



# Knowing What Counts



A quarterly publication for the customers of

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## From Gregg's Desk:

I hope all of you enjoyed the summer of 2021 as much as I did! It was great to enjoy the resumption of summer activities and events that we missed out on last year.



Fall in Schuyler County is a beautiful season that reminds us of how important agriculture is to our local and national economy. Harvest will begin soon, and the contributions our farmers make to this area will be very apparent. Agriculture not only puts food on our table, it also supports our tax base, our retail economy, our schools and our infrastructure. So, when you get behind a slow-moving farm vehicle this fall, slow down and be thankful for these individuals who are spending long hours in the field.

Smiles Day returns September 17! All of the activities and excitement of Smiles Day would not be possible without the support of our local businesses. Your support of these businesses helps them put money back into the community. At Rushville State Bank, we continue to support our community with donations to various charitable organizations, special events and programs. Our directors and employees are actively involved in community groups and activities helping to make a difference. It's a win-win situation for everyone when money works within its own community!

Wishing you a safe and prosperous fall.

*- Gregg Roegge,  
President & CEO*



## Important information for our Android device users

For our customers that use the Samsung Galaxy 10 phone (or newer), the mobile banking app has not been available for download. Google has categorized these phones as a "tablet" rather than a phone, and until now Rushville State Bank did not have a tablet app available

for our Mobile Banking product. In the 4th quarter of 2021, a tablet application will be developed and downloadable through Google PLAY to simplify your Mobile Banking experience. Once this download is available we will make an announcement through our website and online

banking product.

You may access our online banking site through the browser on your mobile device, by visiting [www.rushvillestatebank.com](http://www.rushvillestatebank.com) and using the Online Banking link. If you have any questions, please feel free to contact us at 217-322-3323.



Events For The Day			
10:15	Opening Ceremony	2-4:00	Stage Show featuring <b>MATT &amp; HANNAH</b>
10:30	GRAND PARADE		
11:30-1	Stage Show featuring <b>MATT &amp; HANNAH</b>		Events listed below are held at Bob Wixom Field
12:30	Marching Band Awards	6:30	Pregame
1:00	Afternoon Presentations Parade Marshal RIHS Chorus Float Awards Window Display Awards RIHS introductions	7:00	Homecoming Football Game



# Premier Club

by Judy Quillen

After a year off from traveling together, we are planning a trip back to Branson, MO for a Branson-style Christmas, November 11-14, 2021 (4 days/3 nights) with Peoria Charter. The following shows/theaters are on the agenda for the trip: Pierce Arrow Theater, The Texas Tenors at the Mickey Gilley / Shanghai Circus Theater, "Jesus" at the Sight & Sound Theater, The Brett Family at the Dick Clark American Bandstand Theater, "Re-Vibe" at the Hughes Brothers Theater, and the



Dutton's. We will be staying at the Holiday Inn Express and will enjoy meals together at McFarlains Restaurant, Pickin' Porch Grill, and Heroes' Tastes and Taps, with additional meals on your own. The trip also includes time for shopping at the Tanger Outlet Mall and the Branson Craft Mall. Please contact us at 217-322-3323 or stop in to secure your spot for this fun-filled annual trip! Last day to sign up is October 5, 2021.

## What to do if you're affected by the T-Mobile data breach

In August, 2021, cellphone provider T-Mobile announced that their systems were victim to a cyberattack, through which over 7.8 million customer accounts were compromised that may have included such information as first/last names, dates of birth, social security numbers, and driver's license/ID information. If you are or have been a T-Mobile customer, please take the time to contact T-Mobile or review their website at [www.t-mobile.com](http://www.t-mobile.com) to see if your information was compromised and what steps they recommend to protect your individual account with T-Mobile.

Any time you are informed that your personal financial information was exposed in a data breach, there are steps you should take to protect your credit record or accounts from unauthorized activity.

• Contact one of the credit bureaus and place a fraud alert on your record (they will contact the other two).

*Equifax: 1-800-685-1111;*

*equifax.com*

*Experian: 1-888-397-3742;*

*experian.com*

*TransUnion: 1-800-916-8800;*

*transunion.com*

A fraud alert will make it harder for someone to open new accounts

in your name and will stay in place for one year, and is renewable for longer terms.

• Obtain your free annual credit report from any of the credit bureaus at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228. Review the reports and note any account or transactions you do not recognize that will need corrected.

• File a report of Identity Theft with the Federal Trade Commission at [www.identitytheft.gov](http://www.identitytheft.gov). Your identity theft report proves to businesses that someone stole your identity and will assist in your recovery efforts.

• Depending on the circumstances, you may also want to file a police report with your local department. You may need the report in order to repair your credit and prove the identity theft.

• Contact us at Rushville State Bank to determine if additional steps should be taken, including changing or closing deposit accounts, placing account freezes, or replacing debit/credit cards.

