



RiverLines

A Publication from Two Rivers Bank

Check for the Chip

If you don't already have a chip in your credit and debit cards, you will soon. The United States is moving to new chip cards based on a global standard called EMV to bring you added security for in-store transactions. When your Two Rivers Bank Visa® debit card renews, you will receive an EMV card.

“Recent high-profile data breaches at retailers like Target and Home Depot underscore the critical need for stronger and more innovative security solutions that protect consumers,” said Richard Baier, president and CEO of the Nebraska Bankers Association.

EMV (short for Europay, MasterCard®, and Visa®) is already in use in 3.4 billion payment cards in 80 countries and provides for a more secure way of accepting payments.

Why are chip cards more secure?

Debit and credit cards with EMV, also known as chip technology, have an encrypted microchip embedded in the plastic and are nearly impossible to replicate. Within the chip is a number that changes after each card-present transaction. This enhancement helps combat fraud such as card counterfeiting, commonly known as “skimming,” using a stolen magnetic stripe. While cards will still have a magnetic stripe on the back after full migration to EMV, the embedded chip will bolster security. Whether the consumer signs for a purchase or enters a PIN, it is the chip technology that enables a more secure payment.

Certainly, the EMV chip is not a silver bullet that will end all fraud. Studies have shown, however, that fraud in Europe has declined about 64 percent since the

adoption of EMV. “Banks and payment networks continue to invest heavily in the development and implementation of promising new technologies capable of protecting consumers everywhere purchases are made,” said Cathy Morrissey, president and CEO of Lincoln-based NetWorks. “We have been working with financial institutions and card processors to ensure a smooth transition to EMV for these entities as well as for all cardholders.”

How do I use my chip card?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert the card. Chip-enabled terminals have all of the features you are used to with a payment terminal, with the addition of a slot to insert your card. The slot is typically located at the bottom or the top of the payment terminal.

These basic steps will help ensure successful transactions:

1. Insert your card with the chip toward the terminal, facing up. Do not remove until prompted.
2. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
3. When the terminal says the transaction is complete, remove your card.

Always remember when you use your chip card to follow the prompts on the terminal and leave your card inserted until prompted to remove it. The store clerk will be able to assist you if you have questions.



If you don't yet have a chip card, don't worry—merchants will continue to accept magnetic stripe card payments.

Two Rivers Bank will start replacing expiring magnetic strip cards with the new chip cards.

Where can I use my chip card?

Anywhere! Your card will have a chip and a magnetic stripe to accommodate any situation. During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. If you already know your chip card works there, start by inserting your card.

And remember, if you have a reason to suspect fraud, be sure to contact us right away at 402-426-9500 or stop in the bank. You can also email us at 2riversbank@2riversbank.com. Remember, don't include any account or other personal information if contacting us via email.

Additional information and downloads are available at GoChipCard.com.

From the President

Dear Friends,

Two Rivers Bank has been in existence for 126 years, overcoming many challenges over the years. A strategic decision was made over 20 years ago to move our headquarters to Blair and expand our market share. That decision has yielded phenomenal growth and market share gain.

Here are some of the growth numbers from the last 20 years:

- Loans have increased from \$26 million to \$83.5 million;
- Investments have increased from \$9.3 million to \$52.6 million
- Deposits have increased from \$33.1 million to \$117.2 million
- Capital has increased from \$4.1 million to \$16.4 million
- Assets increased from \$37.7 million to \$147.9 million

The results equate to an average annual growth of >7%. The most pleasing part of that growth is that we did it organically, versus buying another bank or branch. As an independent community bank, we have also increased our commitments in the communities we serve by giving back. Annual donations were about \$5,000 back then, but have grown to nearly \$100,000 annually today. That figure does not include the leadership in community organizations, volunteering of time & resources, and other commitments our employees have made in the community. In 2016, Two Rivers Bank was the largest corporate scholarship donor to area high schools (Arlington, Blair and Fort Calhoun) with total scholarships of \$6,500.

Today we remain committed more than ever before to Washington County and the surrounding area. We remain concentrated in the agriculture trade, but we have diversified our lending into residential, commercial, and consumer loans. All of our board members are Washington County citizens and taxpayers. Our dedicated employees are exceptional and we are all here to exceed your expectations. 2016 is likely going to be one of the best overall years for Two Rivers Bank in terms of growth, profitability, strength (Leverage capital > 11%), and overall performance. None of these positive results would be possible without the loyal support of our growing customer base.

WE THANK YOU FOR YOUR BUSINESS AND CONTINUED SUPPORT.

Please look for us at the Washington County Fair. Enjoy your summer!



Two Rivers Bank Cowboy 5K Mud & Obstacle Race

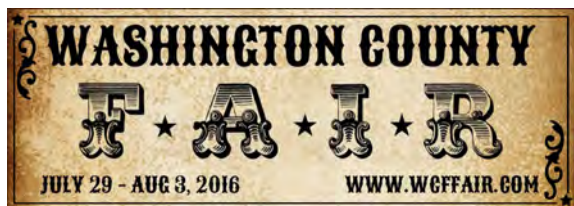
Join us for the **Two Rivers Bank Cowboy 5K Mud & Obstacle Race** during the Washington County Fair! This event will be held Saturday, July 30 with waves beginning at 8 am.

