



KNOWING WHAT COUNTS



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RUSHVILLE STATE BANK NEWSLETTER, SUMMER 2016

FREE



If one were to believe the national media reports on bank consolidation, the distinct impression would be that Rushville State Bank—and all other community banks – are on their way to extinction. The fact is, nationally there are more than 6,000 community banks that have local ownership and management and are dedicated to providing personal financial services to their representative local markets.

Rushville State Bank is actively involved in our community, and is dedicated to helping our market area grow and prosper. Our success has not come without a plan and conscientious effort from every single Rushville State Bank employee. It is this dedication that separates us from the larger branch banking networks. We provide real, personal service and attention to detail, and make it our business to view each and every customer relationship as highly personal and confidential – regardless of the individual's situation.

We are proud of who we are and what we do, and as a result, we do a better job. The result is a commitment to the individual needs of each and every customer. This is why you can be certain that everyone here will continue to provide the best possible banking service available.

Thank you for your trust. See you at the Schuyler County Fair!

DEBIT CARDS—101



Off-to-College List

- New Clothes
- New Shoes
- Laundry Soap
- Open Rushville State Bank Student Checking Account
- Sign up for Online Banking And Shazam Bolt\$



If credit cards mean “pay later”, then debit cards mean “pay now”. These cards are tied to your bank account and work like you are paying with cash. Similar to writing a check, you need to have money in your account to use your debit card to avoid overdraft charges.

- **Know before you swipe.** Always know your current bank account balance and available funds. Keep your receipts and record the transactions in your checking account register, allowing for checks written that have not cleared your account when calculating your balance. Use online banking, mobile applications, and fraud applications to more effectively manage your account.
- **Know your limits.** Debit cards have daily spending and cash withdrawal limits to protect you in the event your card is stolen. Contact Rushville State Bank in advance if you need to make a large purchase to avoid unnecessary declined transactions.
- **Avoid surcharges.** When convenient, withdraw funds from ATMs owned by Rushville State Bank to avoid costly surcharges. Cash-back options with most large retailers are generally surcharge free as well.
- **Stay secure.** Sign up for customized alerts through Shazam Bolt\$ for card usage notifications, or through Online Banking to notify you of password changes on your account.
- **Keep a secret.** Choose a unique personal identification number (PIN) for your debit card. Avoid obvious choices like birthdates or phone numbers.

Debit cards are the convenient way to pay your bills and have access to your funds 24/7/365. Contact us at 217-322-3323 to apply for a card or to ask questions about your current card.



CELEBRATE OUR INDEPENDENCE—JULY 4, 2016—240 YEARS



If you plan to use your debit card while traveling, please contact us with locations and dates to ensure uninterrupted access to your account.

⇒ Place the Shazam Fraud Department phone number, 1-866-508-2693, in your cellphone in the event you need to be contacted regarding your account activity.

- ⇒ Travel with alternate payment methods in the event one method is declined.
- ⇒ When possible, use your PIN number to authorize transactions, even at merchants, which allows the fraud department to be more assured that the transaction is legitimate. Change your PIN number upon your return home, which can be completed by calling us at 217-322-3323.



IS “FREE” REALLY FREE ??

A chance to try something out for free? What have you got to lose??

If you're interested in a particular product or service, trying before you buy might seem like a no-brainer. But what starts as a free trial — or for a very low cost — might end up costing you real money.

The Federal Trade Commission, the nation's consumer protection agency, wants you to know that some companies use free trials to sign you up for more products — sometimes **lots** of products — which can cost you lots of money as they bill you every month until you cancel.

Whether it's for a teeth whitener, vitamins or a kitchen gadget, all free trials eventually end. And typically, if you don't want to buy what you've tried, **you need to cancel or take some other action before the trial is up.** If you don't, you may be agreeing to buy more product at a significantly higher cost.

But some dishonest businesses make it tough to cancel, hiding the terms and conditions of their offers in teensy type, using pre-checked sign-up boxes as the default setting online, and putting conditions on returns and cancellations that are so strict it could be next to impossible to stop the deliveries and the billing. Or, the "free trial" might come with a small shipping and handling fee. You think you're only paying a couple of dollars, but you're really giving over your debit or credit card information, resulting in much higher charges after the trial ends.

So how can you avoid the costs that might be hiding in free trials?

- **Research the company online.** See what other people are saying about the company's free trials — and its service. Complaints from other customers can tip you off to "catches" that might come with the trial.
- **Find the terms and conditions for the offer.** That includes offers online, on TV, in the newspaper, or on the radio. If you can't find them or can't understand exactly what you're agreeing to, **don't sign up.**
- **Look for who's behind the offer.** Just because you're buying something online from one company doesn't mean the offer or pop-up isn't from someone else.
- **Watch out for pre-checked boxes.** If you sign up for a free trial online, look for already-checked boxes. That checkmark may give the company the green light to continue the offer past the free trial or sign you up for more products — only this time you have to pay.
- **Mark your calendar.** Your free trial probably has a time limit. Once it passes without you telling the company to cancel your "order," you may be on the hook for more products and charges to your account.
- **Look for information on how you can cancel future shipments or services.** If you don't want them, do you have to pay? Do you have a limited time to respond? Do you need to return unwanted product?
- **Read your credit and debit card statements.** That way you'll know right away if you're being charged for something you didn't order. If you see charges you didn't agree to, contact the company directly to sort out the situation. Contact Rushville State Bank at 217-322-3323 to inform us of the situation if using your debit card. In most cases, a new card number will be in order to ensure future charges from the “free trial” are stopped.

