



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
4924 W. American Prairie Drive, Peoria
5201 W. War Memorial Drive, Peoria
One World-1245 W. Main, Peoria

Princeville's Annual Town festival, Heritage Days, just finished up in Princeville and Independence Day is just around the corner. It has been a busy 2009 thus far and to think one half of the year is already behind us is hard to imagine.

2009 has been an interesting year to say the least. From the economic conditions to the local wet weather, it will be a year that will be long remembered.

It has also been an interesting year for us here at Princeville State Bank as well. We continue to exceed our own expectations in growth and have weathered the storm of the financial crisis. I've said this many times before but we are and will continue to be a safe and sound locally-owned financial institution for many, many years to come. As more banks are expected to fail within the coming months, it is only natural for clients of these failed institutions to flock to safety for peace of mind in their financial decisions. Rest assured you don't have to look far. Princeville State Bank has positioned itself over the past several years to offer you, our clients, access to several products /services which aren't normally present in a smaller institution. From Mortgage Services, to our famous "Blue Carpet Checking", to Investment Services, we can handle ALL your financial needs.

And, we aren't finished; we have some other products to unveil in the coming months. Our MoneyVue product is in full swing and for any businesses out there, this can save you time and money by automating your accounts payable process. Text message banking is also in beta testing and should be released sometime in July. This is a very convenient way to check the balance in your account from your cell phone. We also have a couple other things up our sleeve.....

If you aren't already a client of Princeville State Bank, I encourage you to stop by either our Princeville or Peoria location. We would be happy to serve you and find that right product mix to meet your needs.

Have a Great Summer!

Andrew A. Black, President / CEO

BUSINESS SPOTLIGHT

July– Fast Stop– Need gas, groceries, snacks, or alcohol? Then visit the Fast Stop with two convenient locations to serve you. Recently the Princeville location had their grand opening and are offering 3 cents off each gallon of gas pumped if you pay with cash. Both locations offer pizza, sub sandwiches, sodas, and breakfast sandwiches and pizzas. They will gladly accept customer requests for special items. Ask about this while visiting your local fast stop. In Princeville– 615 E. Main Street; Call 385-4300 for store hours. Sub-Express: 385-1600. In Dunlap– 3821 N. Route 91; Call 243-1908 for store hours. Sub Express in Dunlap– 243-1811. Stop by today!

August– Maid Rite-Peoria– Eat at Maid-Rite. A 50's diner since 1926. Located in the Metro Centre so you are never far from your car. Breakfast all day. The best shakes and malts in town. Shop in our gift shop or visit us online at www.just2cutegifts.com Maid-Rite is located at 4700 N. University Street in Peoria. 309-692-6300

September– Picket Fence– Chillicothe– Visit the Picket Fence, your hometown florist, gift shop, garden center, and greenhouse. From gorgeous door wreaths to bulk seed the Picket Fence has it all. They now sell a complete line of flags, garden flags, door mats, and mail box wraps. Don't forget fertilizer, decorator pots, wind chimes and bird houses. Stop by and see the Picket Fence and Bring the Beauty home. They are located at 310 N. 4th Street, (Rt. 29) Chillicothe. (877)274-5414. www.picketfencefloral.net

4th of July Flag Cake

3/4 c butter
1 2/3 c sugar
3 eggs
1 t vanilla extract
2 c all-purpose
flour
2/3 c cocoa
1 1/4 t baking soda
1/4 t baking powder
1 t salt
1 1/3 c water
-----Vanilla Butter Cream Frosting-----
3 c powdered sugar
1/3 c butter or margarine, softened
2 T milk
1 1/2 t vanilla extract
-----Topping-----
1/2 pt blueberries
1 qt small evenly-sized strawberries



Preheat oven to 350F; grease and flour a 13x9x2-inch baking pan.

In large bowl, combine butter, sugar, eggs and vanilla; beat on high speed for about 3 minutes. Stir together flour, cocoa, baking soda, baking powder and salt; add alternately with water to butter mixture. Mix just until combined (don't over mix).

