

Knowing What Counts

VOL 2016, NO. 3

RUSHVILLE STATE BANK NEWSLETTER

FALL 2016

FROM GREGG'S DESK.....

We have all heard the saying that "time flies when you are having fun"; well, I must be having a lot more fun than I realize because time sure seems to be flying by! As school starts for another year, I am sure those of you who are parents of high school seniors can hardly believe that your child is entering his or her last year of high school. As you prepare your student for what lies ahead, don't forget to teach them the fundamentals of proper money management; it will be a lesson that they will use for the rest of their life.

It has been eight years since I wrote an article in this newsletter about what many experts were calling the worst financial crisis our country had seen in decades. As all of you know, since that time interest rates have fallen to historically low levels and have remained there, prompting many depositors to be hesitant about investing their money in longer term deposit products. As the Federal Reserve policymakers talk about the possibility of increasing rates, many of you are reluctant to invest your money now for fear of rates increasing and missing an opportunity to invest at a higher rate. To alleviate your fears, we are re-introducing our **Wise Choice CD**, a 36 month certificate of deposit that includes a coupon that can be redeemed to increase the interest rate during the term of the certificate. Please give either Jennifer or Kelly a call to find out more about this Wise Choice CD.

We are pleased to welcome Cynthia Henninger to Rushville State Bank. Yes, I know this may be confusing since we already have two other Cindy's on our staff (and to make it even more confusing, one of these is also named Cindy Henninger), but we know this will be a minor inconvenience compared to the customer service experience that Cynthia brings with her. I invite you to stop in and welcome Cynthia to our team.

Have a great Smiles Day!

Don't make Social Media the "key" to your financial accounts ~~

Like many people, you may have a Facebook or other Social Media account which is accessible to the rest of the Internet-connected world.

Review your social media accounts and see if they indicate the dates and places where you grew up, went to school, got married, or if they include the names of pets, childhood friends, etc. There may also be postings that celebrate anniversaries, birthdays or class reunions.

This may be all the information a cyber-criminal needs to social engineer their way into your online accounts. Ensure your online accounts exclude any references to information that can be found in your social media websites.

When setting your security questions and answers that are used to change passwords on your online accounts or perform certain types of transactions, select those that would not be common information that cyber-criminals would easily find in your social media accounts or other sources of public information.

We all love to "share" our information to our online friends, just don't give them the "key" to the door of your financial lives.

The Wise Choice CD Is Back !

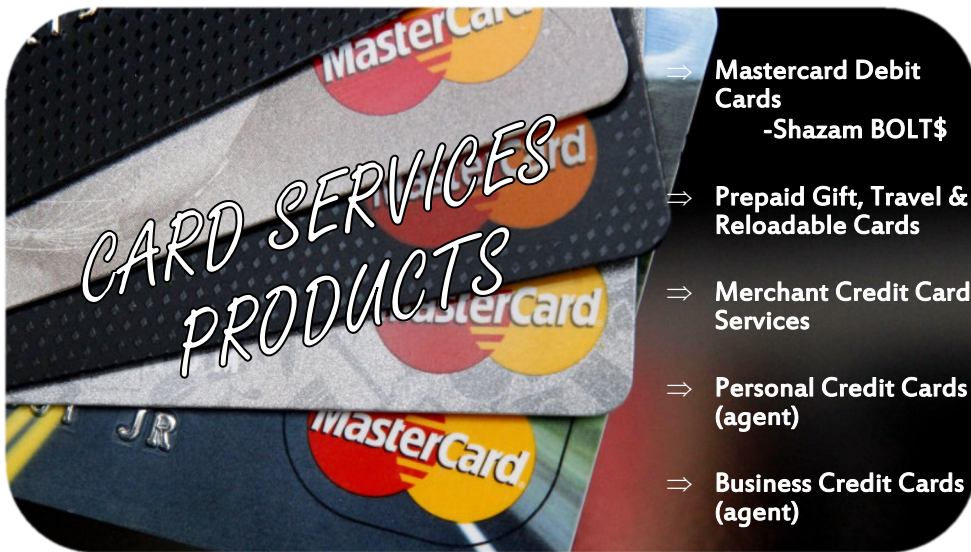


This 36-month Certificate of Deposit* earns a competitive rate of interest....
PLUS, you'll be issued a "coupon" to redeem at any one time during the CD's original term to increase your interest rate if rates go up.

