



# Knowing What Counts



A quarterly publication for the customers of

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## From Gregg's Desk:

On behalf of the Rushville State Bank board, officers and staff, I want to take this opportunity to wish you a Merry Christmas and a Happy New Year. The Holiday Season is a time to remember the friends, customers and business associates that are the key to our success, and we truly appreciate the opportunity to do business with you.

We are pleased to let you know that our Holiday Open House is returning this year! Please stop by for refreshments and to visit with us on December 17.

The new year is a great time to review your financial goals, and we have an experienced team ready to assist you with your plans. If you are planning for retirement or college, looking for a new vehicle or home, or just want to find a safe place to store your important documents and valuables, we can help! The end of the year is also a great time to review investment and estate plans as well as the beneficiaries on your accounts.

I encourage you to continue to shop local and support our neighbors and friends as we all pull together to recover from the pandemic. If the last 18 months have taught us anything, we should realize now more than ever before how valuable and comforting it is to be able to buy local.

We look forward to serving all of your financial needs in 2022, and wish you a happy, healthy and prosperous new year.

– Gregg Roegge,  
President & CEO



## Jennifer Luthy Joins RSB Team



Please join us in welcoming Jennifer Luthy to the Rushville State Bank family. Jennifer started with us as a teller and customer service representative in October 2021. Jennifer graduated from Brown County High School and John Wood Community College.

For the past few years she has been homeschooling her two children, Kara and Kaleb. Jennifer and her husband, Tim, live in rural Schuyler county and enjoy spending time with family and friends. Please be sure to say "hi" to Jennifer next time you are in the lobby.

## Holiday Hours

### *Holiday Open House:*

Friday, December 17, 2021 – Cookies, Fellowship and Prize Drawings

Friday, December 24, 2021: Closing at noon  
Saturday, December 25, 2021: Closed all day

Friday, December 31, 2021: Closing at noon

### *2021 Year End Cut-off:*

December 31, 2021 at noon – if you need a transaction posted in 2021, please make plans to have it to the Bank prior to noon on December 31.

Saturday, January 1, 2022: Closed all day





# Premier Club

by Judy Quillen

Forty-one friends and members of the Rushville State Bank Premier Club spent November 11-14 in Branson, Missouri enjoying their "Christmas in Branson" tradition. The group attended the following shows: Pierce Arrow, The Texas Tenors, "Jesus" at the Sight & Sound Theater, The Brett Family, Re-Vibe with the Hughes Brothers, and The Dutton's. Lots of great food and fellowship were enjoyed by old friends and new friends on our annual trip.

The Premier Club will be looking at scheduling more trips in 2022 following our winter weather here in the Midwest. Follow Rushville State Bank on Facebook or the Premier Club page on our website at [www.rushvillestatebank.com](http://www.rushvillestatebank.com) for upcoming trip announcements. You do not have to be a Premier Club



member to travel with us, but by joining you can enjoy other club benefits all year long, including discounts on deposit account service charges, check orders and safe deposit box rental and free money orders, cashier's checks, notary services, and medallion signature guarantees. Membership requirements are only that you are at least 55 years of age and maintain \$10,000 in deposits with Rushville State Bank.

Thank you to our loyal members and travelers that have supported our trips over the past years and we look forward to traveling with you again in 2022!

## Additional Security for Online Users

Over the next few months we will be adding an additional layer of security to your online banking experience. In our continued effort to protect customer information, while enhancing the online services we provide, we are happy to announce that we will be replacing the security question/answer validation process for logging into your online or mobile banking account, and will now be using either a one-time passcode sent by text or email or will use validation through a secure app installed on your mobile device. We will be rolling this new security process out for all new customers immediately and will be transitioning our current customers over the next few months. You will notice a new one-time registration screen upon login, as your account is being transitioned. To prepare for the transition, please review the enrollment instructions



## Sign up for Online Statements

Do you wish you could have your monthly statement delivered faster? Sign up for our Online Statement delivery from within our Online Banking or Mobile Banking applications. You will have your statement delivered the morning after the statement cut-off date, available for viewing online, saving to your computer or other device, or printing to your

home printer. You will receive an email when the statement is available in our secure online and mobile applications for viewing. No more waiting on the post office to deliver your important account information. Contact us at 217-322-3323 for instructions to sign up. *\*Once enrolled in online statement delivery, you will no longer receive a paper statement in the mail.*

on the online banking page of our website. You will also be sent a secure message through your online banking account prior to your account transition. If you have additional questions regarding this process, please contact us at 217-322-3323 for assistance. Your account security is our highest priority and we appreciate your patience as we implement this enhanced security feature on our online products.

