



KNOWING WHAT COUNTS



VOL 2016, NO 1

RUSHVILLE STATE BANK NEWSLETTER, SPRING 2016

FREE



March is here and Spring is just around the corner....March 19 at 11:30 p.m. to be exact. Soon farmers will be planting, flowers will be blooming, golfers will be swinging and the drab colors of winter will be replaced by the beauty of spring in central Illinois.

One of the great benefits of being associated with A Real Community Bank® is witnessing first hand the effect that we have on individuals in our community, and awarding local scholarships is one of the most obvious of these many programs. Each spring Rushville State Bank awards scholarships to graduating seniors at Rushville/Industry High School. This year the winners of \$500 scholarships are Kristen Wooldridge, Nicholas Howard, and Paige Crum. The article below describes our scholarship program in greater detail.

We will once again be celebrating Community Banking Week in Illinois with a customer appreciation day on April 8. You, our customer, are the reason we are able to celebrate Community Banking, so please be sure to stop by on the 8th.

Memorial Day will be celebrated on Monday, May 30. Please remember that this is more than just a day off, it is a day to honor those who gave the ultimate sacrifice while serving in the United States Armed Forces thereby enabling us to enjoy the many freedoms that we have today.

Have a great spring!

watch the pieces
COME TOGETHER.

**26TH ANNUAL
COMMUNITY
BANKING WEEK**

APRIL 3-9, 2016

**JOIN US TO
CELEBRATE !!**

APRIL 8, 2016

**COOKIES, PUNCH,
GIVEAWAYS &
FELLOWSHIP**

CBAI Scholarship Winners Announced

Rushville State Bank is pleased to announce the winners of the bank's 2016 essay competition to the following RIHS Seniors: Kristen Wooldridge, Nicholas Howard, and Paige Crum. Pictured with them are scholarship coordinators Nancy Peak and J.T. Thoenen.



Kristen Wooldridge submitted an essay titled "A Community Bank: More Than Just a Business". Kristen is the daughter of Tim and Rozanna Wooldridge of Rushville and plans to attend Illinois State University and major in Music Business. Nicholas Howard is the son of Tom Howard and Brenda Howard and plans to attend Southern Illinois University at Edwardsville and major in Pre-Medicine. Nicholas submitted an essay titled "The Significance of a Community Bank". Paige Crum plans to attend Southern Illinois University at Edwardsville and is the daughter of Leslie Simkus. Her essay was titled "The Importance of Community Banking".

Rushville State Bank offers up to three \$500 local scholarships each year to Rushville-Industry High School seniors. These scholarships are awarded based on essays written, and then forwarded on to the annual Community Bankers Association of Illinois essay contest where they could receive up to \$1,000 per year for four years. The 2016 essay theme was "The Importance of Community Banking".

The scholarships will be officially awarded at the Rushville-Industry High School Award ceremony in May 2016.



Take Control

Get control of your finances - take advantage of the FREE SERVICES offered by Rushville State Bank.

ONLINE BANKING

- view account activity
- transfer funds between accounts
- use Notify Me Alerts to text messages of account balances, cleared checks, or security messages
- download activity for use in PFM software
- access Bill Payment Service (fee may apply)

MOBILE BANKING

- companion product to Online Banking for customers on the go
- APPs available for Android and Apple devices, non-app Web URL available as well
- view activity, transfer funds, access Mobile Bill Payment

TEXT BANKING

- limited account information available with a few simple keystrokes
- account balance and recent transactions available in text message form

SHAZAM BOLTS

- APP or computer-based product for debit card holders
- retrieve "card" balance that will reflect recent transactions not shown on account balance
- set up alerts to be received by email or text message of debit card transactions > specified dollar amount, card not present transactions (online or telephone), or international transactions
- place a temporary hold on your debit card in the event of a misplaced or stolen card

Get more information on obtaining these FREE SERVICES by stopping in our location for more information or by visiting our website at www.rushvillestatebank.com.

Six Ways to Start 2016 on the Right Financial Foot

The Independent Community Bankers of America® (ICBA) and the nation's more than 6,000 community banks encourage consumers to keep their financial goals front and center in 2016. The ICBA and Rushville State Bank offer you six tips on how to manage your finances in 2016:

