



## Need some extra cash?

- ✓ **Remodeling projects**
- ✓ **Consolidating bills or paying off high interest credit cards**
- ✓ **Vacations**
- ✓ **Any good reason!**

A Home Equity Line of Credit can be a great financial tool. You may be able to take advantage of one of the great tax benefits for homeowners with your Home Equity Line of Credit. Unlike credit cards and personal loans, the interest on your Home Equity Line of Credit may be fully tax deductible (please consult your tax advisor) and, once your line is set up, it is available to you whenever and wherever you need it! What have you got to lose? Please contact any of our locations for all the details! Here are a few ways to take advantage of the equity in your home:

- 1. Consolidate high-interest credit card debt.** Credit cards almost always have higher interest rates than home equity lines. By paying off your credit cards with your Home Equity Line, you may be able to lower your monthly payment and decrease the total amount you pay over time.
- 2. Improve your home.** Your home is an investment. By making repairs and improvements with Home Equity money, you can increase its value. Obviously, the amount you spend should be determined by your area and the current real estate market. Almost all properties can increase in value through basic repair. Extravagant improvements (such as a designer spa bathroom in a modest two bedroom home) may not be worth the money they require.
- 3. Pay college tuition.** A Home Equity Line is sometimes a good choice if you need a little longer to pay off college tuition bills.

**4. Pay medical bills.** If you cannot pay your medical bills in a lump sum, a Home Equity Line can help. Paying medical bills with a Home Equity Line will save you money over using a credit card.

**5. Prepare for an emergency.** By taking out a Home Equity Line now, you will be able to instantly withdraw money should you have an unexpected medical bill or necessary home repair. When faced with unexpected expenses, a Home Equity Line is almost always a better choice than a credit card or personal loan. You should be aware, however, that taking out a Home Equity Line will affect your loan-to-value ratio. If it pushes you over the acceptable level, you may have trouble getting a good interest rate on additional loans and credit cards.

get some green by going green!  
**e-statements**  
*with check images*

**\$10.00**  
sign up  
bonus!

***We'll make a deposit to your account!***

***SIGN UP TODAY!***

An email notification will be sent to the address you have on file with us when a new account statement is available for viewing in Internet Banking. You may then "Print" and/or "Save" the statement.  
\*Limit \$10.00 per customer. \$10.00 deposit made to account after you "Opt-In". Requires 24 month E-Statement commitment. If you "Opt-out" prior to end of 24 months, \$10.00 will be debited from account.

## 50 + Advantage Membership:

**Not Currently a member? Please contact Kathy Burt at 495.4261 or visit one of our convenient locations to sign up today.**

**To qualify:** You must maintain \$2,500 in combined deposits in any of our interest bearing accounts or maintain a \$1,000 minimum balance in an Advantage Checking Account. Members who elect not to maintain the \$1,000 minimum balance can enjoy the full checking benefits for a \$5 monthly service fee. If you maintain a \$2,500 balance in any interest bearing account(s), this service fee is waived.

## Advantage Trips:

### June 10th

#### Mid Illinois Insurance Featured Seminar

6PM@ Northpoint Branch—Come enjoy coffee & dessert while learning about new discounts offered exclusively to our Advantage Members. Get questions answered about: long term care, annuities & Medicare supplements from South Side Bank's own Insurance Experts. RSVP to Kathy @ 495-4261 by June 4th.

### June 17th

#### New Diamond Joe Casino

Dubuque, IA. \$35 per person includes transportation, continental breakfast, and lunch. We have had "winners" every time! Join the fun, maybe it's your turn? Must have minimum by June 7th, so sign up right away!! Call Kathy @ 495-4261 (trip requires a minimum of 40 to run)

### August 31st

#### Lake Geneva Luncheon Cruise

Lake Geneva, Wisconsin. Only \$80.00 per person. Enjoy a beautiful 2 ½ hr. narrated tour of the entire lake while enjoying a sumptuous sit-down luncheon. Afterward, enjoy shopping along the Pier. Price includes transportation from Peoria, continental breakfast, cruise and lunch. Call Kathy no later than July 29th, 2010 to secure your reservation. (Tour requires minimum of 35 to run)



## Mobile Outings:

**South Side Bank Mobile** will be at the **Washington Cherry Festival June 2nd-5th** and the **Steamboat Festival June 17th – 19th**. Come and enjoy the festivities!



## Branch Highlight - Sheridan Road



Our Sheridan Road facility relocated on March 2, 2009 to a brand new building at 4520 N. Sheridan Road. Leigh Harkless (Branch Manager) and Shannah King (Assistant Branch Manager) and their team would love the chance to meet you and help you reach all your financial goals and dreams! Sheridan Road is a full service facility that offers a complete line of financial products and services, safe deposit boxes, as well as Trust and Investment Services by appointment. It features three drive-up teller lanes, two of which are equipped with two-way television monitors as well as a drive-up ATM. They also offer coffee and tea in the lobby!

Come by and visit Leigh and her staff today!

### South Side Bank – Sheridan Road

4520 N. Sheridan Rd., Peoria, IL 61614

**309.682.1100**

**mobile banking!**

[www.ssbmobile.com](http://www.ssbmobile.com)

- View Account Details, History, Balances
- Access Accounts Anytime, Anywhere
- Transfer Funds Between Accounts

Requires an active South Side Bank internet banking account & mobile device with internet access.

**South Side Bank**  
Member FDIC Since 1922 Equal Housing Lender

MAIN BANK: 676-0521 ■ NORTHPOINT: 692-2330 ■ CHILlicoTHE: 274-2116 ■ DOWNTOWN: 672-2700 ■ HAMILTON: 494-6544 ■ WEST PEORIA: 671-4833  
BARTONVILLE: 697-5551 ■ WILLOW KNOLLS: 692-7787 ■ GLEN HOLLOW: 689-1961 ■ EAST PEORIA: 698-1432 ■ SHERIDAN ROAD: 682-1100 ■ WASHINGTON: 444-8630

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