



Loose Change

President's Comments

Locations

Princeville State Bank - Princeville

142 E. Main Street
P.O. Box 409
Princeville, IL 61559
Phone: 888-385-4375
Fax: 309-385-4674

Lobby Hours

Monday-Thursday 8:30 AM-4:00 PM
Friday 8:30 AM - 5:00 PM
Saturday 8:30 AM-12:00 PM

Walk-up Hours

Monday-Thursday-8:00AM-4:30PM
Friday- 8:00 AM-5:00 PM
Saturday- 8:00 AM-12:00PM

Princeville State Bank- Peoria

Shoppes at Grand Prairie
4924 W. American Prairie Drive
Peoria, IL 61615
Phone: 309-693-9494
Fax: 309-693-9465

Lobby Hours

Monday-Friday-8:30AM-5:00PM
Saturday- 8:00 AM-12:00PM

Drive-Thru Hours

Monday-Friday-8:30 AM -5:00PM
Saturday- 8:00 AM- 12:00 PM

ATM Locations

142 E. Main Street, Princeville
105 E. Spring Street, Princeville
4924 W. American Prairie Drive, Peoria
5201 W. War Memorial Drive, Peoria

I'm hoping Spring is just around the corner. Winter has stayed around way too long. Before too long, we'll be complaining because it's too hot. March is here and I'm personally wondering what happened to January and February!

A lot has happened in the past couple months and most of it has been negative press regarding the state of the economy. Job losses keep mounting, businesses keep shutting their doors and it makes one wonder when this will stop. I wish I had a crystal ball and could estimate when the bottom will hit. We all have to try to look on the bright side and know that this will turn around and correct itself someday. (I know that is hard to do, but we need to try to be optimistic.)

We have a lot of things happening at Princeville State Bank. March and April are some busy months. Some of those items include the Princeville High School Reality Fair, Peoria Area Chamber of Commerce Business Showcase on March 25th, and the Princeville Grade School Turkey Noodle Fundraiser Dinner on March 26th. The first full week of April (April 6th-10th) is Community Banking Week. Don't miss the Easter Egg Hunt at the Princeville Heritage Museum on Saturday, April 4th. Ricki will be there so bring your kids out for some fun.

Please pay attention to the local paper as we'll publish a calendar of events that are going on at each location. We have a lot of fun planned and hope you can join us. This is our week to Celebrate YOU, our Customers!!

With all that is happening with the "Big Banks" its more important than ever to be a Community Bank so we want to celebrate and invite you to join us for this week long celebration.

Have a Great Spring.....

Andrew A. Black, President/CEO

BUSINESS SPOTLIGHT

April ~ **L-T-I-O- Let's Try it On Fashions & More**—Princeville

Check out the new consignment shop at 106 E. Main Street in Princeville. Open daily except Mondays. Brand name clothing and shoes in all sizes. New items added daily and new sales monthly. For more information contact Meagan Hawkins at 309-369-8065
www.mmhawk2008@yahoo.com

May ~ **Yankee Candle- Shoppes at Grand Prairie- Peoria**

The Yankee Candle Company started out with humble beginnings, and has become America's Best Loved Candles. The # 1 most recognized name in the candle business offering over 150 fragrances. Join them on Saturday, May 9th for Pampered on the Prairie's Race for the Cure for special deals. Register at www.Yankeecandle.com/coupons for advanced sales and coupons. To register at website enter store # 256. 309-691-7107

June ~ **Princeville Heritage Museum**—Princeville

Creating an asset for our community by preserving our history. The museum is a partnership between the Village of Princeville, the Historical Society of Princeville and the Princeville Civic Association. Hard working volunteers and generous donations have made the museum a reality. For information on becoming a member, volunteering or renting the museum for your event contact Kelly Jenkins at 309-385-1916. 325 N. Ostrom Avenue Princeville. www.princevilleheritagemuseum.blogspot.com

Community Banking Week

April 4 - 10, 2009

Stop in and Help us Celebrate at both PSB locations for Community Banking Week Celebrating Illinois' Community Banks. This is our week to celebrate **YOU— OUR LOYAL CUSTOMERS!!!!**

We are celebrating **"It Pays to Save, Come Grow with PSB!"** with daily fun activities and give-away prizes! **Register to Win our Grand Prize!**

Enter our Piggy Bank Contest! Bring in your fun or unusual piggy bank for display and our contest.

Saturday, April 4th— Easter Egg Hunt at Princeville Heritage Museum. Come Meet Ricki!

Monday, April 6th Free Coffee and Donuts in both locations.

In Peoria— **Free Rare Coin Appraisals** from 10:00 AM— 3:00 PM.

Tuesday, April 7th, Free Coffee and Donuts in both locations.

In Princeville— **Free Rare Coin Appraisals** from 10:00 AM- 3:00 PM.

Wednesday, April 8th, Ricki Day ! Bring your friends and have them open up a Ricki Club Account. Win a prize. Come meet Ricki at Stevens Square Park in Princeville for fun, food, and games. 1:00-3:00 PM

Thursday, April 9th— Luau Day— Receive a Lei and enjoy a cookout at both locations 11:00 AM-1:00PM

Friday, April 10th— Piggy Bank Contest Judging. Drawing for Grand Prize



Spruce up for Spring!

Thinking about some improvements?

