

Safety & Dependability

THE FIRST 150 YEARS OF NODAWAY VALLEY BANK

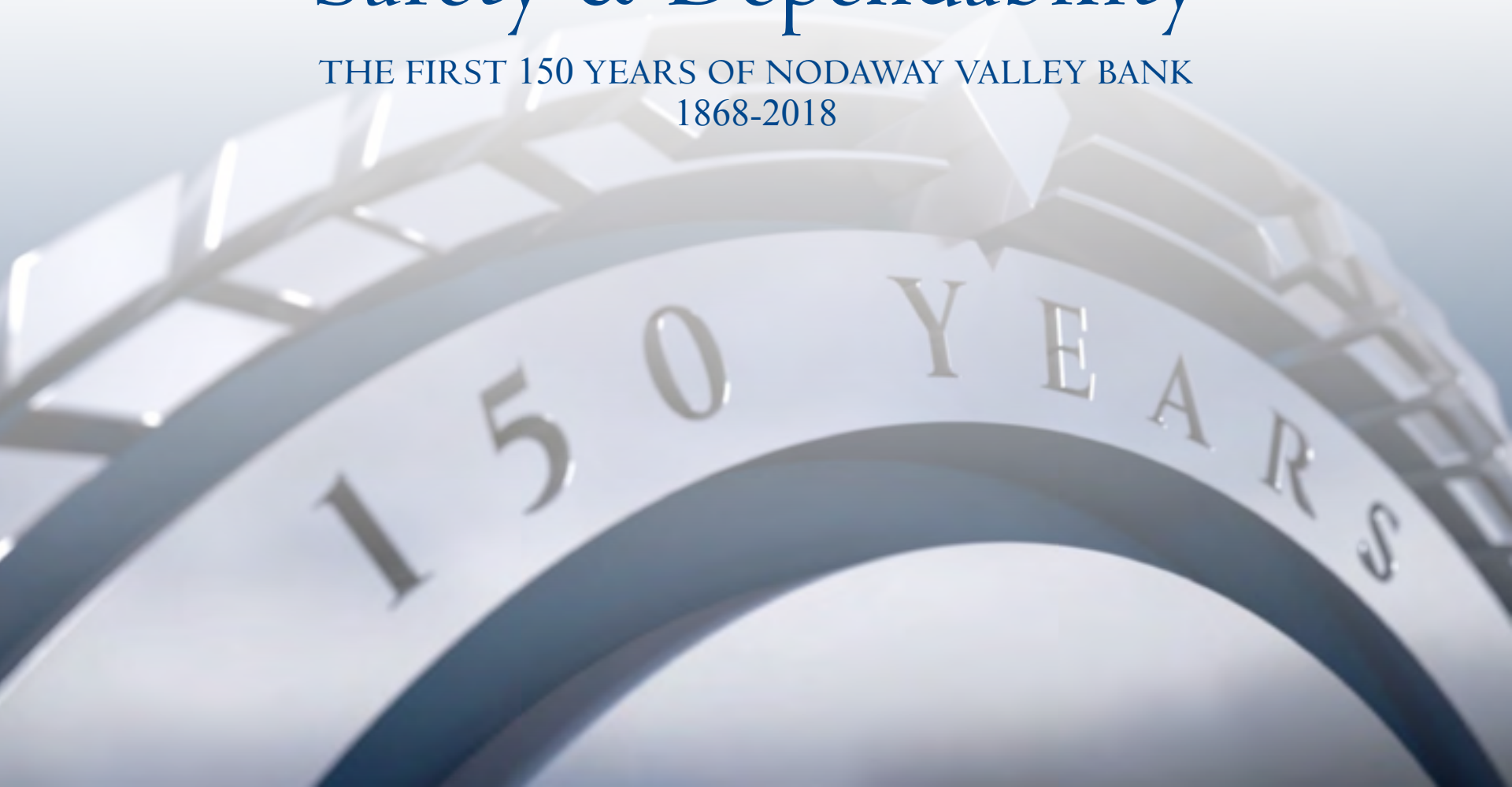
1868-2018

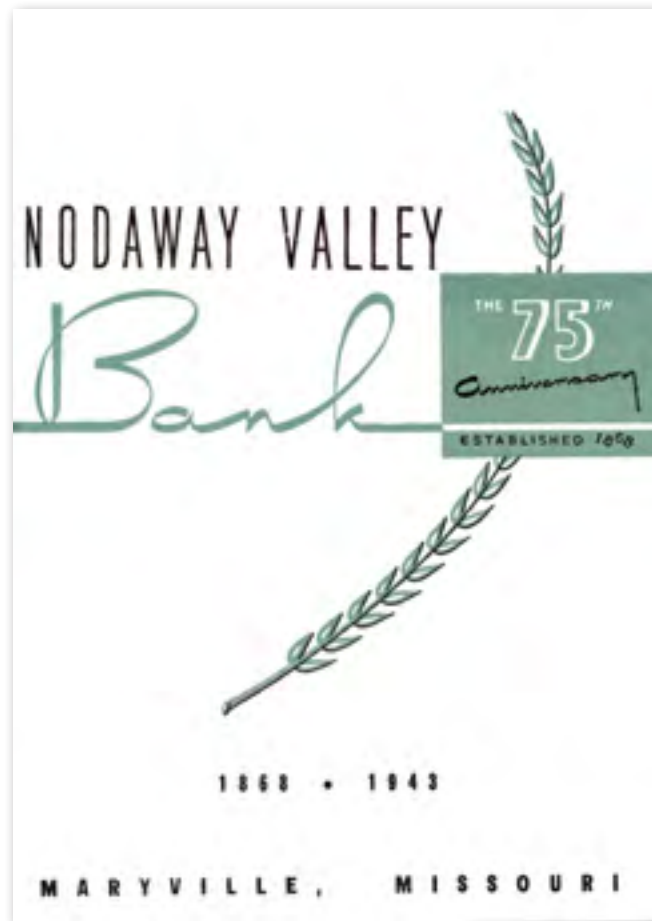




Safety & Dependability

THE FIRST 150 YEARS OF NODAWAY VALLEY BANK
1868-2018





1868-1943 History from 75th Anniversary Booklet
Edited and Updated by David W. Lewis, Jr., Executive Vice President
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A NOTE FROM TED ROBINSON

Dear Friends,

As you can imagine, there is a lot of family pride wrapped around Nodaway Valley Bank's 150 years of service to northwest Missouri. My ancestors would be proud, but not surprised, that the bank has prospered for a century and a half because it has always been managed for the future.

As an orphan on the western frontier, my great-grandfather, Theodore L. Robinson, experienced many hardships and much uncertainty. A combination of strong character, ambition and common sense helped him overcome his circumstances to become a successful businessman.

Those personal traits can be seen in leaders who have guided the bank since then. While Theodore L. Robinson's motto of "Safety & Dependability" seems quaint, many other banks have come and gone and been forgotten while Nodaway Valley Bank continues to serve generations of families, many of whom depend on an agricultural economy full of risks and uncertainty. For a century and a half, Nodaway Valley Bank has lived up to that motto by being safe and dependable in tough times.

There are many facets to managing a bank for the future, including attracting and retaining capable people, maintaining high lending standards, investing in modern facilities and technology in order to provide state-of-the-art products coupled with outstanding personal service.

Much of Nodaway Valley Bank's success can be attributed to its ability to develop long-term relationships with customers who possess strong character, ambition and common sense, allowing the bank to grow and share in their success. While technological innovation produces more convenience and information, I believe that excellent service and personal relationships will continue to distinguish Nodaway Valley Bank from its competitors.

Thank you for being part of this remarkable story.



Ted Robinson
Chairman Emeritus



*This mural by George Gray depicting the Platte Purchase originally hung in St. Joseph's Hotel Robidoux.
Courtesy of the Pony Express National Museum.*

W

hen Missouri was admitted to the Union under the Missouri Compromise of 1821, its western boundary was a straight line. The wedge shaped territory at the northwest corner, bordered by the Missouri River on the west was set aside as the Platte Indian Territory under the 1830 Treaty of Prairie du Chien.

In 1826, a French fur trapper named Joseph Robidoux, III established a trading post at the mouth of Blacksnake Creek (near the current foot of Jules Street in downtown St. Joseph), which he called "Blacksnake Hills." Robidoux was the only white man within a 50-mile radius and occupied the site under a government-issued trader's permit. From this location, he operated a ferry across the Missouri River and managed the family fur trading empire that covered parts of Wyoming, Utah, Colorado and New Mexico, employing hundreds of trappers and scouts.

The fertile bottomlands along the Nodaway, Platte and One Hundred and Two Rivers proved too attractive to early settlers, some of whom violated the treaty by moving into the territory. Residents of neighboring Clinton, DeKalb and Gentry counties found it easier to transport their goods across the territory for shipment on the Missouri River, as opposed to a southern route through Clay County. The Indians who occupied the territory recognized the desirability of the fertile ground, referring to it as the "beginning of the road to paradise." They believed that from Prospect Hill, north of present downtown St. Joseph, the souls of their departed would be carried to the Great Spirit on a sun bridge created by the rays of the setting sun.

In 1836, Congress rescinded its promises to the Indians and agreed to annex the northwest region to the State of Missouri. William Clark (of Lewis & Clark), as territorial governor, was authorized to buy out the tribes' interests. Chief Mahaska or White Cloud, who represented the Indians, is said to have climbed the sacred Council (Prospect) Hills to seek divine guidance and noticed that they were covered with Plantain, which the Indians called "white man's foot," because it grew rampantly wherever whites settled. White Cloud interpreted this as a sign that the area was destined to become the white man's property resulting in a bloodless transition.

