

 **Prairie State Bank & Trust**
1361 Toronto Rd, Springfield, IL 62712

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FOOD FOR THOUGHT: Construction Scams

It's that time of year again, when people start looking to make home repairs. Please be vigilant in your research when selecting individuals or companies. Always check references, ask for insurance, and never pay for the work before it is done. Often contractors require a deposit, but do your research first and it should never exceed 50% of the project. You can verify their license by contacting your state or local licensing agency. Avoid hiring door to door inquiries. Above all sign a contract and get everything in writing. No reputable company would ask you to pay 30% or more to them up front to order supplies, materials or equipment. If they are a legit company they will have a credit line with those providers and will not need your money to secure them. Some may ask for a down payment up to 10% to provide that you are serious and want the work done. But this is rare.

What to do if you have been scammed?

- 1—Recognize that you have been scammed.
- 2—Report the scam to police and/or local authorities.
- 3—Cease all contact with the scammer immediately.
- 4—Educate yourself—it's your best protection.

“If it sounds too good to be
TRUE then it probably
IS.”

Education: FDIC Podcasts

Recently released from the FDIC are a series of podcasts that cover such topics as the basics of borrowing money, using a spending plan to achieve financial goals and how to use banking products effectively. You can listen to the audio files online or download them to your portable audio player. The FDIC Money Smart Podcast Network is free, not copyright protected and developed by the FDIC based on the award-winning Money Smart curriculum.

Go to <https://www.fdic.gov/consumers/consumer/moneysmart/podcast/index.html#top> to start listening today.



Visit us at www.psbank.net/Voyagers



YOUR GUIDE TO THE PRAIRIE STATE BANK & TRUST VOYAGERS PROGRAM

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Voyage-[verb] to go on a long journey

What a long voyage we have been on this past year as we pass the one year anniversary of this global pandemic. As Voyagers, we enjoyed our long (or even short) trips to new places with new faces. The past year looked quite different from our normal activities but we are optimistic that we may be able to return to travel in late 2021! As some groups are returning to planning trips, Prairie State Bank & Trust Voyagers remain cautious. We want to be positive that we are offering safe events not only for you and your families, but those of our employees and their families as well. We are working on some new ways to bring you education, entertainment and a renewed sense of community within our program. We cannot wait to get back on the road soon!

If you have started to travel, we do have a few tips for you. Consider adapting your vacation plans in ways that provide safer alternatives that can help reduce your risk of virus exposure while away from home, such as driving to your destination instead of flying or rent a private home through a vacation rental platform. Hotels and airports are examples of places that present a higher risk due to the higher number of encounters with other people. Remember to wear a mask, wash your hands and maintain social distance. The information about the pandemic situation is constantly evolving. It's also wise to read up on hotel and vacation rental cancellation policies and choose options that will allow you to make changes last minute.

We look forward to seeing you all soon, but until then take care and be safe.

LOBBY INFO

**YES, OUR LOBBIES ARE
STILL CLOSED
BUT THAT DOESN'T MEAN WE
DON'T WANT TO SEE YOU!**

**Swing by your local branch
in April for an exclusive
Voyager gift!**

Our lobbies are still available to our customers by appointment.

If you would like to:

- ✓ Make changes to your account or open a new one.
- ✓ Access your lock box.
- ✓ Cash in loose coin.
- ✓ Need assistance with Online/ Mobile banking.

**We are working hard to
accommodate as much as
possible through our drive-up
for your safety. Call us at
1-800-597-2977 to make an
appointment.**



Prairie State Bank & Trust

Would you like to tour Mars?



Would you ever like to travel to another planet? Maybe not, but here is a chance to check out Mars from the comfort of your own home.

Follow this link <https://accessmars.withgoogle.com/> and you can see Mars from the view of NASA's Curiosity rover. You can explore the planet Mars and learn about the rover as well by scrolling over certain areas of the rover.

