



**GREAT SOUTHERN
BANK**

community report 2016

community matters

Every community has its own unique characteristics, its own needs and its own story; however, one thing always remains the same, it is home to its members. We understand that the strength and livelihood of where we live depends on the commitment and involvement of its residents. That is why community matters to us.



As an active local business member, it is our goal to provide banking products and services to make our customers' lives better and easier. At the same time, we're investing back into our communities to create and sustain **strong, thriving places** to live for our customers, associates and our Company.

Through our Community Matters Program we're focused on making a **sustainable impact** by lending and investing in our local economies, financially contributing to community partners to meet area needs, and encouraging our associates to volunteer in **meaningful projects** and financial education activities.

Our outreach efforts vary depending on the unique needs of each locality. Our regional Community Matters teams, who know and understand their respective markets, are influential in determining **the best use** of sponsorships and contributions **in each community**.

our focus



EDUCATION



HEALTH & HUMAN SERVICES



COMMUNITY & ECONOMIC DEVELOPMENT



ARTS & CULTURE

developing for the better

We provide financing for community development projects designed to strengthen and improve the areas they serve.

For instance, we're financing the revitalization of historic buildings in downtown districts, **boosting local economies and community pride** at the same time. By redeveloping vacant manufacturing buildings for a new business, we're spurring economic development, creating **new jobs** and bringing life back to forgotten areas. A large part of our efforts focus on creating **safe, secure environments** for individuals and families by financing affordable housing developments. In rural areas, we're investing in projects that provide residents more convenient **access to basic services**, such as healthcare facilities.

In every community and project, our goal is always the same: make it a better place to call home.





One example: Located in St. Ann, Mo., the purpose of the Northwest Plaza redevelopment project is to revitalize and completely renovate the buildings at the former shopping mall site. It brings opportunities for several retailers and restaurateurs to make a home in the area, and also includes office buildings that already have commitments from large national corporations. While the project is still ongoing, it is expected to bring more than 5,000 jobs to the area when complete. This economic revitalization project is exactly the kind we're excited to be involved with, as it benefits not only our Company, but our community.



COMMUNITY DEVELOPMENT LENDING



COMMUNITY INVESTMENTS



SMALL BUSINESS LENDING

stepping up everyday

Helping our communities takes more than just funding. It means **showing up** and **lending a hand**. We encourage all our associates, at all levels, to find a way to give back. We support their efforts with both **opportunities and time**, including paid time off, to volunteer for community causes they are passionate about.



Boots on the ground

Over the course of a year, our associates lend their time and talents in all kinds of ways – serving meals in shelters, helping with hometown parades, doing yard work for disabled neighbors, or brightening up schools with a fresh coat of paint. We have bankers who mentor at-risk youth, volunteers who answer the call for victims in crisis, and dedicated people ready to tackle just about any need.

Providing guidance

Our associates are encouraged to take on civic leadership positions, sharing their financial expertise, experience, skills and knowledge to make their hometowns stronger and more prosperous. Being active chamber members, mentoring entrepreneurs, serving on planning committees and in other roles, they build long-term relationships that serve their communities into the future.

Sharing the season

We round out each year by spreading lots of holiday cheer throughout our communities. Whether it's creating a Mitten Tree to gather hand warmers for little ones, donating toys for kids who would otherwise go without, or food drives for hungry families, our associates make a special effort to put a smile on the faces of their neighbors during this season of sharing.



“Without the support of sponsors like Great Southern Bank and the **great crew of volunteers** that they bring to the tournament each year, we would not be able to **accomplish what we do** for the 45 area children’s charities that we benefit – nearly \$14 million to date!”

SHARYN WAGONER

Tournament Chair
Price Cutter Charity Championship

VOLUNTEER SERVICE HOURS

10,435+

NON-PROFIT & CIVIC ORGANIZATIONS HELPED

563+

MISSIONS ACCOMPLISHED

1,035+

teaching financial success

As bankers we know that **understanding money** and **how to manage it** is the key to **financial stability**. And as bankers, we are uniquely positioned to help. From encouraging a child to save his first allowance, to instructing senior citizens about protecting themselves from fraud, our associates are helping others build financial **skills that last a lifetime**.

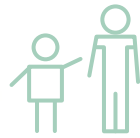
We start **in the classroom**, participating in the American Bankers Association's "Teach Children to Save" day for younger students and the "Get Smart About Credit" program for high school students. We also **work with community partners** to provide programs for the unbanked and low-income adults, as well as workshops for small businesses owners.





