



OUR COMMUNITY **VISION**





COMMUNITY MATTERS

Strong, thriving places to live, work, and play emerge when people come together for a common vision.

Great Southern Bank takes pride in the active role we play, investing in our local communities to make them the best they can be.

Through our Community Matters program, we're engaged in our local communities, making a sustainable impact through lending and investing activities, financially contributing to community partners through grants and sponsorships, encouraging our associates to volunteer in meaningful projects and actively participate in financial education outreach efforts.

Each year we combine our service efforts with more than \$1.5 million in funding to help bolster nonprofit and civic efforts and respond to local needs. The greatest local

needs are identified through the pillars of our giving philosophy: Education, Health and Human Services, Community and Economic Development and Arts and Culture.

Our regional Community Matters Teams know and understand their respective markets, and are instrumental in determining the best use of philanthropic and public relations dollars in their region. Through their efforts, Great Southern's local giving activities are able to adapt to local community needs.

Our Community Footprint

 **100+**
Offices

 **70+**
Communities

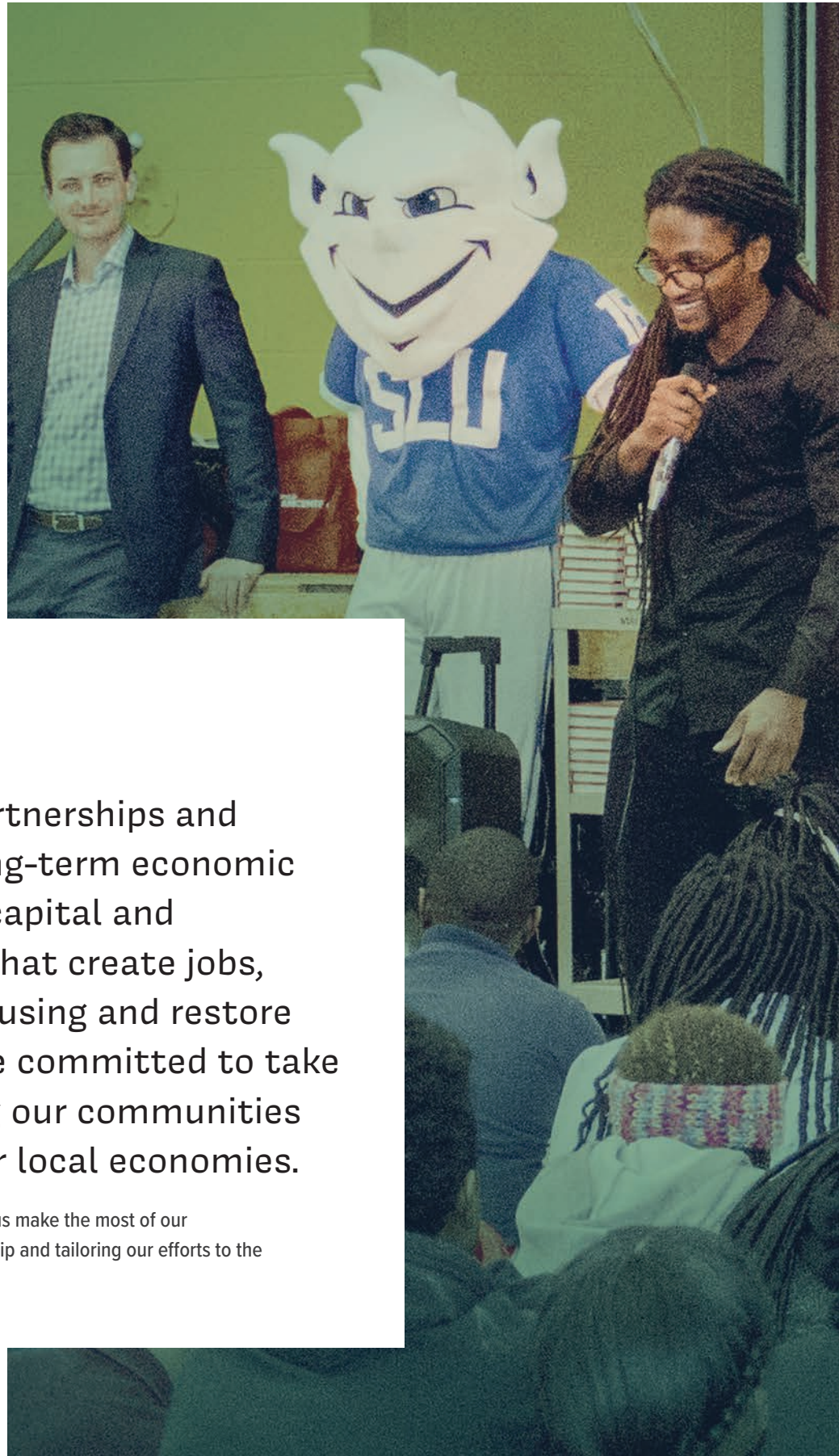
 **11**
States



LEAD

We are focused on partnerships and projects that have long-term economic growth. By providing capital and investing in projects that create jobs, develop affordable housing and restore neighborhoods, we are committed to take the lead in developing our communities and strengthening our local economies.

Our regional Community Matters Teams help us make the most of our community involvement by providing leadership and tailoring our efforts to the unique needs of their communities.



Marian Middle School

Marian is an all-girls, private, Catholic school that welcomes adolescent students from low-income backgrounds with a mission of breaking the cycle of poverty through education. They foster each student's spiritual, academic, and overall development from middle school through post-secondary education as a foundation for career success. Great Southern Bank began its relationship with the organization through associate volunteer efforts and sponsorship of annual fundraising events. Our engagement deepened when the school came to us with a need for reinvesting in failing infrastructure.

We were able to provide financing as part of a community development loan that provided the necessary funding to help improve the existing facility.