One thing that makes the Curiosity stand out is its sheer size: Curiosity is about the size of a small SUV. It is 9 feet 10 inches long by 9 feet 1 inch wide and about 7 feet high. Looking at the picture, it might look like it was the size of a remote control vehicle that your kids or grandkids would play with but on the contrary, its quite large. In March 2018, it celebrated 2,000 sols (Mars days) on the planet, making its way from Gale Crater to Aeolis Mons, where it has looked at geological information embedded in the mountain's layers. Along the way it also has found extensive evidence of past water and geological change.

You can see more information on the Curiosity at <https://mars.nasa.gov/msl/mission/science/results/>.

Sinks of New York

In researching interesting places to see virtually, many have come across sink reviews in New York. The reviewer has fun going to quite a few places all over New York City

and has an interesting take on many sites.

From public sinks at the Stanton Island Ferry to upscale restaurants its quite an interesting ride.

Sink Reviews—<https://vm.tiktok.com/Zmed9U3CV/>



If you are in the mood for a zoo visit, available are live cameras at the San Diego Zoo. You can switch between the live cameras and see what is going on at the zoo today. You can scroll through and check out

many different animals.

Also available on the kids site are activities, stories, games and videos. Definitely worth a visit. The live cameras feature: hippopotamus, platypus, baboons, penguins, polar bears, apes, tigers, elephants, giraffes, The burrowing owl, pandas, koalas and condors. Watching them through the cameras is almost as good as being there. Enter this information (<https://zoo.sandiegozoo.org/live-cams>) into your browser and it will take you to the live camera page and you can choose which animals you would like to watch.



Thursday, April 22nd is Earth Day. 2021 is the 51st anniversary of the start of Earth Day. This year's theme is "Restore Our Earth". Are you planting a tree or digging a garden? Send us pictures to marketing@psbank.net with your permission to use them and you might see yourself in our next newsletter or on our Facebook page. The official Earth Day website is <https://www.earthday.org/earth-day-2021/>. They have lists of Earth Day events taking place. Check it out. **One Earth, Our Future.**

Introducing the Customer Service Center

Put a face with a name

The Customer Service Center at Prairie State Bank & Trust was created in 2013 to improve customer service for all of our customers, whether they are on the phone or in the branch. Since that time our Customer Service Center has grown and on average takes about 300 calls per day, each one just as important as the last. Our Customer Service Specialists are highly trained individuals who are dedicated to providing an exceptional customer experience for everyone they interact. Our team enjoys getting to know customers better to meet their individual needs in a timely fashion. Many of the inquiries or transactions that customers can do at our branch locations can also be done over the phone with our highly qualified team of specialists.

Items such as:

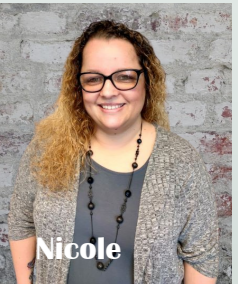
- Providing balances and account activity
- Assisting with online banking questions and concerns
- Making loan payments
- Discussing current rates
- Transferring money between your accounts
- Assisting individuals with opening new accounts at Prairie State Bank & Trust
- Assisting with potential fraud and unauthorized transactions
- Debit card limit increases
- **AND SO MUCH MORE!!!!!!!**

We look forward to assisting you with all your banking needs! Call us at

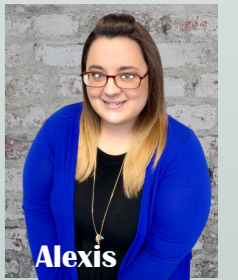
1-800-597-2977



Crystal



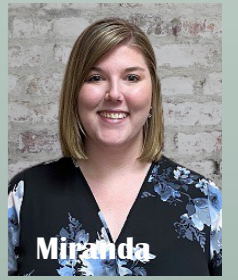
Nicole



Alexis



Maddie



Miranda



Lindsay



Karah