



Knowing What Counts



A quarterly publication for the customers of

Rushville State Bank

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From Kelly's Desk: *Insights by Rushville State Bank's President & CFO*



What a beautiful start we have had to the winter season, helping to put everyone in the Christmas Spirit for the upcoming holiday season!

We are so blessed here in Schuyler County and Rushville with small business owners that have many options to offer for local shopping for everyone on your list

this year. These same small business owners support Little League teams, SID5 activities, benefit events, county fairs, charity fundraisers, and much more all through the year, so be sure to give back by shopping with them this season.

As we look toward the end of another year, this is a great time to review your financial health and plan for the future. Take the time to review account beneficiaries on your banking, insurance and retirement accounts to ensure all are up-to-date considering any recent life changes and current estate plans. Analyze spending patterns over the last year and make adjustments in the new year to help meet your short and long-term financial goals. Rushville

State Bank can assist with setting up automatic savings transfers, the establishment of individual retirement accounts, the use of online banking tools to track spending patterns, and with ordering free credit reports to evaluate your credit health for the new year. Eric Benes from our Wealth Management division is also available for a no-cost, no-obligation review of your financial health to get you started in the right direction for 2026.

Make plans to stop in the lobby on Friday, December 19, 2025 for refreshments and fellowship as we celebrate our customers and our appreciation for your loyalty. Rushville State Bank has been blessed with many long-term customers, like you, that are loyal customers and friends. We have had the opportunity to serve several generations of customers through our 135+ years and we look forward to serving many new generations in the future.

Have a wonderful and safe holiday season!

*~ Kelly Greene,
President & CFO, Rushville State Bank*



Merry Christmas!

...from our family to yours!



Holiday Schedule:

Friday, Dec. 19 – Holiday Open House

Wednesday, Dec. 24 – Closed at Noon

Thursday, Dec. 25 – Closed all Day

Wednesday, Dec. 31 – 2025 Year End Closing Deadline at Noon.

If you need a transaction to be posted in 2025, make plans to have it to the Bank prior to our Noon closing.

Wednesday, Dec. 31 – Closed at Noon

Thursday, Jan. 1, 2026 – Closed all Day



Premier Club News

– by Judy Quillen



Forty friends and members of the Rushville State Bank Premier Club spent November 13-15 in Branson, Missouri for the annual “Christmas in Branson” trip.

The group attended the following shows: The Texas Tenors, The Hot Rods & High Heels Show, “David” at the Sight & Sound Theatre, SIX, and the Haygood’s Christmas Show. They were also entertained on the Showboat Branson Belle while cruising on Table Rock Lake. The group enjoyed meals and fellowship at Landry’s Seafood House and the Dockside Café and Pub.

Christmas in Branson November 13-16, 2025



Thank you to our loyal members and travel friends that have supported our trips through the years and we look forward to traveling with you in 2026!

You do not have to be a Premier Club member to travel with us.

...but by joining, you can enjoy other benefits all year long!

Premier Club member benefits include discounts on deposit account service charges, check orders, and safe deposit box rental, as well as free money orders, cashier’s checks, notary services, and medallion signature guarantees. Membership requirements are that you are at least 55 years of age and maintain \$10,000 in deposits with Rushville State Bank.

We look forward to traveling with you in 2025 & beyond!

Shop Safe! Five tips to help you avoid scams during the holidays.



1. Shop where you trust. Make your purchases from legitimate websites and retailer dedicated apps. Do not shop from random or unsolicited emails and be wary of social media advertisements.

2. Use secure, unique passwords for email accounts, shopping websites and apps. Change passwords often and use complex passwords and additional authentication methods when available to avoid account takeover.

3. Use a single card for all online purchases to minimize risks to only one account. Consider using a prepaid card with only the balance needed to complete your planned purchases.

4. Beware of phishing ads and deals that look too good to be true. Clicking or responding to these may allow malware or viruses to be installed on your device.

5. Review your account information regularly. Watch for and report any suspicious activity. Keep a record of your transactions and compare it to your account activity.

