



# RiverLines

A Publication from Two Rivers Bank

## Holiday Spending: How Not to Blow Your Budget

Almost everything you see this holiday season will encourage you to spend money. You may feel pressured to buy the “best” gifts or top gift giving from previous years. In fact, according to the Consumer Federation of America, 1/3 of us planned on spending more during the holidays this year than last.

However, you **absolutely do not need** to blow your budget this holiday season. Make a commitment to be smart in your spending and stick to your plan. Here’s how you can make that happen.

- **Focus on what you really want** – Instead of gifts or presents, focus instead on items like a down payment for a house, saving for a child’s education, or building an emergency fund.

- **Create a spending and savings plan to reach your goals** – Don’t wait until the New Year, after you have spent all that money over the holidays, to make a resolution to get your finances together. Do it now before you start any holiday spending or incur any unnecessary debts so you know exactly how much you can spend.

- **Make a commitment to save** – Those who make a commitment to themselves and their family to save usually save more than those who don’t. Make your commitment today and get monthly advice and support from America Saves ([americasaves.org](http://americasaves.org)) while you save money.



Once you know how much you have to spend, use these tips and ideas to keep spending within your budget:

1. **Form gift exchanges** – This may not work with all families, but it should definitely work with friends and coworkers. After all, reducing the number of your gifts you have to buy can save you a lot of money.

2. **Make homemade gifts** – Think bath products, movie night packages, remote holders, drink koozies, and candles. Pinterest has so many great ideas to inspire you. You can knit, sew, glue, fold, stir, or recycle a handmade gift that keeps your spending low and your personal investment high.

3. **Share a skill** – Instead of giving a coupon good for one dog walk or one house cleaning (though those are valuable gifts to give, too!), offer to teach your grandmother or an uncle how to use Twitter or arrange for a special night where you can teach a niece or nephew how to cook a meal.

You don’t have to let this holiday season break the bank. Remember your personal savings goals and get creative with gift giving this year to reduce spending and save money.

*Katie Bryan works for America Saves, managed by the nonprofit Consumer Federation of America (CFA), which seeks to motivate, encourage, and support low-to moderate-income households to save money, reduce debt, and build wealth. Learn more at [americasaves.org](http://americasaves.org)*

### Christmas Cheer



Stop in Blair or Arlington for coffee, cookies, hot apple cider and cocoa December 21-23! This is one way we thank YOU for being our customer!

Please note: the bank will be closed Monday, December 26, 2016 and Monday, January 2, 2017 for the holidays. **Any business that needs to be posted by the end of the year should be completed by 4:30 pm Friday, Dec 30. Any business conducted after that time OR on Saturday, Dec 31 will be on next year's business.**

### O'Can'nenbaum

Help decorate our lobbies while helping those in need this holiday season! For the fifth year, we will use your canned goods and other donations for the Washington County Food Pantry to build O'Can'nenbaum in Blair and Arlington. These unique "trees" are physical reminders of the reason for the season. Through your generosity, the holidays will be a little brighter for those in need in our communities.



### Mobile Banking Update



Just in time for the holidays, we're excited to release the latest version of our mobile app! Our app is now also available for iPad and the Apple Watch. Enjoy secure messaging, touch ID, card on/off, mobile deposits, alerts and more! Watch for coming updates, including mobile bill pay. Download today for free in the App Store and Google Play.

### Two Rivers Bank on Facebook!



Check out our page for the latest in TRB news, products, fun tips, local event information and more! Find us at /2RiversBank

## From the President



Dear Friends,

2016 has been another great year of growth and opportunity here at Two Rivers Bank! The local economy remains strong, loan demand continues to increase and our competitive Kasasa Checking and Saver accounts are the best you'll find anywhere.

Technology advances have continued to level the playing field in banking. Two Rivers Bank has a proud history of staying up to date with the latest in upgrades like mobile banking, mobile deposit capture, online banking, document imaging, and other technology advances. Most recently, Two Rivers Bank launched its Facebook page, so please take the time to check it out and "LIKE" us because we certainly feel the same about you.

Two Rivers Bank continues to be a generous corporate partner by giving time, money and talent back to various community, civic, non-profit, and recreational programs. Additionally, we are looking to again expand our business scholarship program to high school seniors in 2017. We are proud to give back to the communities that give so much to us.

In 2017 you'll continue see many of the same friendly employees you've come to know and trust. You might notice a number of new ones, too. However, our philosophy remains - your locally owned hometown bank will continue to take care of our customers, our community, and our shareholders.

As we all prepare for 2017, remember to set goals in various parts of your life, as the simple act of writing them down and regularly seeing them makes it 90% more likely you will achieve them.

We wish all of you a joyous holiday season and a prosperous & financially healthy 2017.

Traveling this holiday season? Let us know so we don't suspect fraud when you use your Visa® Debit Card on your adventure. Call the bank at 402-426-9500 or email [2riversbank@2riversbank.com](mailto:2riversbank@2riversbank.com). Please don't include any account information if you contact us via email. Safe travels!



# Cyber Tips for Holiday Shopping

The holidays are right around the corner and that means food, fun, parties, and lots of online shopping. Online shopping can be a great solution, allowing you to find the perfect gift and saving time, but it can also end with identity theft, malware, and other cyber unpleasantness. Rather than letting it ruin your holiday season, you can take a few simple security precautions to help reduce the chances of being a cyber victim.

