

A monthly publication of the RiverBend Growth Association...
Your Regional Chamber of Commerce and Economic Development Agency



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Volume 14 | Issue 10

Captain award winners recognized at annual luncheon

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On Thursday, October 27, the RiverBend Growth

Association celebrated the successes and accomplishments of six local businesses at their annual State of the RiverBend Luncheon.

The Captain of the Riverbend Awards were created by the Growth Association to identify and honor the many ways in which local organizations have enhanced the Riverbend region. These awards are presented to businesses, bodies of government and individuals that have demonstrated an outstanding commitment to public enhancement, community service and /or economic enhancement of the region.

Jeannine Kelly of DanMar Enterprises accepted an award for economic enhancement for the work and investment she and her husband Mark DeVer have made in the last year. DanMar's primary focus has been on purchasing historic buildings and restoring and rehabbing them to their original glory.

Jeannine and her husband



were recognized for their most recent endeavor-- their investment in The Talbert Building and the old Pawn Shop which is now called the Shops at Broadway and Henry. They have invested well over a half million dollars in those buildings and have made a huge improvement to that part of Broadway. The Painted Heron is the newest tenant at "The Shops" and it is owned and run by Julie Elmendorf. Julie's shop is an upscale consignment shop featuring custom painted furniture, unique gift items and totes made from vintage linens. The Talbert Building now houses The Underground on Broadway, a concert venue and community store.

Mike and Lori Nikonovich accepted their award for economic enhancement for

their work and investment in the Grafton Winery The Vineyards which was opened in the fall of 2015 at a cost of more than \$2 million. The Vineyards has a wedding/event venue, tasting room and vineyards.

The Vineyards features 6,000 square feet of production space and an automated bottling line with a 100 case per hour capacity. This added capacity has given them the ability to cultivate new distributors and has increased the business more than 40% since opening. Wines are currently distributed all over Illinois through six distributors and they have now added a distributor in Missouri. Retail sales and weddings and events have increased by 15%. Their Quarterly Wine Club boasts more than

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Foxes Grove Supportive Living is named October 2016 Small Business of the Month

On October 5, 2016, RBGA staff and RBGA members gathered at Foxes Grove Supportive Living Community to present the Small Business of the Month award for October 2016.

Foxes Grove is located at 395 E. Edwardsville Road in Wood River where they provide a lifestyle of comfort and wellbeing for senior adults. Foxes Grove is open 7 days a week 24 hours a day.

In 1987, Foxes Grove introduced premier retirement living to the Riverbend communities. In 2007 Foxes Grove became certified as a supportive living community. Supportive Living offers the best of both worlds – the independence of your own apartment with the security of a compassionate nursing staff and a wide array of all-inclusive services and amenities. Some of the all-inclusive amenities include restaurant style dining with three meals per day, electric, water, trash and sewer utilities, 24/7 on-site nursing staff available to assist with medication and personal care and scheduled transportation.

At Foxes Grove there are three different floor plans to choose from: studio, one or two bedroom apartments including handicap accessible plans, modern kitchen with full size appliances, ample closet space, individual climate controls, spacious bathrooms, individual hot water heaters, emergency call system, state-of-the-art fire suppression system, patios and balconies.

Executive Director, Stacey Noble Loveland, would like to thank the City of Wood River Fire Department for being an amazing neighbor and always being there to assist as needed.

Please visit or call Foxes Grove today at 618.259.0851 for a personal tour.

The RBGA again congratulates Foxes Grove Supportive Living Community and thanks them for giving back to the community.



Foxes Grove's staff and residents gather with RBGA Ambassadors and Small Business of the Month Award Committee members to accept the Small Business of the Month Award.

"The Grove" is a place where residents can go and relax throughout the day.

RBGA Ambassadors pictured: Michelle Blackwood of Challenge Unlimited, Tom Hoechst of CNB Bank & Trust, Amy Schaake of Edwardsville Intelligencer, Stacey Noble Loveland of Foxes Grove Supportive Living Community, Kurt Ferguson of The Telegraph, Gary Hoggatt of 1st Mid America Credit Union, Martha Schultz of First Clover Leaf Bank, Therese Kuddes of Kuddes Advertising Specialties, and Lee McRaven of OSF Saint Anthony's Health Center.

