



## From Gregg's Desk:

### Insights from Rushville State Bank's President & CEO

**M**erry Christmas and Happy New Year! Hopefully you are enjoying this holiday season and are able to spend time making new memories with family and friends.

At the end of each year I tend to get reflective, and maybe a little more so this year as I will soon be celebrating my 20th Rushville State Bank anniversary. While our commitment to you has not changed over this period, the method of delivering our services has changed dramatically. We did not even have a website ([www.rushvillestatebank.com](http://www.rushvillestatebank.com)) 20 years ago, and now many of our customers use our website every day to check their account balance, pay bills, and transfer funds. With our newest service, mobile deposit, you can deposit a check into your account with your cell phone. It is hard to imagine the changes that will occur in our business over the next twenty years, but one thing that will not change is our commitment to you and this community. Please let us know if there are any products or services that you would like us to consider in the future.

This is also a great time of year to seriously consider your financial goals. Last year we introduced RSB Wealth Management as a new service to our community, and since that time Nathan White has had the opportunity to meet and help many of our customers with their long-term financial plans. I encourage you to schedule a free, no obligation appointment with Nathan to review your individual plan. Call us to set up an appointment.

It is a pleasure to serve you. On behalf of the staff, officers and Board of Rushville State Bank, thank you for your continued support. Happy Holidays!

## Coming up:

### Join Us For Our Holiday Open House!

Please join us at the bank on Friday, Dec. 20th during normal business hours for an extra dose of Christmas cheer!

### Schedule for Holiday Business Hours:

**Tuesday, Dec. 24th:**  
*Bank Closed at Noon*

**Wednesday, Dec. 25th:**  
*Bank closed for Christmas Day*

**Tuesday, Dec. 31st:**  
*Bank Closed at Noon*  
*2019 Cut-off at Noon*

**Wednesday, Jan. 1st:**  
*Bank closed for New Year's Day*

## Merry Christmas!

...from everyone at Rushville State Bank!





## Premier Club

by Judy Quillen

The Rushville State Bank Premier Club enjoyed several trips this past year.

In May, sixty members and friends enjoyed a trip to Circa '21 Dinner Theatre in Rock Island to see the musical "Grumpy Old Men". The day was enjoyed by all and included a delicious dinner and laugh-out-loud show featuring a story of family, friendship, love and romance.

In July, twenty-six members and friends enjoyed a bus trip to the Creation Museum and ARK Encounter in Covington, Kentucky. Our group enjoyed dinner, a cruise, and contemporary gospel music on the Queen City Riverboat on the Ohio River. We toured the Creation Museum and the ARK and enjoyed a guided tour of northern Kentucky towns and Cincinnati. The ARK was built with Biblical dimensions from Genesis 6 which was 510 feet long, 85 feet wide and 51 feet high, and included three levels of world class exhibits.

In late December we have a group of fourteen traveling to California for a New Year's Getaway that will feature the Tournament of Roses Parade. We will visit floats in their final stages of decorating, attend Bandfest, enjoy a New Year's Eve Gala Dinner Dance and have reserve seating for viewing the Rose Parade.

Thank you to our members and friends for traveling with us in 2019 and hope that you will make plans to travel with us in the coming year. Watch for announcements in future newsletters, on Facebook, and on our website at [www.rushvillestatebank.com](http://www.rushvillestatebank.com).



### **New Check Vendor To Provide Better Value For Our Customers**

In October 2019 our current check vendor reduced the quantities of checks that are received with an order from 120 checks to 90 checks per order, with no reduction in price to the customer. We searched for a new vendor and have signed an agreement with Bank-A-Count to become our primary check vendor for our customers. Standard orders will have 200 single checks or 150 duplicate checks in each order with a similar price to what was charged by our previous vendor.

The number of check styles with this vendor are limited, however we were looking to add value to our customers with the quantity of checks received with this change in vendors.

When you call in for a re-order, you will need to choose a new check style from the ten available and give us the starting number for your checks as we convert you to the new vendor. You may also choose a monogram or accent picture to be placed next to your name and address information at no additional charge. You are welcome to stop by the bank and review the styles and options in person or you may view them at our website at [www.rushvillestatebank.com](http://www.rushvillestatebank.com) on the check orders page.

Thank you for your cooperation as we make this transition.



### **Depositing Checks Has Never Been Easier with Mobile Deposit**

Rushville State Bank's Mobile Deposit service allows customers using the mobile APP to deposit checks to their account using the camera feature of their Android or Apple phone. This service is available upon approval of a request for the service and is offered with no fee.

Customers may make mobile check deposits to their Rushville State Bank checking, savings or money market accounts.

To apply for the mobile check deposit service, complete the mobile deposit registration form located within your mobile banking APP and submit for review. Customers will be notified of the status of their application by email in 1-2 business days.

Visit our website for additional details about Mobile Deposit, and stop by the bank if you have any questions or need assistance to apply for the service.





# Say hello to the newest additions to our teller team!



## New ATMs include a new look and updated features

We recently completed the installation of two of our new ATMs, which are conveniently located in the drive-up areas on Lafayette and West Clinton Streets.

You will notice that the card reader requires you to insert your card differently than on our prior machines. The reader will also hold your card in the machine until your transaction is complete. Other than entering your PIN on the keypad, all other activity is entered on the touch-screen display.

Please note that the new ATMs do not have deposit functionality like the previous machine. However, we recently implemented Mobile Check Deposit that can be used to deposit checks from within our Mobile Banking App.