Pour into the prepared baking pan. Bake for about 30 minutes or until wooden pick inserted in center comes out clean.

Cool for about 15 minutes then remove from pan. Cool completely on wire rack. Place cake on cardboard that's been covered with foil.

Frost cake with the Vanilla Butter cream Frosting. Arrange blueberries in upper left corner of cake, covering about 1/4 of the cake. Arrange strawberries in rows to create the red stripes.

Vanilla Butter Cream Frosting:

In large bowl, combine powdered sugar and butter. Add milk and vanilla; beat to spreading consistency

Thinking about some Home Improvements?

A Home Equity loan is a great way to take advantage of some of the lowest rates around to:

- Consolidate Debts
- Take a Dream Vacation
- Make Home Improvements
- Pay Tuition

Call Todd—Peoria—693-9494, Matt or Jill—Princeville—888-385-4375

Imagine the Possibilities!!!



Additions to our staff:

J. Boger Hessing—Vice President and Commercial Relationship Manager in Peoria. Previously with Commerce Bank, Boger brings twelve years of experience in business and personal banking. Boger specializes in creating innovative financial solutions to the complex concerns business owners face on a daily basis. Boger commented, “I look for innovative approaches for owners and businesses that make sense for the clients I serve. I look forward to the great opportunities ahead to see PSB grow.” Meet with Boger today to begin developing a plan that will save you and your business valuable time and money. Boger will help you focus your efforts on the following areas of business:

- Financing growth and acquisition
- Cash flow management
- Increasing Net Worth
- Reducing expenses
- Risk reduction
- Managing personal finances

Contact Boger in our Peoria location at 309-693-9494. bhessing@p-s-b.com

Emily Button– Teller in Peoria. Please welcome Emily as our new teller in the Peoria location. Emily is a newlywed married this past March. She and her husband, Jason, like to line dance. She is originally from Keewanee and currently lives in Creve Coeur. She loves to read and brings 5 years banking experience to Princeville State Bank

Megan Whittaker– Summer Receptionist in Princeville. Megan recently graduated from Princeville High School where she graduated with honors, the Vice President of FFA, and was the Prom Queen. She plans to attend Monmouth College in the fall and major in Elementary Education. She grew up in Princeville and likes to show Shropshire and Hampshire sheep. Megan also enjoys working out. Last summer she completed a co-op job with Caterpillar.

Quest for a Million Pennies

Princeville State Bank and 104.9 The Wolf is on a mission to help raise a minimum of 1 Million Pennies for the children of St. Jude Children’s Research Hospital and WE NEED YOUR HELP!

WHEN: Wednesday, July 15th-Saturday, July 18th

WHERE: Northwood's Mall at corner of War Memorial and Scenic Drive by SEARS

WHAT: To raise a Million Pennies

Dr. Chris, afternoon show host of 104.9, The Wolf, will be living poolside. PSB will be there as well. Come out and bring your pennies and fill the pool. Tell your friends and business associates. There will be lots of give-away and fun for the entire family. **Make a donation to St. Jude for a chance to win a pool donated by Aquatech Pools and Spa.**



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

July 4th– Check out the local firework displays .
Fireworks will be displayed at dark on the river in downtown Peoria

Loose change laying around?? Donate it to the Million Penny Drive—July 15th-18th

Join PSB and The Wolf 104.9

To benefit St. Jude. Collect your pennies and bring them to Northwood's Mall. Join the fun for this worthwhile cause. Make a donation to St. Jude to win a swimming pool from Aquatech Pools and Spa. Lots off free give-away items. Start collecting pennies from your home and office and come join the fun!

August 7th Ricki Pool Party– for the kids.

6:00-8:00 p.m. at the Princeville Aquatic Center.

Ricki will be there. More information to follow.

Parents: Encourage your child to continue saving for their goals.

August 19th– School Starts

Enjoy your
SUMMER!



PRINCEVILLE STATE BANK

142 E. Main Street, P.O. Box 409, Princeville, IL 61559

6924 W. American Prairie Drive, Peoria, IL 61614

(888) 385-4375

www.p-s-b.com

FDIC

