New Berlin

702 W. Illinois Street P.O. Box 19 New Berlin, IL 62670-0019 Phone: (217) 488-6091 Fax: (217) 488-6216

Lobby Hours Monday - Friday 8:00 a.m. to 4:00 p.m. Saturday 8:00 a.m. to noon

Drive-up Hours Monday - Friday 7:00 a.m. to 6:00 p.m. Saturday 7:00 a.m. to noon

Springfield

3030 Spring Mill Drive Springfield, IL 62704 Phone: (217) 787-0430 Fax: (217) 787-0450

Lobby Hours Monday - Friday 8:30 a.m. to 4:00 p.m. Saturday 8:30 a.m. to noon

Modesto

201 East State Street Modesto, IL 62667 Phone: (217) 439-7267 Fax: (217) 439-5278

Lobby Hours

Monday - Friday 8:30 a.m. to 4:00 p.m. Saturday 9:00 a.m. to noon

Drive-up Hours

Monday - Thursday 7:30 a.m. to 4:00 p.m. Friday 7:30 a.m. to 6:00 p.m. Saturday 7:30 a.m. to noon

Palmyra

332 North Main Street Palmyra, IL 62674 Phone: (217) 436-2411 Fax: (217) 436-2536

Lobby Hours

Monday - Friday 8:30 a.m. to 4:00 p.m. Saturday 9:00 a.m. to noon

Drive-up Hours

Monday - Thursday 7:30 a.m. to 4:00 p.m. Friday 7:30 a.m. to 6:00 p.m. Saturday 7:30 a.m. to noon



Trust Department

Put your trust in us to prepare for the future.





wbsb.net

Trust, Agency, or Any Account Relationship with Asset Management

We have the expertise to manage and optimize returns on your investment portfolio. We can manage the administrative details and will tailor your portfolio to fit your specific needs and objectives. We will work closely with your investment advisor and tax professional to prudently invest your assets. Don't have an investment advisor? We can help you select an investment advisor that will best carry out your investment goals.

Property Management

Let our experienced and capable staff manage your commercial and farm real estate. We can negotiate rents, screen tenants, collect rents, pay expenses, manage repairs, and distribute income.

Illinois Land Trusts

As trustee of an Illinois land trust, we can hold title to your real estate. We will forward all correspondence, including bills and other items, as directed. We can screen all inquiries and contact the designated beneficiary for further instructions and can maintain property records and file necessary forms.

Life Insurance Trusts

A life insurance trust owns insurance policies for you and can be used to reduce estate taxes. As trustee of your life insurance trust, we are responsible for the timely collection and payment of premiums, communicating with beneficiaries and disbursing policy proceeds as directed in the trust agreement.

Executor or Administrator

We can administer your estate in a professional manner. As an administrator or executor, we administer the estate in accordance with the terms of your will. We will gather all assets, pay all claims owned by the estate, work with the estate's attorney, assist your tax preparer regarding tax returns that need to be completed, and prepare accountings and other reports to ensure that your assets are properly distributed.

Non-Bank investment products and services are subject to investment risk and are NOT FDIC insured, may lose value, and are not guaranteed by this Bank.

Guardianships

When a minor or a disabled adult becomes entitled to property, a court-appointed guardian is needed. If we are named guardian of the estate, we will hold and manage the property, make regular accountings to the court, distribute funds for the benefit of the ward, and make the final settlement when necessary.

Escrow Service

Acting as your escrow agent, we can collect and properly account for payments of principal and interest, deliver periodic reports, and hold legal documents in safekeeping.

Agency

The duties of an agency can be wide-ranging. Under an agency agreement, we can buy and sell securities and other assets, collect income, pay bills, make periodic distributions, and arrange for income tax preparation.

Qualified 1031 Exchange

We are capable of acting as a Qualified Intermediary for the conveyance of real estate under a standard or reverse 1031 Exchange. We will work closely with your accountant and legal counsel to ensure that the transaction is handled in accordance with IRS regulations and capital gains taxes are minimized.