What a Wise Choice !

Minimum deposit to open is \$2,500. Available for a limited time. Interest compounded quarterly. Penalty for early withdrawal. Full account disclosures available upon request.





- ⇒ Mastercard Debit Cards
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ATMS are EMV-ready

Rushville State Bank ATMs have been recently upgraded to accept EMV-chip based cards.

If you have an EMV-chip card from another financial institution or credit card that you use at one of our ATMs, plan to follow the on-screen prompts to re-insert your card for transaction processing. If you do not have an EMV-chip card, plan to complete your transaction as you do currently.

If you have questions, please contact us at 217-322-3323 or stop by for more information.

ESTATE AUCTION

Rushville State Bank is honored to serve as the Executor of the Dr. Russell R. Dohner Estate for the benefit of his family and heirs. His family has arranged to sell a large portion of his personal property at public auction. The sale will be held at the Schuyler County Fairgrounds on **Saturday, September 24** beginning at 9:00 am. Sullivan Auctioneers, LLC will conduct the auction.

Dr. Dohner's property includes furniture, antiques, collectibles, household items, signed books, glassware, pottery, jewelry, musical instruments, and much more. He also owned guns and knives which will be sold on Saturday, October 1 as part of a large gun and sporting goods sale at the Sullivan Auction Site in Hamilton.

Quoting the family, Dr. Dohner was "A Very Remarkable Man" who meant so much to the people of our community. This auction is your opportunity to choose a keepsake to remember Dr. Dohner.

Same Day Payments

Beginning in September 2016, financial institutions will have the opportunity to originate "same-day" payments for their corporate customers during a three-year phase in period.

What does this mean to you?

During the first year, starting September 23, 2016, corporate customers are allowed to issue "credit" transactions on a same-day settlement basis. If you are owed money for payroll, a benefit, or bonus, companies will be "allowed" to pay them in a same-day processing environment. Receipt of these types of credits/deposits to your account must be used to offset any withdrawal items from your account received during the same day.

Starting in September 2017, if you call in a payment to your credit card company using your checking account information, that payment "may" be deducted from your account on the same day you make the call rather than a couple days in the future. Not all bill payees will process their payments in this fashion, but you need to be aware of the possibility of same-day processing to ensure you have adequate funds in your account to cover the payments.

In the final year of the phase-in, in 2018, both deposits/credits and payments/debits received on a same-day settlement, will be posted to your account and reflected in the balance available to you at the ATM or POS networks.

If you have any questions concerning this same-day settlement process and how it may effect you, please contact us at 217-322-3323.

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PREMIER CLUB

by Judy Quillen

Eleven members of the Premier Club enjoyed a nine day trip to the Grand Canyon July 21-29. We began our journey with a talk from a local tribe member and learned about the Native American traditions, history and modern-day life.

While in Scottsdale, AZ we visited Camelback Mountain, Paradise Valley, and Old Town Scottsdale. Our next stop was Sedona, AZ and some travelers enjoyed a Jeep Tour of the desert. That night we stayed at the Maswik Lodge in Grand Canyon National Park, and as we drove along the East Rim we enjoyed the vast canyon scenery. Theodore Roosevelt was quoted as saying, *"this is one of the great sights which every American, if he can travel at all, must see."*

