Knowing What Counts

IN SCHUYLER COUNTY WE TRUST

A quarterly publication for the customers of Rushville State Bank

1890

Fall 2026 • Vol. 2026, No. 3

A Real Community Bank

From Kelly's Desk:

Insights by Rushville State Bank's President & CFO

Hard to believe that Fall is just around the corner later this month. The Fall season in Schuyler County is a busy time – children are back in school, fall sports and festivals are underway, and harvest will be starting before we know it.

Fall is also the time for Smiles Day, scheduled for Friday, September 11 this year. Smiles Day is a long-standing tradition in Rushville and Schuyler County celebrating our military veterans as well as the Homecoming for Rushville-Industry High School. This year, the celebration also aligned with Patriot Day, a day dedicated to remembering the lives lost in the September 11, 2001 terrorist attacks. As you spend the day enjoying our local celebration, take the time to pause and remember our military veterans as well as those lives lost on that dark day and the first responders that put their lives in danger twenty-five years ago.

For many years, our employees have volunteered with the Snacks for Students program, helping to package and deliver healthy snacks to eligible SID5 elementary students each Friday during the school year. The program is organized by Judy Quillen, our Premier Club Coordinator and long-term Rushville State Bank employee, and she is assisted by other community members to order, count, and organize the snack items each week. If you would like to support this wonderful community service, please forward your donation to "Snacks for Students" in c/o Rushville State Bank.

As the cooler weather approaches and the leaves begin to turn, be sure to take the time to enjoy all the beauty that Schuyler County has to offer. As harvest begins, watch for slow-moving farm equipment to ensure we all return home safely each day.

Have a great fall season!

~ Kelly Greene,
President & CFO, Rushville State Bank

We're looking forward to celebrating with you at *Smiles Day 2026!*

If you notice your card has been lost or stolen, or you see unauthorized charges on your account, time is of the essence to contact us at Rushville State Bank so we may deactivate the card to avoid further loss.

During our Business Hours simply call us at 217-322-3323 and we can restrict the card until you have more time to look or we can cancel and order a new card.

Outside of our Business Hours you can still call us at 217-322-3323 and use our after hours messaging service to contact our card processor and report the card missing or request a restriction.

If you are an Online/Mobile banking customer, you can log into your account and simply "turn the card off" through the Manage Cards link on the menu until you can contact us during business hours. As a standard option, the only card listed in the Online/Mobile Banking system is the card tied to the person that established the online account. If you would like to add other debit cards from your household to your online banking account, please contact us for more details.

Do not hesitate to contact us anytime you have misplaced your Rushville State Bank debit card, even if temporarily, in order to protect your account from unauthorized charges and for your own peace of mind.

When we say "we're a full service bank," we mean it! *Rushville State Bank is here for you!*

Although they may not be needed on a daily basis, here is a list of other services provided by Rushville State Bank – available just when you need them:

- **Safe Deposit Boxes**
- **Night Depository and After-Hours Banking**
- **Prepaid Gift, Travel, and Reloadable Cards**
- **Cashier's Checks and Money Orders**
- **U.S. Savings Bond Redemptions**
- **Trust and Wealth Management Services**
- **Notary Public Services**
- **Medallion Signature Guarantees**
- **Wire Transfer Services**
- **Credit Card Cash Advances**
- **Merchant Credit Card Services**
- **Consumer and Business Credit Cards**
- **Leasing Services**

If you are interested in any of these services or have questions, please feel free to stop in or contact us at 217-322-3323 to get more information or to discuss the service charge, if any for these services.

We are a full-service bank and we are proud to provide the financial services you need and trust.

RSB Team Update:

Get to know the newest member of the Rushville State Bank team!

Kristi Ament

Teller

Kristi Ament recently joined Rushville State Bank as a new face in our teller line and our drive-up. Kristi graduated from Rushville High School in 1987. In her free time, Kristi enjoys spending time with her husband Steve and their dog Koda, watching movies, and baking.

Join us in welcoming Kristi to our Rushville State Bank family!

Shop Safe Online

9 tips to keep your finances safe!

Online shopping continues to be popular with consumers, and many brick-and-mortar businesses either began or improved their efforts in the digital space. Ads for great online deals are everywhere, tempting consumers with great prices and free shipping offers. Scammers prey on these online consumers, taking advantage of the hard-to-find items by creating fake websites and substandard products and offering them at "too good to be true" prices.