Marian is also looking to upgrade its arts and enrichment programming through a new performing arts stage and dance studio, gym floor, and improved chapel space. We are proud to be a part of the large community of corporate partners that have come together to support the vision of Marian Middle School as they work to build a brighter future for these future female leaders in our community.



Siouxland Expo Center

With a focus on supporting the region's economic growth, we are extremely proud to sponsor the new Siouxland Expo Center in Sioux City, Iowa. As part of the Riverfront Development District, the Expo Center is an innovative and dynamic venue that will provide 80,000 square feet of flexible spaces for agricultural, recreational, and community events. Our local management team championed this investment in Sioux City and look forward to the long-term benefit that this development will offer the entire community for years to come.

Community Partners

Here are just a few of the nonprofit organizations we partner with to invest in our communities.





DO

Volunteerism comes in many forms. Our bankers are more than bankers. They are mentors, board members and advisors to members of our community.

Annually, our bankers give thousands of hours to their community because they believe in the power of volunteerism and in working together to transform communities. Through our Community Matters program, we also extend paid time off to associates, offering flexibility during the workday for them to share their skills and knowledge with community organizations that heavily rely on regular volunteers.



Rebuilding More Than a Home

On a warm October day, an energetic group of Great Southern Bank associates volunteered for Rebuilding Together St. Louis, an organization that believes everyone deserves a safe and healthy home. The team was assigned to the home of Mr. and Mrs. Smith, an elderly couple in need of several repairs. The day was filled with hard work and fellowship between the homeowners and our team, who accomplished several projects—including building a ramp, allowing Mr. Smith

to independently exit and enter his home. Through this practical act of volunteer service, Mr. Smith later shared that he was personally changed as his value was validated, and with his newfound freedom, he was again able to enter society on his own terms. A caring group of dedicated volunteers provided a service that eliminated barriers for one person, one family, and in turn, touched many lives that day.