Kids 10 and under are free with a paid adult, as long as he or she is registered at the same time as the adult. Youth Cowboy 5K race shirts are available for an additional fee.

Shirts are guaranteed with registrations until July 17th. After that date, only a limited number of shirts will be available.

Don't want to get down and dirty? Don't worry- you can take the City Slicker exits. Register today at www.cowboy5k.com.

See you there!



Join Two Rivers Bank at the Washington County Fair Parade at 4:30 pm on July 31st in Arlington. This year's theme is, "Get Your Boots On!"

Randy





Build Up Money, Quick and Easy

Saving money usually requires planning, willpower, and good memory. At Two Rivers Bank, you just need free Kasasa Saver®. Open one, and your cash rewards and ATM fee refunds from your Kasasa Cash® checking account will automatically transfer over when you earn them. Plus, you'll earn a high rate on your Kasasa Saver balance.

Kasasa Saver does it for you. You'll get:

- A truly free account - no monthly service fee
- 0.50% APY* on average daily balances up to \$25,000
- 0.15% APY* on average daily balances over \$25,000
- 0.01% APY* if qualifications are not met in Kasasa Cash®
- Automatic transfers of Kasasa Cash earnings
- No minimum balance to earn rewards

What's good for checking is good for savings.

Qualify in your free Kasasa Cash® checking account and earn a high rate on your savings. Just do the following transactions and activities in your Kasasa Cash® account during each Monthly Qualification Cycle:

- Have at least 12 Visa® debit card transactions post and settle per monthly qualification cycle
- Be enrolled and receive e-Statement notice
- Have at least one direct deposit or one automatic payment (ACH) post and settle your account per monthly qualification cycle

If you don't, no worries. You'll still earn 0.01% APY* on your entire Kasasa Saver balance - plus, you can get back to earning the high rate next cycle, and your Kasasa accounts are always free.

Stop in to open your free Kasasa® accounts today!

*APY = Annual Percentage Yield
Kasasa is a trademark of Kasasa, Ltd.
One per account per Social Security Number. Personal accounts only.



Two Rivers Receives PEP Silver Star Award

The Nebraska Bankers Association (NBA) recently honored Two Rivers Bank for their leadership and contributions to the financial services industry during the association's Annual Convention, held May 4-6 at the Embassy Suites in La Vista.

Two Rivers received the PEP Silver Star Award. The Personal Economics Program (PEP) is a volunteer program designed to teach consumers of all ages about personal finance, economics, and money management. Bankers give presentations to schools, civic clubs, and community organizations in an effort to teach financial responsibility.

The Silver Star Award is presented to financial institutions that have made a large number of financial and economic educational presentations in their communities while maintaining small overall class sizes.

Protecting the Elderly from Financial Abuse

You, or someone you know, could become the victim of a growing crime in America — financial abuse of older Americans. According to the National Center on Elder Abuse (NCEA), elder abuse can occur anywhere – in the home, nursing homes or other institutions.

What Is Elder Financial Abuse?

It's a crime that deprives older adults of their resources and ultimately their independence. Anyone who sees signs of theft, fraud, misuse of a person's assets or credit, or use of undue influence to gain control of an older person's money or property should be on the alert. Those are signs of possible exploitation. The following are some tips and suggestions from the NCEA to ensure you and your loved ones don't fall victim to abuse:

Tips for Seniors:

- Use direct deposit for all checks.
- Don't leave valuables in plain view.
- Sign your own checks and do not sign blank checks, even for family members.
- If someone is helping you manage your finances, get a trusted third person to review your bank statement.
- Don't sign anything without reading it carefully.
- Don't lend any money in return for a general promissory note.
- Do not sign over money or property to anyone in return for care, even a family member or friend, without having the agreement reviewed by an attorney.
- Establish a relationship with Two Rivers Bank staff
- Cultivate friends of all ages so you maintain a strong support network.
- Become familiar with resources in your community designed to help older people and their families.
- Execute a power of attorney (POA) that will grant financial decision-making power to a trusted friend, relative or attorney. Make sure you know and trust this person. A POA can be as limited or as broadly defined as you wish and can be revoked at any time. Bring a copy of your POA to Two Rivers Bank.
- Put all financial instructions in writing and be specific.
- Keep accurate and complete financial records of all transactions.
- Gather all important documents together (wills, insurance policies and bank account information) and tell someone you trust where these documents are kept.
- Never give out credit card numbers over the phone unless you placed the call.
- Never give out your Social Security number or bank account number over the phone.
- Don't make donations to charities you don't know.
- Get several estimates before you have any work done to your home.
- Don't pay for any work in advance of its completion and remember that all contractors must be licensed by law.
- Don't pay cash to people you hire.
- If something seems too good to be true (for example, you're told you won a prize for a drawing you didn't enter, or that some one can get you a 100% return on your investment), it is probably a scam.

