



Knowing What Counts



A quarterly publication for the customers of

Winter 2024 • Vol. 2024, No. 4



From Gregg's Desk:



On behalf of the Rushville State Bank board, officers and staff, I wish you a Merry Christmas and Happy New Year, and thank you for your continued business and support. Please

be sure to join us for our annual Christmas open house on Friday, December 20.

The last Saturday of November was officially designated as "Small Business Saturday", a day to celebrate small businesses for all they do for our communities. Our community is blessed with many small business owners who provide services that are needed to enhance our exceptional quality of life, while at the same time supporting our local tax base that goes toward our schools, local government,

and other entities. In addition, these businesses are always the first in line to step-up and support our local groups and non-profit organizations with donations. So please remember to keep your money in our community and shop local, not just during the Holiday season but throughout the year.



Amid the celebrations of the Holiday season, the Rushville State Bank family mourns the loss of Van Adkisson. Van had been a director of Rushville State Bank since 2013, and provided valuable knowledge and insight to help our Bank grow and prosper. On a personal level, I will miss Van as an trusted advisor and friend.

Wishing you a happy, healthy, and prosperous 2025!

~ Gregg Roegge,
CEO, Rushville State Bank

Happy Holidays!



from everyone at Rushville State Bank!

Join Us For Our Holiday Open House!

Please join us at the bank on **Friday, December 20th** during normal business hours for an extra dose of Christmas cheer!

Holiday Hours:

Tuesday, December 24th:
Closed at Noon

Wednesday, December 25th:
Closed all day

Tuesday, December 31st:
2024 Year End cut-off time (Noon)
If you need a transaction to be posted in 2024, make plans to have it to the bank prior to Noon.

Tuesday, December 31st:
Closed at Noon

Wednesday, January 1st:
Closed all day



Premier Club News

– by Judy Quillen



Thirty-six friends and members of the Rushville State Bank Premier Club spent November 14-17, 2024 in Branson, MO for our annual “Christmas in Branson” trip.

The group attended the following shows: The Dutton’s, Hughes Brothers Christmas, Branson’s Christmas Wonderland, The Texas Tenors, SIX and The Haygood’s Christmas Show. The group enjoyed meals at Uptown Café, lunch at the Hughes Theatre, Pasghetti’s Italian Restaurant, and Dockside Café & Pub. While dining at the Dockside Café a robot roadrunner delivered meals to the table and led the group in singing Happy Birthday.

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 in 2025!

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!

Premier Club member benefits include discounts on deposit account service charges, check orders, and safe deposit box rental, as well as free money orders, cashiers 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.



Updates Coming Soon to Rushville State Bank Website!

By the end of 2024, Rushville State Bank plans to roll-out a new design for the bank’s website at www.rushvillestatebank.com.

No changes are required by customers to use this newly designed site. There will be no changes to the Online Banking website.

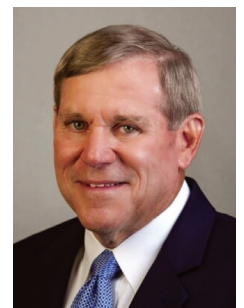
Please feel free to call us with any questions you may have after the new website has been launched.

In Memoriam:

Van M. Adkisson

June 30, 1955 – Sept. 24, 2024

The entire Rushville State Bank family was saddened by the recent passing of Van M. Adkisson, a board member of Rushville State Bank and Rushville Bancshares, Inc since July 2013.



Van passed away on September 24, 2024 after a recent diagnosis with cancer.

Van was a farmer and auctioneer in the Roseville, Illinois area, owning Van M. Adkisson Auction Service, LLC for the past 50 years. Van provided a wealth of knowledge in the areas of farm land and farm machinery that will be missed on our Board, but mostly he will be missed for his friendship and loyalty to our Bank and Board members.

Beware Of Check Fraud

Even in this age of digital payments, an old-fashioned fraud scheme has resurfaced, involving check fraud. This definitely isn't a new phenomenon, but there has been a significant increase in this type of fraud over the last several years, with losses rising 84% to \$815 million in 2022 according to FINCEN.

One of the most common tactics driving this rise in check fraud is mail theft. Fraudsters are stealing checks, then selling the checks to others, or altering the checks and cashing the check themselves. Here are some common methods a scammer may use to commit fraud with a stolen check:

- **Altering information on a check.** Using common household chemicals, a scammer may be able to change the printed dollar amount and payee name on a check; referred to as "check washing".
- **Forging endorsements and engaging in Identify Theft.** Using the information pre-printed on a check, criminals may use that information to steal someone's identity. A fraudster may be able to open a bank account in the payees name in order to negotiate the check or further use information to open credit products using the victim's personal information.
- **Creating counterfeit or duplicate checks.** By using information from the stolen check, fraudsters may create additional counterfeit copies of the check to sell on the Dark Web.

Here are some tips to help you to protect yourself from mail theft and check fraud:

- **Use direct deposit and direct payments whenever possible.** Reducing the number of checks you receive or send in the mail may limit your exposure to check fraud.
- **Consider the type of check-writing pen you use.** The ink from black gel pens is more difficult to remove during the "check-washing" process.
- **Use Mailboxes that are more secure.** Avoid leaving mail that may include checks in your personal mailbox for long periods of time. When possible, use the mailbox inside of a USPS facility rather than a curbside mailbox.
- **Be Alert.** Monitor your bank accounts by reviewing statements when received or by utilizing online banking services to review images of checks that have cleared your account. Utilize automated transaction alerts to be notified of account activity. Report any suspicious activity as soon as possible.

