



Invested in You.
Washington State Bank

**Spring
2019**

Staff Spotlight



Doris Mouglin

Officer/Retail Administrative Assistant

Doris grew up in the Riverside area and is a graduate of Highland High School. She later moved to the Columbus Junction area with her husband where they raised their three daughters. She then worked doing in-home childcare and later became an Assistant Manager at the CJ Diner.

In 2001, Doris began her banking career at the Columbus Junction State Bank as a Teller and in 2009 was promoted to an Officer. Doris, along with other bank employees transitioned into becoming Washington State Bank employees when the bank was sold in 2015.

She currently works as an Officer/Retail Administrative Assistant. Doris says, "It was wonderful of WSB to allow the Columbus Junction employees to stay on at the bank, so I can continue to give service to our community." In her free time Doris enjoys spending time with family, being outdoors mowing, gardening, and of course cooking.

4 Tips For First-Time Home Buyers

1. Start Saving For A Down Payment ASAP

Although there are programs for first-time home buyers that assist with down payment, the typical investment to purchase a home is between 3% and 20% of the purchase price. Making a larger down payment means lower costs later and lowers the chance of needing private mortgage insurance.

2. Get All Financial Documents In Order

The home loan process is full of documents. Speed up the process by having your files ready to go. You will need your most recent W-2, your last two pay stubs, tax returns from the last two years, and current statements for all bank accounts. Also consider checking your credit history ahead of time and avoid any activity that could cause your score to dip until your home loan closes. Visit www.annualcreditreport.com to access your free report.

3. Create A Max Budget & Stick To It

Before you start house hunting, it's important to determine how much of a monthly mortgage payment you can afford. You can do so by using a loan calculator, like the one on our website: <https://www.washsb.com/calculator/enhancedloan>.

Once approved, remember to add closing costs into your budget and look for houses under your max budget. It's always a good idea to have some extra funds available for things like updates or broken appliances.

4. Know The Limits Of A Home Inspection

Once you have an accepted offer, you'll have options for home inspections done to check the ins and outs of the property. Make sure you know what's included in yours and don't be afraid to ask the inspector to look at something.

These Tips & More Can Be Found at NerdWallet.com.
NerdWallet, et al. "17 Tips for First-Time Home Buyers." NerdWallet, NerdWallet, 29 Oct. 2018.
www.nerdwallet.com/article/tips-for-first-time-home-buyers.

Invested in You - Washington, Fairfield, Columbus Junction



On Friday, February 8th we held a retirement party in Washington for long-time teller, Betty Earnest. It was great to have the lobby filled with Betty's friends and family. We sure do miss her!



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Meet The Easter Bunny!

COLUMBUS JUNCTION BRANCH LOBBY

134 MAIN STREET

TUESDAY, APRIL 16TH

10:00AM-11:00AM



WASHINGTON BRANCH LOBBY

121 S. MARION AVE.

THURSDAY, APRIL 18TH

1:00PM-3:00PM



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FDIC

(800)-714-2287

WWW.WASHSB.COM



Ryan Hall was the lucky winner of a \$500 statement credit for our previous Mastercard Priceless Surprises campaign! Ryan's winning purchase totaled \$4 at Ace-N-More!

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



WSB is proud to be a Grand Champion Sponsor for the new Cattle Barn being built at the Washington County Fairgrounds. President Steve Bohn is shown here with Committee Members Jarrod Horning and John Wagner.