

FOOD FOR THOUGHT: Credit Score Tips

In this day and age where scams and fraud are prevalent it is very important to understand and monitor your credit. We have outlined a few key items to be aware of and included additional resources to expand your knowledge.

Monitor Your Credit

- Your credit report has information that affects whether you can get a loan — and how much you will have to pay to borrow money. You may request a free credit report once every 12 months from the 3 credit reporting agencies by visiting www.annualcreditreport.com
- You will want to monitor your credit to make sure the information is accurate, complete, and up-to-date before you apply for a loan, buy insurance, or apply for a job.
- You will also want to review your credit report to help guard against Identity Theft. Identity thieves may use your information to apply for credit in your name.

Understanding Your Credit

Know the difference between good credit and bad credit. Typically speaking a score of 740 and above is great. 740 to 680 is average and anything below 680 is below average. Your score plays an important role in helping lenders understanding how you manage and handle your credit. Your credit score is not the only factor that they take into consideration, but can serve as a quick guide as to your ability and likelihood to repay.

Understand what you can do to improve your credit score. It is good to use your credit card every month but be sure to pay it off or keep the balances low (50% of limit or less). Don't have too many credit cards or open and close credit cards frequently. This affects your credit score as well. Always make your payments in full and on time. Avoid any balances being sent to collection as this can severely impair your credit.

Installment Loans or Home Loans are not a bad thing. Having outstanding installment and home loans that are paid on a timely basis actually improves your credit score. Just make sure your debt to income level doesn't impact your ability to make all scheduled payments when due.

Visit <https://www.consumer.ftc.gov/articles/understanding-your-credit> for more details on understanding your credit.



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VOYAGERS

YOUR GUIDE TO THE PRAIRIE STATE BANK & TRUST VOYAGERS PROGRAM

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2020 has brought many changes to our Voyager program. In March we announced the expansion of the program, and then we added a Pandemic to the mix! That led to the cancellation of most of our planned trips and made any chance of getting together challenging at best. Our hope is to be able to welcome each of you back with some fun events in the fall, if we can do so safely within health guidelines. While we might not be able to travel together currently, we have planned some exciting virtual trips for you in this newsletter. We hope that you enjoy the history, websites, virtual tours, and regional recipes we have compiled for you. You can also visit www.psbank.net/Voyagers for direct links to these websites and virtual tours.

2020 has also brought on the retirement of one of our friend and Voyager leader, Lois Dunbar. Lois ran the Voyagers program with great pride and enthusiasm. Since joining the PSB&T team in 2008 she was a driving force in the success of the Voyager program. We already miss her but want to congratulate her on whatever her future may hold. I am sure it will involve gardening and traveling (whenever deemed safe). We hope to see her on a few of our Voyagers trips in the future. **IN** the meantime Hilary Patterson and Shannon Shofner will be following in Lois's footsteps and planning new events and trips. We are excited to see what experiences and knowledge we can bring to our Voyagers and their friends and family. Feel free to contact either of us via email at voyagers@psbank.net or via phone at 800-597-2977.

Visit us at www.psbank.net/Voyagers

INTRODUCING



THE ADDITION OF OUR NAVIGATORS & EXPLORERS PROGRAM TO THE VOYAGER FAMILY.

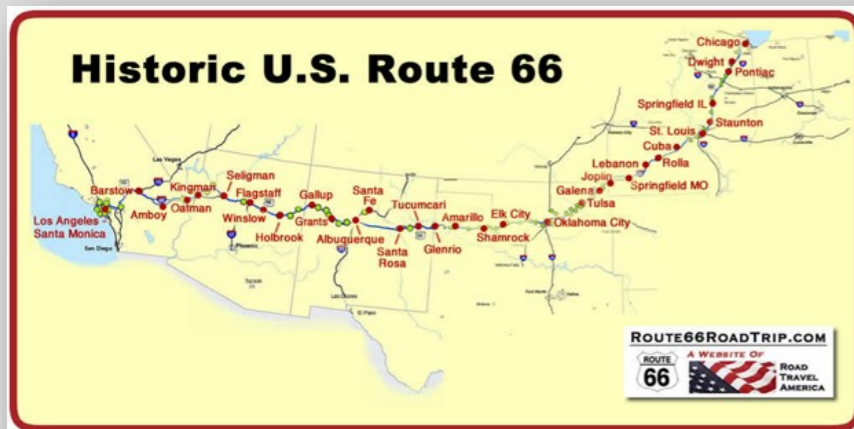
- > Navigators Program geared to ages 49 to 18.
- > Explorers Program geared to ages 17 and younger.
- > Continued focus on financial education for all life stages
- > Exciting events and interactive opportunities.

