



Invested in You.

Washington State Bank

Summer 2018

Staff Spotlight



Cyndi Redlinger
Personal Banker

Cyndi grew up in the Fairfield area before attending college in Cedar Rapids. After college, she worked at the calendar factory (McCleery-Cumming Co.) for 25 years before it closed. She has now been with Washington State Bank for 12 years. "I really enjoy working with our customers to help them learn and understand all of our banking products and how convenient it is to bank with us either in person or electronically."

Cyndi loves to spend time with her family. She considers herself lucky to have all four sons living in Washington with a total of five grandchildren, the newest additions being twin girls in June. She also helps out with their family business, Washington Lumber & Home Center.

College Aftermath

Although it is often referred to as, "The best four years of your life," most will be paying for those college memories for several years afterwards. On average the 2017 graduates took on an average of \$39,400 student loans, up six percent from 2016. Before even realizing it, these loans can quickly add up to be more than you can handle. Here are tips to help keep your student debt under control.

Pay more than the minimum.

The more you pay at the beginning, the more you save. Any extra money you can throw at your loans will expedite repayment and limit the interest you pay over time. The short-term sacrifice is worth the long-term reward.

Pay off the highest interest rate first.

If you have multiple student loans, pay off the highest interest rate first. These will have the most amount of money capitalizing.

Set achievable milestones.

It is important to set short-term goals to work towards. When you reach them, reward yourself. This will keep your motivation high as you continue to eliminate your student debt.

Start paying immediately.

Government student loans provide six-month grace period to make payments. If you can, do not wait. Start making payments as early as you can to avoid interest.

Live well below your means.

It is no challenge finding several ways to spend your money from your new income but it can be a challenge to save that additional money for loans. Find affordable housing, cook meals at home and stick to a budget.

Utilize Student Loan Forgiveness

There are various programs that will forgive all or some of your federal student loans if you work in certain fields or for certain types of employers.

Invested in You - Washington, Fairfield, Columbus Junction

Scholarship Winners

This year, we had the privilege of awarding ten scholarships to local graduating seniors. Five of these students were awarded scholarships on behalf of their leadership and involvement in the community. The other five were awarded to WSB employees' children who choose to further their education after high school.

L&M High School

Braden Chick

Fairfield High School

Jesse Birlson

Columbus Community High School

Thomas Pretz

Courtney Zaehringer

Washington High School

Cale Hobscheidt

Brooke Stout

Dalton Applegate

Jacob Hall

Mark Engelken

Kyle Fishback

eStatement Campaign

Thank you to everyone who signed up for eStatements throughout the month of April. Each person who signed up earned \$5 for the local food shelf. Because of you, we were able to donate \$250 to HACAP in Washington, The Lord's Cupboard in Fairfield and Community Action of Southeast Iowa in Columbus Junction.

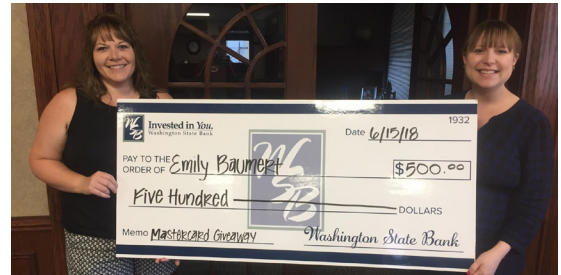


Cash Mob @ El Mariachi



Mastercard Giveaway

Congratulations to Emily Baumert for winning \$500 in the Mastercard Surprises Sweepstakes! Emily won \$500 by using her WSB Debit Card for a \$26 purchase at Hy-Vee. Emily is our third \$500 winner.



Welcome Brittney!



We are excited to introduce Brittney Tiller to the WSB family. Brittney is a Fairfield native and formerly worked as the Event Coordinator at the Fairfield Chamber of Commerce. She will be serving as a Lender in our Fairfield branch.



Are you traveling somewhere this summer or camping out by the pool in your backyard? Either way, you can enter our WSB Fun in the Sun Photo Contest! Stop in and pick up a pair of WSB sunglasses, snap a picture with your glasses, post the picture on Facebook, tag WSB and use the hashtag #WSBFunintheSun and you could win \$150 meat grilling package! Contest runs through August 19th.



Washington - 121 S Marion Ave. Fairfield - 1706 W Burlington Ave.

Columbus Junction - 134 Main St.

(800) 714-2287 www.washsb.com Member FDIC