SCHOOLS VISITED

141+



STUDENTS REACHED

4,000+

“The financial literacy provided by Great Southern Bank has been **beneficial on multiple fronts**. Not only have the participants gained knowledge that has allowed them to budget and save, but they have also met great people that have **taken down a barrier** to coming in to a setting they see as intimidating.”

JEREMY ALVAREZ

Director, I Pour Life SFG

REACHING & TEACHING

TEACH CHILDREN TO SAVE:

Engaging with grade school and middle school students with age-appropriate programs to help them develop lifelong savings habits.

GET SMART ABOUT CREDIT:

Working with high school students to explain the importance of credit and how to use it wisely.

SAFETY FOR SENIORS:

Educating older adults and their financial caregivers about the risks of fraud and financial exploitation and how to combat them.

SAVE MONEY, BE A NINJA

Offering our youngest savers a chance to have fun while learning financial concepts and setting goals to become a “Money Saving Ninja.”

SMART MONEY BASICS:

Helping individuals new to banking learn basic banking skills, including money management, saving and building credit, while building trust in the banking system.

ENTREPRENEURSHIP:

Partnering with other organizations to connect small business owners with resources to protect their assets by hosting fraud prevention workshops and serving on Q&A panels.

giving all year long

Our financial support varies depending on the **unique needs** of each area. We support a wide range of charitable organizations, provide sponsorships and partner with local and collegiate athletics. Perhaps our biggest impact is created by encouraging giving and decision-making **at all levels**. Our corporate donations go much farther when our associates have a chance to contribute their dollars, and with their input, we know it is going **where it's needed most**.



Knowing the need

Our regional Community Matters Teams are vital in fulfilling our Community Matters program on a local level. Comprised of area bank leaders with diverse perspectives and experience, they develop unique plans to ensure we recognize and address the needs of their region, building strong community partnerships and encouraging their employees to be active in civic and local nonprofit activities.

Adding it up

Every year we ask our employees which local charitable organizations they would like to support. Then twice a month we give them a chance to put their money where their jeans are. For a small donation, they can make a big impact while dressing down. Raising more than \$53,000 in 2016, they often provide an important source of support for smaller, local non-profits.

Seeing the big picture

We work hard to be sure every dollar we donate pays back in bigger dividends. We know it works – we see the results daily. Safer and cleaner neighborhoods, healthier families, enhanced education, more possibilities and brighter futures. Our goal is not only to give back, but to give wisely, to ensure a powerful and lasting impact.

We believe in the good work that nonprofit organizations accomplish for individuals in times of great need. That's why we choose to financially support their efforts, investing hundreds of thousands of dollars each year in nonprofit organizations through sponsorships and charitable grants.

ORGANIZATIONS WE SUPPORT

900+

**GREAT SOUTHERN BANK
DONATIONS & SPONSORSHIPS**

\$1,000,000+

ASSOCIATE DONATIONS

\$94,000+



EDUCATION

We support a variety of educational and literacy programs to make learning possible for children and adults of all ages through our strong partnerships with schools, colleges and organizations that offer specialized educational programs.



HEALTH AND HUMAN SERVICES

We partner with charities that give direct assistance to people in need, providing a wide range of services from sheltering the homeless to developing our youth. We also work with health organizations that offer support to patients and their families.



COMMUNITY DEVELOPMENT

We provide financing and support for programs that increase access to affordable housing, stimulate our local economies, and promote economic growth.



ARTS AND CULTURE

We contribute to activities, programs and events that offer enrichment through cultural and artistic experiences, as well as preserving history.