Look for more information at www.psbank.net/Voyagers

 Prairie State Bank & Trust

Take a virtual tour with us.

These have been called many things as of late. Armchair tours, Home Vacations, Virtual Tours and more. But whatever you call them we have selected a few locations that will give a look into some fun and exciting places. If you are viewing online simply click on the link, if you are reading a paper copy you will need to type the information into your internet browser. Let us know your thoughts on these vacations. Maybe someday we can plan to go there together. We would love to hear from you at voyagers@psbank.net.



First stop on our virtual tour is Rt. 66. Josh of "Through the Lens" and his father took off from Santa Monica, CA and drove Route 66 in its entirety. It took them 14 days to complete the trip with many interesting stops along the way. The video however has been edited down to 2 hours with highlights. This was filmed in 2019 before the Pandemic so you will not see masks or social distancing in the video. <https://www.youtube.com/watch?v=H0bA72fjHMQ>



Next, lets take a trip across the ocean to visit Buckingham Palace. Today you can go anywhere in the world with the use of Google-Maps Street View. Connect your computer to a big screen TV and away you go! Have you ever dreamed of standing in front of Buckingham Palace in London? With Google Maps it's pretty close to being there. You can drop yourself right out front to get a view from all angles. Pick

an afternoon to sip your favorite tea and grab a scone (recipe below) if you want to really get the full experience.

Use the link to check it out:

<https://www.google.com/maps/@51.5016211,-0.1410102,3a,75y,223.23h,90t/data=!3m8!1e1!3m6!1sAF1QipPeWb3Kv9XvztzAaCfUdSordfQjYQXXF4whiOVs!2e10!3e11!6shttps:%2F%2Fh5.googleusercontent.com%2Fp%2FAF1QipPeWb3Kv9XvztzAaCfUdSordfQjYQXXF4whiOVs%3Dw203-h100-k-no-pi-0-ya137.9454-ro-0-fo100!7i8192!8i2517>



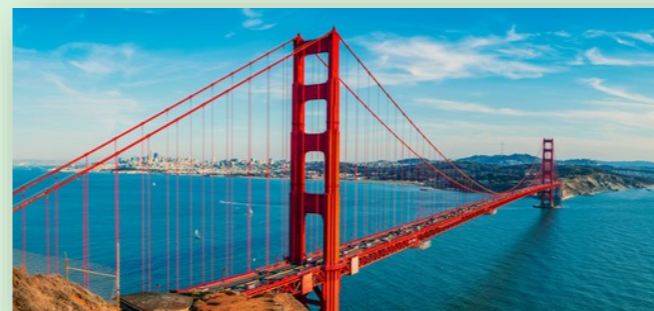
Scone Recipe—

2 C all purpose flour
1/3 C Sugar
1 T baking powder
1/4 t salt
1/2 C cold butter
1 large egg (optional)

1 C heavy cream
Flavoring and Finishing
1 C fresh blueberries
1 t vanilla extract
2 T heavy cream (optional)

1. In a large mixing bowl, stir together flour, sugar, baking powder and salt.
2. Grate your butter using a cheese grater and stir in to the flour mixture OR cut butter into small pieces and use a pastry cutter to cut the fat into the flour mixture until it resembles coarse meal or sand.
3. Add egg (if using), 1 C cream, blueberries, and vanilla extract (or other flavorings) stirring until the dough just comes together.
4. Turn the dough out onto a clean countertop and form it into a ball.
5. Press the dough into a flat circle that is 2" thick. Use a butter knife to cut the circle into 8 wedges.
6. Place cut scones on an un-greased baking sheet and brush the tops with 2 T heavy cream
7. Bake at 425 degrees for about 12-15 minutes, until the tops are nice and browned.