## Six Simple Tips for Safer Holiday Spending

Now that the Christmas season is ramping up, it's easy to forget that not everyone has the same wish to bring tidings of comfort and joy to their neighbors. Indeed, a recent article published by the fraud-prevention and management firm Riskified points out that the sheer volume of purchases made during the holiday period results in a greater number of consumers falling victim to scams. With that in mind, here are six tips to help you avoid being a victim during "the most wonderful time of the year":



**Review your account activity regularly.** Keeping an vigilant eye on your transactions is much easier when you utilize resources such as Mobile Banking and Online Banking to evaluate the activity of your accounts – meaning you can respond to suspicious activity much faster.

**Limit your online shopping to secure and reputable websites.** If you happen to find a perfect gift on a boutique site, be sure to do some due diligence before making your purchase. This can be as easy as putting the name of the company into a search engine to see what kinds of reviews come up. If purchasing directly from the site, you should also make sure it's secure by looking for an "s" after "http" in the URL bar at the top of your browser.

**Be observant when using ATMs.** Not only can this save you from being robbed, but it can also prevent digital theft as well. For example, devices called Skimmers can be attached to ATMs and debit card readers to steal information. As such, it's always a good idea to briefly inspect such devices for any evidence that they may have been tampered with. If something looks suspicious, notify the bank or store owner right away.

**If possible, designate a specific card for use in purchasing gifts.** This is a fairly simple strategy that can help you mitigate your losses in the event that you are exposed to fraud. Not only that, but it can also help you to stay within your established holiday shopping budget as well.

**Jot down your credit card numbers and put them somewhere other than in your wallet or purse.** An easy way to do this is to photocopy the front and back of each debit and credit card and store the copies in a secure location in your home. This can help you quickly notify us and other card vendors if your cards are lost or stolen.

**Alert us before embarking on a lengthy trip.** While not necessary for short excursions, it's a good idea to let us know if you're planning for an extended stay somewhere, especially if your itinerary takes you out of the area. Doing so can enable us to quickly respond if you encounter any issues on your travels.



# Calendar of Events

Visit [RushvilleStateBank.com](http://RushvilleStateBank.com) for more community events!

Dec 20 ..... Rushville State Bank Holiday Open House  
 Dec 20 – Jan 2 ..... Schuyler-Industry Schools  
                                     Christmas Vacation  
 Dec 21 ..... First Day of Winter  
 Dec 24 ..... Christmas Eve – Bank Closed at Noon  
 Dec 25 ..... Bank Closed – Christmas Day  
 Dec 26-29 ..... Late Winter Deer Season  
 Dec 31 ..... New Year's Eve - 2019 Year End  
                                     Closing – Bank Closed at Noon  
 Jan 1 ..... Bank Closed – New Year's Day  
 Jan 3 .... Schuyler-Industry Schools Teachers Institute  
 Jan 6 .... Schuyler-Industry Schools Classes Resume  
 Jan 17 ..... Schuyler-Industry SIP Day – ½ Day  
                                     Attendance  
 Jan 17-19 ..... Late Winter Deer Season  
 Jan 20 ..... Martin Luther King Holiday – Bank Closed  
                                     Schuyler-Industry Schools Closed  
 Feb 2 ..... Groundhog Day

Feb 12 ..... Lincoln's Birthday  
 Feb 14 ..... Valentine's Day  
 Feb 14 ..... Schuyler-Industry SIP Day – ½ Day  
                                     Attendance  
 Feb 17 ..... President's Day – Bank Closed  
                                     Schuyler-Industry Schools Closed  
 Feb 22 ..... Washington's Birthday  
 Feb 26 ..... Ash Wednesday  
 Mar 8 ..... Daylight Savings Time Begins  
 Mar 17 ..... St. Patrick's Day  
 Mar 20 ..... Schuyler-Industry Schools Closed  
                                     Teachers Institute  
 Mar 20 ..... First Day of Spring  
 Apr 1 ..... April Fool's Day  
 Apr 6-10 ..... Community Banking Week  
 Apr 9-13 ..... Schuyler-Industry Schools Easter Break  
 Apr 12 ..... Easter Sunday

 **Rushville**  
State Bank

100 East Lafayette Street  
P.O. Box 50  
Rushville, IL 62681-0050  
217-322-3323

[www.RushvilleStateBank.com](http://www.RushvilleStateBank.com)

## 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

**FDIC**



## OFFICERS & STAFF

Gregg Roegge, President & CEO  
 Linda Butler, Vice President & Trust Officer  
 Kelly Greene, Vice President & Cashier  
 J.T. Thoenen, Vice President & Loan Officer  
 Denine Cox, Data Processing  
 Beth Grover, Data Processing  
 Janet Hall, Financial Services Associate  
 Cindy Henninger, Teller  
 Cynthia Henninger, Teller  
 Cindy Paisley, Loan Clerk  
 Nancy Peak, Receptionist  
 Ashleigh Rutledge, New Accounts  
 Hannah Spencer, Teller  
 Joni Thomas, Data Processing  
 Nancy Toland, Teller  
 Kelly Ackman, Part-Time Teller  
 Jennifer Billingsley, Part-Time Customer Service Rep  
 Denise Morton, Part-Time Trust Clerk  
 Judy Quillen, Premier Club Coordinator

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

**TIME SENSITIVE MATERIAL!  
 PLEASE DELIVER IMMEDIATELY!**

 ADDRESS SERVICE REQUESTED  
 Rushville, IL 62681  
 P.O. Box 50  
 100 E. Lafayette Street