A Sioux tribe gave up their claim for \$400 in presents. The Iowa, Sac and Fox tribes accepted \$7,500 and 400 sections of land in what is now Doniphan and Brown counties in Kansas, along with eight comfortable houses, an interpreter, 200 broken acres and a ferry boat for each tribe, as well as a year's rations, livestock, implements, a farmer, blacksmith, and a school teacher. The Omaha, Otoe, Yankton and Santee tribes settled for \$4,250 in merchandise. Because Robidoux enjoyed good relations with the Indians, they insisted he receive a

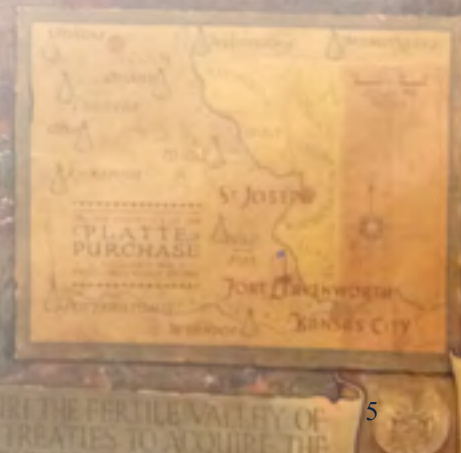
quarter section (160 acres) as part of the transaction, but federal law prohibited it, and he had to purchase his land.

The two-million acre territory known as the Platte Purchase officially became part of the State of Missouri in March 1837. Settlers began to pour in, many arriving by riverboat from Virginia, Ohio and Kentucky in search of better land. They were not disappointed. Corn crops thrived in the bottomlands while the "uplands" proved ideal for orchards, vineyards and tobacco in the southern counties.

Settlements quickly sprang up and began to compete for the opportunity to become the seats of government for Platte, Buchanan, Andrew, Holt, Nodaway and Atchison counties. After passing up opportunities to sell out, Robidoux decided to develop his 160 acres. In 1843, he filed a street plat in St. Louis to incorporate Blacksnake Hills as the City of St. Joseph, named in honor of his patron saint. More than 200 people were already living there at the time.

The town of Sparta became the seat of Buchanan County in 1840. However, when it became evident that St. Joseph was destined to become the principal trade center for the newly annexed territory by virtue of its location on the Missouri River, the county seat was relocated in 1846 and Sparta faded from existence.

Agriculture and related industries have been the economic engine of Northwest Missouri. Since there were no established roads, the first settlers and supplies arrived by riverboat. After the Civil War, rail lines helped connect rural communities, improving commerce and reducing isolation. Paved highways are the primary conduit today. St. Joseph's location on the river helped it become a rail hub which made it attractive to national meat packing plants in the late nineteenth century. Its stockyards would grow to become the fourth largest in the nation behind Chicago, Kansas City and Omaha.



FROM HUMBLE BEGINNINGS



Theodore L. Robinson

(1833—1894)

Years of Service

(1873—1894)

This is the story of how a small pioneer bank in rural northwest Missouri grew and prospered under the leadership of five generations of one family to become the largest independently owned bank in that area.

It begins in 1868. Less than four years had passed since the assassination of Abraham Lincoln. The dark days that engulfed the nation during and immediately after the Civil War were beginning to clear. Maryville, Missouri, the seat of Nodaway County, had been platted only 23 years earlier. Another year would pass before Maryville gained its first railroad — and its first bank.

On December 4, 1868, the George S. Baker and Company, Bankers, opened its doors for business on the northwest corner of Third and Main Streets. Mr. Baker's associates were four well-known business men, James B. Prather, E.S. Stephenson, Joseph E. Alexander and W.C. Orear. In 1870, Mr. Orear sold his interest to John O. Martin.

In 1873, Messrs. Baker and Martin sold their interests to Theodore L. Robinson and J. C. Waterman. Mr. Prather became president and Theodore L. Robinson, who was a comparatively



Original Banking House (1868-90). The second floor was occupied by Morehouse, Sisson & Co, a loan and abstract company.

As a director of the Hannibal & St. Joseph Railroad and a signer on the contract for the Pony Express with the Central Overland California & Pikes Peak Express Company, John Curd was active in the expansion of the western frontier's freight transportation system.





Early Nodaway Valley Bank check signed by Theodore L. Robinson. Pioneer banks fulfilled an important role in isolated communities, providing a safe place to deposit funds, obtain credit and exchange checks and drafts for cash, services otherwise provided by merchant/financiers at exorbitant discounts and interest rates. However, many small frontier communities were hurt when “wildcat” and other poorly managed banks failed.

new man in Nodaway County, became cashier. With Mr. Baker's withdrawal, the name was changed to the Nodaway Valley Bank. Mr. Prather had other interests and left the management of the bank to Mr. Robinson. In 1874, Mr. Baker founded the Maryville National Bank with other partners.

Theodore L. Robinson was born in Calloway County, Missouri, in 1833. His mother died when he was three years old. He and his two small brothers were placed in the care of their paternal grandparents by his father who moved to Texas and whom he never saw again. His grandparents preempted a farm and moved to Buchanan County when he was eleven. Due to poor health, his grandfather was unable to work the land.

In 1845, at the age of 12, young Theodore went to work at the Mansion House in St. Joseph. There, he attracted the interest and attention of one of the boarders, John Curd, a pioneer merchant who also came from Calloway County. Impressed with young Robinson's industriousness, Curd offered him a job in his dry goods store on the corner of Main and Levee. Under the five-year contract, Robinson would earn sixty dollars a year plus the opportunity to attend school for three months of each winter for three of the five years. Due to unfavorable circumstances, Robinson was only able to attend school for six months.

By 1849, St. Joseph was the farthest point north and west that one could travel in the relative comfort and speed of a steamboat, making it a natural “jumping off” point for settlers following the California Gold Rush. More than 6,000 emigrants passed through St. Joseph during the spring of 1849, creating a boom economy for merchants in the outfitting business. The town's population quickly topped 3,000.

Young Robinson caught the Gold Fever at age 16 and decided to seek his fortune in the West. Curd consented and furnished him with goods, mostly cheap clothing to sell. He and another young man crossed the plains in two hitched wagons pulled by a team of oxen. The trip took six months.

To his disappointment, the settlers were already outfitted with clothing and supplies, so most of the stock he carried across the plains was sold at a sacrifice. However, by hard work in mining and other endeavors, Robinson earned enough to repay Curd for the goods and team.

After six years on the Pacific coast, Robinson returned to Missouri by water from San Francisco, crossing part of the Isthmus of Panama on foot before reaching New Orleans by sailing vessel. He arrived in St. Joseph by steamboat without money and wearied by exposure and his rough experience in the West, to learn that his father had died in

Book style coin bank.



Donna Wilmes Collection

[FOR PRIVATE BANKS AND BANKERS.]

OFFICIAL STATEMENT of the Financial Condition of the Nodaway Valley Bank
 at Maryville State of Missouri, at the close of business on the
Twenty day of June 1879

RESOURCES.

Loans undoubtedly good on personal or collateral security.....	\$ 66,409.10
Loans and discounts undoubtedly good on real estate security.....	\$ 2,525.00
Overdrafts by solvent customers.....	\$ 37,204.44
United States bonds—on hand.....	\$ 1,500.00
Other bonds and stock at their present cash market price.....	\$ 6,244.19
Due from other banks, good on sight draft.....	\$ 9,589.40
Real estate at present cash market value.....	\$ 574.80
Furniture and fixtures.....	\$ 21,708.00
Checks and other cash items.....	\$ 868.00
Bills of National Banks and legal tender U. S. notes.....	\$ 57.20
Gold coin.....	\$
Silver and other fractional coin and currency.....	\$
Exchange maturing and matured.....	\$
TOTAL.....	\$ 154,532.75

LIABILITIES

Capital Stock paid in.....	\$ 3,000.00
Surplus funds on hand.....	\$ 13,705.49
Deposits subject to draft—at sight.....	\$ 119,777.70
Deposits subject to drafts at given dates.....	\$ 2,030.70
Due other banks and bankers.....	\$ 2,154.75
TOTAL.....	\$ 154,532.75

STATE OF MISSOURI,
 County of Nodaway We, James D. Prother
 and Thos. L. Robinson two of the partners in or owners of said banking
 business, and each of us, do solemnly swear that the above statement is true to the best of our
 knowledge and belief.

James D. Prother
Thos. L. Robinson

Subscribed and sworn to before me, this day of
 At hundred and
 WITNESS my hand and notarial seal hereto affixed, at office, in
 the date last aforesaid.
 (Commissioned and qualified for a term expiring.....)

NOTARY PUBLIC.

N. B.—Please attach to, or enclose with, the statement forwarded to the Secretary of State, a newspaper clip
 of the publication made under Section 51.
 This form is not to be mutilated by interpolating words, or erasing them. If it be necessary to give assets
 and liabilities other than those called for in the act, or to make explanations, they may be set out on the blank lines.

Texas, leaving a widow and three little children. His older brother had also died in Texas, while his younger brother had died in 1844.

