



# Knowing What Counts



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

### From Gregg's Desk:

It is our favorite time of the year....Community Banking Month! We plan to celebrate the 32nd Annual Community Banking Week in Illinois from April 3 – 9, and we invite you to join us for cookies and punch in our lobby on April 8. We hope we remember to tell you throughout the year how much we appreciate your business, but Community Banking Week is a special time to formally say “thank you” to our customers that have helped us grow and continue to give back to our community for over 130 years. Everyone wins when money works within its own community!



As a Community Bank, we believe that one of our primary responsibilities is to promote and support our local community. One of the many ways we do this is by offering scholarships to graduating seniors at Rushville-

Industry High School. This year the winners of our \$500 scholarships are James Corrie, Grace Pollitt, Andree Ambrosious, and Andrea Busby. The article on page 2 describes our scholarship program in greater detail.

Monday, May 30 is Memorial Day, a day on which we honor those who made the ultimate sacrifice while serving in the United States Armed Forces. We humbly remember and give thanks to those who died while serving our Country.

– *Gregg Roegge,*  
*President & CEO*



## Raising Their Game: Kelly Greene and Mark Thompson Promoted at RSB

Rushville State Bank is proud to announce the recent promotions of two outstanding employees, Kelly Greene and Mark Thompson. Kelly's position has been elevated to Chief Financial Officer, while Mark now serves as Assistant Vice President and Loan Officer (NMLS #2148955).

Kelly Greene joined Rushville State Bank in 2008. She graduated from Rushville High School before attending Western Illinois University, where she earned her Bachelor's Degree of Business in Accounting. She is also a Registered

Certified Public Accountant. Kelly remains active in the community and devotes her time volunteering with a number of organizations within Rushville and Schuyler County.

Mark was born and raised in Schuyler County. He attended college in Kansas and studied electronics and engineering technology. Before joining Rushville State Bank, Mark pursued a 30-year career in the manufacturing sector, specializing in asset management, budgeting, and resource allocation.

“Kelly and Mark have devoted



so much of their time, energy and careers to achieving the success of Rushville State Bank, to the extraordinary benefit of their colleagues, our customers, and the communities we serve,” said Gregg Roegge, President and CEO of Rushville State Bank. “We know that our organization is better because of their involvement, and I am proud of their efforts and excited to see how they help us to excel in the future.”

# Meet the winners of RSB's 2022 Essay Competition!

Rushville State Bank is proud to announce that the winners of the Bank's 2022 Essay competition are the following RIHS Seniors: James Corrie, Grace Pollitt, Andree Ambrosious, and Andrea Busby. Pictured with the winners is RSB Scholarship Coordinator, Nancy Peak.

The scholarship contest, sponsored by the Community Bankers Association of Illinois, required applicants to answer the question, "How has the response of the community banks differed from that of the megabanks during the global pandemic?"

James Corrie, son of Ryan and Carey Corrie, plans to attend Western Illinois University and major in Agriculture Science. Grace Pollitt, daughter of Wade and Holly Pollitt, plans to attend Iowa State University to become a veterinarian. Andree Ambrosious, daughter of Andee and Amy Ambrosious, plans to attend Spoon River College and Lincoln Land Community College to become an Occupational Therapist Assistant. Andrea Busby, daughter of Scott and Jennifer Busby, plans to attend Spoon River College and the University of Illinois to major in nursing.



*Pictured Left to Right: James Corrie, Grace Pollitt, Andree Ambrosious, Andrea Busby, and Scholarship Coordinator Nancy Peak*

The essay applications will be forwarded to the state-wide CBAI scholarship program for additional consideration. The Rushville State Bank \$500 scholarships will be officially awarded at the Rushville-Industry High School Award ceremony in May 2022. Congratulations to all of our local winners!

Many additional scholarship opportunities are available to our local students through our Trust Department. Scholarships available are detailed below.

## College and Career Scholarships are available for 2022

The Rushville State Bank Trust Department administers many scholarship programs through several foundations and charitable trusts.

The Oleathe H. Kelly and Maxine Kelly Trust Scholarship is for RIHS graduates in any vocational, undergraduate, or graduate degree.

*The Schuyler County Community Foundation offers these scholarships:*

A Country Man's Scholarship is for an RIHS graduating senior and US citizen, with 4 years of residency in McDonough or Schuyler County, attending a vocational/trade school or a four-year agricultural program.

Astoria Alumni Scholarship is for an Astoria High School graduating senior and Fulton County resident attending a vocational school, community college, or university.

Donna Dace Stephens Scholarship provides a four-year award to an RIHS graduating senior majoring in education.

Joshua "J PHIL" Phillips Memorial Athletic Scholarship is for RIHS seniors who participate in athletics plus other activities pursuing any field or major.

Karen Kay McCombs Future Educator

Scholarship is for college education majors at the junior, senior, or graduate level at Western Illinois University or Monmouth College.

Late Knight Cruisers Car Club Scholarship is for higher education in the fields of auto mechanic technology, diesel technology, or auto body repair, with other fields considered.

Rocket Booster Club Scholarship is for an RIHS graduating senior male and female who participate in high school athletics continuing their education in any school and field.