1. **Set up and follow a budget.** Organize household income and monthly bills, and prioritize your family needs and wants. Use online tools, such as budget calculators or PFM software to track expenses against income. *The Online Banking product offered by Rushville State Bank allows users to categorize expenses from their checking and savings activity in order to track income and expense. Information can then be downloaded to PFM software for tracking.*
2. **Pay bills on time—every time.** Paying on time avoids late fees and protects your credit score. *Several options are available through Rushville State Bank to ensure your payments are received on time. 1) Utilize the Bill Payment module through Online Banking or Mobile Banking to pay bills on a scheduled-in-advance date, on a recurring schedule, or have the bill automatically delivered, scheduled, and paid through the system automatically on its due date. 2) Sign up for an automatic withdrawal from your checking account by contacting the biller directly and giving your routing number and account number. 3) Contact the biller directly and pay the bill on a recurring basis using your Rushville State Bank debit card.*
3. **Check your account balances.** Keep track of the amount of cash you can withdraw and how many purchases you can make. Avoid having an overdraft and pay attention to fees and charges that can be avoided. Frequently checking your accounts will also help you detect and resolve any unauthorized transactions faster. *Maintain an accurate register of your account balance and reconcile your register with your account statement on a regular basis. Utilize Online Banking or Mobile Banking to stay informed about your account balances between statement cycles. Contact Rushville State Bank to establish an automatic transfer of funds between your accounts in the event of an inadvertent overdraft to lessen NSF or Overdraft fees. If you are a debit card holder, sign up for the Shazam Bolt\$ product to stay informed of your "card balance" (items paid for with your debit card that are not yet reflected in your account balance) as well as being notified of possible fraudulent items.*
4. **Use credit cards wisely.** Know your limits and when you are approaching them. Don't think of credit cards as free money or unlimited funds. *Track your card balances and review your monthly statements to ensure all transactions have been authorized by you. Avoid paying only the minimum payment.*
5. **Pay yourself with automatic savings.** Setting aside a little money every payday is manageable and will help you achieve your financial goals. *Contact Rushville State Bank to set up an automatic transfer from your checking account to a Savings account or Individual Retirement Account on a weekly or monthly basis to save for that special purchase or to establish an emergency fund.*
6. **Protect your identity.** Provide your debit card or checking account information selectively and only with companies or websites that you trust. Community Banks will never ask for your information over the phone so do not release this information to callers purporting to represent your Bank.

It's never too late to take control of your finances. The Rushville State Bank staff is available to help customers succeed and thrive in their financial lives.

Utilizing all the above mentioned services from Rushville State Bank will assist you in attaining your financial goals in 2016 and beyond.

COMING SOON



A new service from Rushville State Bank that will allow customization of your debit card with a picture of your choice is coming soon.

Watch for details.

Fees apply and picture approval required.





PREMIER CLUB

by Judy Quillen

On Tuesday, February 23, thirty-five club members traveled to Williamsburg, IA for a 2 hour guided tour of the Kinze Manufacturing Factory. Kinze Manufacturing was started by Jon Kinzenbaw in 1965 and is the largest privately owned manufacturer of agricultural equipment in the world, celebrating 50 years in business. From the very beginning, Christian principles have served as the backbone of Kinze Manufacturing, with core values of Integrity, Customer Focus, Excellence, Innovation, and Mutual Respect. Mr. Kinzenbaw started

with a small welding shop working on repairs and projects for farmers and found new ways to fulfill their requests for more power and convenience from their machinery. Their museum had examples of the early tractors, implements, and tools along with several video presentations. The factory was wrapping up the planter production for this year and was in the process of switching their tooling over to grain cart production the following week.

On Saturday, April 9th we will be traveling to the Fox Theatre in St. Louis to see the Broadway Musical "The Bridges of Madison County". The story is about an Iowa housewife, Francesca Johnson, and her life changing, four-day whirlwind romance with a traveling photographer, Robert Kincaid. "The Bridges of Madison County" is an afternoon you will cherish long after

the show is over. We will leave the Schuyler County Fair Grounds at 8:30 A.M. for the 2:00 P.M. performance. You will certainly want to sign up for this trip.

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This year we are traveling to "Canyon Country" featuring Arizona and Utah with Collette Tours from July 21-29. We will be flying from St. Louis to Scottsdale, AZ. Highlights are Oak Creek Canyon, Kaibab Nation Forest, Grand Canyon, Lake Powell, Bryce Canyon National Park, Zion National Park, and Las Vegas. You may still join us for this trip. Pick up a brochure at the bank.

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Save the date for our annual trip to Branson: November 17-20, 2016.

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If you are age 55 or better, please consider joining the Premier Club for travel opportunities and discounts on banking services.

RUSHVILLE STATE BANK ANNOUNCES PROMOTIONS

Rushville State Bank is pleased to announce the promotions of Mike Clemens to Senior Loan Officer, Jennifer Billingsley to Assistant Vice President, and J.T. Thoenen to Assistant Vice President.