The next evening we arrived at Lake Powell Resort in Page, AZ and then moved on to the territory of the Navajo nation and

visited Monument Valley Navajo Tribal Park. We visited a Hogan, a traditional Navajo hut and learned a lot about the traditions of the Navajo tribe members. On Tuesday we traveled to Bryce Canyon National Park and Zion National Park. The formations within the park called Hoodoos, were created by the wind and water erosion over years of time. That night we stayed at the Majestic View Lodge in Springdale, UT. On Wednesday morning we rode an open-air tram and viewed the spectacular scenery along the Virgin River and later that day arrived in Las Vegas and stayed at the Paris Hotel. After a wonderful trip and lots of great memories, it was great to get back to Schuyler County.~~~

Our annual Christmas trip to Branson, MO will be November 17-20. The six shows we will be seeing are the Hughes Brothers, All Hands on Deck Show, The Texas Tenors, "Moses" at the Sight & Sound Theatre, Pierce Arrow Show, and The Dutton Show; we will be staying at the Radisson Hotel. Reservations are due now, with the final payment due October 7th. The trip includes deluxe motor coach transportation, hotel accommodations, luggage handling, meals (in Branson), and the six shows. Stop by the bank for a detailed itinerary.

***All are welcome on our trips.
Please plan to join us.***



NEW EMPLOYEE JOINS RUSHVILLE STATE BANK

Cynthia (Brown) Henninger joined the team of Rushville State Bank on August 22 as a full-time teller/customer service representative. Prior to joining us, Cynthia worked for the Orthopedic Center of Illinois in Springfield for more than 26 years.

Her parents are Phil and Jean Brown of Rushville. She and her husband Tom lived in the Springfield area for most of their married lives and have recently returned to Rushville. Their daughter, Paige is an English teacher at Warsaw High School.

"I am excited to be back in the Rushville community and look forward to being a part of the Rushville State Bank team". Please take an opportunity to stop and welcome Cynthia back to our community and to Rushville State Bank.



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CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Sep 10	Rushville Rotary Golf Tournament	Nov 6	Daylight Savings Time Ends
Sep 22	Autumn Begins	Nov 8	Election Day
Sep 23	Schuyler Industry Schools – SIP Day (1/2 Day Attendance)	Nov 11	Veterans Day Holiday—Bank Closed Schuyler-Industry School Holiday
Sep 30	Smiles Day – Schuyler Industry School Holiday	Nov 17- Nov 20	Premier Club Trip to Branson, MO— <i>Christmas in Branson</i>
Sep 30- Oct 1	Rushville Fall Alumni Celebration 2016	Nov 17	Schuyler Industry Schools – SIP Day (1/2 Day Attendance)
Oct 1	Deer Archer Season opens through January 15, 2017	Nov 18- Nov 20	Deer Shotgun Season
Oct 1- Oct 2	Spoon River Drive	Nov 24	Thanksgiving Holiday—Bank Closed
Oct 8- Oct 9	Spoon River Drive	Nov 24- Nov 25	Schuyler-Industry Schools Thanksgiving Holiday Break
Oct 8- Oct 10	Youth Deer Shotgun Season	Dec 1- Dec 4	Deer Shotgun Season
Oct 10	Columbus Day Holiday—Bank Closed Schuyler-Industry School Holiday	Dec 21	Winter Begins
Oct 21	Schuyler Industry Schools – SIP Day (1/2 Day Attendance)	Dec 19- Jan 1	Schuyler-Industry Schools Christmas Holiday Break
Oct 28	Schuyler-Industry Schools Closed Parent Teacher Conferences		
Oct 31	Halloween		



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Charles Burton, *Chairman*
Gregg Roegge, *Vice Chairman*
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Richard C. Teel

F. Donovan Boehm, *Director Emeritus*
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Kelly Greene, *Vice President & Cashier*
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Cindy Paisley, *Loan Clerk*
Cynthia Henninger, *Teller*
Nancy Peak, *Receptionist*
Joni Thomas, *Data Processing*
Nancy Toland, *Teller*
Ellen Butler, *Part-Time Teller*
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FDIC



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