



Invested in You.

Washington State Bank

Winter 2018

Staff Spotlight



Bailie Bainbridge
Personal Banker & Lender

Bailie grew up in Fairfield and graduated from FHS in 2007. After high school, she earned her business degree at the University of Iowa. Today, Bailie and her four-year-old son, Lincoln, live in Fairfield. They love to camp, play outdoors and spend time with family and friends.

She has been in the banking industry for six years and has been with Washington State Bank for three. Bailie works out of our Fairfield branch and serves as a Personal Banker and Lender. "I really enjoy engaging with customers on a day to day basis. It brings me happiness to provide them answers to all their financial questions and see their gratitude."

Make 2018 Your Year!

The New Year is a great time to reflect on 2017. Did you accomplish what you wanted to? Did you set yourself up for success in the future? The new year is also a great time to set expectations and goals for 2018. What are you wanting to achieve this year? What can you do in 2018 to prepare you for the future? Here are a few tips you might consider adding to your own personal agenda for 2018.

1. Set a SMART financial goal

SMART goals are specific, measurable, achievable, relevant and time-bound. Your goals are going to depend on your current situation. Some examples of SMART financial goals include pay off credit card debt by May, have more than \$5,000 in savings by July and put 10% of income into my IRA throughout 2018.

2. Max out your retirement account contribution

If you haven't done so already, open an Individual Retirement Account (IRA) and start making contributions to it. Your financial planner or accountant should be able to tell you whether a Traditional or Roth IRA is better for you. Both offer important tax advantages that can add up to a significant amount of money by retirement.

3. Make money doing what you love

Take a minute to think about what you are truly passionate about. One of the ways to enjoy your work is to do something you're truly invested in. Find a way to turn your passions and hobbies into profit.

4. Develop a budget and stick with it

Start the year off with a budgeting system in place. Depending on your financial situation, budgets can be strict or they can act as a financial guide. To create a budget, identify your income and expenses, and compare the two totals to make sure you are spending less than you earn. Evaluate your budget regularly and make changes as necessary.

5. Automate your bills and paycheck

Utilize WSB Bill Pay to ensure all your bills get paid on time every month. This will save you time and money. Enroll in direct deposit with your employer to ensure your money is going into your accounts directly.

By following these steps, you can set yourself up for success in 2018!

Invested in You - Washington, Fairfield, Columbus Junction

Letter from the President



Steve Bohn
President and CEO

As we reflect on 2017, I take great comfort in knowing that our bank has the privilege of serving the people of southeast Iowa. Our bank's vision has always been to serve our customers in a professional manner and lead a legacy of providing sound financial services. We realize how fortunate we are that we can continue to earn the loyalty of our customers, along with the true joy we experience as we develop relationships with each other.

Our desire for you in 2018 is that you would be able to see a vision for your personal and financial growth that incorporates the values that define our communities. I hope your vision excites you, compels you and pulls you to accomplish things that truly move you emotionally! Have a great 2018!



In December, our Columbus Junction branch took part in Christmas Family Night. It was a little chilly for a horse drawn carriage, but we were blessed to have Santa Claus and the Festival of Trees in the bank. Kids from the community enjoyed telling Santa what they wanted for Christmas and everyone enjoyed homemade peanut brittle.



We are grateful for the loyalty and support our customers and the community have shown us this year. We wanted to say thank you by giving away great prizes featuring local businesses. We had so much fun encouraging people to shop local this holiday season. Like us on Facebook to stay up to date on other promotions!



Washington staff had a great time walking in the Lighted Christmas Parade. Staff worked hard to transform a barn into a colorful, lit up gingerbread house. Our float came in first place! Thank you to Greiner Buildings, Washington Lumber and ACH Styrofoam for supplying the barn and gingerbread man.



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