For assistance in responding to a compromise of your personal financial information, please feel free to contact us for assistance and guidance through the process.



## It's that time of the year...

Enjoy the extra hour of sleep!

Sunday, November 7th, 2021 is the end of Daylight Saving Time. Mark your calendars and remember to set your clock back by one hour when going to bed on Saturday night.

It's also an opportune time to conduct periodic checks of certain appliances, such as smoke, carbon monoxide and radon detectors. Testing and replacing batteries in these devices can be done while finding and resetting clocks throughout your home.

## THINGS TO THINK ABOUT

# How much money should I save for retirement?

Generally speaking, as much as possible. You need to build a fund that you'll be able to draw on for much of your retirement income. Believe it or not, this may be possible if you start early and make smart choices. Contribute as much as you can to tax-advantaged savings vehicles [e.g., 401(k)s, IRAs, annuities]. Then round out your retirement portfolio with other investments (e.g., stocks, bonds, mutual funds). As you're planning and saving, keep in mind that you may have 30 or more years of retirement to fund. So, you probably need an even bigger nest egg than you think.



Nathan White,  
AIF®, CPFA®  
Financial Advisor

Your particular circumstances will determine how much money you should save for retirement. Maybe you have a pension plan, or your Social Security benefits will be large enough to tide you over. If so, you may not need to save as much as other people. But other personal factors will enter the picture, too. If you plan to retire early (e.g., age 50 or 55), you'll have even more retirement years to fund and will need larger assets than someone who plans to work until age 65 or 70. Conversely, you may require fewer assets if you plan on working part-time during retirement.

Your projected expenses during retirement will also help determine how much money you'll need and how much you need to save to get there. Certain costs (e.g., food, utilities, insurance) will be shared by almost all retirees. But you may still be saddled with retirement expenses that many retirees no longer have (e.g., mortgage payments or a child's tuition). Expenses will



also depend on the type of retirement lifestyle you want. How many nights a week will you dine out? How much traveling will you do? These kinds of questions will give you a better idea of how much money you'll be spending once you retire. In general, the greater your anticipated retirement expenses, the more you need to save each year to meet those expenses.

*Generally, annuity contracts have fees and expenses, limitations, exclusions, holding periods, termination provisions, and terms for keeping the annuity in force. Most annuities have surrender charges that are assessed if the contract owner surrenders the annuity. Withdrawals of annuity earnings are taxed as ordinary income. Withdrawals prior to age 59½ may be subject to a 10% federal income tax penalty. Any guarantees are contingent on the claims-paying ability and financial strength of the issuing insurance company.*

*Before investing in a mutual fund, carefully consider its investment objectives, risks, fees, and expenses, which are contained in the prospectus available from the fund. Review the prospectus carefully, including the discussion of fund classes and fees and how they apply to you.*

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*Article provided by Midwestern Securities Trading Company, LLC for RSB Wealth Management, located at 100 E. Lafayette St. Rushville, IL 62681. Nathan White, AIF®, CPFA® can be reached at 800-846-8676 or nwhite@midwesternsecurities.com.*



# Calendar of Events

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

- Sep 17 ..... Smiles Day – RIHS Homecoming  
Schuyler-Industry School Holiday
- Sep 18... Rushville Rotary Golf Tournament
- Sep 24.....Schuyler-Industry Schools  
Closed ½ Day - Improvement Day
- Oct 1 ..... Deer Archery Season  
Open through January 16, 2022
- Oct 8 .....Schuyler-Industry Schools  
Closed ½ Day - Improvement Day
- Oct 9-11 ..... Youth Deer Shotgun Season
- Oct 11 .....Columbus Day Holiday  
Rushville State Bank Closed  
Schuyler-Industry School Holiday
- Oct 27-28 Schuyler-Industry School Parent  
Teacher Conferences
- Oct 29 ....Schuyler-Industry School Holiday
- Oct 31 .....Halloween
- Nov 7 ..... Daylight Savings Time Ends
- Nov 11 ..... Veteran's Day  
Rushville State Bank Closed  
Schuyler-Industry School Holiday
- Nov 19.....Schuyler-Industry Schools  
Closed ½ Day - Improvement Day
- Nov 19-21 .....First Shotgun Deer Season
- Nov 24-26 .....Schuyler-Industry Schools  
Thanksgiving Vacation
- Nov 25..... Thanksgiving Day  
Rushville State Bank Closed
- Dec 2-5 ..... Second Shotgun Deer Season



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**Rushville State Bank**

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

**DIRECTORS**

Richard C. Teel, Chairman  
Gregg Roegge, Vice Chairman  
Van Adkisson  
Donovan L. Boehm  
Charles Burton  
Linda Butler  
Kelly Greene  
Leslie E. Heffner  
David B. Hester  
Richard G. Schenk, Director Emeritus

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**OFFICERS & STAFF**

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

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

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**Rushville State Bank**