

Knowing What Counts

VOL 2017, NO. 3

RUSHVILLE STATE BANK NEWSLETTER

FALL 2017

FROM GREGG'S DESK.....

The fall harvest season is here, and farmers are back out on the roads with their equipment moving from field to field. Please remember to be careful during the harvest season and keep a safe distance between you and the equipment operator...just because you can see them doesn't mean they can see you.

It seems like every week we hear about another data breach, scam, or fraud. We have devoted space in past newsletters to educate you on the various types of fraud and what steps you can take to protect yourself, and in this newsletter you will find additional articles relating to the recent Equifax data breach and the potential for fraud in the aftermath of a natural disaster. I urge you to be diligent in monitoring the activity in your bank accounts and to contact us immediately if you suspect any unauthorized activity in your Rushville State Bank accounts.

Have a safe fall season!



What to do after a Data Breach



It was reported this month that Equifax, one of the nation's three major credit reporting agencies, was the victim of a data breach that may have exposed the sensitive personal financial information of 143 million American consumers. Data accessed during the breach included names, social security numbers, drivers license numbers, birthdates, and addresses. This unfortunate situation has become all too common in recent years as large employers, insurance companies, and credit card processing companies have fallen victim to data breaches of various levels of severity that have allowed consumer personal information to be released.

Regardless of the type or source of the data breach, here are some basic steps to take to help protect yourself after a data breach that may have released your personal information:

Review your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do, which may include filing a police report.

Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. If you decide against a credit freeze, **consider placing a fraud alert on your files.** A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

Monitor your existing credit card and bank accounts closely for charges you do not recognize and report any unusual activity immediately. If you receive calls or letters regarding accounts you did not open, this may also be a sign of identity theft.

File your taxes early before a scammer can file in your name. File your return as soon as you have the tax information you need. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS and remember that the IRS never contacts you by telephone.

Be suspicious of any phone calls or emails you may receive related to the Equifax data breach. Legitimate representatives from Equifax will not contact you to verify your personal information.

Steps to take following a potential identity theft event will differ depending on the type of information that was exposed. If you believe you have been the victim of identity theft or that any of your personal information was included in a data breach, **please contact us at Rushville State Bank** to discuss ways to further protect your identity and to protect your bank accounts from any potential losses. See more information on the "What's New" page on our website at www.rushvillestatebank.com.

Fraudsters Capitalize on Natural Disasters

The FBI reminds the public there is the potential for fraud in the aftermath of Hurricanes Harvey and Irma as with any natural disaster. The FBI's Internet Crime Complaint Center (IC3) has received indications that fraudsters are using e-mail and social-networking sites, including job search engines, to facilitate fraudulent activities.

Disasters such as Hurricanes Harvey and Irma prompt fraudsters to solicit contributions purportedly for a charitable organization or a good cause. Therefore, before making a donation of any kind or supplying payment for any type of service related to victim relief, consumers should adhere to certain guidelines, including:

- Do not respond to unsolicited (spam) e-mails.
- Be skeptical of individuals representing themselves over e-mail as officials soliciting for donations.
- Do not click on links within an unsolicited e-mail.
- Be cautious of e-mails claiming to contain pictures in attached files, because the files may contain viruses. Only open attachments from known senders.
- To ensure contributions are received and used for the intended purposes, make contributions directly to known organizations rather than relying on others to make the donation on your behalf.
- Validate the legitimacy of the non-profit status of the organization by directly accessing the recognized charity or aid organization's website rather than following an alleged link to the site. You may also search registered charities through the Internal Revenue Website at www.irs.gov.
- Attempt to verify the legitimacy of the non-profit status of the organization by using various Internet-based resources, which may also assist in confirming the actual existence of the organization.
- Do not provide personal or financial information to anyone who solicits contributions. Providing that information may compromise your identity and make you vulnerable to identity theft.

If you believe you have been the victim of fraud and/or may have inadvertently released your personal financial information to a fraudulent party, please contact us at Rushville State Bank so we may assist you in protecting your banking assets from potential loss. Call 217-322-3323 to discuss your concerns or stop in during banking hours at 100 E. Lafayette Street, Rushville, IL to talk with one of our knowledgeable staff members.

TCM Bank Apply for a VISA consumer credit card during October or November 2017 through our partner, TCM Bank, N.A. and receive a FREE Upside-Down Inverted Umbrella.

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.



SAME DAY PAYMENTS

Phase two of the Same-Day ACH project started on **September 15, 2017** and added the option for same-day settlement of "debit" transactions, including credit card payments made by phone or website, and other bill payments paid in this manner.

Prior to September 15, as you paid a bill online or by phone you may have received credit for the payment on the day you "paid" the bill, but the funds were not removed from your bank account until 1-3 days later. In this new processing environment, the funds may be removed from your bank account on the "same-day" you make the call or pay the bill online. Not all bill payees will process their transactions in this "same-day" environment, but you need to be aware of the possibility to ensure you have adequate funds in your account to cover the payments.

