



Invested in You.
Washington State Bank

**Winter
2024**

Staff Spotlight



Savannah Huston

Personal Banker

Savannah is a graduate of Warsaw High School in Warsaw, Illinois. She began her career at our Washington location in 2021 in Teller Services, later moving to Retail Banking, before her current role as a Personal Banker. Prior to her work at the Bank, Savannah worked as a private security guard. Savannah currently resides in Washington with her partner, Abby, and her son, Lorenzo. Outside of work, she enjoys reading, knitting, and playing video games with her family. Savannah expressed how welcoming everyone in the community has been in the three years she has called Washington home. Getting to know so many people both inside and outside of the Bank, has been Savannah's favorite part of working at Washington State Bank.

Financial Freedom at 25

Seven Steps for Building a Strong Financial Foundation at an Early Age

Creating a solid financial plan is crucial to achieving one's financial goals. But for people under the age of 25, it's difficult to know where to start. Below is a list of seven steps young people should take as they embark on their own personal financial journey.

- **Write down your goals** — It's difficult to reach a destination if you don't know where you want to go. Documenting realistic, achievable goals — both short-term and long-term — is the first step to creating a plan that will set you on a path to success.
- **Create a budget** — Next, determine where your money is going right now. Write down your fixed monthly expenses so you know how much you're spending each month, then calculate how much you have left for savings, entertainment, and other items.
- **Make a plan to eliminate debt** — Paying off large bills — credit cards, student loans, car loans, etc. — can free up money for other priorities. Once you have completed your budget, look at your debts and make a plan to eliminate each one as quickly as possible. Once one of these debts has been eliminated, you can apply what you were spending to another bill so you can pay it off more quickly.
- **Start building your credit history** — Debt is an important element of your credit score. Credit cards and student loans are likely the first source of your credit history, and making timely monthly payments will help build your credit score, so you can receive the best terms possible on future large expenses, such as a house.
- **Start an emergency fund** — Building an emergency fund will take the sting out of your finances when unexpected expenses pop up. Most experts recommend having three to six months of living expenses in an emergency fund.
- **Save for retirement** — If your employer offers a 401(k), it's important to take advantage of this opportunity while maximizing any matching contributions. Funds will be automatically deducted from your paycheck into your 401(k), which will keep your contributions consistent. You may also want to set up an additional Individual Retirement Account with the WSB Trust Department.
- **Meet with a financial adviser** — Seek expert advice. Meeting with a financial adviser can help you identify areas in your finances you can adjust so you can maximize your savings and your future.

These tips were provided by the Iowa Bankers Association.

Invested in You - Washington, Fairfield, Columbus Junction, Pella



Party in Columbus Junction

This year's Columbus Day Celebration theme was "Party on Main Street". The staff in Columbus Junction created a fun float with images of people dancing and music. Their hard work paid off and the float won first place in the contest! We also hosted Hawkeye Photo Booths once again for attendees to utilize and create a fun keepsake!

Trunk-or-Treat Events

In Fairfield, Jessica Anderson created a wonderful castle for the community's event and our Mario Brothers theme. Jessica is shown on the left as Mario accompanied by Brittany Gavin (Princess Peach), and Kara Booth (Luigi). The Washington YMCA event had to be moved indoors due to the weather. Our pirate ship was a huge hit with those collecting candy! Shown are Caitlynn McClain, Savannah Huston, Taylor Starr, and Skylar Starr.



Winter Wonderland at Roundy Elementary

Nikki Robertson and Mayra Castillo volunteered at Roundy Elementary in Columbus Junction for their Winter Wonderland event. Games and activities filled the gymnasium for the students to partake in. Nikki is shown on the left helping students with a game and Mayra is shown on the right with her daughter, Lily. Both enjoyed helping out the school to kick off the winter season and holiday break.

Lighted Holiday Parade

Staff created a winter scene filled with snowmen and Christmas trees for this year's Lighted Holiday Parade in Washington. They were accompanied by some amazing floats put together by other local businesses and organizations. It was fun to see the community celebrate the kick-off to the holiday season!



4 Locations To Serve You!

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

Columbus Junction- 134 Main St. | Pella - 703 Main St.

(800)-714-2287 washesb.com