Note: Adding an egg to your scone batter will change the texture of your scone, creating a richer, more dense result. This recipe will work either way and the egg is completely optional and does not need to be replaced.



After visiting Buckingham Palace lets fly to the west coast and take a look at the Golden Gate Bridge. It remains one of the 7 Marvels of Engineering.

Use this link to gain a valuable insight into some bridge history

<https://www.youtube.com/watch?v=WKphjf3VZhA>

Located in the northern portion of California, the most populous state in the US, is San Francisco, one of the most famous cities in the country. Much of San Francisco's fame is due to its pastel Victorian homes, eclectic food scene, and easy-going artistic culture. Famous attractions in San Francisco include Fisherman's Wharf and the City Lights Bookstore. San Francisco is known for its cool maritime climate, which often throws off tourists, as well as for its steep hills. In 2016, 25 million tourists visited San Francisco! With any City, there is always a "must try food" and San Francisco is no different. Many local restaurants serve Joe's Special. This dish originated in 1932 at New Joe's when the chef told a local bandleader after a late show that there was nothing left but spinach, onions, mushrooms, ground beef and eggs. "Mix 'em together," said the bandleader and Joe's Special has been a local favorite ever since!

MOTIVATIONAL QUOTE OF THE QUARTER:

"Some people want it to happen, some wish it would happen, others make it happen."

~Michael Jordan

The complete recipe is as follows:

2 T unsalted butter	1 tsp Worcestershire sauce
8 ounces cremini mushrooms, sliced	1/4 tsp ground black pepper
1 medium yellow onion, diced	1/8 tsp ground nutmeg
4 cloves garlic, chopped	6 large eggs
1 tsp salt, divided	1 tsp Tabasco sauce, optional
6-oz bag baby spinach	Sliced sourdough bread or rolls, to serve
1 Lb (85 to 95%) lean ground beef	

1. Cook the mushrooms, if using: Melt the butter in a large (12-inch) skillet over medium heat. Add the mushrooms into the skillet in a single layer and leave them alone, without stirring, until they begin to brown, about five minutes.
2. Cook the onions: Add the onions, garlic, and 1/2 teaspoon of the salt to the mushrooms. Cook, stirring occasionally, until the onions are softened and the garlic has lost its raw bite, about five more minutes.
3. Wilt the spinach: Add the spinach to the skillet, stirring it into the other ingredients for a couple minutes so that it wilts and reduces in volume. When the spinach has just barely wilted, transfer everything from the skillet to a large, shallow serving bowl.
4. Cook the ground beef. Add the ground beef to the empty skillet over medium heat. Sprinkle the Worcestershire sauce, pepper, nutmeg, and remaining 1/2 teaspoon of salt over top. Cook the beef, breaking it up with your spatula into crumbles. Continue to cook until the beef is fully cooked through with no trace of pink remaining, 8 to 10 minutes. Transfer the cooked beef to the serving bowl with the sautéed vegetables. Pour off any fat still in the pan, leaving just a thin film to cook the eggs. (Add a teaspoon of cooking oil or butter if the pan seems dry.)
5. Scramble the eggs. Return the pan to the stove and reduce the heat to medium low. In a medium mixing bowl, whisk the eggs with tabasco, just until thoroughly combined. Pour the eggs into the skillet, and scramble just until the curds are barely wet and beginning to break apart, stirring often, about five minutes.
6. Mix everything together and serve. Add the cooked beef and vegetables back to the skillet, breaking up the eggs into bite sized pieces and stirring everything together until evenly combined. Transfer everything back to the serving bowl and serve hot, with sourdough bread alongside.