



FROM GREGG'S DESK.....

"When you are finished changing, you are finished" – Ben Franklin

I want to take this opportunity to inform you of an exciting change that will be taking place soon at Rushville State Bank.

Over the weekend of May 3-7, 2018, we are going to be upgrading our core processing system, which basically is the backroom software that is used to support our business. The decision to change core processing systems was thoroughly reviewed, and we are convinced that this conversion will be beneficial to all parties.

Some of the benefits of this new system will include the option to receive your monthly statements via email or from within online banking, the ability to view updated account balances and check images via our on-line and mobile banking options, and a later same-day cutoff. Our team has and will continue to work hard to make this transition as smooth and seamless as possible for all of our customers.

We will be mailing an informational booklet to you in late March/early April that will explain the details of our system conversion and how you can be better prepared. Please retain the booklet you receive so you can refer to it as we get closer to and complete the conversion in May.



We appreciate your business and are excited to be able to offer you these new and enhanced services. Please contact us with any questions you may have.



EXCITING NEWS ON THE HORIZON FROM RUSHVILLE STATE BANK

Since our opening in 1890, Rushville State Bank has been consistent in its commitment to offer quality banking services to the residents of Schuyler County and the surrounding area. Over the past century, Rushville State Bank has committed resources to implement a multitude of banking related technologies in order to serve our customer base more efficiently and with the most advanced services available.

2018 will be no different, as we have invested significant time and effort into expanding our technological offerings as part of a core data processing upgrade within the Bank. Some examples of the enhanced product offerings are shown below:

- | | |
|---|--|
| • EMV Chip Debit Cards | • Check Images in Online and Mobile |
| • Apple Pay, Samsung Pay, Android Pay Options | • Paperless statement Option with Online Banking delivery or Email Statement |
| • Business Debit Card Option | • Real-time Transaction posting |

We will be making this transition over the weekend of May 3-7, 2018. You will be receiving a packet of information regarding this upgrade, delivered to you by the end of March 2018. Be sure to keep this packet and refer to it until the conversion weekend.

Take the time to read the packet of information related to the products and services you currently use with Rushville State Bank to ensure a seamless transition to our new suite of technological offerings.

If you have questions after you receive your packet, please call or stop by to discuss them with us. We look forward to serving you.

28th Annual COMMUNITY BANKING WEEK

in Illinois

April 1-7, 2018

CELEBRATING ILLINOIS'
REAL COMMUNITY BANKS®

Join us to Celebrate
Community
Banking Week

APRIL 6, 2018

Stop by the Bank
on Friday during our
Lobby Hours to
enjoy refreshments
and fellowship as we
take time to
celebrate *YOU*



PREMIER CLUB

By: Judy Quillen

County Fair grounds at 1:30 P.M. The doors open at 3:45 with dinner served at 4:00. Bootleggers preshow is at 5:45. The show should be over by 8:00. We should arrive back in Rushville approximately at 10:30 P.M. You will certainly want to sign up for this trip.

This year we are traveling to see "Heritage of America" July 13 - 22. We will be flying from St. Louis to New York City. Other places we will be visiting are Philadelphia, Gettysburg, Shenandoah Valley, Charlottesville, Monticello, Colonial Williamsburg, Arlington National Cemetery, Washington, D.C., Smithsonian Institution, and Mount Vernon. You may still join us for this trip. Pick up a brochure at the bank for more details. **Save the date for our annual trip to Branson: November 1-4, 2018.**

We are always glad to have new members and travelers join us on our trips. Please stop by or call 217-322-3323 for more information on joining the Premier Club or to learn more about our travel opportunities.



In May 2018, the Financial Crimes Enforcement Network (FINCEN) will be requiring financial institutions to strengthen customer due diligence requirements related to certain legal entity customers.

What does this mean to you? Starting May 11, 2018, each time you open a new legal entity/business account, *even if you already have an established account with Rushville State Bank*, you will be required to provide documentation certifying the ownership and control of the business, as well as identifying information on the owners and authorized signers.

