

## MANY THANKS!

Community Bank would like to take a moment to celebrate the efforts that the Orangeville, Warren, and Lena-Winslow High School teachers have given through their steadfast commitment to the EverFi Financial Literacy program. These students will be able to forge deeper relationships with the community by being better prepared with the skills needed to have bright financial futures. Over 125 local students have benefited from the program in its first year.

Thanks are also in order to each of the formerly mentioned schools for making us feel so welcome and allowing us to bring financial education to your school. Together, we are working to create more informed citizens and ultimately help improve our community and the economic wellbeing of our state. We are privileged to be a part of this endeavor.



## NATIONAL DAIRY MONTH

June is National Dairy Month and Community Bank remains committed to supporting our nation's dairy producers, processors and businesses. Remember to give a simple heartfelt thank to those in that industry for all they do.

As true stewards of the land, the proof lies in the integrity of America's dairies, most of which are family-owned and well connected to this wonderful community. We are proud to call it home.

Whether you celebrate by participating in dairy breakfast, making a field trip to a dairy farm, or swapping your favorite dairy recipes take a moment to reflect on how they protect our food supply.

## FLAG DAY

While the 4th of July gets more attention, there is a holiday that's just as patriotic in June. On the 14th, we'll celebrate the designers, maker and defenders of the Stars and Stripes on Flag Day. It's a time for all Americans to show respect for those who have given their lives so that you can enjoy that privilege.

This Flag Holiday is a great time to learn the proper way to raise a flag. It should be raised briskly in the morning, slowly in the evening, and always with reverence and ceremony. Never let the flag touch the ground, and avoid flying it in the rain or other inclement weather. Raise your American Flag with pride.

# YOUR LIFE. YOUR BANK.

## SCHOLARSHIP WINNERS

Community Bank is pleased to announce our scholarship winners for 2015. From Warren High School Meghan Zeal and Taylor Plath were awarded \$500 each by Diane Ege at the honors night program in May. The students were required to write a short essay on "What impact (positive or negative) do you feel growing up in a small community and attending a small school system has had and/or will have on your future goals?"



From Lena-Winslow High School Elizabeth Walker was the recipient of a \$500 award given by Val Dunlavey at honors night. Elizabeth was also a semi-finalist at the state level for the CBAI Scholarship program where she wrote an essay on "The Importance of Community Banking.". Congratulations to these graduates on a job well done!



## UPCOMING BANK HOLIDAYS

Independence Day — Saturday July 4th  
Labor Day — Monday September 7th

## IN THIS ISSUE

National Holidays - Celebrate Dairy Month and Flag Day

Thank You - EverFi Financial Literacy program

New Products & Services – Shazam Bolt mobile app

Anniversary – 25 years of Community Banking Week

Graduates– Congratulations and Scholarship winners

Building Wealth – Do you have a saving strategy?

Did You Know - Cancelling debit card transactions

Vacation Planning – Involve the kids

Go Local - Community Bank participates

Upcoming Bank Holidays

Community Corner – Celebrate local festivals

## GRADUATES:

Congratulations to all area graduates! Whether you're finishing high school, college, or some other type of degree, we wish you all the best as you begin the next chapter in your life! Your hard work will pay off, and we look forward to being a part of it as you make future plans.



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## community NEWS

One of our favorite summer celebrations are our local festivals and you will find us right in the heart of the community. We look forward to seeing you at the following upcoming parades:  
Orangeville Volunteer Firemen's Festival June 4, 5 and 6  
Winslow River Days August 13, 14, 15 and 16  
Lena Lions Fall Festival September 11 and 12  
Warren Pumpkin Festival September 25, 26 and 27

Support your community and check out our Community Bank float at these fun-filled local celebrations. We hope to see you there!

## New Employees

Kalie Becker – Lena

Aslan Stouffer – Lena/Winslow

Daniel Blair – Warren

Makenzie Robieson – Orangeville

## 25TH ANNIVERSARY OF COMMUNITY BANKING WEEK

April 5th-11th Community Bank celebrated the 25th Anniversary of Community Banking week. Complimentary treats were served throughout the week and live plant displays could be seen at each of our locations thanks to Pieper Lawn Care of Orangeville, H & S Landscaping of Lena, and the Warren Ag Department. This year's theme was "Come Grow with Us." We were pleased to celebrate the independent spirit that is the hallmark of locally run banks. Thanks to everyone who has helped make us a vital part of our area's growth and prosperity.