Robinson intended to return to California, but reentered the store of his old friend and employer, John Curd, where he earned enough to purchase a wagon and a two-horse team in order to travel to Houston, Texas, to bring his father's widow and children to Missouri and provide for them. For a year, he struggled to support the family on his limited salary. Curd recognized Robinson's unselfish effort and offered to furnish a stock of goods which might be taken to a country town for sale.

In 1857, Mr. Curd sent Robinson to the newly incorporated town of Maryville to set up and manage a general store. In a short time, he bought the store and formed a partnership with Thaddeus K. Beal, a well-known pioneer merchant and financier. In 1859, Robinson married Rebecca J. Ray, who came with her parents from Kentucky as early pioneers. Only three of their seven children lived to adulthood, James B., born in 1864, Frederick P. "F. P.," born in 1874 and Jennie L., born in 1880.

In 1873, Theodore L. Robinson sold his store and lumber yard and bought an interest in the Nodaway Valley Bank. After serving as cashier and executive officer for 16 years, Mr. Robinson became president in 1889 and served until his death in 1894. Perhaps because of his difficult experiences early in life, his motto for the bank was "Safety and Dependability," a philosophy which helped the bank prosper when many other small banks failed.

Mr. Robinson took an interest in community affairs and contributed much to the growth of Maryville and Nodaway County. He was one of the early trustees of the town of Maryville. Deprived of formal education, Robinson was an ardent supporter of public schools and served as a member and treasurer of the Public School Board for 21 years. He speculated in land and was also interested in farming and raising livestock.

Statement of Condition dated June 20, 1879. All ledger entries were handwritten and balanced without the aid of adding machines and other equipment.



Lobby of Nodaway Valley Bank, c. 1890. For security purposes, bank operations were separated from the public by tall teller counters. In some cases, tellers were locked in steel mesh cages.



Behind teller line about 1890. James B. Robinson standing left. Theodore L. Robinson seated right. In addition to ledgers and checks, bank recordkeeping utilized different types of tickets.

THEODORE L. ROBINSON

REAL ESTATE INVESTOR & TOWN BUILDER

Although Theodore L. Robinson lacked a formal education, he possessed a keen business mind that served him well in managing the day-to-day affairs of the bank, and assessing loan and investment risk. Over a period of years, he took advantage of the opportunity to buy farmland. At his death, he owned several thousand acres, plus almost 150 acres of land south of the present Northwest Missouri State University campus.



In 1865, Theodore L. Robinson purchased this home at 422 W. 2nd, which dates from 1846 and has been determined to be the oldest house in Maryville.

Beginning in 1868, Robinson developed portions of these tracts into four plats of residential building lots known as Robinson Place and T. L. Robinson's 1st, 2nd and 3rd Additions to the City of Maryville. A portion was later given to the new Normal School.

In 1888, T. L. and his wife, Rebecca, built a large Queen Anne style Victorian home designed by



Plat map of Robinson additions to the City of Maryville.

Alexander Searcy on a 10-acre lot within Robinson Place, which still stands at 635 West Third Street. Their daughter, Jennie Robinson Bell, lived in the house until her death in 1954.

Two of T. L.'s sons built homes within Robinson Place, beginning with James B. Robinson and his wife Maggie. They built a large Classic Revival home in 1904 at 623 West Third, next to his mother's home, from a set of plans drawn by George F. Barber (1854-1917).

Barber was one of the most successful residential American architects of the nineteenth century. More than 20,000 sets of his plans were sold by catalog, and more than four dozen of his homes are listed on the National Register of Historic Places. This home was also occupied by Chilton Robinson, and later by James B. Robinson, Jr. and his wife, Audrey Craig Robinson.

In 1907, Frederick P. Robinson built a Queen Anne style home on two lots at the southwest corner of Third and Frederick Street, which no longer stands.

In 1924, James B. Robinson, Sr. built a home at 624 College Avenue behind his residence as a wedding gift to Theodore G. and Faye Snyder Robinson.



Theodore L. Robinson Residence. 635 West Third Street



James B. Robinson Home. 623 West Third Street



"Family on the Rocks c. 1904" The Robinson Family poses on the lawn of Grandmother Rebecca (left) Robinson's home.



Architectural Drawing from Barber Catalog.

STABILITY DURING DIFFICULT TIMES



James B. Robinson
(1864—1932)
Years of Service
(1881—1932)



Theodore G. (Theo) Robinson
(1895—1938)



Lobby of the second building prior to 1933.

Farming has always entailed risk taking. The capital-intensive nature of the business, usually resulting in high levels of debt, coupled with issues beyond the farmer's control, such as weather and economics, creates a delicate balance between success and failure. For these reasons, the effect of economic downturns has generally been harder on farmers than other business people.

In the nineteenth century, economic depressions were called "panics." Rural life experienced many improvements after the Civil War. More than 33,000 miles of new rail lines were laid between 1868 and 1873. Mechanization reduced farm labor and increased efficiency. Unfortunately, overproduction

at home and abroad, coupled with tight fiscal policy, caused a steady decline in crop prices over the next two decades.

An international financial crisis resulting from over-speculation in the U.S. railroads, coupled with a collapse in the price of silver began in 1873, resulting in the New York Stock Exchange closing for 10 days, the bankruptcy of two states and 110 railroad companies over a two-year period, plus the failure of 18,000 businesses and hundreds of banks. The longest running depression in U.S. history lasted six years. A second financial panic occurred in 1893 due to monetary policies, leading to the failure of more railroads, including the Atchison, Topeka & Santa Fe. Nodaway Valley Bank survived both of these events.



Teller line of the second building prior to 1933.

By 1890, the Nodaway Valley Bank had outgrown the original building which was razed to make way for a new building of classic revival style. The entrance to the bank was on the corner, one door facing on Main Street and one door facing on Third Street. The tellers' windows faced east and south. Although having a limited amount of floor space, this arrangement was fully adequate for that time.

For the first 26 years of its existence, Nodaway Valley Bank operated as a private bank. On April 7, 1894, it incorporated and obtained its 50-year Charter as a state bank, which is now the fifth oldest state bank charter in Missouri.

Theodore L. Robinson died one week later. His eldest son, James B. Robinson, became president. He began working in the bank at 17 as a bookkeeper. He was later made assistant cashier, then cashier, and finally president. By 1896, the bank's assets stood at approximately \$308,000. James Robinson married Maggie Garrison (1868-1947). They had three sons, Theodore G. "Theo," born in 1895; James B., Jr., born in 1900 and Chilton, born in 1902.

James B. Robinson served as president of the bank for 49 years until his death in 1932. Like his father, James B. Robinson was active in many community endeavors, serving on the Maryville School Board for many years.

In 1905, the Missouri Legislature established a five district state college network to promote teaching norms. James B. Robinson took an active role in helping Maryville secure the bid for the Northwest District's Normal School, which changed its name to Northwest Missouri State Teacher's College in 1919. ("Teacher's" was dropped in 1949).

Civic leaders pledged \$86,000 plus a tract of land that had been a Methodist seminary. The Robinson family contributed \$4,000 and a tract of land as a special inducement to locate the college in Maryville.

James B. Robinson's son, Theo, served as assistant cashier until he enlisted in the United States Army in 1917 during World War I. After completing his training, he was sent overseas where he served for seven months in France. When he returned from the Army, he and Lieutenant Colonel Edward V.



Jennie I. Robinson Bell
(1880—1954)



Frederick P. Robinson
(1874—1936)
Years of Service
(1894—1936)



Gas-powered tractor, c. 1915 (courtesy Nodaway County Historical Society).

Condon became partners in the Maryville (Corner) Drug Company.

Theo Robinson did not resume his position as assistant cashier in the bank, but did continue to serve as a director of the Nodaway Valley Bank until his death in 1938. At the time, he was serving his second term as postmaster of Maryville.

A sister, Jennie Robinson Bell, joined the board of directors after the death of her father and served for many years, as did her husband, Dr. Charles T. Bell, and son, Charles R. Bell, who also served as legal counsel. Mrs. Bell is also remembered for her years of service on the board of trustees of her alma mater, Drake University in Des Moines. Edward W. Gray, the husband of Mildred Robinson Gray, a daughter of Fred P. Robinson, and their son, Edward R. Gray, served as directors for many years, as well.

During World War I, Nodaway Valley Bank was very active in the sale of War Bonds, known as Liberty Loan Bonds and Victory Notes. The war time brought high prices and more customers for the bank. The vault was not large enough to meet the growing demand, so a new fire-proof vault was constructed. During this period, the bank's footings tripled to \$967,000.

In the 1920s, farming benefited by the development of smaller, lighter tractors which were capable of plowing, planting and harvesting crops, replacing the horse-drawn plow and threshing machine, cutting the man hours required to produce a crop in half.

However, most farm families did not enjoy electricity, indoor plumbing, refrigeration and other modern amenities available in town.

A period of high inflation followed World War I, reaching its peak in 1929, followed by the Great Depression, which was exacerbated by widespread extended drought throughout the Great Plains. Because James Robinson adhered to the solid and conservative principles on which the bank was founded, he was prepared for the events which followed. However, many other small rural banks failed.

The Federal Deposit Insurance Corporation (FDIC) was established in 1933 to alleviate public fear over the safety of U.S. banks by providing deposit insurance coverage, initially \$5,000 per account. Nodaway Valley Bank inspired the confidence of its depositors for 65 years, including 26 years as a private bank, before joining the FDIC in 1934.