And remember the saying,

“If it sounds too good to be true.....it probably is”.





PREMIER CLUB

by Judy Quillen

On Saturday, April 9th, thirty-six Premier Club members and friends traveled to St. Louis to the Fox Theatre and enjoyed the Broadway Musical "The Bridges of Madison County". We were amazed to learn that Elizabeth Stanley, the star who played Francesca, was from Camp Point, IL. The Fox Theatre always provides wonderful Broadway entertainment. Our group enjoyed lunch at the Cracker Barrel in Troy and had a very wonderful day.

Our annual trip with Collette is to "Canyon Country" featuring Arizona and Utah from July 21-29. Some of the highlights of the trip are a visit to Scottsdale, Sedona, and the Grand Canyon. We will enjoy a breakfast cruise along the lovely Lake Powell, and will be visiting Bryce Canyon National Park and Zion National Park. The U.S. National Park Service is celebrating their 100th birthday this year.

We will be staying at the Courtyard by Marriott, Maswik Lodge, Lake Powell Resort, Majestic View Lodge, and the Paris Hotel in Las Vegas.

Our annual "Christmas in Branson" trip will be November 17-20. We will be seeing the Hughes Brothers, All Hands on Deck Show, The Texas Tenors, "Moses" at the Sight & Sound Theatre, Pierce Arrow Show, and The Dutton Show. **A reservation deposit is due September 9th.** Please mark your calendar for our annual Christmas trip. Deluxe motor coach transportation, hotel accommodations, luggage handling, meals (in Branson), and shows are all included on this trip.

You do not have to be fifty-five to travel with us; everyone is welcome to join us on our trips. We are always glad to have new members. Please stop by or call 217-322-3323 for more information on joining the Premier Club.



**RUSHVILLE
STATE BANK**



Credit/Debit Card Processing

Relationships we have developed with third-party vendors allow Rushville State Bank to provide merchant credit card processing to our customer base.

Rushville State Bank customers will be able to offer the following services, as needed, to give payment options to their own customers paying with a debit or credit card:

- Traditional Pay-In Store options using point-of sale terminals;
- Payments using Apple Pay, Android Pay, and other Near Field Communication (NFC) options;
- Online payment options through company websites, including shopping carts;
- Payments On-The-Go, with secure mobile device payment solutions;
- Electronic check acceptance;
- Gift Card issuance and redemption solutions;
- Robust reporting and next day funding options.

Services are available for traditional store-front sites, at-home businesses, seasonal activities and one-time events.

If you are currently accepting these types of payments, we would appreciate the opportunity to review your current billing structure to see if our vendors can provide similar or enhanced services at a lower cost.

Using Rushville State Bank as your connection to these services will allow you to work with people you know, trust and have your business success as their # 1 priority.

Contact Kelly Greene or Gregg Roegge for more details at 217-322-3323.



Contact Information Changed ??
Provide us with your new phone number(s),
9-1-1 address, or email address
when they change.

CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Jun - Aug	Farmer's Market every weekend in Central Park	Aug 22	Schuyler Industry Schools - First Day of School
Jun 21	First Day of Summer	Sep 5	Labor Day Holiday - Bank Closed
Jun 29- Jul 4	Schuyler County Fair—75th Anniversary	Sep 9	Schuyler Industry Schools - "Teacher Team Mtgs" 1 hour early dismissal
Jul 4	Independence Day Holiday - Bank Closed	Sep 10	Rushville Rotary Golf Tournament
Jul 10	Rushville Community Band - Central Park Square	Sep 22	Autumn Begins
Jul 16	Hope Blooms Golf Tournament	Sep 23	Schuyler Industry Schools - SIP Day (1/2 Day Attendance)
Jul 21 - Jul 29	Premier Club Trip: Canyon Country	Sep 30	Smiles Day - Schuyler Industry School Holiday
Jul 23	Corn Fest	Sep 30- Oct 1	Rushville Fall Alumni Celebration 2016
Jul 28 - Jul 30	"Stuart Little" - Pandora's Playhouse at the Schuy-Rush Park stage		
Aug 3-4	Schuyler Industry Schools - School Registration		
Aug 11-21	Illinois State Fair - State Fairgrounds, Springfield		

Enjoy your Summer !!



Rushville State Bank
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217-322-3323

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*
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*
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*
Ellen Butler, *Part-Time Teller*
Lauren Cox, *Part-Time Teller*
Sarah Roegge, *Part-Time Teller*



TIME SENSITIVE MATERIAL !!
PLEASE DELIVER IMMEDIATELY !!

ADDRESS SERVICE REQUESTED

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Rushville, IL 62681



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