## THE SHAZAM® BOLT\$™ MOBILE APP

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## DO YOU HAVE A SAVING STRATEGY?

It's good to sit down and create a financial vision of where you want to be in a year, five years, or even 10 years and beyond. One thing to ask is how much money will it take? Consider your lifestyle and do your best to set goals either on paper or in an electronic file.

In general there are three savings categories: Emergency Savings Fund-that should be enough to pay for at least three to six months of living expenses, should you need it.

Short to mid-term savings-should you want to purchase a home and need a down payment.

Long-term savings-such as retirement savings. Be sure to enroll in your employers' retirement benefits plan-if available. Try to maximize any matching contributions.

At Community Bank, we look forward to helping you through the many stages of life, from your first checking account to your retirement account. Let us know how we may assist you today.

## DID YOU KNOW?

Banks CANNOT stop payments on debit card transactions. So, remember if you authorize a payment using your debit card and you want to cancel it, you will be required to contact the merchant/company directly to cancel the transaction. As always, protect your debit card from unauthorized users and NEVER give your card or card number to others to use.

## GO LOCAL WEDNESDAY

Watch for us every third Wednesday of the month as Community Bank participates in "Go Local Wednesday," a day where Independent Community Bankers of America and community bankers nationwide will shop at locally owned and operated businesses and restaurants. To show support for entrepreneurs and small businesses year round, staffers and community bankers will be sharing their experiences on Facebook.



Why is shopping locally so important? Spending at a local small business means that your money gets recycled into the same community you live in. It's a win-win for all involved. Who knows what interesting treasure can be found at your local business that wouldn't be found in the big box stores?

## 4 COMMUNITY BANK LOCATIONS

### WINSLOW

233 Carver Street  
Winslow, IL 61089  
p. 815.367.5011  
f. 815.367.2926

#### Lobby Hours

Mon - Wed 8:00 - 4:00  
Thursday Closed  
Friday 8:00 - 4:30  
Saturday 8:00 - noon

### LENA

420 East Lena St  
PO Box 189  
Lena, IL 61048  
p. 815.369.9000  
f. 815.369.5274

#### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

#### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 5:00  
Saturday 8:00 - noon

### ORANGEVILLE

401 South Church St  
Orangeville, IL 61060  
p. 815.789.4212  
f. 815.789.4279

#### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

#### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 6:00  
Saturday 8:00 - noon

### WARREN

202 West Main St  
PO Box 687  
Warren, IL 61087  
p. 815.745.9011  
f. 815.745.2273

#### Lobby Hours

Mon - Fri 8:00 - 4:00  
Saturday 8:00 - noon

#### Drive-Up Hours

Mon - Thurs 8:00 - 4:30  
Friday 8:00 - 6:00  
Saturday 8:00 - noon

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## INVOLVING KIDS IN FAMILY VACATION PLANNING

By Jason Alderman

Family vacations produce memories for a lifetime, but they can also teach kids great money lessons they'll need as adults.

Involving kids in planning family vacations not only helps them appreciate the overall benefits of travel, but offers an opportunity for even the youngest kids to learn lessons about budgeting, saving and essential money management they will encounter every day.

The first step in planning the family vacation should be creating a budget for the trip. Set a realistic dollar limit for the trip and be prepared to discuss why that limit exists. After these limits are discussed, work with kids to create a detailed budget for accommodations, transportation, food, special event tickets and souvenirs, particularly souvenirs kids might buy for themselves.

Once the budget is set, point kids in the direction of certain travel websites to start and let them bring back as much information as they can on potential locations and costs.

Above all, trip planning can teach an important lesson in spending and savings. If children want to buy souvenirs or treats on the trip, that's an opportunity to have them set aside part of their allowance or chore money to pay for their special purchases on the trip. To get them started, help them save for their goal using this online calculator (<http://practicalmoneyskills.com/savingforagoal>).

Bottom line: Involving your children in family vacation planning allows them to see the world and to practice good budgeting, saving and spending habits.