What should you do if you are a victim of financial abuse?

- Talk to a trusted family member who has your best interests at heart, or to your clergy.
- Talk to your attorney, doctor or an officer at your bank.
- Contact Adult Protective Services in your state or your local police for help.
- Report all instances of elder financial abuse to your local police—if fraud is involved, they should investigate.

Taking these simple steps to safeguard your personal information and being aware of warning signs can protect you from financial abuse. If you have any questions or concerns, call the bank at 402-426-9500 or stop by and visit with one of our staff members. Your financial well-being is one of our top concerns!



CardCash

Did you know you can make money, just by using your Two Rivers Bank Visa® Debit Card?

That's right! Two Rivers Bank consumer and business debit cards pay up to 1% cash back! Shopping, dining, travel, gas, groceries — earn more cash from your everyday purchases on qualifying non-PIN (signature) purchases each month with CardCash™. What is "signature-based" or "non-PIN?" It simply means you select "Credit" instead of "Debit" when using your debit card. By selecting "Credit" you will not input your four digit PIN code.

Earnings automatically post to your Two Rivers Bank checking account each month.

You must register your debit card for the program in order to begin earning cash back for your qualifying debit card purchases and payments. Register today at www.2riversbank.com or at one of our convenient locations. CardCash™ is free with unlimited cash back earning potential. Terms and conditions apply.

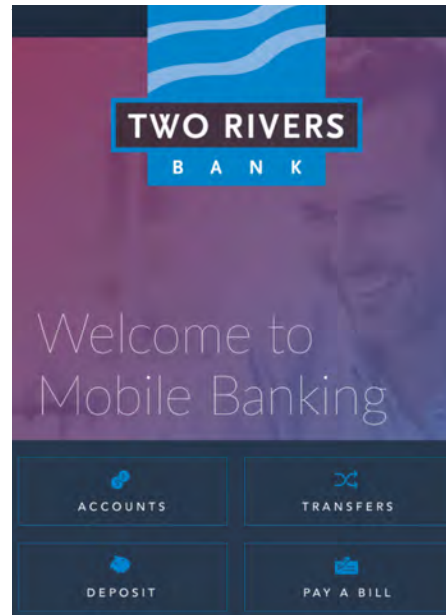
For CardCash™ questions contact 402.426.9500 or visit www.cardcash.us/2riversbank

It pays to bank at Two Rivers!

Need some extra help with online and mobile banking? Stop into our new Technology Centers in Blair and Arlington. Staff will be able to walk you through both applications and assist you with questions.



Check Out the Latest in Mobile Banking!



You've already fallen in love with Two Rivers Bank's Mobile Banking app, and we're excited to announce we're making it even better!

Of course you can still do everything you've become accustomed to - check your balance, view account activity, transfer funds between accounts, deposit checks, and the list goes on... But, we are pleased to announce we have added Mobile Bill Pay.

Mobile Bill Pay works just like our traditional Online Bill Pay does. In fact, if you're a current user, it's a seamless system – all of your payees, scheduled payments and history are right there at your fingertips.

Another useful feature- Debit Card Management. This feature allows you to turn your Two Rivers Bank Visa® Debit card on or off to protect yourself against unauthorized use. If your card is misplaced or stolen, select the OFF position. If your card is found and you feel your account has not been jeopardized, switch your card status to ON for future use. Your mobile app shows whether your card is on or off. You'll soon be able to download our free updated apps and new iPad app (also free) from the App Store or Google Play.





Two Rivers Bank recently presented 13 scholarships to area students graduating from Blair, Arlington and Fort Calhoun High Schools. Winners include the following: Blair High School – Kelsie Dibben, Mason Goodman, Collin Hoffman, Callie McCandless, Keegan Olson and Kylie Taylor. Arlington High School - Trenton Hilzendeger, Brandon Keffer and Cameron Mengedoht. Fort Calhoun High School - Jordan Coulter, Bret Klabunde, August Namuth and Benjamin Namuth. These students will each receive their \$500 scholarship after having satisfactorily completed their first semester of college as a full-time student.



“Rio” was the theme of this year’s Gateway to the West annual celebration and parade in Blair in June. TRB’s float won first place in the Chamber Member category!



TRB celebrated its 125th anniversary last year. Instead of throwing a huge celebration, we decided to focus on putting the spirit of “community” back in community banking. Each bank employee received an envelope last fall containing \$125 cash to donate. Four TRB employees chose to pool their funds together to create a special TRB Random Acts of Kindness Scholarship for Teammates. The recipient was Evy Sprick, mentored by TRB Executive Vice President Brandi Petersen.



TRB hosted a Community Shred Day in May in Arlington. Over 1,700 pounds of paper was shredded.



www.2riversbank.com

PO Box 550
555 S 19th St
Blair, NE 68008
402.426.9500

PO Box 550
130 W Eagle St.
Arlington, NE 68002