*Second Banking House
(1890-1965)*



With the death of James B. Robinson in 1932, Frederick P. Robinson, a brother of James B. Robinson and a son of Theodore L. Robinson, became president of the bank. Fred P. Robinson worked for the Nodaway Valley Bank for 38 years before becoming president, serving as cashier for 13 years, then as vice president. He also practiced law and was the legal adviser for the bank.

Fred P. Robinson was a tireless worker for the advancement and betterment of Maryville. He served on the City Council and two terms as mayor of Maryville, during which he promoted brick streets and the replacement of the boardwalks in downtown with modern concrete sidewalks. For a number of years he was president of the Maryville Welfare Board and secretary of the first Nodaway County Red Cross Chapter. He also served for a number of years as treasurer and chairman of the board of the First Christian Church of Maryville.

Like his father, Fred P. took great interest in raising livestock. For a hobby, he was a breeder of Big Type Registered Poland China hogs and Registered Jersey cattle. He took great pride in showing his cattle and hogs in most of the State Fairs and larger stock shows of the country and became nationally recognized as a breeder of these fine animals. The Poland China hog registry was started in Maryville and Fred P. served on the board which had offices in the basement of the Public Library at Third and Buchanan.

Nodaway Valley Bank was the first bank in the county to install a posting machine in 1917, and instituted machine posted statements to eliminate book balancing in 1924. As the bank's business increased, it became necessary to expand the "back room." Retail space to the west was acquired to create a modern bookkeeping department.

Bank employees taking part in a community event during the mid 1930s. F. P. Robinson at left, James Hepburn at right.

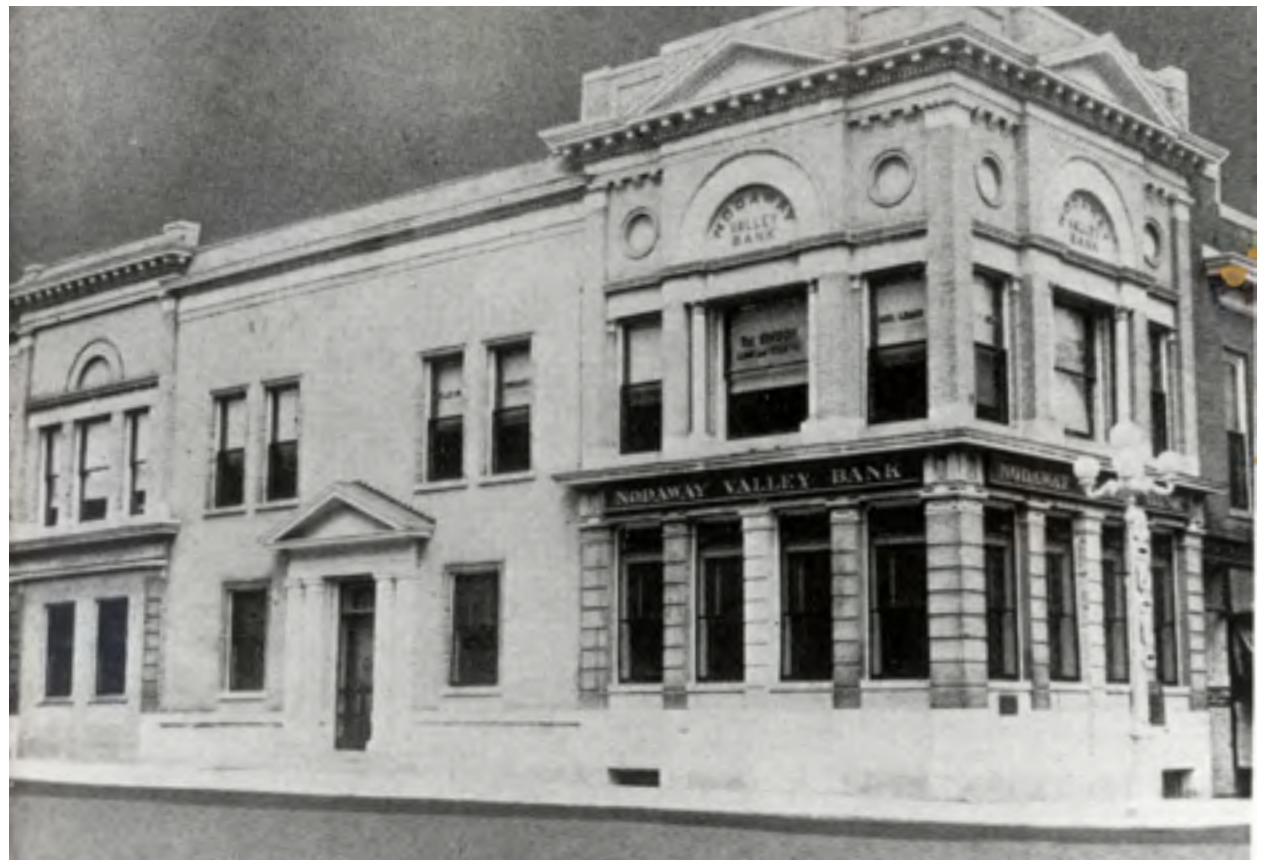


Billboard from the late 1930s.

Bank President Fred P. Robinson and Cashier John Richey stand in front of a 1930s parade entry titled, "Make Way For Progress," recalling the wagon Theodore L. Robinson used to bring his original load of merchandise to Maryville 80 years earlier.



To create more interior space, the corner entrance was closed and four matching windows were installed facing Main Street when the bank was remodeled in 1933. A new entrance was created on Third Street.



By 1933, more lobby space was needed for customers and employees of the bank. The lobby was rearranged and the entrance moved to Third Street, in the center of the building. This change necessitated the removal of one vault and also made it necessary to install new fixtures. An after-hours depository was built in place of the Main Street entrance. In 1938, the bank became one of the first banks in the area to use an Eastman Kodak Recordak to photographically record every check passing through the bank.

As a wave of bank robbery and banditry was taking place all over the country, the new fixtures were the latest bandit-resistant fixtures, including wire mesh steel spikes across the top of the teller line. Each teller window featured bullet-proof glass and a gun porthole. A modern six-inch thick vault door was installed and the entire vault was lined with armor plate steel. An outside entrance to the basement was closed.

Fred P. Robinson died in July 1936 after serving four years as president. He was succeeded by Chilton Robinson, son of the late James B. Robinson. Like his father, grandfather and uncle, Chilton Robinson was a community leader. At 34, he was probably the youngest bank president in the State of Missouri at the time. After his graduation from Drake University in 1924, he joined the bank as teller. He was vice president for four years before becoming president. He served as treasurer of the City of Maryville for a number of years and was also a member of the Carnegie Library Board.

The Great Depression ended as World War II began. When the United States entered the war in 1941, it became necessary for Nodaway County to have a chairman of the U.S.O. to raise funds for that great organization. Chilton Robinson accepted the chairmanship with a quota of \$2,500. When the campaign had ended, the quota had been doubled and \$5,000 was turned over to the National U.S.O. fund.

As the threat of bank robbery diminished, new streamlined lobby fixtures were installed in October 1942. The board of directors decided to contribute the all-metal fixtures to the nationwide scrap metal drive.

On October 15, 1942, the Board of Directors of the Nodaway Valley Bank granted President and Chairman of the Board Chilton Robinson an indefinite leave of absence so he could enlist as a

Private in the U.S. Army's 12th Armored Division. Chilton Robinson's brother, James B. Robinson, Jr., was then elected executive vice president of the bank.

James Robinson, Jr. entered the bank as vice president in April 1933, after 16 years in farming. He added several services to the bank and farm equipment loans, allowing it to become the first bank in the county to offer FHA loans and one of the first banks in the county to offer the services of an agricultural advisor, A.J. Dinsdale, who had been the county extension agent.

In addition to farm equipment loans, loans on heavy road equipment to townships, cities and counties were a specialty. By 1943, the bank had tripled in size again to \$3.8 million.

The second world war in less than a quarter century created additional hardship for most Americans, many of whom were still suffering from the long-term effects of the Great Depression. Gasoline and household staples, such as sugar, coffee, meat, fish, butter, eggs and cheese were rationed. As a sign of patriotism, many families planted Victory Gardens.

During the war, many families did not know where their loved ones were serving, or if they were even alive. Many wives took the place of men on production lines that shifted from making consumer goods to making defense equipment such as airplane and tank parts. In order to feed civilians, soldiers and allied nations under attack, the U.S. government allowed tractor production to continue at 80 percent of its 1940 level. As a result, the number of tractors on U.S. farms increased by two-thirds during the war.

Through the sale of War Bonds, Americans loaned their savings to help the U.S. government fund the cost of defending freedom. By April 1943, Nodaway Valley Bank had subscribed the \$200,000



Chilton Robinson
(1902—1964)
Years of Service
(1924—1964)



James B. Robinson, Jr.
(1900—1986)
Years of Service
(1933—1986)



*Farm tractor and binder, c. 1940.
(Courtesy Nodaway County
Historical Society)*



Bank employees gather in the remodeled lobby in early 1943. The bank's 75th anniversary came in the midst of World War II. The three stars on the service flag honor employees James Hepburn, Richard Wiles and Chilton Robinson who were serving in the armed forces. Jack Otte, standing to the left of James B. Robinson, Jr. would report for duty in the Navy in March of that year.

maximum allowed. The citizens of Nodaway County purchased an additional \$648,000 in defense bonds. In addition to the bank President Chilton Robinson, three of the other 19 employees left the bank to serve in the armed forces.