The Small Business of the Month Award Committee members are Jacinda Dunlap of Atrium Hotel, Stephanie Dykstra of Brightway Imaging, Brenda Eardley of Lauschke Real Estate, Kim Mosby of Partners Insurance Agency, Jamie Ruyle of Investment Planners, Amy Schaake of Edwardsville Intelligencer, Leslie Schobernd of 1st MidAmerica Credit Union, Martha Schultz of First Clover Leaf Bank, and Denise Wolff of Berkshire Hathaway Home Services Elite Properties.



Watch this month's video presentation at <http://www.growthassociation.com/page/event-videos/>

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Welcome our newest members to the RiverBend Growth Association

Body Restoration Salon & Spa

Teresa Woulfe & Dawn Wilson
Owners
325 Market Street, Suite A
Alton IL 62002
(618) 463-2222
bodyrestorationspa.com

The business relationship of Teresa Woulfe and Dawn Wilson, both licensed massage therapists, began when their paths met in 2003 at St. Anthony's Medical Wellness Center. Together Dawn and Teresa have a combined experience of more than 30 years.



After working several years together in the medical environment, they began to envision a place where clients

could go to relax, renew and restore. In February 2007, they opened Body Restoration and then in 2011 remodeled and expanded to become what is now Body Restoration Salon and Spa. Upon expansion they added services including a hair salon, facials, waxing, body treatments and permanent makeup.

Body Restoration Salon and Spa is dedicated to providing its clients with the best services in the Riverbend area. Our staff is fully trained and licensed, and our goal is to help our clients escape the stress of the day in our relaxing spa atmosphere.

Come visit us and be restored in historic downtown Alton.

Preferred Pediatric Home Health Care

Bill Sczepanski Administrator
3550 College Ave. Suite C
Alton IL 62002-5008
(618) 467-1100

Preferred is owned by a Pediatric RN and has been serving Oklahoma's pediatric population since 1989. We are Joint Commission Accredited and dedicated to making a difference in the lives of the families and children we serve. We offer Private Duty Nursing, Skilled Nursing, Home Medical Equipment, Medical Supplies and a Full-Compounding Pharmacy with FREE delivery. Our one-stop-shop offers excellent continuity of care! We have offices in Illinois and Oklahoma. We service the states of Illinois, Oklahoma, and Missouri.



Alton McDonald's reopens after renovations

The RiverBend Growth Association hosted a ribbon cutting ceremony on October 24th to showcase the newly renovated McDonald's Restaurant at 2400 Homer Adams Parkway in Alton.

Owner Dick Bold introduced his management staff and discussed the renovations which include a sleek, contemporary look in the expanded dining room area. More space is now available to accommodate guests. Changes also included the exterior area as there are now multiple drive-up lanes and new landscaping.

Dick Bold is the owner of four other McDonald Restaurant locations - Alton located on Broadway, Bethalto, Godfrey, and Hamel.



RBGA Ambassadors gather to celebrate with McDonald's staff; Stephanie Tate of Alton CVB, Tom Hoechst of CNB Bank & Trust, Lindsey Kahl of Midwest Members Credit Union, Nancy Bivens of WBGZ, Kurt Ferguson of The Telegraph, Martha Schultz of First Clover Leaf Bank-Wood River, and David Knowles of Atrium Hotel. Also pictured is Alton Mayor Brant Walker and RBGA Director of Member Services Trish Holmes.

Please find this video presentation as well as others at <http://www.growthassociation.com/page/event-videos/>

Visit <https://www.riverbender.com/video/details/rbga-cuts-ribbon-for-mcdonalds-video-2844.cfm> to

take you directly to this ribbon cutting ceremony.

The RiverBend Growth Association congratulates Dick Bold and his staff members for the new look on Homer Adams Parkway.

AMBASSADOR SPOTLIGHT

Josh Ruyle

1st MidAmerica Credit Union

I started working for 1st MidAmerica Credit Union when we were known as Olin Community Credit Union, in July, 2003 as a full time teller. Over the years, I have worked my way up to the position of Branch Manager and have been in my current role at our corporate branch in Bethalto for the past five years. In July, 2014, the credit union provided the opportunity for me to attend CUNA Management School at the University of Wisconsin at Madison. CUNA Management School is a three year program where I spent two weeks on campus attending a wide range of courses that pertain to my industry. This past July I graduated with my Certified Credit Union Executive (CCUE) designation.



