



Invested in You.
Washington State Bank

**Spring
2020**

Staff Spotlight



Dawn Ledger

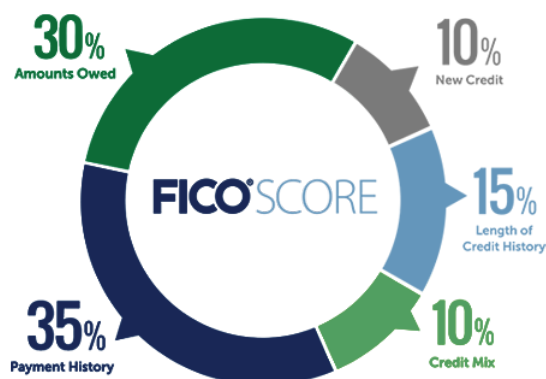
Vice President/Columbus Junction Branch Manager

Dawn grew up in Washington and graduated from Washington High School. After graduating she attended Kirkwood Community college. She raised her family on a farm in Washington County where she still resides with her husband, Jeff. Dawn began working in Teller Services for WSB in 2003 and has worked in Customer Service, and Loan Servicing before being promoted to Vice President. She spends most of her workdays as the Branch Manager of our Columbus Junction location, but you will still see her working at the main bank in Washington on occasion. "Leaving the Washington branch in 2015 to work full time in the Columbus Junction branch was a hard decision to begin with, however it has proven to have been the right one for me. I have grown and learned so much about the banking industry because of the opportunities I have been given. I've met some great people and made lifelong friendships with community members and staff that would have never been possible otherwise." Dawn's greatest joy is spending time with family, especially her many grandchildren.



Have you ever wondered what your credit score was based on and how you can improve it over time? Or maybe you've questioned what your credit score was used for and the importance of keeping it in check? Let's break it all down for you.

CREDIT RANGES	
Bad	300 - 629
Fair	630 - 689
Good	690 - 719
Excellent	720 or higher



FICO uses five main factors to determine a credit score. Some may have a greater impact than others, but each area is examined to calculate a person's ability to repay a loan. These factors include:

1. Payment History
2. How you use credit
3. Length of credit history
4. Number of accounts or inquiries
5. Credit mix (*credit cards can be a valuable tool in building credit!*)

A few ways to improve your credit score in your daily routine include creating a budget (and sticking to it), paying all bills on time, maintain low credit card balances, and checking your report each year at www.annualcreditreport.com.

Invested in You - Washington, Fairfield, Columbus Junction

Priscilla's Open House

On Friday, January 3rd we celebrated long-time Retail Administrative Assistant, Priscilla Reighard and her 17 years at Washington State Bank with an open house in our Washington Lobby. We miss seeing her everyday, but know she is enjoying her retirement!
Congratulations again, Priscilla!



Hello SPRING!



2019 4th Quarter Priceless Surprises Winner Announced

Our 2019 4th quarter Priceless Surprises winner was Doug Green! Doug won a \$500 statement credit by using his WSB Debit Card! All debit card holders qualified for this giveaway each time they ran their debit card as credit.

Congratulations again to Doug and thank you for coming in to our Columbus Junction branch and taking a photo with Personal Banker, Teresa Boots!



Hawkeye Cans For Cancer Donation

Over the past few months we have been saving our empty pop bottles and cans to be donated to Hawkeye Cans for Cancer, a local non profit created to help cancer patients and families with expenses not covered by insurance. Larry and Cindy Guy stopped in to pick up our donation and are shown here with Margaret Stauffer. We encourage those in the Washington area to donate to the cause as well. For more information visit their Facebook page.

3 Locations To Serve You!

Washington - 121 S Marion Ave. | Fairfield - 1706 W Burlington Ave. | Columbus Junction - 134 Main St.



(800) 714-2287 www.washsb.com