When purchasing online this holiday season – and all year long – keep these tips in mind to help minimize your risk:

- 1. Do not use public computers or public wireless Internet access for your online shopping.** Public computers and wireless networks may contain viruses and other malware that steal your information, which can lead to identity theft and financial fraud.
- 2. Secure your computer and mobile devices.** Be sure to keep the operating system, software, and/or apps updated/patched on all of your computers and mobile devices. Use up-to-date antivirus protection and make sure it is receiving updates.
- 3. Use strong passwords.** The use of strong, unique passwords is one of the simplest and most important steps to take in securing your devices, computers, and online accounts. If you need to create an account with the merchant, be sure to use a strong, unique password. Always use more than ten characters, with numbers, special characters, and upper and lower case letters. Use a unique password for every unique site.
- 4. Know your online shopping merchants.** Limit your online shopping to merchants you know and trust. If you have questions about a merchant, check with the Better Business Bureau or the Federal Trade Commission. Confirm the online seller's physical address, where available, and phone number in case you have questions or problems. Do not create an online account with a merchant you don't trust.
- 5. Pay online with one credit card.** A safer way to shop on the Internet is to pay with a credit card rather than debit card. Debit cards do not have the same consumer protections as credit cards. Credit cards are protected by the Fair Credit Billing Act and may limit your liability if your information was stolen or used improperly. By using one credit card, with a lower balance, for all your online shopping you also limit the potential for financial fraud to affect all of your accounts. Always check your statements regularly and carefully, though.
- 6. Look for "https" in the Internet address (URL) when making an online purchase.** The "s" in "https" stands for "secure" and indicates that communication with the webpage is encrypted. This helps to ensure your information is transmitted safely to the merchant and no one can spy on it. Alternatively, look for the lock symbol in the web address bar.
 
- 7. Do not respond to pop-ups.** When a window pops up promising you cash or gift cards for answering a question or taking a survey, close it by pressing Control + F4 on a Windows computer and Command + W on a Mac. These could be social engineering attempts designed to convince you to open malware or click on a malicious link.
- 8. Do not auto-save your personal information.** When purchasing online, you may be given the option to save your personal information online for future use. Consider if the convenience is really worth the risk. The convenience of not having to reenter the information is insignificant compared to the significant amount of time you'll spend trying to repair the loss of your stolen personal information.
- 9. Use common sense to avoid scams.** Don't give out your personal or financial information via email or text. Information on many current scams can be found on the website of the Internet Crime Complaint Center: <http://www.ic3.gov/default.aspx> and the Federal Trade Commission: <http://www.consumer.ftc.gov/scam-alerts>.
- 10. Review privacy policies.** Review the privacy policy for the website/merchant you are visiting. Know what information the merchant is collecting about you, how it will be stored, how it will be used, and if it will be shared with others.

## What to do if you encounter problems with an online shopping site:

Contact the seller or the site operator directly to resolve any issues. You may also contact the following:

- Your state's Attorney General's Office or Consumer Protection Agency
- The Better Business Bureau - [www.bbb.org](http://www.bbb.org)
- The Federal Trade Commission - <http://www.ftccomplaintassistant.gov>



About 1,000 area kids came by the Two Rivers Bank table at Blair's Annual Sugarplum event November 17. Staffers handed out crayons and coloring pages.



Arlington Elementary fourth grader Kaleb Dowling made the first deposit in the school's new Bank in School program. TRB worked with school staff, Arlington FBLA students and the University of Nebraska-Omaha Center of Economic Education to develop the program. More than 140 students have deposited \$5,500+ since the "bank" began in September. The bank's goal is to instill good financial values and establish a savings routine for students at a young age. Student bankers accept deposits Friday mornings at school and depositors earn prizes when goals are reached. Checks will be presented to students at sixth grade graduation for the amount of money they have deposited.



Students in Brian Slominski's Career Exploration class at Otte Middle School learned what they'll need to pursue a career in banking during Money Smart Nebraska presentations. Here, vice president Joel Bacon answers students' questions.



The staff of Two Rivers Bank hosted "Pink Day" Friday, October 21st to raise funds for METAvivor's fight against breast cancer. Bankers donated at least \$5 for the privilege to wear pink and jeans. The bank matched those funds for a grand total of \$450. Learn more about METAvivor at: [www.metavivor.org](http://www.metavivor.org). 100% of donated funds goes to breast cancer research.



Arlington Public School students recently received a donation of 14 computers from Two Rivers Bank, bringing the total donated to more than 40 over the last several years. The bank rotates and replaces employee computers regularly. Those determined to be usable are then donated to APS, who uses personal computers in classrooms, libraries and other areas as needed. These 14 computers will be used in kindergarten classrooms, the Media Center and Elementary Alternative Learning rooms. Pictured from left: Denise Dein; APS District Technology Director Kurt Sanders; Joel Bacon; and Travis Tysdal.



Arlington's Trunk or Treat was a huge success! TRB staff Jamie Johnson (pictured) and Sue Ernesti handed out candy to hundreds of kids.



The Blair Future Business Leaders of America Chapter partnered with Two Rivers Bank for their annual business project in 2016. Pictured at the National FBLA competition in Atlanta are students Erika Swensen; Brett Petersen; and Carli Pfeil.



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