Teaming Up to Fight Hunger

Nearly 100 of our banking center managers and personal bankers from three states engaged in a community service project at Ozarks Food Harvest in Springfield, Mo. Their goal: team up to fight hunger, a growing issue that touches every community. Over the course of two days, the group did exactly that, putting their passion into action. They assembled more than 2,100 backpacks to be utilized for the Weekend Backpack Program and sorted 18,500 pounds of food, which created more than 28,000 meals. These meals were then distributed to families, individuals and children who are food insecure in local communities throughout Ozark Food Harvest's 28-county region.



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GIVE

Through our Community Matters Program, we focus on building strong partnerships that help support our communities and the people who live there.

Beyond corporate giving efforts, we support many associate-led giving campaigns, including our Community Matters Casual Day program and our annual United Way Campaign, generating nearly \$100,000 of donations directly from our associates to their local communities.



Grand Day to Celebrate

A Grand Day to Celebrate celebrated Giving Tuesday by donating \$25,000 to rural community nonprofit organizations throughout the Midwest. With a vision of meeting critical needs in our smaller communities, our local banking center managers selected recipient organizations based on their firsthand community knowledge. Funding focused on organizations that provide support for families, children, and senior citizens. To further support these efforts, we invited local customers and community members to attend open house events where we shared more about the services and resources available through these wonderful organizations.



Back to School Bash and Supply Drive

Great Southern Bank teamed up with Fox4 Love Fund for Children and the Jackson County Sheriff's Office to meet local area school supply needs. Together we were able to provide backpacks, school supplies and meet basic necessities for kindergarten to fifth-grade students living in poverty in the Kansas City area. All of our Kansas City

area locations also served as collection sites for the public to help support the efforts by dropping off school supplies. This project was championed by our Kansas City Community Matters Team, who organized and volunteered at this community service event, as backpacks were prepared and distributed to children and families in need.

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TEACH

We encourage our associates to lend their talents and expertise in the community by volunteering to help with many aspects of banking, money management and finance.

As bankers, we know that a solid understanding of how to manage money is the key to financial stability. We empower our associates to share their financial expertise by volunteering with community partners to teach children, adults and business owners financial competency.



Budgeting Today, Saving for Tomorrow

Since its inception, Great Southern Bank has supported Making Sense of Money, the Community Partnership of the Ozarks' Financial Literacy program. Making Sense of Money helps banks in meeting people where they are to assist them in developing lifelong habits to become financially independent. The program includes a free four-week basic budgeting series that is interactive and fun, helping participants find ways to save money and create an easy to follow budget. Our bankers enjoy regularly volunteering at these classes, sharing their knowledge and answering banking-related questions.



Sharing Knowledge to Protect Your Money

Fraud Fighting Friday is Great Southern's ongoing initiative to educate our customers, including Older Americans, on how to protect their financial assets from fraud scams. The American Bankers Association (ABA) Foundation recently awarded Great Southern Bank with an honorable mention for our focus of Protecting Older Americans through this program. As part of this

initiative, our trained banking center staff held *Fraud Fighting Friday* events at all of our banking centers and partnered with local senior centers to present and distribute printed resources about fraud. This program gives us the opportunity to create a dialogue with customers and share information with the community in an effort to protect their assets from fraudulent activity.