Clemens joined Rushville State Bank in 2015, and has over 13 years of lending experience in Schuyler County. He received a Bachelors of Business in Finance from Western Illinois University and graduated from the Graduate School of Banking in Madison, Wisconsin. He is a member and Past President of the Astoria Lions Club. Mike and his wife, Megan, reside in Astoria with their children Maddox and Emily.

Billingsley joined Rushville State Bank in 2013. Her prior work experience includes Goodwill of Central Illinois and the Schuyler County Clerk's Office. She is a 2005 graduate of Rushville High School and received a Bachelors Degree in Sociology from Augustana College. Jennifer and her husband, Chris, reside in Rushville.



Thoenen started with Rushville State Bank in 2012 after receiving a Bachelors of Science in Agricultural Business and a Master of Arts in Economics from Western Illinois University. He is a 2006 graduate of Rushville-Industry High School. J.T. is very active in the Rushville community, currently serving as First Vice President of the Rushville Lions Club. He is also involved in Grow Rushville and the Schuyler County Ag Committee. In addition, J.T. currently serves as a Director of the Career Development Division of Community Bankers Association of Illinois.

RELOADABLE CARD

NO PURCHASE FEE

March 1 - April 30

LIMITED TIME ONLY

LIMITED TIME ONLY

NO PURCHASE FEE¹

TRAVEL CARD

Spring Forward

SUNDAY, MARCH 13, 2016

Contact Information Changed ??
Provide us with your new
phone number(s), address, or
email address when they change.

CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Mar 13	Daylight Savings Time Begins	May 6	Ag Day on the Square
Mar 17	St. Patrick's Day	May 6	Schuyler-Industry Middle School Spring Party
Mar 17	Schuyler-Industry Schools Closed 1/2 Day—SIP Day	May 7	Rushville-Industry High School Prom
Mar 18	Schuyler-Industry Schools Closed—Teachers Institute	May 8	Mother's Day
Mar 18	Schuyler County Ag Breakfast, Phoenix Opera House	May 17	RIHS Awards Ceremony
Mar 20	First Day of Spring	May 18	Schuyler-Industry Schools Closed—Teachers Institute
Mar 25- Mar 28	Schuyler-Industry Schools Easter Break	May 19	Schuyler-Industry Middle School Graduation
Mar 25	Good Friday—Bank Closes at Noon	May 19	Schuyler-Industry Schools Closed—Last Day of Student Attendance
Mar 27	Easter	May 22	Rushville-Industry High School Graduation and Baccalaureate
Apr 1	April Fool's Day	May 30	Memorial Day Holiday—Bank Closed
Apr 3- Apr 9	Community Banking Week	June 14	Flag Day
Apr 8	Rushville State Bank Customer Appreciation Day	Jun 16-17	Brown-Schuyler 4-H Fair
Apr 9	Premier Club Trip – "Bridges of Madison County"; Fox Theatre, St. Louis, MO	June 18	Tri-County Relay for Life—Jacksonville, IL 12pm-Jacksonville Square
Apr 21	Schuyler-Industry Schools Closed 1/2 Day—SIP Day	June 19	Father's Day
		June 21	First Day of Summer
		Jun 29- Jul 4	Schuyler County Fair



Rushville State Bank
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DIRECTORS

Charles Burton, *Chairman*
Gregg Roegge, *Vice Chairman*
Van Adkisson
Donovan L. Boehm
Leslie E. Heffner
David B. Hester
Richard C. Teel
F. Donovan Boehm, *Director Emeritus*
Richard G. Schenk, *Director Emeritus*

OFFICERS & STAFF

Gregg Roegge, *President & CEO*
Mike Clemens, *Vice President & Sr Loan Officer*
Linda Butler, *Vice President & Trust Officer*
Kelly Greene, *Vice President & Cashier*
Sandy Ward, *AVP & Information Systems Mgr*
J.T. Thoenen, *AVP & Loan Officer*
Jennifer Billingsley, *AVP & New Accounts*
Judy Quillen, *Premier Club Coordinator*
Daniel Boyd, *Teller*
Denine Cox, *Data Processing*
Beth Grover, *Data Processing*
Janet Hall, *Financial Services Associate*
Denise Morton, *Part-Time Trust Clerk*
Cindy Henninger, *Teller*
Cindy Paisley, *Loan Clerk*
Nancy Peak, *Receptionist*
Joni Thomas, *Data Processing*
Nancy Toland, *Teller*
Sarah Roegge, *Part-Time Teller*
Rebecca Wilson, *Part-Time Teller*



PLEASE DELIVER IMMEDIATELY !!
TIME SENSITIVE MATERIAL !!

ADDRESS SERVICE REQUESTED

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