

# First State keeps focus on community support

By Shawn F. Linenberger  
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Though it originally had a slightly different name, one local institution has extensive roots in Tonganoxie.

First State Bank and Trust dates back to 1893 and it's been a part of Tonganoxie since 1925. Originally The First National Bank of Tonganoxie, the financial institution changed to a state charter in 1934 and updated its name to The First State Bank of Tonganoxie. Nearly a century later, the bank has added trust services and expanded to seven branches in five local communities.

Today, First State continues to support the community while taking many precautions during the COVID-19 pandemic.

Jilinda White, market president for the Perry branch, said that the bank reopened lobbies June 8. Plexiglass protects customers and staff in the lobbies, but White noted that the bank continues to offer other options to help keep customers safe. Drive-through banking, contactless cards for paying in person at businesses and expanded online and mobile banking options all are available to customers.

With banks in four counties, pandemic regulations and recommendations might differ, but the commitment to safety is consistent.

"We have added online



Contributed photo

**FIRST STATE BANK AND TRUST** location along U.S. Highway 24-40.

loan applications for home loans and for consumer loans," White said. "Electronic banking is helping hopefully to flatten the curve," White said. "We're all hoping for that and working on that."

The local bank has processed 325 PPP loans totaling nearly \$16 million through the U.S. Small Business Association, White said Monday.

"We do feel like we're doing the best we can to support the economic recovery of our communities," she said.

Mortgage departments were very busy during the shutdown and "remain very busy right now," White said.

"Rates are attractive," she added. "People are buying and selling homes. And refinancing. That department is very busy."

In addition to Tonganoxie locations at 400 S. Bury St. and 1525 U.S. Highway 24-40, First State Bank and Trust also has two branches in Lawrence and single locations in Perry, Basehor and Kansas City, Kan. In total, the company has 90 employ-

ees. Tonganoxie accounts for 55 members of that staff, whether full-time or part-time employees.

White said the local banking institution is successful because it is committed to remaining independent while offering many services larger banks also do, "but we have that personal connection with our community."

First State offers debit cards that benefit local school districts and the Lawrence Humane Society with each purchase.

"And we give back a lot," White explained. "Employees are involved in community activities and events and support local efforts, like the school cards and numerous other causes such as youth, business and, charitable organizations."

The downtown Tonganoxie location lobby is open 9 a.m.-3:30 p.m. weekdays, with drive-up hours 9 a.m.-4 p.m. The highway location lobby is open 9 a.m.-5 p.m. weekdays and 7 a.m.-noon Saturdays. Drive-up hours there are 7 a.m.-7 p.m. weekdays and 7 a.m.-noon Saturdays.



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**KANSAS INSURANCE** can be found near the U.S. Highway 24-40 "curve" in Tonganoxie.

## Kansas Insurance in Tonganoxie features years of local experience

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Kansas Insurance's presence in Tonganoxie is fairly new, but the community should be quite familiar with the agent at the helm at 219 E. U.S. Highway 24-40.

Diane Bretthauer, who has been in the insurance business for nearly 45 years, sold her agency to Kansas Insurance in December 2018.

Bretthauer has been providing insurance services since 1976. She purchased the Lloyd Mills Agency in the early 1990s and has been at the current location since the early 2000s.

The longtime agent praised Kansas Insurance's longevity, noting that it's been in business for more than 70 years.

Tonganoxie is one of six communities statewide where Kansas In-

surance can be found. The company also has offices in Lawrence, Oskaloosa, Topeka, Sabetha and Colby.

Locals might be familiar with Kansas Insurance elsewhere as well, such as through advertising at Kansas State football games and Kansas basketball games. The company also has television commercials on Midco channels.

There's a staff of about 18 employees, with Bretthauer and Nikki Beach serving as regular staff at the Tonganoxie location.

Kansas Insurance has continued to offer regular services throughout the pandemic.

"It's more internet or phone versus in person," Bretthauer said. "But we never truly closed our doors. We went by appointment only."

It continues to be open 8 a.m.-5 p.m. week-

days and by appointment on weekends.

Bretthauer said there was some coverage that customers in the commercial line should consider.

"They need to check their business interruption coverage with closing down and opening back up, loss of income, things of that effect," she said.

Customers can find Kansas Insurance on Facebook and Twitter, as well as at the company's website at kansasins.com. Tonganoxie's office can be reached at 913-369-6600.

Bretthauer said she relishes continuing to be involved in the community as a part of the Kansas Insurance team.

"My favorite part is probably the ability and the time for community service," she said. I love the fact that I still get to do all of my stuff."

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