I have been married to my wife, Jamie, for the past 12 years. We have a miniature dachshund named Josie and currently live in Alton.

I am new to the RBGA and look forward to forming many long lasting relationships with everyone. Thank you for the warm welcome!

Martha Schultz

First Clover Leaf Bank

Martha Schultz is a native of the RiverBend area having grown up on the family farm in Godfrey. She is a graduate of Alton Senior High School, and now resides in Cottage Hills with her husband Mark. When Martha is not spending time with family and friends, you can find her at First Clover Leaf Bank in Wood River as the Vice President/ Branch Manager. Martha has always been active in the RiverBend area, not only as a banker for 30 years, but by all the volunteering she does. She is a member of the Wood River Rotary Club, Treasurer for the Bethalto Boys & Girls Club, a member of the Wood River Women's Club and the Wood River Heritage Council. She has also been a volunteer for the American Cancer Society for many years. She feels it is privilege to serve the area in which she lives and works. The one thing she loves about her job and all the volunteering she does is the people she meets and the friends she has made along the way. As Ambassador for the RiverBend Growth Association, she has been able to continue to help serve the community and meet a lot of great people.



Pat Schwarte

Riverbender.com

Pat Schwarte, his wife Jennifer and daughter Grace live in Alton on the same street on which he, his three brothers and three sisters grew up and two houses down from where his mom still live.



In 2012, Pat joined RiverBender.com where, for the past four and a half years, he has been an Account Manager selling website development and advertising in RiverBender.com as well as its sister-website EdGlenToday.com.

Pat enjoys having an office in Downtown Alton and working to help local businesses compete and thrive.

Involvement in the following associations/organizations keep Pat busy: River Bend Growth Association –Ambassador Committee Co-Chairman; Pride Incorporated – President of the Board; Ss. Peter & Paul School – Board Member; East End Improvement Association - Member

Patrick Schwarte | Account Manager – RiverBender.com | Pat@RiverBender.com | 314-458-4090 cell



SAVE THE DATE

Annual Dinner is January 26, 2017

Preferred Pediatric Home Health Care opens in new Alton location

On October 10th, 2016, the RBGA hosted a ribbon cutting ceremony for new member Preferred Pediatric Home Health Care located at 3550 College Ave, Alton.

Preferred Pediatric is now in a new location and Alton Mayor Brant Walker was at the ceremony to welcome them to Alton.

Preferred Pediatric Home Health Care offers a variety of home health care support services including follow up care for post-surgical patients such as pain management and wound care. Preferred Pediatric Home Health Care can assist for short-term patients needing hourly care or are equipped to care for the chronically ill child leaving a NICU or hospital setting.

Visit the office today or call 618-467-1100.



RBGA Ambassadors join Preferred Pediatric Home Health Care's staff for their ribbon cutting; Kathy Weaver of Investment Planners, Mitch Cannell of Logolt, Kurt Ferguson of The Telegraph, and David Knowles of Atrium Hotel. Alton Mayor Brant Walker also joined the ceremony and presentation.

New walking path complete at Wood River's Belk Park

On October 3, 2016, the RiverBend Growth Association and its Ambassadors joined the City of Wood River, many community supporters, and financial supporters of the construction to Belk Park to celebrate the grand opening of the Belk Park Walking Path.

This project is now complete with a 10-foot-wide, one-mile asphalt path around a beautiful shaded lake. The new bridge spans across the lake and will be a popular attraction year round with weddings, proms, and everyday use as it captures a striking view.

Visit and enjoy the new improvements made across the road from Belk Park Golf Course located at 880 Belk Park Rd, Wood River IL.



Ambassadors Stacey Loveland of Foxes Grove Supportive Living Community, Tom Hoechst of CNB Bank & Trust, Kurt Ferguson of The Telegraph, Michelle Blackwood of Challenge Unlimited, Lindsey Kahl of Midwest Members Credit Union, and Martha Schultz of First Clover Leaf Bank-Wood River help celebrate with the City of Wood River and community members.



Like us on Facebook for
event reminders

@RiverBendGrowthAssociationIL

Captain award winners (continued from page 1)

500 members.