If you feel you have been the victim of check fraud, please contact us immediately at 217-322-3323 so we may investigate and help you protect your accounts.

Cell Phone Scams Are On The Rise



If you have a cell phone, you probably use it dozens of times a day to text people you know. But have you ever received a text message from an unknown sender? It could be a scammer trying to steal your personal and financial information.

Scammers send fake text messages to trick you into giving them your personal information — things like your password, account number, or Social Security number. If they get that information, they could gain access to your email, bank, or other accounts. Scammers also send fake messages that say they have information about your account or a recent transaction. Scammers might:

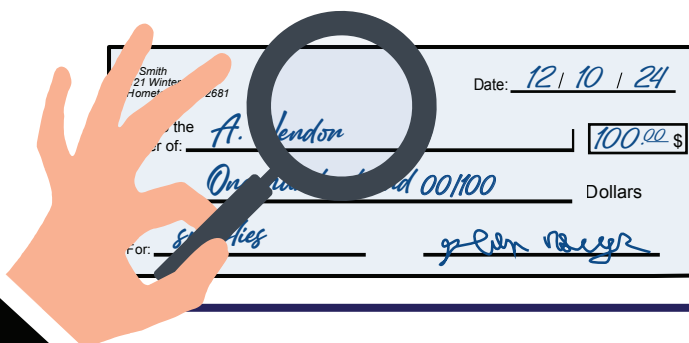
- say they've noticed some suspicious activity on your bank account – but they haven't;
- claim there's a problem with your debit card or payment information – but there isn't;
- send you a fake invoice and tell you to contact them if you didn't authorize the purchase – but it's a scam;
- send you a package delivery notification – but it's fake.

The messages might ask you to give some personal information — like how much money you make, how much you owe, or your bank account, credit card, or Social Security number — to claim your gift or pursue the offer. Or they might tell you to click on a link to learn more about the issue. Some links might take you to a spoofed website that looks real, but isn't. If you log in, the scammers then might steal your username and password. Other messages might install harmful malware on your phone that steals your personal or financial information without you realizing it.

If you get a text message you weren't expecting and it asks you to give some personal or financial information, don't click on any links. Legitimate companies won't ask for information about your account by text. If you think the message might be real, contact the company using a phone number or website you know is real, not the information provided in the text message.

Rushville State Bank DOES NOT and WILL NOT text you about your bank account information, your debit card, or your online banking account and credentials. DO NOT click any links in text messages that appear to be from Rushville State Bank. You may call us to confirm information related to your account, but do not give out any personal information related to your accounts through a text link, email link or website link.

Call us immediately at 217-322-3323 if you feel you have been a victim of a text or email scheme and may have given information out about your bank accounts.





Calendar of Events

Visit RushvilleStateBank.com for more community events!

Dec 20..... Rushville State Bank Holiday Open House

Dec 21..... First Day of Winter

Dec 23-Jan 6..... Schuyler-Industry Schools Christmas Vacation

Dec 24..... Christmas Eve
– Rushville State Bank closes at Noon

Dec 25..... Christmas Day
– Rushville State Bank closed

Dec 26-29..... Late Winter Deer Season

Dec 31... 2024 Year End Processing Deadline (noon); Rushville State Bank closes at Noon

Jan 1..... New Year’s Day
– Rushville State Bank closed

Jan 7..... Schuyler-Industry Schools classes resume

Jan 17-19..... Late Winter Deer Season

Jan 20..... 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 17..... President’s Day
– Rushville State Bank closed

Feb 22..... Washington’s Birthday

March 5..... Ash Wednesday

March 9..... Daylight Saving Time begins

March 17..... St. Patrick’s Day

March 20..... First Day of Spring

April 1..... April Fool’s Day

April 7-12..... Community Banking Week

April 18..... Good Friday
– Rushville State Bank open (regular hours)

April 18-21..... Schuyler-Industry Schools Easter Break

April 20..... Easter Sunday



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DIRECTORS

Richard C. Teel, Chairman
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Linda Butler
Kelly Greene
Leslie E. Heffner
David B. Hester

OFFICERS & STAFF

Gregg Roegge, CEO
Kelly Greene, President & CFO
Linda Butler, Vice President & Trust Officer
Mark E. Thompson, Assistant VP & Loan Officer
Isaac Goodrich, Loan Officer
Alaina Heitz, Assistant Trust Officer
Hannah Spencer, Assistant Cashier
Mindy Beck, Teller
Beth Grover, Data Processing
Cynthia Henninger, Receptionist/Teller
Pam Kotter, Teller
Erin Miller, Loan Clerk/New Accounts/Teller
Denise Morton, Part-Time Trust Clerk
Judy Quillen, Premier Club Coordinator
Joni Thomas, Data Processing
Nancy Toland, Part-Time Teller
Ainsley Trone, Part-Time Teller

Rushville State Bank’s Mastercard Debit Card may be used anywhere that Mastercard is accepted for purchases, allowing you to take your money on the go, 24/7/365! For added convenience, you can add your debit card to the Mobile Wallet found on your preferred device to make secure purchases. Plus, you get the peace of mind that comes with Mastercard’s Zero Liability Protection.



He’ll be here before you know it!



Finish your holiday shopping in a flash with a Rushville State Bank Debit Card.