Contact us at Rushville State Bank if you have any questions or need assistance. Our staff is committed to confidentially helping you with protecting your accounts.



Review Your New Year's Financial Resolutions

Make sure you're staying on target to meet your goals!

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 2025 Spending. Analyze how you have spent your money this past year to ensure your spending habits are within your budget. The online banking system 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.

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.

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.

Keep An Eye On Your Credit. Pull your credit report from all three major reporting agencies for free annually at www.annualcreditreport.com. 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 2025 (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 to assist you in times of need.

Evaluate 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 and contribution levels continue to meet your financial goals.

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 2026!

Please join us in welcoming the newest member of the Rushville State Bank team!



**Kate
Lehne**
Teller

Kate Lehne recently joined Rushville State Bank as a new face in our teller line. Kate graduated from Brown County High School in 2020 and then attended Maryville University in Saint Louis majoring in Business Administration and minoring in Marketing and Photography/Videography. In her free time she enjoys reading, baking, hanging out with her cat, watching movies, going on walks, and traveling! Please join us in welcoming Kate to our Rushville State Bank family!



We are sad to announce that Mark Thompson will be leaving Rushville State Bank near the end of this year.

Mark has been a committed part of the Rushville State Bank family since 2020 and has provided valuable customer service to our loan clientele and has been an integral part of our staff over the past five years. We wish Mark and his family well in the future!

If you have loan account questions, please feel free to reach out to Isaac Goodrich, Gregg Roegge or Kelly Greene.

Best wishes to Mark from everyone at Rushville State Bank!



Calendar of Events

Visit RushvilleStateBank.com for more community events!

Dec. 19 Rushville State Bank
Holiday Open House

Dec. 21 First Day of Winter

Dec. 22-Jan. 5 Schuyler-Industry Schools
Christmas Vacation

Dec. 24 Christmas Eve
Rushville State Bank closing at Noon

Dec. 25 Christmas Day
Rushville State Bank closed

Dec. 31 .. Year End Processing Deadline (Noon)

Dec. 31 New Year's Eve
Rushville State Bank closing at Noon

Jan. 1 New Year's Day
Rushville State Bank closed

Jan. 1-4 Late Winter Deer Season

Jan. 6 Schuyler-Industry Schools
classes resume

Jan. 16-18 Late Winter Deer Season

Jan. 19 Martin Luther King Holiday
Rushville State Bank closed
Schuyler-Industry Schools closed

Feb. 2 Groundhog Day

Feb. 12 Lincoln's Birthday

Feb. 14 Valentine's Day

Feb. 16 President's Day
Rushville State Bank closed
Schuyler-Industry Schools closed

Feb. 18 Ash Wednesday

Feb. 22 Washington's Birthday

Mar. 8 Daylight Saving Time Begins

Mar. 17 St. Patrick's Day

Mar. 20 First Day of Spring

Apr. 1 April Fool's Day

Apr. 3 Good Friday
Rushville State Bank open (regular hours)

Apr. 3-6 Schuyler-Industry Schools
Easter Break

Apr. 5 Easter Sunday

Apr. 6-11 Community Banking Week



Member of
the FDIC
and
member
of the
Equal Housing
lender

FDIC
Federal Deposit Insurance Corporation



GO BANK SHOP LOCALSM



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Isaac Goodrich, Loan Officer
Alaina Heitz, Assistant Trust Officer
Hannah Spencer, Assistant Cashier
Mindy Beck, Teller/Data Processing
Steve Dyché, Operations
Beth Grover, Data Processing
Lance Kelly, Part-Time Teller
Kate Lehne, Teller
Judy Quillen, Premier Club Coordinator
Joni Thomas, Part-Time Data Processing/Teller
Nancy Toland, Part-Time Teller
Ainsley Trone, Part-Time Teller
Jen Worthington, Teller



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**Once enrolled in online statement delivery, you will no longer receive a paper statement in the mail.*

Good news: you're
on the invitation list!

Join us for
our annual

*Holiday
Open
House*



Friday, Dec. 19th during
regular bank hours

Stop by and enjoy refreshments and fellowship with
your friends and neighbors at Rushville State Bank.