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A LEGACY OF GIVING

The Bill and Ann Turner Distinguished Community Service Award

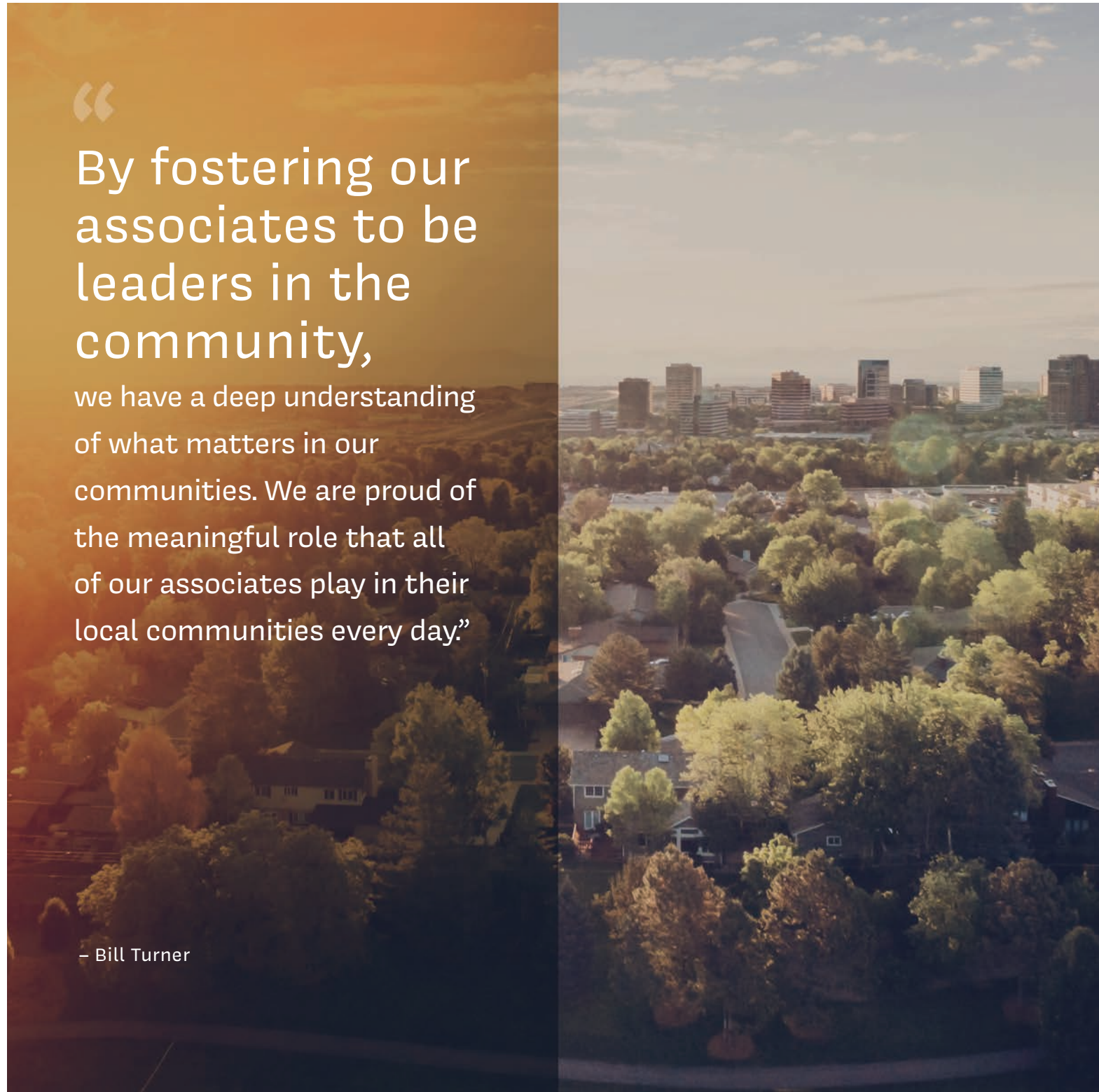
Distinguished Community Service Award Leaders have emerged throughout our Company, positively impacting their local communities by giving their time, expertise and resources to tackle issues with a shared goal of making their community a better place to live.

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 and his late wife, Ann Turner. The Turners' community mindset and giving spirit have shaped our culture at Great Southern Bank.

“
By fostering our associates to be leaders in the community, we have a deep understanding of what matters in our communities. We are proud of the meaningful role that all of our associates play in their local communities every day.”

– Bill Turner



Honoring Excellence

Associates throughout the Company have the opportunity to nominate coworkers they believe are worthy of this honor. An independent panel of community leaders review nominations and offer an unbiased perspective to determine the nominees whose actions in the community reflect the spirit of this award. To learn more about our Distinguished Community Service Award Recipients, please visit greatsouthernbank.com/volunteerism.

WHY BANKS MATTER

Bankers

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 on 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.