As World War II concluded, men like Chilton Robinson, Dick Wiles, Jack Otte and James Hepburn returned to hometowns and civilian employment, while others relocated to pursue new careers or finished their education under the auspices of the Veterans Administration. Most college campuses did not have adequate housing for the number of returning married students.

A baby boom ensued as couples made up for time lost while their personal lives were put on hold by the war.

More women sought permanent work outside the home and furthered their education, which boosted the nation's prosperity as post-war manufacturing picked up to meet demand for automobiles and other consumer goods, which were not produced during the war. Between 1952 and 1960, Northwest Missouri State's enrollment swelled from 697 students to 1,848.

THE MODERN ERA ARRIVES



Unlike the 75th Anniversary, the 80th Anniversary Open House was a festive affair.



This commemorative 80th anniversary envelope sticker celebrates the modernity of airplane travel.

1868-1948

On the occasion of our

80th Birthday

we cordially invite everyone
to our

OPEN HOUSE

9 a. m. until 3 p. m.

Saturday, Dec. 4th

Roses for the Ladies Cigars for the Men

Candy for the Children

As we express our appreciation for your past friendship and cooperation, we assure you of our intention to increase, even more, our service to you.

Nodaway Valley Bank

1868 Member of Federal Deposit Insurance Corporation 1948



Many changes took place in rural America in the mid-twentieth century, beginning with rural electrification which brought automation and a higher standard of living to many rural homes. Technology in the form of new pesticides, hybrid seeds, larger tractors, harvesters and better management practices greatly increased the farming industry's efficiency. The size and earning capacity of the average farm increased, boosting the value of productive land and bringing a new level of prosperity to Northwest Missouri. As a result of consolidation, however, the number of farms and rural population as a percentage of the total population continued to decline.

In 1949, the bank's cashier, Clarence Nystrom, died suddenly from a heart attack. Ewart H. Burch, a second generation banker, was hired from City National Bank in Kansas City to succeed him.

In the late 1950s, large banks began to use data processing to reduce the high cost of exchanging paper checks for payment by using high speed check sorting machines to read the check from an encoded magnetic ink along the bottom. Eventually, this data could be processed, stored and retrieved for management and statement preparation, eliminating tabulating and ledger posting machines. Under Burch's direction, Nodaway Valley Bank implemented electronic check coding in 1960.



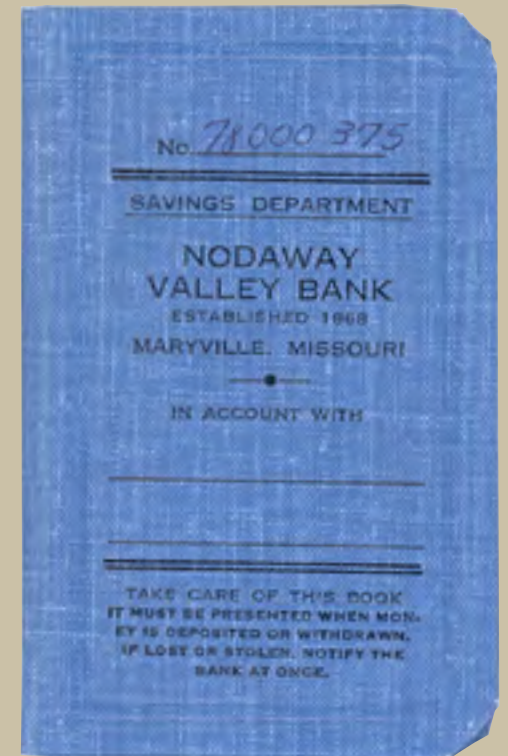
Maryville Auction Co. sale barn c. 1950. Nodaway Valley Bank maintained close ties to the agricultural community by hiring former county extension agent A. J. Dinsdale to serve as agricultural advisor. (Nodaway County Historical Society)



Bank Lobby, early 1950s. The bank followed the lead of the Maryville Corner Drugstore and became one of the first businesses to install air conditioning.



The bank's leadership team in the 1950s was (left to right) James B. Robinson, Executive Vice President, Chilton Robinson, President (seated), A. J. Dinsdale, Agricultural Advisor and Ewart H. Burch, Vice President and Cashier.



Before paper statements, "Passbook Savings Accounts" were a popular way to save money. A small ledger book was held by the customer and presented for identification and updating by bank personnel who would hand post and initial each transaction.



*90th anniversary commemorative
coin bank, 1958*



Bank Bookkeeping Department in the early 1960s.

By 1960, Nodaway Valley Bank's footings topped \$15 million and the bank had completely outgrown its narrow 70 year-old building, but was landlocked on the Maryville Square. To better serve its growing customer base, the bank constructed a gated 44 space off-street parking lot at Second and Buchanan Streets in 1964, incorporating an eight-ton boulder placed on the lot in 1921 to mark Missouri's 100th year of statehood, and a historical marker placed by the Daughters of the American Revolution noting the site of the first house in Maryville, as well as two columns from the Carnegie Library, which was razed to make space for the parking lot. (The columns and boulder were transferred to the Nodaway County Historical Society in 2015.)



Plans were being made to have a new banking house constructed in time for the bank's 100th anniversary in 1968 when Chilton Robinson died unexpectedly in 1964 at the age of 62. Once again, the bank's leadership was reorganized. James B. Robinson, Jr., was elevated to president and chief executive officer, Ewart Burch was promoted to executive vice president and director, and Theodore G. Robinson, Jr., a bank examiner for the United States Comptroller of Currency, joined the bank as vice president and director.

James B. Robinson, Jr. carried out his late brother's vision by engaging Bank Builders

and Designers of Springfield, Missouri, to design and construct a new building on the original site. Acquisition of the adjoining property to the north provided space for a modern 7,500 square foot fireproof building finished in buff brick.

Until 1959, the State of Missouri practiced unit banking, which effectively prohibited branch banking. Recognizing the increasing popularity of drive-up banking, legislation was passed that year which allowed banks to construct a stand-alone drive-up/walk-up facility outside 1,000 feet of the main banking house so long as it was at least 400 feet from any competing bank. This change provided

an opportunity for Nodaway Valley Bank to provide drive-up banking.

The community was introduced to the new bank with a week-long open house during the first week of April 1966. By opening or adding \$50 to a savings account or purchasing a new certificate of deposit, customers could choose one of the following gifts, a tempered stainless steel Sportsman's knife, a Shaeffer pen desk set or an ice cream and cake set. A color television was given away as the grand prize. The lobby featured ten teller windows for deposit account transactions, plus loan payment and statement windows.



While the new bank was under construction in the fall of 1965, Nodaway Valley Bank opened Maryville's first stand-alone motor bank in matching architectural style on the parking lot at Second and Buchanan.

Portion of Open House ad featuring color television drawing.

A. J. Dinsdale, Theodore (Ted) G. Robinson, James B. Robinson and Ewart H. Burch watch as the cornerstone for the new bank is set in March 1966.



Grand Opening, Sunday, April 3, 1 to 6 p. m.

OPEN HOUSE WEEK, MONDAY, APRIL 4 THROUGH SATURDAY, APRIL 9



Registration for Grand Prize ...

RCA COLOR TELEVISION SET

★ Gifts for: Opening a Savings Account of \$50 or More; Adding \$50 to present savings account; or purchasing a new Time Certificate.

YOUR CHOICE OF ONE:

Tempered stainless Steel Sportsman's Knife

Amazing "Miracle Worker" Peeler Parer Knife by Regent Sheffield

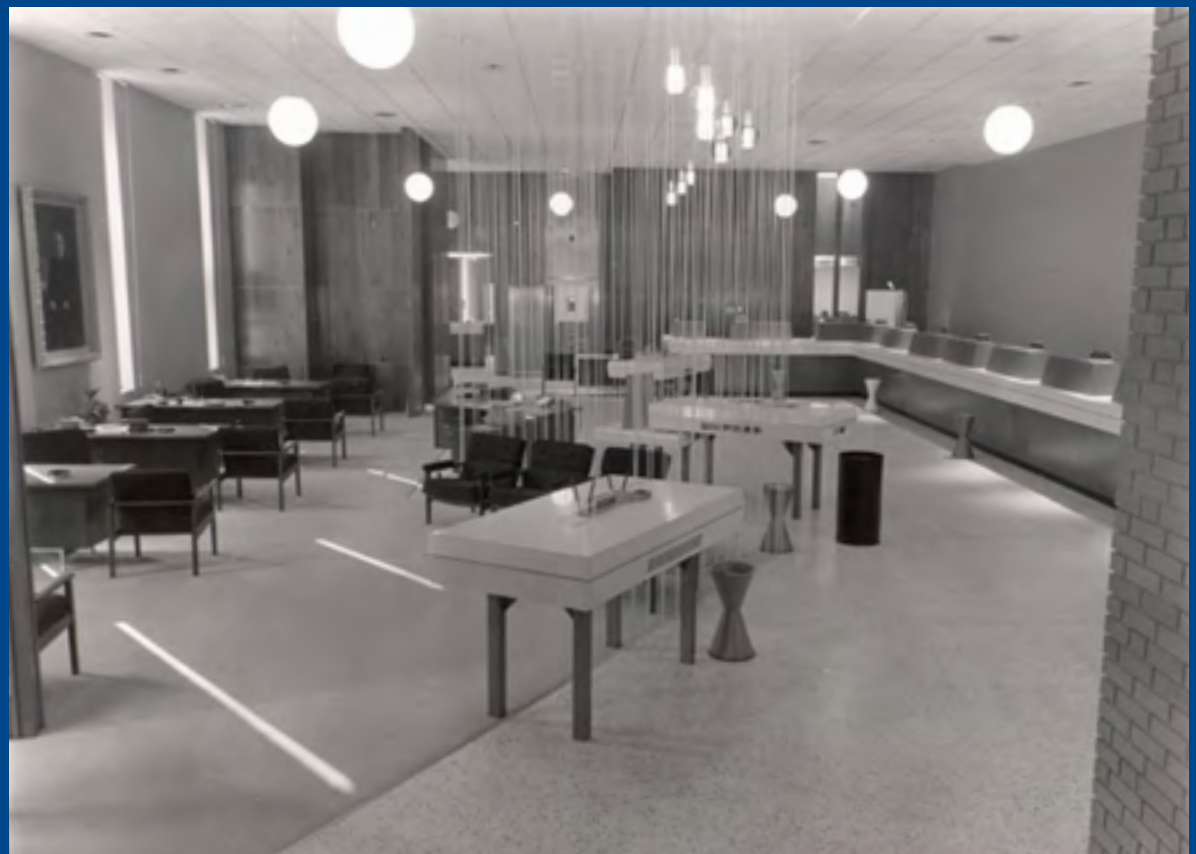
Beautiful Sheaffer Pen Desk Set with ebony-black base.

