-Arnold, MO (Acquired February 25, 2022 from FortuneBank)

Southern Bank 24 Hour ATM

3494 Jeffco Blvd Arnold, MO 63010

Jefferson County Code: 099, Census Tracts: 7001.22, MSA Code: 41180, State Code: 29

Branch 81- St. Louis, MO (Acquired February 25, 2022 from FortuneBank)

Southern Bank 24 Hour ATM

6121 Telegraph Road St. Louis, MO 63129

St. Louis County Code: 189, Census Tracts: 2204.51, MSA Code: 41180, State Code: 29

#### The following ATMs/ITMs closed:

Branch 70 ATM- Boonville, MO (Closed November 28, 2023)

Southern Bank 24 Hour ATM

515 Jackson

Boonville, MO 65233

Branch 80-Arnold, MO - Wesley Rogers (Acquired February 25, 2022 from FortuneBank) (Closed September 29,2023)

Southern Bank 24 Hour ATM

3494 Jeffco Blvd Arnold, MO 63010

#### II. List of Loan and Deposit Services

With an asset size of approximately \$4.4 billion, Southern Bank currently has its home office in Poplar Bluff Missouri along with fifty-two branches located throughout the States of Missouri, Arkansas, Kansas and Illinois. Within the State of Missouri, Southern Bank has Bank locations in Advance, Alton, Arnold, Benton, Bloomfield, Boonville, Brookfield, Cape Girardeau, Chaffee, Chillicothe, Clever, Dexter, Doniphan, Essex, Forsyth, Gideon, Jackson, Kansas City, Kearney, Kennett, Kimberling City, Lee's Summit, Macon, Marshfield, Maryville, Nixa, Oakville, Ozark, Poplar Bluff, Qulin, Rogersville, Rolla, Sikeston, Smithville, Springfield, St. Joseph, Thayer, Trenton, Van Buren, and West Plains. In the State of Arkansas, Southern Bank has locations in Bald Knob, Batesville, Bradford, Cabot, Jonesboro, Paragould and Searcy. In the State of Illinois, Southern Bank has locations in Anna, Cairo and Tamms. In the state of Kansas, Southern Bank has a location in Leawood. Southern Bank is a banking institution organized and operated with the purpose of serving the banking needs of individuals, businesses, organizations, institutions, and governmental entities in the Bank's primary and secondary trade areas



where it is considered feasible and profitable. The Bank will aim to understand and meet credit needs through a wide range of quality products and services through user-friendly, efficient delivery systems designed to maximize safety and soundness, customer loyalty, development and productivity of Bank staff, and the return to shareholders.

#### **Loan Services:**

Credit decisions and applicable rates will be based upon the judgment of Lending personnel as to the prospective borrower's ability and willingness to repay the proposed loan in accordance with the agreed-upon terms. The following categories of loans are hereby authorized to be offered by Southern Bank in its local community, and in its entire Lending community, including all branches:

- 1-4 Family First Mortgage Residential Loans
- 1-4 Family USDA Loans
- 1-4 Family Secondary Market Loans
- Second Mortgage Loans
- Home Improvement Loans
- Home Equity Lines of Credit
- Mobile Home Loans
- Multifamily Loans
- Commercial Real Estate Loans (owner occupied/ non-owner occupied)
- Commercial Term Loans
- Commercial Lines of Credit
- Loans to Small Businesses
- Farm Service Agency Loans / Small Business Association (SBA) Loans
- Savings and Time Certificates of Deposit Loans
- Property Improvement Loans (Small Farm, Buildings, etc.)
- Unimproved Property Loans
- Land Development Loans
- Consumer Loans:
  - i. Automobile
  - ii. Recreational Equipment Loans
  - iii. Debt Consolidation Loans
- Unsecured Loans
- Agricultural Loans
  - i. Real Estate
  - ii. Real Estate Improvements
  - iii. Equipment
  - iv. Livestock
  - v. Crop
  - vi. Production Lines of Credit
- Letters of Credit



• Overdraft Lines of Credit

Southern Bank's operations are significantly influenced by general economic conditions including monetary and fiscal policies of the U.S. Government and Federal Reserve. Additionally, Southern Bank is subject to policies and regulations issued by financial institution regulatory agencies, including the Federal Reserve Bank (FRB) and the Missouri Department of Finance. Each of these factors may influence interest rates, loan demand, prepayment rates and deposit flows. Interest rates influence Southern Bank's cost of funds. Lending activities are affected by the demand for financing real estate and other types of loans, which in turn is affected by the interest rates at which such financing may be offered. Southern Bank offers a wide variety of home loans at competitive rates, including long term, short term, fixed and variable rate loans. Southern Bank intends to continue to focus on its lending programs for one-to-four family residential real estate, commercial and consumer financing located in Southeast/Southwest Missouri and Northeast/ Central Arkansas and Southwest Illinois.

#### **Deposit Services:**

#### **Deposit Accounts and Services**

Southern Bank offers a wide range of checking, savings accounts, and other services designed to meet the needs of the community:

- Free Checking Accounts
- Interest Checking Accounts
- Keeps Spending/Keeps Savings Account
- Fresh Start Spending
- Business Checking
- Money Market Deposit Accounts
- Southern Savings Accounts
- Youth Savings Account
- First Time Home Buyers Savings Account
- Health Savings Account (HSA)
- Christmas Club
- Certificates of Deposit
- Individual Retirement Accounts (IRA)
- Other Services: including Safe Deposit Boxes, Wire Transfers, Direct Deposit, Overdraft Protection, ATM/ ITM, Check Cards, Internet Banking, Telebanking, Mobile Banking, Cash Management etc.

Interactive Teller Machines (ITM) operate Monday thru Friday from 7am to 7pm, and Saturday 7am to 3pm. Services offered at the ITM during operating hours are: Deposit and Withdrawals from Checking/Savings/ HSA accounts, check cashing, loan payments, and transfer funds. During and after the ITM operating hours the ITM machine could be considered as a cash advance machine when a credit card is used and a cash dispensing ATM.



Visit Southern Bank's website at: <a href="www.bankwithsouthern.com">www.bankwithsouthern.com</a>. The Bank's website offers consumers the ability to open deposit accounts, offers links to consumer financial literacy education, provides the location/hours of its branches, FAQs on specific products and other banking tools.

A list of account benefits and any applicable costs of those services is included in the *Account Services Brochure* included in this packet.

#### III. Southern Bank Comments and Complaints

As of March 31, 2024, Southern Bank has received one CRA related complaint/comment.

• On March 7, 2019, a customer of the Bank made a comment regarding a recent branch closure. The Bank has provided documentation to the Federal Reserve Board in response to the customer comment.