



YOUR GUIDE TO THE PRAIRIE STATE BANK & TRUST VOYAGERS PROGRAM

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FOOD FOR THOUGHT: Financial Prosperity in 2022 & Beyond

Here in 2022, prosperity is an often sought-after goal, and financial prosperity is a common aspiration. Today, we're gonna look at a few tips to help attain financial prosperity in 2022.

1. **Take a look at redundant and "automatic" expenses.**
2. **Keep a positive Financial Attitude—Don't make hasty decisions.**
3. **Give your goals a physical representation.**
4. **Prepare and Organize!** to create your own:
Balance Sheet
Income and Expenditure Statement
Cashflow Statement
5. **Know your financial "Untouchables"**
Having a savings account in addition to your checking account is often a perfect first step. This is an easy process and one that our helpful staff here at Prairie State Bank & Trust would love to assist you with. Simply call **1-800-597-2977** to speak to one of our representatives today.



Voyage-[verb] to go on a long journey
When one thinks of a voyage, one almost immediately thinks of "distance" Distance, of course, is a very subjective thing. One can, however, look at it as simply "the distance to here". Where am I NOW, as opposed to yesterday, last week, or even the year before? Am I grateful for the transformation that I have undergone over the course of this journey? Am I thankful for the companions that I encountered along the way?

Being thankful is a concept that a lot of us will explore in the months ahead as we move into the holiday season. The very tangible definition of distance will be a concern for many as we visit relatives or await the arrival of those visiting us. Others will use distance to travel away from the cold and snow, heading towards palm trees and warm beaches. As Voyagers we're given the opportunity to look back and for many of us the last two years seems like a much longer journey than years before; experiencing finally, a world that is opening back up after events that most of us never though we'd see in our lifetimes. Events that , again, make us reflect, and make us count our blessings. Have a safe and happy holiday season and safe travels from everyone at Prairie State Bank & Trust!



VOYAGER CHECKING BENEFITS!

OUR VOYAGER PROGRAM ENTITLES YOU TO 5 FREE GIFT CARDS PER MONTH!

Just a friendly reminder this holiday season that our Voyager program gives members 5 free Gift Cards a month as part of Voyager Checking Benefits!



SPEAKING OF TRAVELLING...

For anyone who needs a new Voyager passport, please send an email to VoyagerLeaders@psbank.net or call us at **1-800-597-2977**.

Education: PSB&T Blog

Did you know that Prairie State Bank & trust has its own blog? Just navigate to the bottom of the website to see the most recent entries or head on over to the dedicated blog page here (<https://www.psbank.net/news>). The blogs, which are free, range from insightful tips on saving to which credit cards are the best to have in 2022 and beyond. Just another way we hope to keep our customers in the PSB&T knowledge loop!



Visit us at www.psbank.net/Voyagers


Prairie State Bank & Trust

Timi's Tours - Nov. 2022 & Beyond



Classic Crooner's Christmas

December 13th, 2022 — **Starved Rock Lodge**
Join Timi's Tours for a trip to Starved Rock Lodge to hear Christmas songs performed in the style of classic crooners.

Rosie and Rivets

March 7th, 2023 — **Starved Rock Lodge**

Mystery Trip

March 23rd, 2023 — **Starved Rock Lodge**



Kenny & Dolly in Harmony

April 3rd, 2023 — **Starved Rock Lodge**
Dave Karl (as Kenny Rogers) and Wendy Engler (as Dolly Parton) are back as expert tribute artists!

Antique Road Trip

April 28th-29th, 2023

Door County Wisconsin

May 16th-19th, 2023

Jesus Christ Superstar

May 20th, 2023—**The Fabulous Fox Theatre**

Sounds of Simon & Garfunkel

May 20th, 2023—**Starved Rock Lodge**

Holiday Open Houses

Mattoon	12/6/2022	10am-1pm
Bloomington	12/9/2022	9am-4pm
Illiopolis	12/9/2022	11am-3pm
Lewistown	12/9/2022	9am-2pm
Savoy	12/9/2022	9am-4pm
Jacksonville	12/14/2022	10am-12pm
Toronto Rd	12/14/2022	12pm-2pm
Wabash	12/14/2022	12pm-2pm
Long Creek	12/15/2022	9am-4pm Drive up only
Mt. Zion	12/15/2022	9am-2pm
Viriden Main	12/15/2022	9am-11am
Charleston	12/16/2022	10am-2pm
Farmersville	12/16/2022	8am-1pm Drive up only
Girard	12/16/2022	9am-3:30 pm
Meredosia	12/16/2022	9am-12pm
Pershing Rd	12/16/2022	11am-3pm
Durkin Drive	12/23/2022	10am-2pm

Watch the 2022 Estate Planning Presentation



Just in Case— Important Documents to Have “On Hand”

There is never a convenient time for an emergency. Often, when disaster strikes, the last thing we want to think about is what documents or paperwork we need to manage the

situation. This is especially true when it comes to the loss of a loved one. Prairie State Bank & Trust's Kyle Pflum held a special presentation for Voyager members detailing what paperwork is essential to begin those planning phases and beyond. Highlights included “Tips for Emergency Preparation” and “PSB&T Trust Department Services”. The video is currently available to view on our Vimeo channel here: <https://vimeo.com/762813058>.

Meet the Team!

PSB&T Gives Thanks!

Put a face to the name as we ask our team, “what are you thankful for this year?”

I'm thankful for my family at home and my family here - the **Prairie State Bank and Trust** Community. Seeing so many people support us and our staff is truly a blessing!



Hilary Patterson
Chief Marketing Officer
Springfield, IL

I'm thankful for the programs that allow me to interact on a deeper level with our clients and customers. It's programs like **Voyagers** that have strengthened my connections with my community.



Lindsey Benning
Retail Regional Manager
Viriden, IL

I'm thankful for my work family, my co-workers that make me realize **everyday** that we all look out for each other here. It's a great feeling.



Kyle Pflum
Market President
Mt. Zion, IL