What types of accounts are covered? Accounts covered under the rule include deposit accounts (checking, savings, etc.), loan accounts, and safe deposit box accounts.

What is a legal entity? The rule defines a legal entity customer as a corporation, limited liability company, general partnership, limited partnership, business trust, or any other entity created by the filing of a public document with a Secretary of State or similar office.

The definition *does not include* sole proprietorships, unincorporated associations, personal trusts, or natural persons opening accounts on their own behalf. It also does not include certain entities that are subject to Federal or State regulation, such as other financial institutions, state/local government agencies, and entities whose common stock is traded on the New York, American or NASDAQ stock exchanges.

What documentation will I be required to provide? A certification form, provided by the Bank, will need to be completed that documents the beneficial ownership and control of the legal entity. Verification of the identity of

each person who owns directly or indirectly 25% or more of the equity interest of the legal entity will be required. Additionally, identity verification will need to be collected on one person with "significant responsibility to control, manage, or direct the company", typically a President, General Partner, Managing Member, Chief Executive Officer, etc. *These individuals may or may not be on the signature card for the account being opened.*

What other documentation may be required?

Documentation will also be required to prove the legal existence of the business and the expected use/activity of the account being opened. Documentation examples may include filed Articles of Incorporation, Tax Identification Number Assignments, Board Minutes, LLC Operating Agreements, Partnership Agreements, or other filed registration documents.

Individuals listed in the Certification Form and each Signer on the account will also be required to provide their name, address, tax identification number, and date of birth. Documentation will be required to validate the information given, including the following: unexpired government issued photo identification, certified birth certificates, passports, social security cards, etc., as well as proof of current address.

How often must I provide this information? Each time a new account is opened for the legal entity, the ownership information will need to be re-certified. Additional supporting documentation may also be required to verify any changes in ownership or control since the prior account was opened. Documentation for individuals related to the account may be required again as well.

What other information may be required? We are required to document transaction types and volumes that are expected with the account and to monitor against actual activity on a periodic basis for suspicious activity reporting.

If you have questions concerning these new guidelines, please ask our new account representatives for more information.

RUSHVILLE STATE BANK SCHOLARSHIP WINNERS



Rushville State Bank is pleased to announce the winners of the Bank's 2018 essay competition are the following RIHS Seniors: Madison Love, Addison Crum, and Darian Redshaw. Pictured with the winners are scholarship coordinators Nancy Peak and J.T. Thoenen.

The scholarship contest required applicants to answer three questions regarding the impact or importance of community banking to them or someone in their lives, to a business or agricultural concern in our area, or to the community in general.

Madison Love, daughter of Amanda Caputo and Jason Love, plans to attend Illinois College to major in Elementary Education. Addison Crum, daughter of Mike and Amy Crum, plans to attend Illinois State University and major in Business Administration. Darian Redshaw, daughter of Joe and Amber Redshaw, plans to attend Parkland College to further her education to become a Dental Hygienist.

The essay applications will be forwarded to the state-wide CBAI scholarship program for additional consideration. The Rushville State Bank \$500 scholarships will be officially awarded at the Rushville-Industry High School Award ceremony in May 2018.

TRUST DEPARTMENT SCHOLARSHIPS AVAILABLE

The Rushville State Bank Trust Department has 2018 application forms available for scholarship programs through the Schuyler County Community Foundation and Schuyler County Education Foundation as follows:

- Joshua "J PHIL" Phillips Memorial Athletic Scholarship
- Schuyler County Jail Museum—Carrie & Mardelle Hinnners High School and College Scholarships
- A Hand Up Scholarship
- Late Knight Cruisers Car Club Scholarship
- Roger's Baker Culinary Arts Scholarship
- Michael Lee Ward Scholarship
- Victor Wood Scholarship

Completed forms can be returned to the Trust Department and must be returned by the deadline stated on each application. Most scholarship awards will be announced during the Rushville-Industry High School Awards Ceremony held in May 2018.