A Home Equity loan is a great way to take advantage of some of the lowest rates around to consolidate debts, pay tuition, take a dream vacation, or make those home improvement dreams a reality. We offer fixed and variable rates.

For more information, or to explore the possibilities contact Todd Huston, Commercial Relationship Manager, at our Peoria branch 309-693-9494 x 403, Matt Daily, Commercial Loan Officer, 309-385-4375 x 204, or Jill Down, Consumer Loan Officer, 309-385-4375 x 201



Join PSB Investment Services and Money Smart Week in April for a crash course in money and investing. All workshops are free and will be held at the Peoria branch of Princeville State Bank. Please RSVP to Cassie at 693-9494 or cassiet@p-s-b.com if you plan on attending. Come to one or attend all four!

Monday, April 20, 6:00 pm – 7:00 pm. Women & Investing. This workshop is designed just for women and presented by a woman. 80-90 percent of women will be solely responsible for their finances at some point in their lives. This workshop may propel you even further toward realizing your own financial success and the future you really want.

Tuesday, April 21, 6:00 pm – 7:00 pm. Retirement Income. Saving for retirement is only half the challenge. Creating a plan to make your investments last a lifetime is the other half. This workshop is designed to help you make informed decisions about retirement assets when you're nearing or in retirement.

Thursday, April 22, 9:00 am – 11:00 am. Small Business, Big Vision. Topics include term loans, lines of credit, cash management, investment sweeps and retirement plans for small businesses. Ideal for small business owners.

Thursday, April 22, 6:00 pm – 7:00 pm. Your Future Starts Now! This workshop will help lead you to a strong financial future by discussing the basics of investing and how to reach your financial goals.

Cassie Taraboletti

Financial Advisor

Princeville State Bank Investment Services

4924 W. American Prairie Drive

Peoria, IL 61615

Phone: 309-693-9494

Cell: 309-712-7011

e-mail: cassiet@p-s-b.com

PSB Investment Services is a division of Princeville State Bank. Securities are not FDIC insured, carry no bank guarantees, and may lose value. Securities and Investment Advisory services are offered through Midwestern Securities Trading Company, LLC. Member FINRA/SIPC.

Oreo Sundae Dessert

1 pkg. Oreo cookies

1 stick of butter

1 stick of butter (melted)

1 can sweetened condensed milk

½ gallon ice cream

1 cup chocolate syrup

Cool whip (optional)

Nuts (optional)

Crush Oreos and stir in melted butter. Layer on bottom of 9 x 13 pan. Place in freezer for 30 minutes. Soften ½ gallon ice cream for 15 minutes and spread on Oreo mixture. Place pan back in freezer. In a small sauce pan, melt butter. Then add sweetened condensed milk and chocolate syrup. Heat to boiling. Remove from heat and cool completely. Once cooled, spread on ice cream. Cover and place in freezer until ready to serve. If desired, add Cool whip and nuts before serving.

Business Showcase

March 25th

9:00 AM- 4:00 PM

Come Visit PSB at the Business Showcase at

The Peoria Civic Center—Ballroom

Booth # 92



Is it Time to Explore Refinancing?

Would you like to have lower monthly payments, build equity faster, or access tax-deductible funds?

- 1) **How far below what you now pay do interest rates have to go before refinancing makes sense?** That often depends on how long you plan to stay in your home. Typically the fewer numbers of years, the wider the spread needs to be. I can help you weight the cost of refinancing against the projected monthly savings you may realize.
- 2) **How much time and money will it cost to refinance?** Again, that will depend on your specific financial profile. Applying for a refinance loan involves a process similar to getting a home purchase mortgage, and you will be charged certain fees. There are programs available that can reduce the amount of documentation required¹which can speed up the time it takes to complete your loan.
- 3) **Should you choose an ARM (Adjustable Rate Mortgage) or a fixed-rate mortgage?** Most ARM's adjust annually, either up or down. So even at a below-market start rate, it's possible your ARM interest rate could soon exceed current interest rates. If you plan to remain in your home for a short period, an Intermediate ARM, with a low introductory rate that remains fixed for several years before the first adjustment, may be suited to your needs. I would be happy to run various loan program scenarios to help you balance all the factors and make an informed decision.

For more information contact Nathan Durst, Director of Mortgage Lending in our Peoria Branch at 309-693-9494 ext. 404. or email at ndurst@p-s-b.com

1. In certain circumstances, you may be required to provide documentation. Please ask a mortgage consultant for details. Depending on their specifics, programs that do not require the standard information and documents may result in higher interest rates and Annual Percentage Rates than a traditional mortgage program.

Calendar of Events

Business Showcase– Wednesday, March 25th
Peoria Civic Center-Ballroom 9:00AM-4:00PM

Community Banking Week– April 4th-10th, 2009

At both Princeville and Peoria locations!
Read more about this week in our newsletter, and watch for upcoming ads. Come join in the fun!

Pampered on the Prairie– Saturday, May 9th at the Shoppes at Grand Prairie in conjunction with Race for the Cure.

Princeville Heritage Days– June 18th-21st

American Diabetes Fund Raiser– Kiss-A-Pig. April to June We are raising money to help raise awareness to prevent and cure Diabetes. Our Commercial Relationship Manager, Todd Huston, will Kiss-A-Pig on June 21st if Princeville State Bank raises the most money for this worthy cause. Please drop off your loose change or make a tax exempt donation. Watch for more information in the future.



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(888) 385-4375

www.p-s-b.com

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