Ice Cream & Cake Set with handy ice cream spade and serrated edge cake knife.

★ KNIM Customer Interviews
Sunday

★ Free Gifts on Sunday

★ Tour the New Facilities



Lobby of the new bank



Third Banking House (1966—2000)



*Bank employees
appreciated
the spacious
comfort of the
new building.*



James B. Robinson and Ted Robinson stand in front of a 24-foot mural commissioned for the bank lobby as part of the bank's 100th anniversary in 1968. The mural depicts the history of Nodaway County incorporating native wildlife, wagon trains coming to Maryville, farm scenes and county institutions including the bank's buildings, courthouse, high school, new St. Francis Hospital, NWMSU buildings and the Mt. Alverno and Benedictine Convents.





Descendants of Theodore L. Robinson

(left to right), Theodore G. Robinson, Jr.; Charles Robinson Bell; Mildred Robinson Gray; James B. Robinson, Jr. and Edward Robinson Gray, stand in front of his portrait in 1968.



A commemorative plate incorporates the mural and jet age.



James B. Robinson and Ted Robinson after their election to chairman of the board and president/chief executive officer, respectively, in 1977.

“Ted” Robinson succeeded his uncle as president in 1977, marking the fourth generation of the family to lead the bank. James B. Robinson served as chairman of the board, and continued his family’s long-standing interest in livestock by raising and professionally showing Santa Gertrudis cattle until his death in 1986. Ted Robinson was elected Chairman of the Board in 1995. Ewart Burch served as a director of the bank until his death in 2003 at age 91. His son and grandson, E.L. Burch and Kyle Burch, are currently directors.

The early 1970s ushered in change as Maryville’s civic leaders sought to diversify the City’s economy which was dependent on agriculture and higher education. By 1971, the bank’s assets exceeded \$25 million. The college was granted university status in 1972. New manufacturing plants were recruited, which sprouted along the south edge of town. Along with the former St. Francis Hospital system, these employers provided “off farm” income for many residents.



During the mid-1970s, the bank hosted a week long “Apple Days” in the Fall. Bushel baskets of apples from Conception Abbey were placed in the lobby for customers to take. Women personnel of the bank dressed in period attire on one day. The women of the bank also sponsored a Dress-a-Doll Contest at Christmas time. The bank purchased dolls which were handed out for customers to decorate and dress. The dolls were returned to the bank for display and judging. The winner received a U. S. Savings Bond and the dolls were given to young girls.



1303 S. Main Street, Maryville, Missouri (under renovation Summer 2017)



Liberty Bell Bicentennial coin bank

In 1971, the state's bank branching laws were further relaxed, lengthening the allowable distance between the main banking house and any facilities to approximately 2.25 miles. This change allowed Nodaway Valley Bank to better serve this growing workforce and join the retail growth along the South Main Street corridor by constructing a new facility at 1303 South Main in 1973.

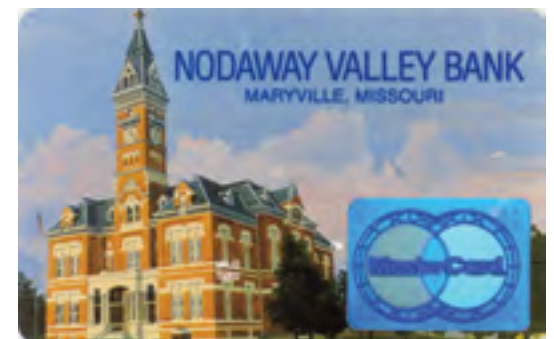
An extended period of economic upheaval followed an oil embargo imposed by the OPEC Cartel in 1973. An oil shortage, followed by rapidly rising prices, caused an economic inflationary spiral which was not tamed until the early 1980s when Federal Reserve Bank policies under Chairman Paul Volcker resulted in historically high borrowing rates.

Deposit rates were gradually deregulated and FDIC coverage was doubled to \$40,000 in 1974. While the increase in interest paid on deposits was a boon to savers, these policies proved financially catastrophic for some

farmers and other highly-leveraged businesses. By the mid-1980s, the price of petroleum and marginal farmland declined rapidly, leading to foreclosures and bank failures throughout the area.

By steadfastly adhering to conservative lending policies, Nodaway Valley Bank weathered another financial storm. Over a ten-year period, the bank's assets more than tripled to \$62 million by 1977. Perhaps the greatest threat to the bank's longevity was a hostile ownership takeover by a large statewide bank holding company which the bank's board of directors successfully fought off over a two-year period in the early 1980s.

By 1990, the size of the bank had more than doubled again to \$166 million. Nodaway Valley Bank continued its tradition of innovative service by being the first Maryville bank to offer ATM service. A distinctive card featured the historic Nodaway County Courthouse.



NVB ATM card featuring the Nodaway County Courthouse.

Nodaway Valley Bank Board of Directors, 1983. Standing left to right, Edward R. Gray; Joseph Espey, who succeeded A. J. Dinsdale as agricultural advisor in 1968; Ted Robinson, president; Jim Hayes, and Dick Thomson, executive vice president. He succeeded Ted Robinson as president in 2000 and retired in 2004. Seated, Joyce Chambers, secretary to the board; Edward W. Gray, James B. Robinson, chairman; Ewart Burch and Charles Robinson Bell.



Although Maryville's population has steadily trended up over the last half century to approximately 12,000, Nodaway County's population declined from almost 34,000 to approximately 22,000 by 1960 and remained flat. Ted Robinson realized that for the bank to continue to grow, it would have to expand its service territory.

During the late 1980s, many banks expanded by acquiring financially impaired banks. Nodaway Valley Bank was restricted by state banking laws to only two facilities within Nodaway County, or one in an adjacent county in order to protect market share. In 1990, the bank opened two new facilities on the site of closed financial institutions in Hopkins, Missouri, (now closed) and Savannah, the Andrew County seat. The bank enjoyed steady growth through new relationships with large borrowers uprooted by the economic turmoil.

In 1991, Missouri's branch banking laws were totally relaxed effectively allowing cross state branching. The bank then set its sights on St. Joseph, where Theodore L. Robinson found his first job 150 years earlier.

In March 1995, Nodaway Valley Bank began construction of a new 9,300 square foot bank on the corner of North Belt Highway and Cook Road. St. Joseph banker and civic leader, Bill Carpenter, was recruited to lead the St. Joseph banking team. During the next five years, the bank's deposits increased 63 percent from \$215 million to approximately \$350 million.

Daily Forum

Tuesday, November 1, 1983 — Maryville, Mo. 64468-0183 — 3 sections 26 pages — 25 cents

NVB moves said designed to retain local control

Recent actions by Nodaway Valley Bank of Maryville involving a merger and the formation of a one-bank holding company are designed to retain local control of the bank, officials say.

Theodore G. Robinson, president of Nodaway Valley Bank and a great-grandson of the 115-year-old bank's founder, said today the process is proceeding in an orderly manner but could not say when it would be completed.

Mr. Robinson stressed that the actions of the past few months are an attempt to make sure ownership and control of the bank stay in local hands. He said the steps being taken are in no way related to the operations of the bank, which continues its history of growth and financial stability.

With assets of \$11,800,000 and deposits of \$14,200,000 as of Sept. 30, Nodaway Valley Bank continues to be the largest of four Maryville banks. It also is one of the oldest and largest independent banks in Missouri.

Both the merger and the one-bank holding company involve local bank shareholders, who own approximately 67 percent of Nodaway

Valley Bank's common stock.

"After the merger, the bank will continue to be called Nodaway Valley Bank and will function as it has for the last 115 years and with the same officers, directors and employees," Mr. Robinson said. He added that the new bank will continue to keep "the interests of depositors and the community foremost in mind while adhering to our longtime motto of 'Safety and Dependability.'" — "Your old friends with young ideas will still be at the corner of Third and Main to serve your banking needs," Mr. Robinson said.

Over the past few months the bank's customers have heard quite a bit about an "interim" bank in addition to the new one-bank holding company, called Nodaway Valley Bancshares Inc.

