

Knowing What Counts

VOL 2017, NO. 4

RUSHVILLE STATE BANK NEWSLETTER

WINTER 2017

FROM GREGG'S DESK.....

Merry Christmas from all of us at Rushville State Bank! Our Board, Officers and Staff would like to take this opportunity to say **"Thank You"** for your continued loyalty and support, and for making this area a great place to work, live, and raise a family. During this season where we pause to give thanks for all of our blessings, we are especially thankful for our friends, families and community. These are the true treasures that bring joy and blessing to our lives.

The beginning of a new year is a great time to take inventory of your financial situation and set goals for the future. Our professional staff will be happy to assist you. Just give us a call to schedule a convenient, confidential meeting. You will be glad you did!

Please join us for our annual **Christmas Open House on Friday, December 15**. Stop in during our normal banking hours to visit and enjoy refreshments.

Have a wonderful holiday season!



*Merry Christmas and Happy New Year
from Rushville State Bank*



HOLIDAY OPEN HOUSE

Friday, December 15
(during lobby hours)

**Cookies, Punch,
Fellowship**

HOLIDAY—YEAR END HOURS

Christmas—Saturday, December 23—open regular hours until noon

Monday, December 25—Bank closed

New Year's—Saturday, December 30—open regular hours until noon

Monday, January 1—Bank closed

2017 Year End Cut-Off—Friday, December 29, 2:00pm



ROEGGE NAMED CHAIRMAN OF COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

During the 2017 annual convention of the Community Bankers Association of Illinois (CBAI), Gregg Roegge, President & CEO of Rushville State Bank was elected chairman of the Association for the 2017-2018 year. As chairman, Roegge will serve on the CBAI Board of Directors, will handle the affairs of the Association in conjunction with other members and will also serve on strategic planning and finance committees. "I'm proud to be a Community Banker and now becoming Chairman of this Association makes my career all the more rewarding. The community-banking profession is a shining example of independence and entrepreneurship and taken together with America's history has made us the land of opportunity," stated Roegge in his opening address to the convention. Join us at Rushville State Bank in congratulating Gregg on this accomplishment.



NEW YEAR'S FINANCIAL RESOLUTIONS

As the end of the calendar year approaches, take the time to review your financial health and make changes now to start off the new year on the right financial footing.

Review your spending for 2017. Analyze how you have spent your money this past year to ensure your spending habits are within your budget. The online banking program from Rushville State Bank allows you to categorize your deposit account activity for quick review at any time so future spending habits may be adjusted. Many credit card accounts will also provide you with summary of your spending by common categories.

Assess your Savings Goals. Are you reaching your savings goals? Do certain months of the year like real estate tax time or Christmas time find you scrambling to make ends meet? Rushville State Bank offers automatic transfer options from checking to savings accounts for you to plan ahead and prepare for those stressful times of the year. Transfers may also be set up to deposit funds to Individual Retirement Accounts or Educational IRAs to plan for the long-term.

Check your Insurance Coverage. If you have made any structural changes to your home this year, make sure those actions are reflected in your homeowners policy values. If you have purchased or sold any other insurable items, such as cars, utility vehicles, trailers, etc., make sure all your insurance coverages are up-to-date for the new year. If any major life or financial events happened in 2017 like a new baby or a death, be sure to review your beneficiary designations and coverage levels.

Keep an eye on your Credit. Pull your credit report from all three major reporting agencies for free annually at www.annualcreditreport.com. Review the reports to determine whether all information is shown correctly and work on any past due or collection debt to improve your credit score. Set up online payments to payees through our Online Banking and Bill Payment system to ensure all payments are made timely.

Review your Beneficiaries. If any family changes have happened in 2017 (marriages, divorces, deaths, or new dependents), take the time to review your beneficiaries on your deposit, investment, and insurance accounts to make sure your individual estate plans are correct. Review your power of attorney designations if in place already, or consider naming a trusted individual in this capacity to assist you in times of need.

Perform a check up on your Employment-Related Accounts. Ensure that you have used all necessary funds from your flexible spending accounts with your employer if you participate in these plans. Look over your employer-sponsored retirement accounts like 401(k) plans to ensure the investment allocations continue to meet your financial goals and that your contribution levels are where they need to be in order to retire on your time schedule.

Making a few small adjustments now can make a difference in the long term. Please see our knowledgeable staff at Rushville State Bank to help you meet your financial goals—now or in the future.

Have a happy and financially healthy 2018!





PREMIER CLUB

by Judy Quillen

The Rushville State Bank Premier Club was organized 25 years ago during which time we have made and renewed many friendships while enjoying many travel experiences around the world.