The third award was to Lewis & Clark Community College for Government and Public Enhancement for the Scott Bibb Center. Formerly known as Saint Patrick's Elementary School, their \$5.6 million investment transformed the school and now offers services that include GED preparation and completion, family literacy, community technology, Project Read and tutoring, highway construction, YouthBuild and family education – all aimed at helping adults who may not have finished high school get on the right path to make a better life for themselves and their families.

Formerly known as Shell Community Credit Union, Midwest Members Credit Union was recognized for its community involvement in the Riverbend. Midwest Members supports many organizations in the community including the RiverBend Growth Association, Alton Memorial Red Cross Auxiliary, National Children's Cancer Society, community baseball leagues, local park departments and our local high schools.

In addition to giving these organizations tens of thousands of dollars in support, they also encourage and support their employees' involvement in the organizations. They also provide educational courses in our local schools called Mad City Money.

Robert "Chick" Fritz, Incorporated received the award for its Community Involvement. Anne, Bob and Bobby Fritz accepted on behalf of the third generation family owned and operated local business that will soon be celebrating 70 years.

Fritz is extremely active and visible in the Riverbend. Most notably, you'll see Anne and her staff at every Alton Amphitheater event as they are not only a major sponsor, but are highly involved in the Alton Amphitheater Commission. They are there setting

up before events, serving their fine products at the event, and cleaning up after the event.

They are involved in and support local political fundraisers, numerous local Octoberfests, church picnics and golf tournament fundraisers. They support local ball tournaments and belong to and support each of their chambers of commerce organizations. One of their newest sponsored events was the downtown Alton Saint Patrick's Day Celebration where they coordinated with the RiverBend Growth Association and the Alton Regional Convention & Visitors Bureau. By all accounts, the event was deemed a success by downtown establishments.

TheBANK of Edwardsville was also recognized for Community Enhancement. Their philosophy is that the path to success is paved by education...which is where they put a lot of support. Their endeavors include scholarships to local high school students, an annual Lewis & Clark scholarship, educational programs in grade schools that have reached more than 5,000 students in 2015 and support for programs at SIUE.

They have given cash contributions to more than 60 area non-profit organizations. They have supported more than 30 organizations with in-kind donations which includes everything from water for golf tournaments to auction items and basket raffle items for special events.

They encourage and support their employees to be active and involved in local organizations. More than 30 Riverbend area employees are involved and give many, many hours of their time to the non-profit organizations that make a difference in our community.

After the awards, RBGA president Monica Bristow touted the investments in the Riverbend

communities that totaled nearly \$1 billion dollars.

Those investments included infrastructure projects like roads, sewer, water, electric; private investment in commercial, housing and retail projects and institutional investment by public schools, the college and our municipalities.

She also reminded the attendees that Saturday, November 26, is Small Business Saturday. She encouraged all to Shop Local and Spend Local.



Thank you to our event sponsors:

- 1st MidAmerica Credit Union
- Advantage News
- Alton Center Business Park
- Alton Community Unit School Dist. #11
- Alton Memorial Hospital
- American Water
- Argosy Casino Alton
- Beverly Farm
- Carrollton Bank
- CNB Bank & Trust, N.A.
- Contegra Construction Co.
- DanMar Enterprises, Inc.
- Evergreen Place Supportive Living
- Illinois American Water
- Lewis and Clark Community College
- Liberty Bank
- Midwest Members Credit Union
- OSF Saint Anthony's Health Center
- Phillips 66 Wood River Refinery
- Riverbender.com
- SCORE
- St. Louis Regional Airport
- St. Louis Regional Chamber
- The Telegraph
- TheBANK of Edwardsville
- Village of Godfrey
- WBGZ / AltonDailyNews.com

The RBGA's next event will be its Annual Dinner held on Thursday, January 26 where the 12 Small Businesses of the Month will be honored and Chairman's awards will be given.



Congratulations to Jeannine Kelly of DanMar Enterprises, Inc., pictured accepting her Captain of the RiverBend Award for economic enhancement from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).



Congratulations to Mike and Lori Nikonovich of Grafton Winery The Vineyards, pictured accepting their Captain of the RiverBend Award for economic enhancement from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).



Congratulations to Dr. Dale Chapman of Lewis and Clark Community College, pictured accepting his Captain of the RiverBend Award for government & public enhancement for completion of the Scott Bibb Center from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).