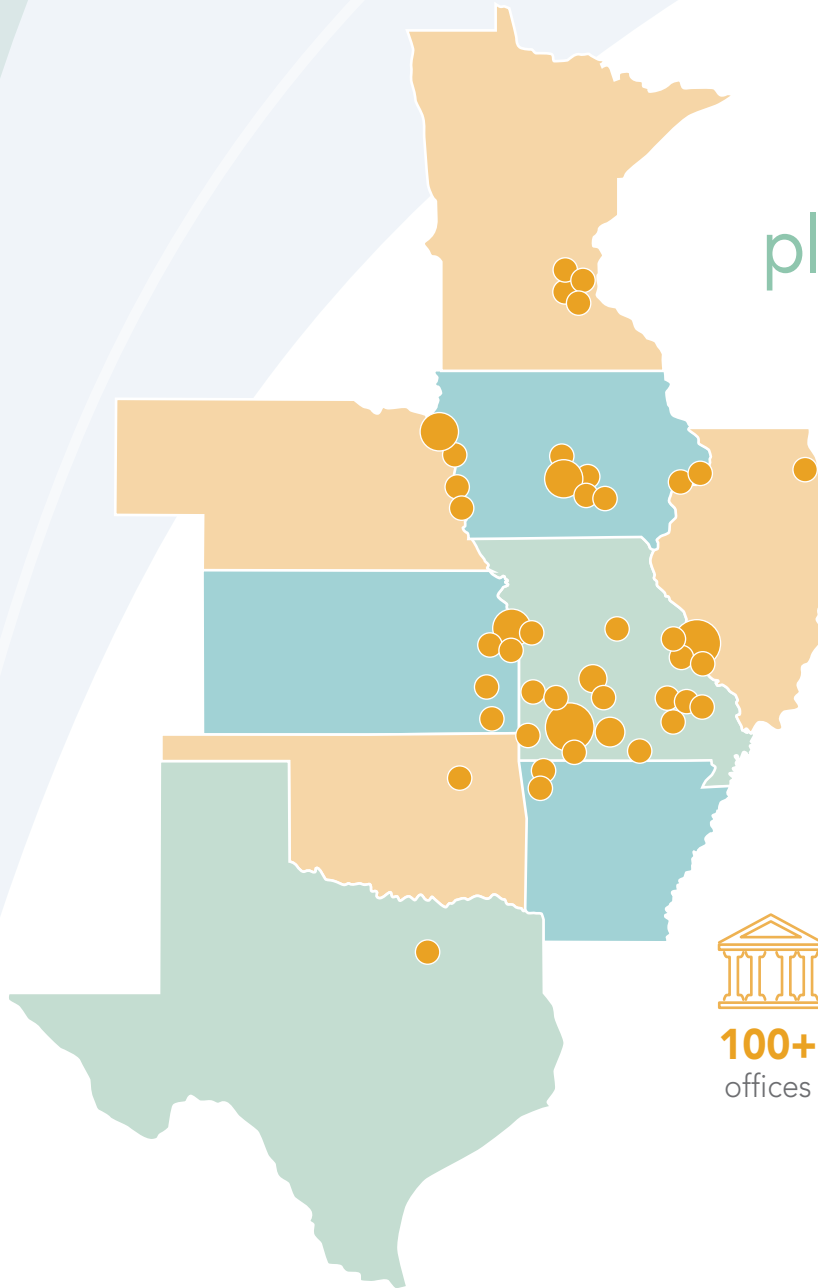
why banks matter

Bankers have an important responsibility to provide convenient access to **sound and stable** financial products and services for our community and its residents. On any given day, we are hard at work helping our customers **achieve their goals**, whether it be owning their own home, expanding their business or saving for the future.

Banks have a significant impact in the economic growth and stability in small towns and communities throughout our country. Working **behind the scenes** as “economic engines”, banks provide **necessary capital and services** to fund business activity that can create jobs, increase a city’s sales tax revenue, provide better housing, offer more advanced healthcare services or better education. All of which helps a community become a **more desirable and prosperous place** to live and work.



places we call home



70+
communities



9
states



100+
offices



**GREAT SOUTHERN
BANK**

“The foundation of creating positive change in a community **begins with strong relationships** among its members, ensuring everyone **understands the critical areas of need** and how all members can **work together**, taking action to help our communities thrive.”

JOE TURNER

President and CEO
Great Southern Bank



LEAD DO GIVE TEACH

The Bill and Ann Turner Distinguished Community Service Award

Leaders have emerged throughout our Company, positively impacting their local communities by **giving their time, expertise and resources** to tackle issues with a shared goal of making their community a better place to live.

This annual award recognizes and honors an outstanding Great Southern Bank associate who has demonstrated excellence in volunteer service to their community. The award exemplifies **the community leadership** and **civic engagement** of Great Southern Bank Chairman Bill Turner, who has served the Bank since 1974 and his wife, Ann Turner, who founded the former Great Southern Travel Company in 1977 and managed it until her retirement.



AWARD RECIPIENT

Brian Davies

St. Louis Market Manager

Brian has been instrumental in developing and strengthening the Bank's involvement in commercial and community development lending in the St. Louis area. He's a lifetime St. Louisan, and gives countless hours of guidance to help address many issues facing St. Louis, specifically in economic development. He is passionate about the organizations he's involved in, many of which work together to create solutions that help people like single mothers, veterans, the elderly and hardworking families secure safe and affordable housing.



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