We always recommend that you maintain an accurate accounting of all transactions in your deposit accounts to be aware of "your" balance at all times. You should NEVER rely solely on "our" balance due to possible outstanding items that may not have cleared your account.

If you have any questions regarding this new phase of same-day settlement, please contact us at 217-322-3323.

TIME TO FALL BACK—NOVEMBER 5, 2017



PREMIER CLUB

by Judy Quillen



Twelve members of the Rushville State Bank Premier Club joined thirty-two travelers from Australia, Ontario, Connecticut, Maryland, North Carolina, Kentucky, Arkansas, and Florida for a ten-day tour that included Nova Scotia, Cape Breton, Prince Edward Island, and New Brunswick.

A few of the highlights of our visit were the historic lighthouse at Peggy's Cove overlooking the Atlantic Ocean, the Alexander Graham Bell Museum at Baddeck, and the stately 9 mile Confederation Bridge over the Northumberland Strait. Another highlight of the trip included viewing the Bay of Fundy during high tide where Mother Nature controls the Reversing Falls with rapid rise and fall of the tide and water levels rising to 60 feet, creating one of the world's highest tides. We also visited the Fisheries Museum of the Atlantic, viewing the local species in a touch tank and then visited Amos Pewter.

Much too soon, it was time to depart for home with many fond memories of new friends, beautiful scenery, and delicious food.

Our annual "Christmas in Branson" is scheduled for November 16-19, 2017. As Christmas approaches, Branson turns into a festive holiday scene and is truly a magical place to be. Some of the shows we will be seeing include The Oak Ridge Boys, Maxine's Christmas Carol Show, The Osmond Brothers, SIX, and Christmas Wonderland. We will board the "Showboat Branson Belle" for a delicious dinner and spectacular show and will also be visiting the Curling Vine Winery. If you choose, there will also be time to shop at the Tanger Outlet Mall.

At present we have 35 signed up, so it is filling up fast. Please call and stop by the bank to get your reservation.

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

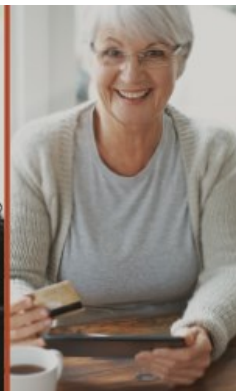


Disasters are unpredictable and can be devastating to a community. But there is a lot you can do to help prepare for these events.

- Store important documents such as proof of identity, property ownership, insurance policies, bank and investment account information, and three years of tax returns in a bank safe-deposit box. Encase these items in plastic bags to prevent moisture.
- Prepare additional copies of critical documents such as birth certificates, adoption papers, marriage licenses, and the deed to your home for safekeeping and inform a trustee, relative, or attorney of their location.

- Print out key contact information for executors, trustees, and guardians and store it in a secure location, either in your safe-deposit box or with a close relative.
- Inventory personal and household valuables (take photos and keep receipts) to help evaluate replacement costs.
- Include surplus cash, preferably small bills, in your home emergency kit. The kit should also include a three-day supply of food and water, a first aid kit, can opener, radio, flashlights, and batteries.
- Create digital copies, which can serve as a supplement or backup to paper documents. Scanned or electronic documents can be uploaded with secure online backup services.
- Contact your insurance agent or visit the Federal Emergency Management Agency's website at www.fema.gov to determine if a flood insurance policy is right for you.

Your
debit card.
Your life.



Use your debit card for
everything, everywhere,
every time.

CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Oct 1	Deer Archery Season Open through January 14, 2018	Nov 16-19	Premier Club Trip to Branson MO – Christmas in Branson
Oct 7-8	Spoon River Drive	Nov 17	Schuyler Industry Schools Closed ½ Day- SIP Day
Oct 7-9	Youth Deer Shotgun Season	Nov 17-19	Deer Shotgun Season
Oct 9	Columbus Day Holiday - Bank Closed Schuyler Industry School Holiday	Nov 22-24	Schuyler Industry Schools Thanksgiving Vacation
Oct 14-15	Spoon River Drive	Nov 23	Thanksgiving Holiday - Bank Closed
Oct 20	Schuyler Industry Schools Closed ½ Day - SIP Day	Nov 30 – Dec 3	Deer Shotgun Season
Oct 25-26	Schuyler Industry Schools -Parent Teacher Conferences (evenings)	Dec 21	Winter Begins
Oct 27	Schuyler Industry Schools – No Student Attendance	Dec 21 - Jan 2	Schuyler Industry Schools Christmas Vacation
Oct 31	Halloween	Dec 25	Christmas Day and Holiday - Bank Closed
Nov 5	Daylight Savings Time Ends	Jan 1	New Year's Day and Holiday - Bank Closed
Nov 7	Election Day	Jan 3	Schuyler Industry Schools—Teachers' Institute
Nov 11	Veterans Day Holiday - Bank Closed	Jan 4	Schuyler Industry Schools - Classes Resume



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*
Cynthia Henninger, *Teller*
Cindy Paisley, *Loan Clerk*
Nancy Peak, *Receptionist*
Joni Thomas, *Data Processing*
Nancy Toland, *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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