At Great Southern Bank, we will continue supporting causes, addressing needs and bringing our vision of stronger communities to life. We know that a thriving, strong economy means more success for everyone; our customers, associates, shareholders and our friends and neighbors in our communities.

Chamber of Commerce

In each of our communities, we are actively involved in many civic and nonprofit organizations, poised to be a leader in growth and innovation. One example is our involvement in local Chamber of Commerce organizations, whose mission supports serving as an advocate for businesses, acting as a catalyst for promoting economic health, stimulating jobs and improving the overall quality of life in our communities. We are proud to invest in our local Chambers to support the positive impact they make in the communities we call home.

Festivals & Events

As we continue to help create vibrant places to live, work and play, we are proud to support events that make each community unique. Great Southern Bank loves being part of the fun, sponsoring a variety of events from collegiate athletic partnerships and arts and music festivals to local farmers markets and county fairs. Community events like these help bring an increased quality of life to local residents as well as bolstering the local economy.



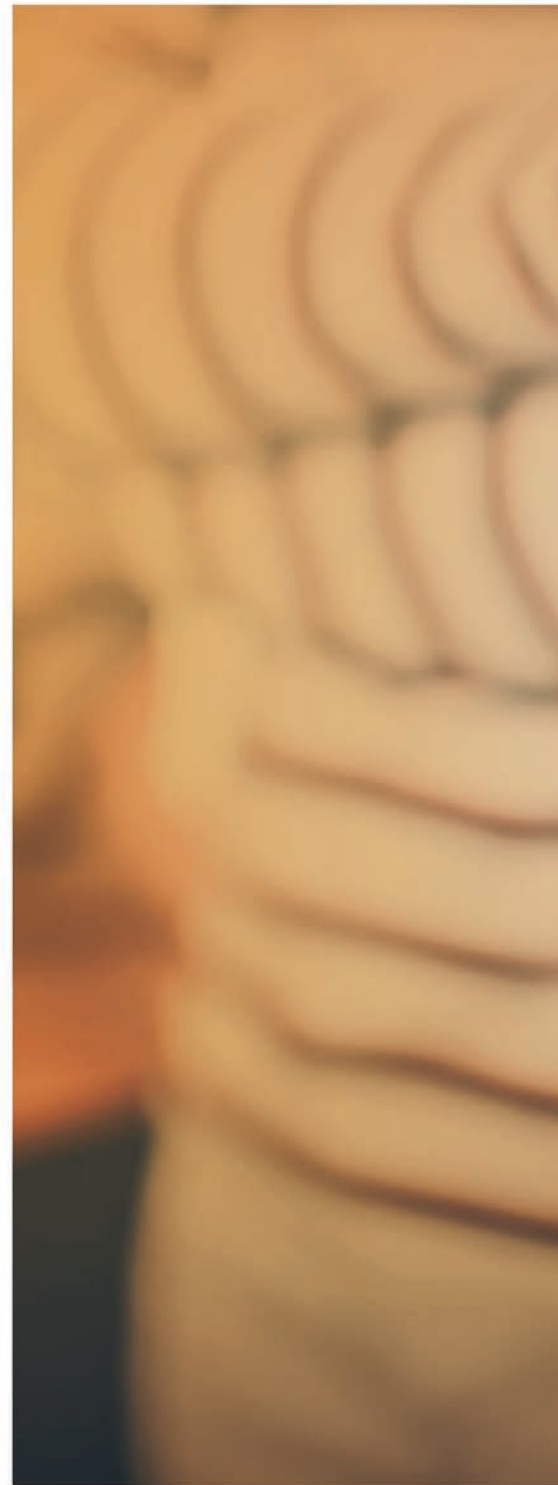
The foundation of creating positive change in a community begins with strong relationships among its members, ensuring everyone understands the critical areas of need and how all members can work together, taking action to help our communities thrive.”

Joe Turner
President and CEO
 Great Southern Bank



OUR MISSION

Build winning relationships with our customers,
associates, shareholders and communities.



Community
Matters

GreatSouthernBank.com/community-development



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