

Knowing What Counts

VOL 2018, NO. 2

RUSHVILLE STATE BANK NEWSLETTER

FALL 2018



FROM GREGG'S DESK..... Another summer has almost passed, it seems like just yesterday that we were hoping for some warm weather and an escape from the winter that gave us snow in mid-April. Once again we have been blessed with timely rains and it appears our farmers will have an excellent crop this fall. Unfortunately, if you are following the commodities markets, they certainly think so too!

Here in Schuyler County, we have a lot to be thankful for. This summer we were able to enjoy the first full year of our new municipal swimming pool, and soon we will have a new community and fitness center and a new fine arts center. In addition, activity is brisk in the industrial park, with a new car wash under construction and most, if not all, of the lots now being sold.



At Rushville State Bank, we continue to make changes to improve your customer experience. We appreciate your understanding and patience through our recent data conversion, and trust that you are taking advantage of the benefits of our new system.



Thank you for your loyalty and support. Have a great Smiles Day and a safe fall!

Member



POST CONVERSION THOUGHTS:

By now, we hope that you are realizing some of the benefits of our recent computer system conversion:

- **Later Cut-Off Time of 4:00pm daily** – allowing more time for *you* to complete your banking business.
- **Real-Time Processing** – immediate posting of your transactions to allow *you* greater convenience and increased control over *your* financial account activity, plus synchronization of balances and activity between online banking, card payment systems, and bank core system data to better serve you and your needs.
- **Upgraded Online Banking and Mobile Banking Platforms** – consistent delivery of online banking and mobile banking channels, with added features of online statement delivery, availability of check images online, and the option to control the use of your debit card at your convenience.

We still have a few services planned to be added to our offerings:

- **Mobile Wallet payments through Apple Pay, Samsung Pay, Google Pay, Masterpass, Fitbit Pay, and Garmin Pay** – to be available by year-end 2018.
- **Email Statements** – digital delivery of your statement for our non-online banking customers.

If you have any questions regarding any of our new expanded services now available, please stop by or contact us at 217-322-3323.





PREMIER CLUB

By: Judy Quillen

Ten members of the Rushville State Premier Club joined nine other travelers for a ten-day trip to New York City, Philadelphia, Gettysburg, Charlottesville, Monticello, Williamsburg, Yorktown, and Washington, D.C. Our journey began in New York City with a bus tour of special buildings and land marks in the city and included a stop at Ground Zero. On Monday we visited the battlefield at Gettysburg and President Eisenhower's home and farm. On day five we enjoyed Harper's Ferry, Shenandoah National Park and walked part of the Appalachian Trail. The beautiful home and gardens of Thomas Jefferson, the third U.S. President and author of the Declaration of Independence, was enjoyed by our group. With a step back in time we toured Williamsburg and on Friday we visited Arlington National Cemetery and watched the changing of the guard at the Tomb of the Unknown Soldier. We later were able to visit the Smithsonian Institute or the Holocaust Museum. Saturday we had a guided tour of the White House Visitor Center, with a stop at the World War II Memorial, the Vietnam Veterans Memorial and the Korean War Memorial. Our trip ended with a tour of Mount Vernon-George Washington's plantation and home.

On Thursday, August 9th, forty-four friends and members enjoyed the Celebration River Lunch Cruise in Moline. After boarding, we enjoyed a delicious buffet meal, were then entertained with the "Classic Oldies" of the 50's & 60's and several from our group enjoyed dancing. The weather was great as we cruised the Mississippi River.

Our annual trip to Branson is November 1-4 (4days/3nights)

and we will be staying at the Radisson Hotel. The following shows are on the lineup: "Andy Williams Christmas with the Lennon Sisters hosted by Jimmy Osmond", "Hughes Brothers Family", "Samson" at the beautiful Sight & Sound Theatre, "The Texas Tenors", "Showboat Branson Belle", and a perfect show to end with is "Pierce Arrow Decades Show" with Branson's funniest comedian. The meals included are three breakfast buffets and dinners at Landry's Restaurant, the Outback Steakhouse, and on the Showboat Branson Belle. Please sign up ASAP to secure your spot on this fun annual trip!



