



# Rushville State Bank

# Knowing What Counts

A Real Community Bank

Winter 2020 • Vol. 2020, No. 4

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## Merry Christmas

### – from everyone at Rushville State Bank!

**A**s we come to the end of another calendar year, this is a good time for customers to review certain aspects of their financial lives to ensure that accounts and coverages are current.

**Review your insurance coverages.** Make sure updates/changes have been made to address any structural changes to your home, additions or deletions of insurable items such as cars, utility vehicles, etc to make sure all are up-to-date for the upcoming year. If any major life or financial events occurred in 2020, such as a birth, death, marriage or divorce, be sure to review beneficiary designations and coverage levels.

**Review beneficiary designations and account signatory authorities.** Review beneficiaries on your deposit, investment, and insurance accounts to make sure your estate plans are in order. Review power of attorney designations, if in place already, or consider naming a trusted individual to this capacity or an authorized signer to bank

accounts in the event you are unable to sign for yourself.

**Closely monitor your credit.** You are allowed to receive one free credit report annually from each of the three major credit bureaus at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

Review the reports to determine whether all information is correct and work on any past due or collection debt to improve credit scores.

**Assess your savings goals.** Review how funds have been spent during the past year to ensure all spending habits are within your budget. Set up an automatic transfer of funds to a savings account or individual retirement account (if eligible) to prepare for the long-term. Review retirement accounts to ensure that your investment allocations meet your retirement goals.

To discuss any of these financial goals, please call and ask a representative from Rushville State Bank for assistance at 217-322-3323.

### Partnership With FHLB Results In COVID-19 Aid

Through our partnership with the Federal Home Loan Bank (FHLB) of Chicago, we have had the opportunity in 2020 to apply for and receive COVID-19 grant funding to support our community.

In April of this year, we received a grant under their COVID-19 Relief Program in the amount of \$20,000 which we awarded to the Schuyler County United Way for redistribution to their local grant recipients.

In November, we were able to participate in their Targeted Impact Fund grant through which we received funding of \$15,000. We awarded three \$5,000 grants to each of the following local organizations: Schuyler County Food Basket, the HELP Center, and the Rushville Fitness and Community Center. The Targeted Impact Fund was created by the FHLB to provide funding for social service providers and community centers that support elderly and rural populations and were hardest hit by COVID-19.

We are proud to be able to provide significant, needed funding to organizations within our community. Thank you to the Federal Home Loan Bank for providing these grant opportunities.







# Calendar of Events



**Dec 21**..... First Day of Winter  
**Dec 21 – Jan 4**.....Schuyler-Industry Schools  
 Christmas Vacation  
**Dec 24**..... Christmas Eve  
 Rushville State Bank Closed at Noon  
**Dec 25**..... Christmas Day  
 Rushville State Bank Closed  
**Dec 31**..... New Year's Eve 2020  
 Year-End Closing – Bank Closed at Noon  
**Jan 1**..... New Year's Day  
 Rushville State Bank Closed

**Jan 5**.....Schuyler-Industry Schools  
 Classes Resume  
**Jan 18**..... 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 15**.....President's Day  
 Rushville State Bank Closed  
 Schuyler-Industry Schools Closed

**Feb 17**..... Ash Wednesday  
**Feb 22**..... Washington's Birthday  
**Mar 14**..... Daylight Savings Time Begins  
**Mar 17**..... St. Patrick's Day  
**Mar 20**..... First Day of Spring  
**Apr 1**..... April Fool's Day  
**Apr 4**..... Easter Sunday  
**Apr 5-9**..... Community Banking Week

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


## 5 Tips For Safe Online Holiday Shopping

- 1. Shop where you trust.** Make your purchases from legitimate websites and retailer dedicated apps. Do not shop from random or unsolicited emails.
- 2. Use secure, unique passwords** for email accounts, shopping websites and apps. Change passwords often and use complex passwords 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 enough 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.




### Year-End Hours:

**2020 transaction closing will be as of December 31, 2020 at noon.** If you need a transaction to be posted to your account for 2020, please make arrangements for us to receive it prior to this time. **If you have questions, please contact us as early as possible at 217-322-3323.**



**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)  

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**DIRECTORS**

<b>Richard C Teel</b> , Chairman	<b>Charles Burton</b>
<b>Gregg Roegge</b> , Vice Chairman	<b>Leslie E. Heffner</b>
<b>Van Adkisson</b>	<b>David B. Hester</b>
<b>Donovan L. Boehm</b>	<b>Richard G. Schenk</b> , Director Emeritus

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**OFFICERS & STAFF**

<b>Gregg Roegge</b> , President & CEO	<b>Cindy Paisley</b> , Loan Clerk
<b>Linda Butler</b> , Vice President & Trust Officer	<b>Nancy Peak</b> , Receptionist
<b>Kelly Greene</b> , Vice President & Cashier	<b>Hannah Spencer</b> , Teller/New Account Rep
<b>Mark Thompson</b> , Loan Officer	<b>Joni Thomas</b> , Data Processing
<b>Beth Grover</b> , Data Processing	<b>Jennifer Billingsley</b> , Part-Time Customer Service Rep
<b>Janet Hall</b> , Financial Services Associate	<b>Denise Morton</b> , Part-Time Trust Clerk
<b>Cynthia Henninger</b> , Teller	<b>Judy Quillen</b> , Premier Club Coordinator
<b>Cynthia Henninger</b> , Teller	<b>Nancy Toland</b> , Part-Time Teller

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

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