Roger's Bakery Culinary Arts Scholarship is for higher education in the culinary arts or baking fields or another vocational field if approved by donor.

Schuyler Jail Museum Arthur, Carrie and Mardelle Hinners Scholarships are for any field, one to a Schuyler County graduating senior and one to a Schuyler County college student.

Virginia and Michael Nosik Memorial Scholarship for Young Women in Science is for a female RIHS graduating senior or current college undergraduate studying science, technology, engineering, or math (STEM) at an accredited post-secondary institution.

Three Rozane Williams FFA Scholarships are available only to Brown County High School graduating seniors or graduates with 2 years of active membership in FFA: the FFA Career and Technical Scholarship for any vocational field; the FFA College Scholarship for a college or university in any non-vocational field; and the FFA Agriculture Education Scholarship for college junior and senior ag education majors.

*Scholarships available through the Schuyler County Education Foundation are:*

A Hand Up Scholarship is for a graduating senior from Schuyler County who plans to attend vocational, career, or trade school.

Michael Lee Ward Scholarship is for a Schuyler County RIHS senior or graduate at the University of Illinois at Urbana-Champaign majoring in mathematics or the sciences.

Victor Wood Scholarship is for an RIHS graduating senior majoring in education.

For applications and additional information, please contact either the Rushville State Bank Trust Department or the Rushville-Industry High School Office.

## THINGS TO THINK ABOUT

# How aggressive should I be when I invest for retirement?

It depends. The right answer in your case will depend on a number of key factors. These include, among others, your income and assets, your attitude toward risk, whether you have access to an employer-sponsored plan at work, the age at which you plan to retire, and your projected expenses during retirement. But it's possible to lay down some guidelines that may be of help to you.



Nathan White,  
AIF®, CPFA®  
Financial Advisor

The conventional wisdom has traditionally been that you should invest aggressively when you're young and then move gradually toward a more conservative approach. By the time you retired, you would probably end up with a portfolio made up mostly of high-grade bonds and other low-risk investments. However, the retirement landscape has changed dramatically in the past 20 years or so. As a result, many of our basic assumptions about retirement planning have been overturned.

The dwindling number of traditional pension plans and concerns about Social Security have led people to take greater responsibility for their own retirement. Investing more aggressively over the long term has become common as people realize that, without anyone else to take care of them, they need to build the largest retirement nest egg they possibly can. In fact, many people these days primarily use growth vehicles (e.g., certain stocks and mutual funds) for their investment portfolios and tax-deferred retirement plans (e.g., 401(k)s and IRAs), though the proportion of stocks may still be reduced as they near retirement.



Other factors have changed the way we think about and invest for retirement as well. People tend to retire younger, live longer, and do more during retirement than they used to. With the likelihood that you will have well over 20 years of activity to fund, it may be a good idea to invest more aggressively for retirement than previous generations did. And there's no reason to switch over to fixed-income securities completely upon reaching retirement, especially with interest rates at historic lows. Because bond prices typically fall when interest rates go up, a period of rising interest rates can affect the value of your bond holdings. Many financial planners suggest that you keep a suitably balanced portfolio, including some of your assets in growth-oriented investments, even after you retire.

Don't forget to carefully consider a mutual fund's investment objectives, risks, fees, and expenses, which can be found in the prospectus available from the fund. Read it carefully before investing. All investing involves risk, including the possible loss of principal, and there can be no assurance that any investment strategy will be successful.

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# Calendar of Events

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

- Apr 1 .....April Fool's Day
- Apr 3-9 .....Community Banking Week
- Apr 8 .....Customer Appreciation Day
- Apr 14-15 .....Schuyler-Industry Schools  
Easter Vacation
- Apr 15 ..... Good Friday  
Rushville State Bank Open Regular Hours
- Apr 17 ..... Easter Sunday

- Apr 30 ..... Rushville-Industry High  
~ School Prom
- May 6 .....Schuyler Agriculture Committee  
~ Ag Day on the Square  
Schuyler-Industry Middle School  
~ Spring Party
- May 8 .....Mother's Day
- May 17 ..... Rushville-Industry High School  
~ Awards Ceremony
- May 19 ..... Schuyler-Industry Middle School  
~ Graduation
- May 22 ..... Rushville-Industry High School  
Graduation and Baccalaureate
- May 25 ..... Schuyler-Industry Schools  
Last Day of Student Attendance  
(tentative) – ½ Day
- May 30 ..... Memorial Day Holiday  
Rushville State Bank Closed
- Jun 3 ..... Dr. Russell R. Dohner  
~ Memorial Golf Outing
- Jun 14 ..... Flag Day
- Jun 19 .....Father's Day
- Jun 21 .....First Day of Summer



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**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

**OFFICERS & STAFF**  
Gregg Roegge, President & CEO  
Kelly Greene, Chief Financial Officer  
Linda Butler, Vice President & Trust Officer  
Mark E. Thompson, Assistant VP & Loan Officer  
Beth Grover, Data Processing  
Janet Hall, Financial Services Associate  
Cindy Henninger, Teller  
Cynthia Henninger, Teller  
Jennifer Luthy, 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

**PLEASE DELIVER MATERIALS!  
TIME SENSITIVE MATERIALS!**

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**Rushville State Bank**