In June 2017 we traveled to Circa '21 Dinner Theatre in Rock Island to see the romantic comedy "Snapshots". This Dinner Theatre is a favorite for delicious food and great entertainment.

Our annual trip with Collette was July 17-27 to the Maritimes Coastal Wonders of Nova Scotia. A few of the great memories were Peggy's Cove, the Alexander Graham Bell Museum at Baddeck, and the stately nine mile Confederation Bridge of the Northumberland Strait.

Thirty-eight friends and members of the Premier Club spent November 16-19 in Branson where we stayed at the Lawrence Welk Resort. We attended the Oak Ridge Boys Show, Maxine's Christmas Carol, Showboat Branson Belle, and the Andy Williams Christmas Show starring Jimmy Osmond. On Saturday we enjoyed SIX, who combine their sensational harmonizing with the fascinating instrumental sounds straight from their mouths. The final show was Christmas Wonderland, a magical Joyous Christmas extravaganza with high energy dance, elaborate costumes, gorgeous production with all our favorite



Christmas songs. We enjoyed delicious meals at Landry's Seafood House, Panera, Cracker Barrel, and Montana Mike's Steakhouse. Our group also enjoyed the tour and wine tasting at the Curling Vine Winery.

Next year July 13-22, 2018 we are planning the Heritage of America trip with some highlights including New York City, Philadelphia, Gettysburg, Colonial Williamsburg, Arlington National Cemetery, Washington, D.C., Smithsonian Institution, and Mount Vernon. Join us for a trip presentation on **January 17, 2018 at 2:00pm**.

Thank you to all the Premier Club members and friends who have traveled with us and hope you will join us again or for the first time in 2018. So many wonderful experiences await you when you are a member and travel with us.



Halloween fun by our Employees as "Keyboard Special Characters"

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Purchase fee of up to \$6.95. Monthly inactivity fee of \$2.95 after 12 consecutive months of inactivity. Lost/stolen replacement card fee of \$5.00. Gift Cards are issued by MetaBank®, Member FDIC.



Join us in welcoming a new and friendly face to the Rushville State Bank family.

Kelly Ackman joined us as a part-time teller in October, 2017. Kelly is originally from the Kansas City, KS area and recently moved to Rushville with her husband Joe Ackman and their three boys, Myles, Liam, and Oscar.

Prior to coming to Rushville, Kelly and her husband Joe owned and operated a hair salon in Kansas for the past five years.

Kelly enjoys spending time outside with her family, gardening, decorating for the holidays, or just adventuring with her boys. She likes to try new foods, quote movies and appreciates the power of laughter.

Please join us in welcoming Kelly to Rushville State Bank and her family to our community!

CALENDAR OF EVENTS

Visit www.rushvillestatebank.com for more community events !

Dec 15	Rushville State Bank Holiday Open House	Feb 12	Lincoln's Birthday
Dec 21 – Jan 2	Schuyler-Industry Schools Christmas Vacation	Feb 14	Valentine's Day
Dec 21	First Day of Winter	Feb 14	Ash Wednesday
Dec 25	Bank Closed – Christmas Day	Feb 16	Schuyler-Industry SIP Day (1/2 Day)
Dec 28 – Dec 31	First Late Winter Deer Season	Feb 19	President's Day – Bank Closed Schuyler-Industry Schools Closed
Dec 29	2017 Year End Closing – 2pm	Feb 22	Washington's Birthday
Jan 1	Bank Closed – New Year's Day	Mar 11	Daylight Savings Time Begins
Jan 3	Schuyler-Industry Schools Teachers Institute—No Classes	Mar 17	St. Patrick's Day
Jan 4	Schuyler-Industry Schools Classes Resume	Mar 20	First Day of Spring
Jan 12-14	Second Late Winter Deer Season	Mar 23	Schuyler-Industry Schools Closed Teachers Institute
Jan 15	Martin Luther King Holiday – Bank Closed Schuyler-Industry Schools Closed	Mar 29- Apr 2	Schuyler-Industry Schools Easter Break
Jan 26	Schuyler-Industry SIP Day (1/2 Day)	Apr 1	Easter Sunday
Feb 2	Groundhog Day	Apr 1	April Fool's Day



Rushville State Bank
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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, *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*
Kelly Ackman, *Part-Time Teller*
Sarah Roegge, *Part-Time Teller*
Kristen Wooldridge, *Part-Time Teller*



GO  LOCALsm

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ADDRESS SERVICE REQUESTED

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



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