



## EDGAR COUNTY BANK

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

### PARIS

177 West Wood Street  
P.O. Box 400  
Paris, IL 61944  
217.465.4154

### BROCTON

301 West 3rd Street  
P.O. Box 122  
Brocton, IL 61917  
217.385.2396

### KANSAS

101 South Front Street  
P.O. Box 200  
Kansas, IL 61933  
217.948.5191

### ASHMORE

10 West Ashmore St.  
P.O. Box 198  
Ashmore, IL 61912  
217.349.8939



## PROSPECT BANK

A DIVISION OF EDGAR COUNTY BANK & TRUST CO.

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

### CHAMPAIGN

1601 S. Prospect Avenue  
Champaign, IL 61820  
217.352.0077

### GILMAN

209 S. Crescent Street  
P.O. Box 8  
Gilman, IL 60938  
815.265.7264

### WATSEKA

141 Veterans Parkway  
P.O. Box 278  
Watseka, IL 60970  
815.432.6445



MEMBER FDIC

## TRUST SERVICES



## EDGAR COUNTY BANK

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

Paris • Brocton • Kansas • Ashmore



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Champaign • Gilman • Watseka

**Do any of the following  
statements apply to you?**

- Do you or your family own land or a home that is substantial in value?
- Have you accumulated a sizeable estate through investments or inheritance?
- Do you wish for your children or grandchildren to inherit and maximize inheritance and minimize death taxes?

If you have answered 'yes' to any of the questions above, we may be the resource you've been looking for.



## What are TRUST SERVICES?

There are many different kinds of trusts; all aiming at fulfilling various objectives. Many people set up trusts to safeguard access to principal funds until a beneficiary reaches a certain age. Others have the goal of minimizing estate taxes.

In simple terms, a trust is a relationship in which a person, called a trustor, transfers something of value, called an asset, to another person, called a trustee. The trustee then manages and controls this asset for the benefit of a third person, called a beneficiary.

## EDGAR COUNTY BANK & PROSPECT BANK

Estate planning and asset management are complex processes for an individual to take on, and can quickly become overwhelming. It is recommended to explore an institution for assistance when deciding how to manage assets.

The Trust Professionals at Edgar County Bank and Prospect Bank offer:

- A professional who is abreast of governmental policy and language to easily interpret new and existing regulations that may affect your assets.
- Unbiased opinions based on wide industry knowledge.
- Well equipped and experienced trust professionals who are regulated to safeguard your assets.
- Careful regulation of funds management.
- Confidence that a professional will always be there to assist with asset management while keeping your best interest at heart.

We have been offering personalized Trust Services for over 75 years and house two Certified Trust and Financial Advisors. You can rely on us for the area's most knowledgeable team of professionals and a comprehensive range of trust services.

## TRUST SERVICES

Below you will find a listing of the various trust services we provide at Edgar County and Prospect Banks. Our professional Trust Officers will work with you to determine the best type of account to achieve your goals.

- Personal Representative or Agent for Personal Representative
- Guardian for Adult or Minor
- Living Trusts and Testamentary Trusts
- Managed Agency and Power of Attorney Agency
- Custodial Agency
- Bill Pay Agency
- Escrow Agent - Safekeeping Only
- Escrow Agent - Holding Funds
- Revocable Life Insurance
- Irrevocable Life Insurance Trust (Crummey Trust)
- Land Trusts
- Self-Directed Individual Retirement Accounts
- Discount Brokerage Services Available