Creation of the interim bank and steps to form the one-bank holding company started as a result of the sale last May of approximately 33 percent of the bank's common stock to United Missouri Bancshares Inc. of Kansas City, a large multi-bank holding company with 24 banks in Missouri, including six in the Kansas City area. This was the first time in

the history of Nodaway Valley Bank that stock had been sold to anyone without local or family ties to the bank.

After the 33 percent interest in Nodaway Valley Bank was purchased by United Missouri Bancshares, local stockholders of the Maryville bank were unsuccessful in negotiations to buy back the stock in order to keep 100 percent local ownership.

Mr. Robinson said that recent events "had persuaded the bank's board and remaining stockholders that outside ownership of a substantial interest in the bank's common stock would not be in the best interests of the community and would be inconsistent with the bank's objective of serving Northwest Missouri as an independent banking organization."

The laws of Missouri allow 10 percent of the shareholders of a corporation to agree to merge with another corporation. The local group which owns 67 percent of the Nodaway Valley Bank stock has formed a new corporation known as the Interim Bank of Nodaway Valley. The shareholders and directors of

both corporations have agreed to merge into the Interim Bank of Nodaway Valley. Under the merger agreement between the two banks, United Missouri Bancshares would have the choice of receiving such far its Nodaway Valley Bank stock or exchange it for non-voting preferred stock. Since no voting stock would be acquired by United Missouri Bancshares, the control would remain local as all the voting stock would be owned by the local group through its one-bank holding company.

The formation of the one-bank holding company is for the purpose of taking full advantage of the available tax benefits. The difference between a one-bank holding company and multi-bank holding companies is just what the name implies: the one-bank holding company owns only one bank.

The state commissioner of finance has approved this merger and also has granted a new bank charter to the Interim Bank of Nodaway Valley; which, upon completion of the merger, will immediately change its name to the Nodaway Valley Bank.

Approval also is expected soon from the Federal Deposit Insurance Corp.



St. Joseph Announcement Sign



4001 N. Belt Highway and Cook Road Lobby, St. Joseph



Cook Road Bank

Ted Robinson remained a steady booster of Maryville's courthouse square and lent his quiet support to civic improvement projects and his alma mater, Northwest Missouri State University, where he served one term on the board of regents.

In 2000, the bank undertook a year-long multi-million dollar remodeling and expansion of the main bank in Maryville. Gould, Evans and Goodman Architects of Kansas City, Missouri, completely redesigned the interior and exterior of the building which was sheathed in red brick to evoke a contemporary interpretation of a town square bank with large windows at street level and a prominent corner entrance. Once again, the building expanded 22 feet north and west with the acquisition of adjoining properties.

Believing that even the chief should retire by age 65, Ted Robinson relinquished the role of chief executive officer in 2000, and was succeeded by Dick Thomson, president.

Less visible during this period was the culmination of many cultural and economic changes that began after World War II, uprooting families and established social norms. Families became more transient as job opportunities/promotions required relocation, often to different regions of the country. Dual professions/incomes became the norm in most

households. Rapid technological advances and increased prosperity transformed life for many Americans while causing economic dislocation for others.

The debut of the nation's first credit card by Diner's Club in 1950 was greeted with reticence by consumers and merchants. Less than two decades later, revolving charge cards had become an acceptable method to finance household debt. The widespread availability and acceptance of the bank-sponsored Visa and MasterCard programs eventually replaced local merchant credit and travelers' checks as the preferred means of payment for every day expenses and travel.

The introduction of self-service banking by ATM in 1965 was not embraced immediately by some consumers who wished to maintain a personal banking relationship, but it helped the industry compete in the emerging 24/7 culture. ATM networks helped breach the remaining barriers to cross-state branch banking, and customers soon began to appreciate the convenience of withdrawing cash and performing basic account functions from affiliated ATMs around the world.

As a result of having to accept direct deposit of payroll and retirement funds, bank customers began to accept the convenience and reliability of electronic payments, as well



**Theodore G.
"Ted" Robinson, Jr.**
(b. 1935)
Years of Service
(1964—2015)



For a second time, the mural in the Maryville Main Bank lobby is removed in preparation for remodeling.



Main Bank under renovation in 2000.



Although it caused no major damage, a fire started when a spark from a welding torch ignited a tarp caused quite a bit of excitement during renovation of the Maryville Main Bank in December 2000.



Senior Vice Presidents Paul “Bud” Reedy and Ed Schieber confer in temporary quarters in a former insurance company office across Third Street which part of the staff occupied for a year during the renovation of the main bank.



James and Ted Robinson with the new time capsule box in the cornerstone of the renovated Main Bank in August 2001.



The mural, re-installed in the new lobby.

as preauthorized automatic withdrawals for recurring payments. The ATM card evolved into a debit card, which consumers began to use for routine expenses instead of cash or check, encouraged by banks which were attempting to move away from labor-intensive paper-based transactions and merchants wishing to reduce their credit risk. For improved efficiency, banks began exchanging electronic images instead of paper checks for payment.

Consolidations rolled through most industries with various effects. A result of improved operating efficiencies, consolidation within the farming industry continued throughout the twentieth century resulting in higher capital thresholds, larger debt requirements and declining rural populations. The savings and loan industry, the primary source of residential mortgages for much of the twentieth century, was unable to survive deregulation in the 1980s. Its business was absorbed by the commercial banks and mortgage brokers.

At the dawn of the twenty-first century, smaller rural banks, which survived the

energy and farming crises, faced increasing competitive pressure from larger banks. Some elected to sell out to larger regional banks, many of which merged with larger nationwide bank holding companies. Over a 30-year period, the number of U.S. banks declined by two thirds.

Small town merchants could not compete against large national retailers such as Walmart and many closed their shops, decimating small town squares. The business models of longtime national retailers were challenged, as well. In 2004, Sears was acquired by Kmart, which emerged from a Chapter 11 Bankruptcy organization two years earlier.

As consolidations continued to roll through staid industries, pension plans were discontinued in favor of portable Individual Retirement Accounts and 401K retirement plans. Passive pension plan participants were forced to make investment decisions which required some investment knowledge and guidance on retirement planning and investments. As savers became investors, banks began to encounter new competition from

brokerages offering money market and other mutual funds, as well as online transactional banking services.

With a personal computer, customers no longer needed a “brick and mortar” bank to conduct their business. Research on any topic became within easy reach for most consumers, who began to seek one-stop financial service for their transactional, loan and investment needs. Nodaway Valley Bank went online in 2000. An online bill payment service followed.

In 2002, the bank formed Nodaway Valley Investment Services, under the leadership of Dan Sommers, to provide comprehensive financial planning and brokerage services for its customers. Also in that year, construction began on a second new 11,000 square foot, full service St. Joseph bank at Riverside Road and Mitchell Avenue, near the Mitchell Woods Business Park.

In 2003, the bank acquired the Heritage Bank of St. Joseph, creating the largest privately owned bank in Northwest Missouri, with assets in excess of \$541 million.



Dan Sommers in front of NVIS lobby sign.



Groundbreaking ceremony at the Faraon Bank in St. Joseph.

James G. Robinson, son of Ted and Ann Robinson, joined the bank in July 1997 and was named president and CEO on June 1, 2004. He represents the fifth generation of his family to lead the bank.

In 2006, the bank completed construction of two new facilities at 402 North Belt and Faraon in St. Joseph and U.S. Highway 71 and Price in Savannah. In 2007, Nodaway Valley Bank acquired the family-owned Exchange Bank of Mound City, providing its ninth location.

By 2010, the bank's assets had increased in five years by 29 percent to approximately \$705 million.

When James B. Robinson, Jr. remarked that the telephone was the greatest innovation in his lifetime, he could not have foreseen its evolution into a wireless, handheld device, presently referred to as a "Smart phone." It combines telephony and computing capabilities, including online banking functions, plus the ability to make deposits by photographing a check. Once again, the banking industry finds its payment systems franchise under competitive pressure from nonfinancial entities and has responded with prepaid debit cards and mobile payment products.



Riverside Bank under construction in St. Joseph.





A half square block of buildings behind the Main Bank were demolished in 2011 to make way for a connected drive-up and parking. The bank now occupies two-thirds of an entire city block on the Maryville square.



James G. Robinson
(b. 1970)

In 2015, Ted Robinson became chairman emeritus and James G. Robinson was elevated to chairman of the board and chief executive officer. Entering its 150th year of continuous service to Northwest Missouri, with resources approaching \$850 million, Mr. Robinson states:

“While a lot has changed through the years, the principles on which the bank was founded have remained much the same. We still devote all our energy and assets to the local area. We hire experienced people who are well-known locally and are familiar with the financial needs of their community. We will continue to be ahead of the curve when it comes to ever-changing financial technology, but we will never forget our roots.”



1302 Riverside Road Lobby, St. Joseph



Riverside Bank



402 N. Belt Highway and Faraon Bank, St. Joseph



Faraon Bank Lobby



Savannah Bank



Mound City Bank



King Hill Avenue Bank, St. Joseph

OFFICERS, EMPLOYEES, ADVISORY BOARD MEMBERS & RETIRED OFFICERS



Board of Directors, October 19, 2016. Front Row, left to right: Robert E. Loch, Jr.; E. L. Burch, vice chairman; Theodore G. Robinson, chairman emeritus; Kelly Stelter, secretary. Back Row: Robert S. Hall, Kelly Crawford, R. Cort Hegarty, president; Kyle L. Burch, vice chairman; Troy L. Hayes and James G. Robison, chairman. Not present, James J. Hausman.