Congratulations to Greg Lyons of Midwest Members Credit Union, pictured accepting his Captain of the RiverBend Award for community involvement from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).



Congratulations to Bobby Fritz, Bob Fritz and Anne Fritz of Robert "Chick" Fritz, Inc, pictured accepting their Captain of the RiverBend Award for community involvement from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).



Congratulations to Rob Schwartz of TheBANK of Edwardsville, pictured accepting his Captain of the RiverBend Award for community involvement from Augie Wuellner (RBGA Board Chairman-Elect) and Karen Wilson (2016 RBGA Board Chairman).

Business After Hours held at Roberts Motors and co-hosted by Johnson's Corner

The RiverBend Growth Association held its monthly Business After Hours networking event on October 20, 2016 at Roberts Motors. RiverBend Growth Association members helped pack the showroom and enjoyed food and beverages from Johnson's Corner who helped cohost the event. Everyone enjoyed the food and drinks, as networking happened throughout the evening and free giveaways were provided.

The RiverBend Growth Association thanks both of the hosts for putting on yet another wonderful event.

Please join us next month on November 10th from 5p-7p for a professional but relaxed evening of networking at the Atrium Hotel & Conference Center located at 3559 College Ave in Alton. Cohosts for the evening are Dream Home Realty Centre, Investment Planners, Donnewald Distributing Co., Great Rivers Tap & Grill, Marks Mortuary, Stock Auto Body, Wegman Electric, and TheBANK of Edwardsville. They

are asking that you open your hearts and "Dream" big this month. The goal for the cohosts, with your help, is to fill two semis with nonperishable food items, pet supplies, new unwrapped toys, hats and gloves, cleaning/laundry supplies, etc. Proceeds benefit area nonprofit organizations. To sweeten the deal, attendees who bring a donation of an item or cash donation will be entered into a drawing that will be drawn that night for making a donation.

Business After Hours is held monthly to gather, unwind, network, and to build business relationships in a relaxed atmosphere while expanding your contacts to help you and or your business grow.

Please check out our Facebook page and website for reminders and event updates.

Hope to see you there.



Roberts Motors helps collect donations for BackStoppers. Almost 100 blue lightbulbs sold that evening.



RBGA Ambassadors, John Roberts and Sam Roberts prepare for the evening.



Johnson's Corner staff help make BAH a success.



More RBGA Ambassadors who help the event run smoothly.



Hosts Johnson's Corner and Roberts Motors



(far left) Door Prize winner Kurt Ferguson of the Telegraph pictured with "The Monkees" tickets donated by STL Today's Nancy Soto. (left) 50/50 Winner Tonya Roberts

Networking at Breakfast Connections included candy bar game

On October 19, 2016, the RBGA held one of its monthly networking events. Breakfast Connections is held in the even months of the year. The agenda and program vary from month to month. Meetings may have speakers from the community presenting on a variety of topics related to the workforce. In other months, activities are organized that give members the opportunity to spotlight their business or place of employment in a collaborative way. There is always time before and after to network with others in attendance. Members are also encouraged to bring literature about the products and services they offer and flyers for any upcoming events they may have. At each Breakfast Connections event, everyone is given the opportunity to give a "One Minute Commercial" to spotlight his or her business.

The Small Business of the Month winner has the opportunity to spotlight their business, and this month's winner is Foxes Grove Supportive Living Community.

This month an activity was enjoyed among 30 participants at Atrium Hotel in Alton, The Candy Bar Game. At each table setting

was a candy bar with an attached question. Each person had the chance to ask their question and answer. Then everyone else at that table went around answering that question as well. Team building, relationships, and conversations took place during the game as each person got to know someone better.

--Some of the questions at the table were:

--How long have you been at your job?

--What person has had the greatest impact on your career and WHY?

--What made you choose the career path you are on?

--If you won the lottery, what is the first thing you would buy?

--What is your favorite restaurant?

--What would you say is your favorite achievement in your career?

This event was fun, timely, and very informative to everyone in attendance.

Please mark your calendar and network with us on November 16th for the next Total Networking Luncheon event at Julia's Banquet Center where we plan on having a speaker. Hope to see you there.



Amy Schaake, Small Business of the Month Award Committee Chair, presents the Small Business of the Month award to Foxes Grove Supportive Living Community representatives Executive Director, Stacey Noble-Loveland, and Marketing & Admissions Coordinator, Mallory Hall.