1. Know the advertiser.

Some of the best deals are only available online, but be careful. It's easy for a fake site to mimic a famous retailer's website, so make sure you shop with a legitimate site. If the site is missing contact information, that is a red flag.

2. Check a site's security settings.

If the site is secure, its URL (web address) should start with "HTTPS://" and include a lock icon on the purchase or shopping cart page.

3. Be a savvy shopper.

When shopping online, take your time and read the fine print before submitting your order. Look for the return policy; although many online orders can be returned for a full refund, others have restocking fees. Some items cannot be returned; know before you buy.

4. Protect personal information.

Read a site's privacy policy and understand what personal data is requested and how it will be used. If a site doesn't have a privacy policy, that's a big red flag that it may be a scam.

5. Think before you click.

Be especially cautious about email solicitations and online ads on social media sites. Many sketchy retailers advertise great deals or trendy clothing that doesn't match the promotional hype.

6. Beware of too-good-to-be-true deals.

Offers on websites and unsolicited emails may offer free or very low prices on hard-to-find items. There may be hidden costs, or your purchase may sign you up for a monthly charge.

7. Beware of phishing.

Phishing emails can look like a message from a well-known brand, but clicking on unfamiliar links can place you at risk for malware and/or identity theft. One popular scam claims to be from a package-delivery company with links to "tracking information" on an order you don't remember making. Don't click!

8. Keep documentation of your order.

Save a copy of the confirmation page or email confirmation until you receive the item and are satisfied. Know and understand the return policy and keep this documented with your purchase records. According to the FTC, when you shop online, sellers are supposed to ship your order within the time stated in their ads or within 30 days if the ads don't give a time. If a seller can't ship within the promised time, they have to provide you with a revised shipping date, with the chance to either cancel your order for a full refund or accept the new shipping date.

9. Keep a clean device.

Install firewall, anti-virus, and anti-spyware software for network security. Check for and install the latest updates and run virus scans regularly on your computer, tablet, and smartphone.

Contact us at Rushville State Bank if you believe you may have been the victim of a scam or need help researching a transaction. Be a Safe Shopper!

Mark your calendars:

Daylight Saving Time ends Sunday, Nov. 1st

Remember to **set clocks back** by one hour when you go to bed the night before!

It's also a good time to check on safety appliances, especially smoke, carbon monoxide, and radon detectors. Testing and replacing batteries in these devices can be done while finding and resetting clocks throughout your home.

Calendar of Events

Visit **RushvilleStateBank.com** for more community events!

Sept 7 .... Labor Day Holiday
Rushville State Bank closed

Sept 11........Smiles Day / RIHS Homecoming
Schuyler-Industry School Holiday

Sept 11-12.................. RIHS Alumni Activities

Sept 25 .... Schuyler-Industry Schools
Closed (half-day) - Improvement Day

Oct 1 ....Deer Archery Season Open
through Jan 17, 2027

Oct 9 ....Schuyler Industry Schools
Closed (half-day) - Improvement Day

Oct 10-12 .... Youth Deer Shotgun Season

Oct 12 .... Columbus Day Holiday
Rushville State Bank Closed
Schuyler-Industry School Holiday

Oct 21-22.............. Schuyler-Industry School
Parent Teacher Conferences

Oct 23 ....Schuyler-Industry School Holiday
Fall Break

Oct 30 ....Halloween
Downtown Merchant Walk

Nov 1.................... Daylight Saving Time Ends

Nov 3... Election Day
Schuyler-Industry School Holiday

Nov 11 .... Veteran's Day
Rushville State Bank Closed
Schuyler-Industry School Holiday

Nov 20................. Schuyler-Industry Schools
Closed (half-day) - Improvement Day

Nov 20-22............First Shotgun Deer Season

Nov 25-27 .... Schuyler-Industry Schools
Thanksgiving Vacation

Nov 26.................................Thanksgiving Day
Rushville State Bank Closed

Dec 3-6.......... Second Shotgun Deer Season

GO BANK SHOP DINE LOCAL sm

EQUAL HOUSING LENDER

Each depositor insured to at least $250,000
Backed by the full faith and credit of the United States government
FDIC
Federal Deposit Insurance Corporation • www.fdic.gov

Rushville State Bank
1890
100 East Lafayette Street
P.O. Box 50
Rushville, IL 62681-0050
217-322-3323
www.RushvilleStateBank.com