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 about the trips that are offered.



Apply for a VISA consumer credit card during September-October 2018 through our partner, TCM Bank, N.A. and receive a FREE Heated Travel Mug.

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.

NEW REMITTANCE ADDRESS FOR TCM VISA

Note the new payment remittance address for TCM Credit Cards effective 9/1/18 from your billing statement. New address will be to Carol Stream, Illinois.

Please update your bill payment records with the new address from your billing statement.

CONGRATULATIONS

As part of our annual Rushville State Bank Scholarship program, we forward the winning essays from our contest on to the Community Bankers Association of Illinois for consideration in their state-wide scholarship program.

We are pleased to announce that the essay submitted by **Madison Love** was awarded \$1,000 as a CBAI Group 7 winner. Madison, the daughter of Amanda Caputo and Jason Love, plans to attend Illinois College to major in Elementary Education.

Congratulations and best wishes for a bright future from Rushville State Bank!

10

things you can do to

AVOID FRAUD

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

1. **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request— whether it comes as a text, a phone call, or an email.
2. **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
3. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
4. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
5. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is **risky** because it's nearly impossible to get your money back. That's also true for reloadable cards (like MoneyPak or Reloadit) and gift cards (like iTunes or Google Play). Government offices and honest companies won't require you to use these payment methods.
6. **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search, consult an expert — or just tell a friend.
7. **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
8. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
9. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.
10. **Sign up for free scam alerts from the FTC at ftc.gov/scams.** Get the latest tips and advice about scams sent right to your inbox.

If you spot a scam, report it at ftc.gov/complaint. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice. **Contact us at Rushville State Bank to answer any questions you have regarding your account or if you believe you may have been the victim of a fraud of any kind.**



Hannah Spencer recently joined Rushville State Bank as a Part-Time Teller.

Hannah is a 2018 graduate of Rushville-Industry High School and has plans to enroll at Spoon River College in the Spring of 2019. Hannah is the daughter of Chad and Debbie Ingles of Rushville.

Please take the time to welcome Hannah to the Rushville State Bank family!



CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Sep 21	Smiles Day – RIHS Homecoming	Nov 4	Daylight Savings Time Ends
Sep 22	Autumn Begins	Nov 6	Election Day
Sep 28	Schuyler Industry Schools Closed ½ Day - Improvement Day	Nov 9	Schuyler Industry Schools Veterans Assembly
Oct 1	Deer Archery Season Open through January 20, 2019	Nov 12	Veterans Day Observed - Bank Closed Schuyler Industry Schools in Attendance
Oct 6-7	Spoon River Drive	Nov 16	Schuyler Industry Schools Closed ½ Day - Improvement Day
Oct 6-8	Youth Deer Shotgun Season	Nov 16-18	Deer Shotgun Season
Oct 8	Columbus Day Holiday - Bank Closed Schuyler Industry School Holiday	Nov 21-23	Schuyler Industry Schools Thanksgiving Vacation
Oct 13-14	Spoon River Drive	Nov 22	Thanksgiving Holiday - Bank Closed
Oct 19	Schuyler Industry Schools Closed ½ Day - Improvement Day	Nov 29 – Dec 2	Deer Shotgun Season
Oct 24-25	Schuyler Industry Schools -Parent Teacher Conferences (evenings)	Dec 21	Winter Begins
Oct 26	Schuyler Industry Schools – No Student Attendance	Dec 20 - Jan 3	Schuyler Industry Schools Christmas Vacation
Oct 31	Halloween		
Nov 1-4	Premier Club Trip to Branson MO "Christmas in Branson"		



Rushville State Bank
100 East Lafayette St, P.O. Box 50
Rushville, IL 62681-0050
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*
Hannah Spencer, *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



First Class
U.S. Postage
PAID
Permit No. 7
Monmouth, IL 61462