Rushville State Bank is proud to announce some recent staff promotions effective January 1, 2018.

Sandy Ward was promoted to Vice President—Information Systems Manager. Sandy has been with Rushville State Bank for over thirty years, managing our software and information systems department since 1998.

J.T. Thoenen was promoted to Vice President—Loan Officer. J.T. has been with Rushville State Bank since 2012 and is a loan officer handling both consumer and commercial customers.

Please join us in congratulating them on their accomplishments. We are glad to have them as part of the Rushville State Bank family.



Apply for a VISA consumer credit card during March and April 2018 through our partner, TCM Bank, N.A. and receive a FREE LED Lantern.

Cards are branded with the Rushville State Bank logo, but are approved, issued and serviced by TCM Bank, N.A.

To see a full set of disclosures, list of card benefits and an account application, please visit our location at 100 E. Lafayette Street, Rushville, IL 62681 or call 217-322-3323 to receive one by mail.



CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Mar 11	Daylight Savings Time Begins	Apr 29	Premier Club Trip – Circa 21 Theatre – “Rise Up, O Men”
Mar 17	St. Patrick’s Day	May 3-7	Rushville State Bank System Conversion
Mar 20	First Day of Spring	May 4	Ag Day on the Square Schuyler Industry Middle School Spring Party
Mar 22-25	Schuyler-Industry High School Drama Department presents “The Little Mermaid”	May 5	Rushville Industry High School Prom
Mar 23	Schuyler-Industry Schools Closed Teachers Institute	May 13	Mother’s Day
Mar 23	Schuyler County Ag Breakfast, Phoenix	May 17	Schuyler Industry Middle School Graduation
Mar 29- Apr 2	Schuyler-Industry Schools Easter Break	May 20	Schuyler-Industry High School Graduation and Baccalaureate
Mar 30	Good Friday—Rushville State Bank open regular hours	May 21	Schuyler Industry Schools - Last Day
Apr 1	Easter Sunday April Fool’s Day	May 28	Memorial Day Holiday - Bank Closed
Apr 1-7	Community Banking Week	Jun 1	Culbertson Foundation Golf Outing
Apr 6	Rushville State Bank Customer Appreciation Day	Jun 14	Flag Day
Apr 13	Schuyler Industry Schools School Improvement Day - ½ day Student Attendance	Jun 17	Father’s Day
		Jun 21	First Day of Summer
		Jun 29- Jun 30	Tri-County Relay for Life—Jacksonville, IL



Rushville State Bank
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217-322-3323

DIRECTORS

Charles Burton, *Chairman*
Gregg Roegge, *Vice Chairman*
Van Addisson
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*
Linda Butler, *Vice President & Trust Officer*
Kelly Greene, *Vice President & Cashier*
Sandy Ward, *Vice President & Information Sys.Mgr*
J.T. Thoenen, *Vice President & Loan Officer*
Jennifer Billingsley, *AVP & New Accounts*
Judy Quillen, *Premier Club Coordinator*
Denine Cox, *Data Processing*
Beth Grover, *Data Processing*
Janet Hall, *Financial Services Associate*
Denise Morton, *Part-Time Trust Clerk*
Cindy Henninger, *Teller*
Cynthia Henninger, *Teller*
Cindy Paisley, *Loan Clerk*
Nancy Peak, *Receptionist*
Joni Thomas, *Data Processing*
Nancy Toland, *Teller*
Kelly Ackman, *Part-Time Teller*
Sarah Roegge, *Part-Time Teller*



TIME SENSITIVE MATERIAL !!
PLEASE DELIVER IMMEDIATELY !!

ADDRESS SERVICE REQUESTED

Rushville State Bank
100 E. Lafayette St.
P.O. Box 50
Rushville, IL 62681



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