



## A TRIBUTE TO JOHN...

Our hearts are heavy and will be for some time to come. We remember not just a leader, but a mentor, a guide, and a friend. John led with integrity, kindness, and vision, inspiring us to be better every day. His door was always open, his words always encouraging, and his example always uplifting. John was a founding partner in the origin of Bank of Hays. He envisioned a true community bank that existed for the benefit of the members of the community. John benefited the Bank of Hays through his knowledge and expertise in all operational areas of banking. He invested bank assets wisely and made certain that the Bank was on the cutting edge of providing services to the Bank's customers, in order to make banking a positive experience.

Not only did John excel in the banking world, he also was involved in community activities by serving on numerous boards of directors, where he was able to offer his special talents.

John loved playing golf, and he was a leader in many of the projects which benefited his favorite golf course, Smoky Hill Country Club in Hays. John had a passion for the Kansas Jayhawks and was known to go driving around when games were close to ease the pressure. His favorite NFL team was the Green Bay Packers, an entity in which he was a proud stockholder.

John was a loving family man. His wife Jayne, daughter Paige, and granddaughter Rylee were the loves of his life. Jayne, Paige and Rylee will always be part of the Bank of Hays family.

Although he is no longer with us, the lessons he taught and the values he lived by will continue to shape our paths. We are grateful for the time we had with him, and his legacy will live on in the work we do and the lives he touched.



## BANK OF HAYS IS PLEASED TO ANNOUNCE NEW LEADERSHIP APPOINTMENTS. JOSH DREHER, PRESIDENT, AND DARLA BRAUN, EVP/CHIEF FINANCIAL OFFICER HAVE BEEN APPOINTED THE NEW CO-LEADERS OF BANK OF HAYS.

These strategic leadership changes mark a significant milestone in Bank of Hays' continued growth and commitment to operational excellence, innovation, and long-term value creation.

**Josh Dreher** brings nearly 20 years of experience in banking, notably commercial lending, with Bank of Hays. Josh began his banking career with Bank of Hays as a part-time teller while attending Fort Hays State University. Upon graduating, he was promoted to a Loan Officer focusing primarily in Commercial and Guaranteed Lending. In his new role, Dreher will oversee all aspects of Bank of Hays' operations, strategy, and organizational development.

**Darla Braun** is a seasoned financial executive with a proven track record in fiscal leadership and strategic planning. She has been with Bank of Hays since its inception in 2004 where she has served the bank in a Leadership role as the Human Resources Officer, Compliance Officer and Cashier. Before joining Bank of Hays, she had nearly 10 years of experience as a Cashier, HR Officer and Compliance Officer and nearly 4 years of experience as a Financial Institution Examiner. AS EVP and CFO, Braun will be responsible for financial strategy, risk management, investor relations, and capital planning.



### About Bank of Hays

Bank of Hays is a locally owned and managed community bank, committed to delivering high-quality solutions to all customers. With a focus on Community Commitment, Customer Convenience, Accountability, and Responsiveness, the Bank continues to expand its impact in the communities it serves.



# BANK IMPERSONATION

## Scams

Bank impersonation scams are on the rise, and criminals are becoming more convincing in how they target customers. In these scams, fraudsters pose as bank employees and contact you by phone, text, or email claiming there is suspicious activity on your account. Their goal is to create urgency and pressure you into acting quickly.

Scammers often use spoofed phone numbers, official-sounding language, and realistic messages that appear to come from your bank. They may ask you to verify personal information, share one-time security codes, click a link, or move money to a so-called "safe account." These requests are red flags.

### Red Flags to Watch For:

- Messages that create urgency or fear, such as threats to freeze your account
- Requests for passwords, PINs, or one-time security codes
- Instructions to move or transfer money to protect it
- Unexpected links or attachments claiming to be from your bank
- Calls or texts asking you to act immediately without time to verify

Remember: Your bank will never ask for your password, PIN, or verification codes by phone, text, or email. We will also never ask you to transfer money to protect it.

If you receive a message that seems suspicious, do not click links or use the contact information provided. Instead, contact us directly. Taking a moment to verify can help keep your accounts secure.

## MERCHANT PROCESSING

We can help you manage payments, improve your customer experience, and supply you with the tools you need to succeed!

No matter the type of business or the number of customers you serve...Payments are essential to the success of your business, but you've got so many other things to worry about as you grow your business. To help you simplify payments and boost management efficiency, we've partnered with Deluxe to provide you the very best in merchant (business) services.

With our services you can:

- **Accept Payments** - Let customers pay the way they want - in store, on the go, online invoiced - with credit, debit, Apple Pay and more.
- **Work with Payments Experts** - Get full support from application to activation and beyond.
- **Rest Easy** - Your customers' data is secure and you are provided the tools to become PCI compliant.
- **Access Data** - Daily transactions, sales trends, batch records and more business insights - at your fingertips.
- **Focus on Customers** - Benefit from award-winning customer service so your can get back to running your business quickly.
- **Create Loyalty** - Strengthen customer relationships to earn customers for life.

Is your time worth \$500? If so, get started today! Share two months of credit card processing statements with us. If we can't beat your current provider's effective rates, we'll give you \$500. To get started contact us at 785-621-2265. If possible, provide two months of current processing statements to your banker or Deluxe account representative. Deluxe, Bank of Hays' merchant services provider, will review the statements. If we cannot meet or beat your current effective rates, you will receive \$500.

## SBA LENDING

Are you interested in selling your business, purchasing a business, or expanding your current operation? SBA loan programs help small businesses access financing for a wide range of needs, offering lower down payments and competitive terms.

Bank of Hays is a leader in SBA lending and a Preferred Lender with the SBA, allowing us to approve applications in-house and significantly speed up the approval process. Contact our SBA lending team today!



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