Employment Opportunities

The RBGA has a section on our website with Employment Opportunities.

It's located at <http://www.growthassociation.com/page/employment-opportunities/>. It can also be accessed from the header of any page throughout the site.

Members can post their job openings on this page.

Here's the link: <http://www.growthassociation.com/page/create-employment-ad/>

HireLevel powered by Extra Help Honored by American Staffing Association for Outstanding Communications and Marketing Program

HireLevel powered by Extra Help; www.HireLevel.com, headquartered in St. Louis, MO won the 2016 [American Staffing Association Genius Award](#) for website and new company identification in the Staffing firm with \$25 million–\$100 million in annual sales award class. This national awards program, formerly called the ASA Staffing VOICE Awards, recognizes the best and most innovative communications and marketing campaigns among ASA member staffing companies.

HireLevel powered by Extra Help was honored for their company website and rebranding through the

new company identification brand program. HireLevel submitted their website and new marketing materials along with previous marketing materials to demonstrate the extent of their rebranding that took place in April 2016. Both entries were judged for appeal and overall quality, content and message, originality, statement of objectives, and results or outcomes of marketing efforts. ASA Genius Award recipients are celebrated at [Staffing World](#), through ASA publications; news releases; social media.

“We are honored to have received this award through ASA. Our company has seen

tremendous growth over the last few years and we are excited to have a brand image that represents us so well,” said Erin Kopec, Marketing Director.

HireLevel partnered with [January](#), a business design firm that crafts custom solutions for companies that deliver results and drive revenue. They worked together to align business goals with the new brand and create an innovative brand experience. The new website is designed with the end user in mind and features a host of custom and interactive elements.



We're
HireLevel.
Powered by Extra Help

For more information about HireLevel visit www.HireLevel.com.

For more information about ASA and the ASA Genius Awards, visit americanstaffing.net.

Jersey State Bank Encourages Teens to ‘Get Smart About Credit’

Jersey State Bank is teaming up with the [American Bankers Association Foundation’s Get Smart About Credit program](#) as part of an ongoing effort to teach teens how to effectively use credit.

The program, now in its 14th year, is a national campaign of volunteer bankers who help young people develop responsible credit habits. Jersey State Bank will utilize the program’s awareness day – Get Smart About Credit Day – as an opportunity to visit the business math classes at Jersey Community High School. Steve Goetten and Rick Solum will present lessons on important financial obstacles facing teens, including paying for college, building good credit habits, managing their money and protecting their identity.

“Participating in Get Smart About Credit gives us an opportunity to equip teens

and young adults in our local community with critical money management skills,” said Steve Goetten, Assistant Vice President / Commercial Lender at Jersey State Bank. “With these lessons, students can begin building the foundation for a financially fit future.”

Jersey State Bank offers these seven tips to give students an edge on mastering personal finance:

- 1. You are in charge.** You are responsible for your finances and you should act accordingly by creating a realistic budget or plan and sticking to it.
- 2. Watch Spending.** You control your money, determining how you spend or save it. Pace spending and increase saving by cutting unnecessary expenses like eating out or shopping so that your money can last throughout the school
- 3. Use Credit Wisely.** Understand the responsibilities and benefits of credit. How you handle your credit in college could affect you well after graduation. Shop around for a card that best suits your needs.
- 4. Utilize Your Bank Account.** Banks are more than money in a vault. They offer valuable services that students can benefit from like check cashing, debit cards, mobile and online banking, balance alerts, personal loans, direct deposit, financial education and some offer identity theft protection.
- 5. Be particular when it comes to money.** Don’t just trust anyone with your money. Be skeptical of classmates, friends or salespeople that have ideas for your money.
- 6. Save.** Things happen, and

it’s important that you are financially prepared when your car or computer breaks down or any one of life’s unexpected emergencies. No matter how small the amount you should start putting some money away immediately.

- 7. Ask.** This is a learning experience, so if you need help, ask. Your parents or your banker are a good place to start and remember the sooner the better.



Jersey
State
Bank,

the only locally owned Bank in Jersey County, has a long history of providing financial products and services to Jersey County and the surrounding area. Established in 1903, the Bank has assets in excess of \$140 million and currently two offices to serve its customers in Jerseyville and Grafton.