Advisory Board of Directors, April 18, 2017. Front row left to right: Brett Hausman, Bill McMurray, Steve Culver, David Stevenson, J.L. Robertson. Back row left to right: Adam Stein, Mike Jackson, Jim Hausman, Morris Heitman. Not present: John Proper.

2017 NODAWAY VALLEY BANK OFFICERS

James G. Robinson
Chairman of the Board/Chief Executive Officer

R. Cort Hegarty
President/Chief Operating Officer

LENDING

Seann O’Riley	Executive Vice President/Chief Lending Officer
Robert Dempster	Executive Vice President
David Lewis	Executive Vice President/Marketing Officer
Randy Luke	Senior Vice President
Brian Schieber	Senior Vice President/Risk Management Officer
Hubert Turnbull	Senior Vice President
Mike Zech	Senior Vice President
Linda Gallagher	Vice President
Steve Houston	Vice President
Rodger Karn	Vice President
Mark Quick	Vice President
Tom Shelton	Vice President
Clint Tobin	Vice President
Jim Triplet	Vice President
Carol Barnett	Assistant Vice President
Jeffrey Bird	Assistant Vice President
Lisa Little	Assistant Vice President
Michelle Mace	Assistant Vice President
Lisa Ridge	Assistant Vice President
John Thompson	Assistant Vice President

ADMINISTRATION & RETAIL SERVICES

Jim Davis	Chief Financial Officer
Ben Byrd	Vice President - General Counsel
Beth Jameson	Vice President - Auditor
Cindy Newbury	Vice President - Human Resources
Michelle Norman	Vice President - Deposit Operations
Judy Rogers	Vice President – Security Officer
Roxanne Schweizer	Vice President
Don Shields	Vice President - Chief Information Officer
Kelly Stelter	Vice President – Secretary to the Board
Christy Auxier	Assistant Vice President
Sheila Calfee	Assistant Vice President
Terri Dawson	Assistant Vice President
Tiffany Dishon	Assistant Vice President
Mari Ferguson	Assistant Vice President
Erinn Gemmell	Assistant Vice President
Karen Gerling	Assistant Vice President
Tammy Jackson	Assistant Vice President
Kerri Maggart	Assistant Vice President
Sheri McCoy	Assistant Vice President
Danyale Morlock	Assistant Vice President
Cindy Scott	Assistant Vice President
Patricia Sherry	Assistant Vice President
Brett Steiner	Assistant Vice President
Tara Stroud	Assistant Vice President
Tanya Thompson	Assistant Vice President
Teryl Uehlin	Assistant Vice President
Theresa Wray	Assistant Vice President
Terry Thurnau	Compliance Officer

NODAWAY VALLEY INVESTMENT SERVICES

Daniel J. Sommers,
Registered Principal

Gregory R. Pargas,
Investment Representative

Rita K. Mazurkewycz,
Investment Representative

Lisa M. Cox
Branch Operations Manager

RETIRED OFFICERS & DIRECTORS as of December 31, 2016

Jack Otte, 1989

Virginia Summa, 1994

Joyce Chambers, 1995

Shirley Hanna, 2000

Sharleen Reedy, 2003

Dick Thomson, 2004

Jim Hayes, 2004

Billy D. Cole, 2005

Paul "Bud" Reedy, 2007

Ed Schieber, 2011

Beverly Pitts, 2012

John Huey, 2012

Beverly McClintic, 2013

William A. Carpenter, 2014

Patrick C. Clark, 2014

Kay Nielson, 2015

Jerry Ingle, 2015

Ray Schieber, 2015

Donna Wilmes, 2016

Karen McGaughey, 2016

Rick Garvey, 2016

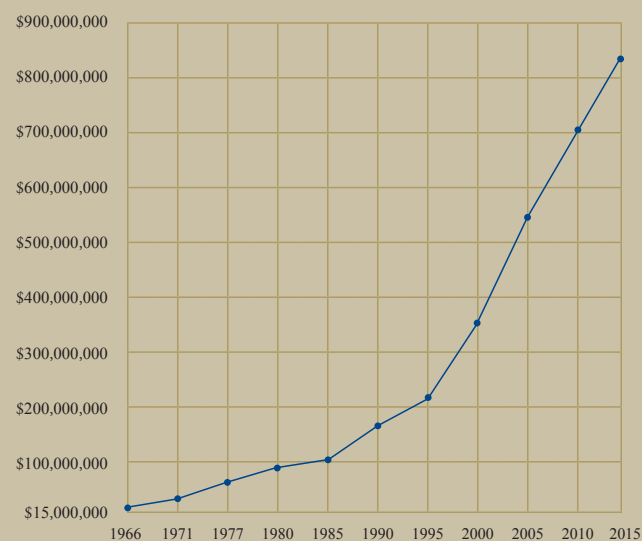
Cheryl Hale, 2016



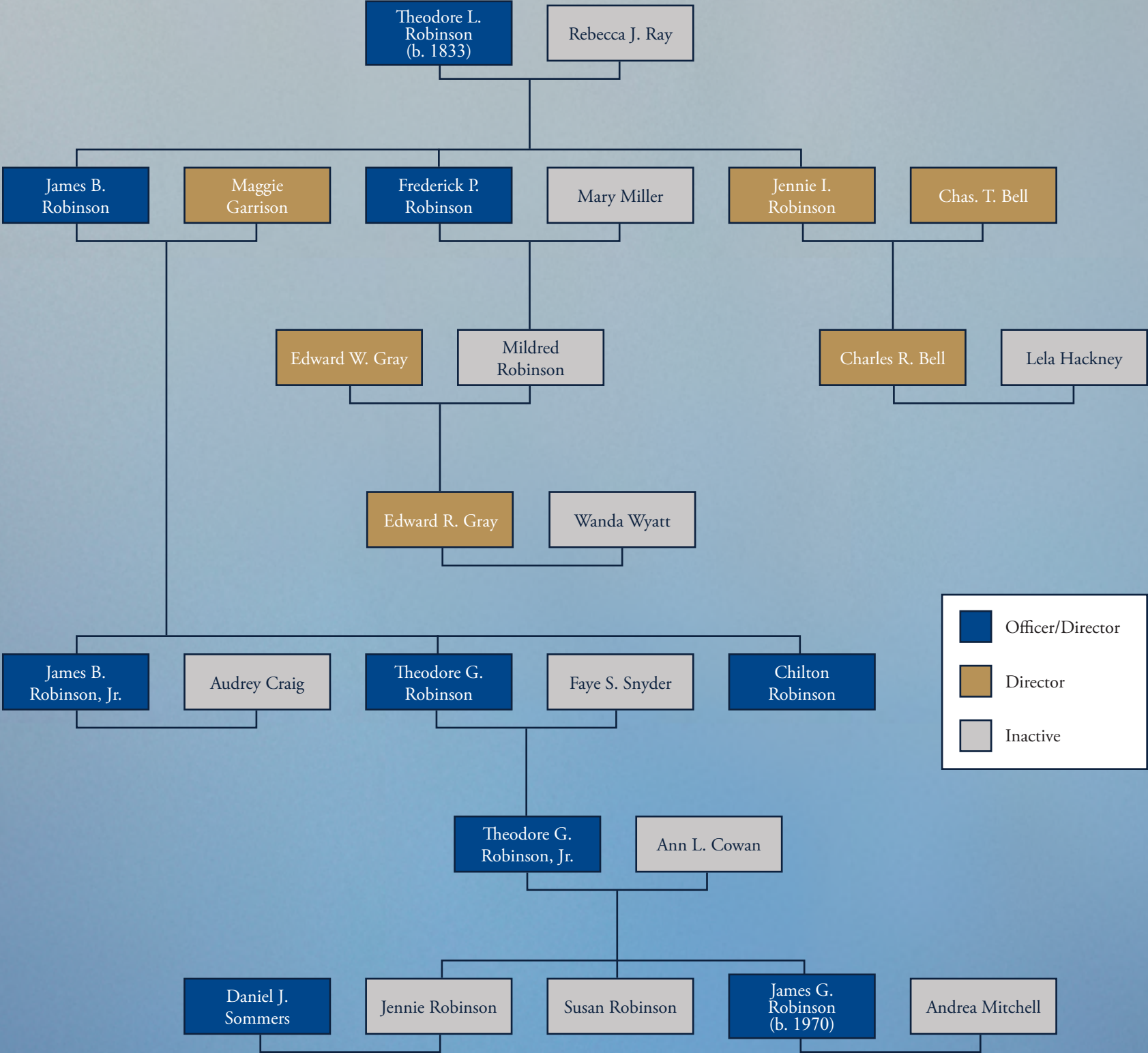
The Executive Committee serves up employee appreciation in October 2006. Left to right, James Robinson, Seann O'Riley, Cort Hegarty, Brian Schieber and Ben Byrd. Not present: Jim Davis.

BANK GROWTH BY DECADE

YEAR	RESOURCES
1966	\$17 million
1971	\$32 million
1977	\$62 million
1980	\$89 million
1985	\$104 million
1990	\$166 million
1995	\$215 million
2000	\$349 million
2005	\$547 million
2010	\$705 million
2015	\$839 million



THE ROBINSON FAMILY





150 years of banking on this site, 3rd and Main, Maryville, Missouri



Main Bank Lobby