## Debut: Mobile Tablet App

Good news! Rushville State Bank now has an Android Tablet App available in the Google PLAY store that is compatible with the newer versions of the Samsung Galaxy series mobile devices. Log into the Google PLAY store, and search for Rushville State Bank to download the new app to your device. Login credentials are the same as used in your browser through our website. If you have questions, please contact us at 217-322-3323 for assistance.



## THINGS TO THINK ABOUT

# Your Social Security Statement: What's in it for you?

The Social Security Administration (SSA) provides personalized Social Security Statements to help Americans age 18 and older better understand the benefits that Social Security offers. Your Statement contains a detailed record of your earnings and estimates of retirement, disability, and survivor benefits — information that can help you plan for your financial future.



Nathan White,  
AIF®, CPFA®  
Financial Advisor

You can view your Social Security Statement online at any time by creating a My Social Security account at the SSA's website, [ssa.gov/myaccount](http://ssa.gov/myaccount). If you're not registered for an online account and are not yet receiving benefits, you'll receive a Statement in the mail every year, starting at age 60.

### *Benefit Estimates*

Your Social Security Statement tells you whether you've earned enough credits by working and paying Social Security taxes to qualify for retirement and disability benefits and, if you qualify, how much you might receive. Generally, retirement benefits are projected for up to nine claiming ages, including full (ages 66 to 67), early (age 62), and late (age 70). If you qualify, you can also see the benefit amount your survivors might receive in the event of your death.

The amounts listed are estimates based on your average earnings in the past and a projection of future earnings. Actual benefits you receive may



be different if your earnings increase or decrease in the future. Amounts may also be affected by other factors, including cost-of-living increases (estimates are in today's dollars) and other income you receive, and are based on current law.

### *Annual Earnings*

In addition to benefit information, your Social Security Statement contains a year-by-year record of your earnings. This record is updated when your employer reports your earnings (or if you're self-employed, when you report your own earnings). Earnings are generally reported annually, so your most recent earnings may not yet be on your Statement.

Because Social Security benefits are based on average lifetime earnings, it's important to make sure your earnings have been reported correctly. Compare your earnings record against past tax returns or W-2s. If you find errors, let the Social Security Administration know right away by calling (800) 772-1213.

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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](mailto:nwhite@midwesternsecurities.com).*

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# Calendar of Events

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

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| Dec 17..... Rushville State Bank Holiday<br>Open House   | Feb 12..... Lincoln's Birthday  |
| Dec 20 – Jan 3...Schuyler-Industry Schools<br>Christmas Vacation   | Feb 14.....Valentine's Day  |
| Dec 21.....First Day of Winter   | Feb 21.....President's Day<br>Rushville State Bank Closed<br>Schuyler-Industry Schools Closed |
| Dec 24.....Christmas Eve<br>Rushville State Bank Closed at Noon  | Feb 22.....Washington's Birthday  |
| Dec 25.....Christmas Day<br>Rushville State Bank Closed  | Mar 2.....Ash Wednesday   |
| Dec 30-Jan 2.....Late Winter Deer Season   | Mar 13.....Daylight Savings Time Begins   |
| Dec 31.....New Year's Eve<br>2021 Year End Closing<br>Bank Closed at Noon                                | Mar 17.....St. Patrick's Day  |
| Jan 1.....New Year's Day<br>Rushville State Bank Closed  | Mar 18.....Schuyler-Industry Schools<br>Teachers Institute: No Student Attendance             |
| Jan 4.....Schuyler-Industry Schools<br>Classes Resume  | Mar 20.....First Day of Spring  |
| Jan 14-16.....Late Winter Deer Season  | Apr 1.....April Fool's Day  |
| Jan 17.....Martin Luther King Holiday<br>Rushville State Bank Closed<br>Schuyler-Industry Schools Closed | Apr 4-8.....Community Banking Week  |
| Feb 2.....Groundhog Day  | Apr 14-18.....Schuyler-Industry Schools<br>Easter Break                                       |
|  | Apr 17.....Easter Sunday  |



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**DIRECTORS**  
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Linda Butler  
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David B. Hester  
Richard G. Schenk, Director Emeritus

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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  
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

 **FDIC** 

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

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