



RiverLines

A Publication from Two Rivers Bank

It's Your Lucky Day! How to Avoid Check Fraud From the FTC

It's your lucky day! You just won a foreign lottery! The letter says so. And the cashier's check to cover the taxes and fees is included. All you have to do to get your winnings is deposit the check and wire the money to the sender to pay the taxes and fees. You're guaranteed that when they get your payment, you'll get your prize.

There's just one catch: this is a scam. The check is no good, even though it appears to be a legitimate cashier's check. The lottery angle is a trick to get you to wire money to someone you don't know. If you were to deposit the check and wire the money, we would soon learn that the check was a fake. And you're out the money because the money you wired can't be retrieved, and you're responsible for the checks you deposit — even though you don't know they're fake. This is just one example of a counterfeit check scam that could leave you scratching your head.

We have seen an increase in attempted check fraud lately and do not want you to become a victim. Here's how to avoid a counterfeit check scam:

- Throw away any offer that asks you to pay for a prize or a gift. If it's free or a gift, you shouldn't have to pay for it. Free is free.
- Resist the urge to enter foreign lotteries. It's illegal to play a foreign lottery through the mail or the telephone, and most foreign lottery solicitations are phony.
- Know who you're dealing with, and never wire money to strangers.
- If you're selling something, don't accept a check for more than the selling price, no matter how tempting the offer or how convincing the story. Ask the buyer to write the check for the correct amount. If the buyer refuses to send the correct amount, return the check. Don't send the merchandise.
- As a seller, you can suggest an alternative way for the buyer to pay, like an escrow service or online payment service. There may be a charge for an escrow service. If the buyer insists on using a particular escrow or online payment service you've never heard of, check it out. Visit its website, and read its terms of agreement and privacy policy. Call the customer service line. If there isn't one — or if you call and can't get answers about the service's reliability — don't use the service.
- If you accept payment by check, ask for a check drawn on a local bank, or a bank with a local branch. That way, you can make a personal visit to make sure the check is valid. If that's not possible, call the bank where the check was purchased, and ask if it is valid. Get the bank's phone number from directory assistance or an Internet site that you know and trust, not from the check or from the person who gave you the check.
- If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers don't pressure you to send money by wire transfer services. In addition, you have little recourse if there's a problem with a wire transaction.
- Resist any pressure to "act now." If the buyer's offer is good now, it should be good after the check clears.

As always, if you have questions or concerns, don't hesitate to contact us. Call 402.426.9500 or email 2riversbank@2riversbank.com We are here to help!



From the President

Dear Friends,

Two Rivers Bank has been blessed to have long-term tenured employees working for us. Earlier this year we celebrated the retirement of three wonderful individuals-Lloyd Scheve (20 Years), Bobbi Carson (30 Years) and Marian Ward (20 Years). We hosted an open house for each of them and the lobby was bustling with conversation, laughter, and sharing of memories. It made me think about the many lives each of these "community bankers" touched and the positive impact each of them made on so many people. We sure miss them and wish them all many years of healthy and happy retirement. Rest assured, you will still receive the same great customer service experience from TRB!



Gateway to the West Parade

Two Rivers Bank took home the runner-up Best Themed Entry award (a tie with Mothers of Preschoolers) during Blair's annual Gateway to the West Parade in June. This year's theme was Nebraska's 150th Anniversary and the float was decorated like a covered wagon. Bank staff handed out candy and bottled water to the crowd.



We are proud of the value we bring to the communities we serve. We work hard to stay competitive and provide the best products and services for our customers. We continue to sponsor numerous activities, donate time for events and civic service, and remain committed to our growing communities. We have also enhanced our scholarship program by offering more annual scholarships to all county high schools. We feel this is a great investment in future leaders.

Community banks are vital to keeping Main Street alive and vibrant. We are the economic engines that keep small business growing and economic development happening. Small businesses are some of the leading job creators in local communities and we are proud to support them. If the community is growing, then we are growing and thus able to provide more support. Many good causes would not likely survive without the support of local businesses like Two Rivers Bank. It's what we do and we love being "community bankers."

As a community banker, I enjoy seeing people succeed and our communities prosper. Enjoy the remainder of your summer and we look forward to seeing you out in the community!

Brandi Petersen, executive vice president of Two Rivers Bank, is the bank's newest board member. Petersen joined Two Rivers Bank seven years ago as Senior Vice President and was promoted to executive vice president in 2016. Her primary responsibilities include overseeing credit administration, loan operations, mortgage lending and lending compliance. Petersen has over 25 years of regulatory and internal banking experience, extensive knowledge of bank credit regulations, banking principles and risk management, and has experience reviewing and analyzing loan quality. Additionally, she is a lending compliance and loan documentation specialist.



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Randy



Two Rivers Bank Awards Record Number of Scholarships

Two Rivers Bank recently presented 11 scholarships to area students graduating from Blair, Arlington and Fort Calhoun High Schools. Winners include the following: Blair High School – Olivia Frost, Jacob Garder, Jessica Schenck and Morgan Schenck. Arlington High School – Madisen Brester. Fort Calhoun High School – Caleb Grosse-Rhode. These students will each receive their \$500 scholarship after having satisfactorily completed their first semester of college as a full-time student.

Friends and Family Scholarships, also worth \$500, were presented to: Lindsay Lock and Cody Lambrecht (Blair High School), Brad Ernesti (Arlington High School) and Karlie Rae Dortch (Fremont High School).

Additionally, Two Rivers presented a \$250 Arlington Eagles Bank in School Scholarship to Makenna Brester (Arlington High School).

Two Rivers Bank is the largest corporate scholarship provider in Washington County. Students are chosen on a competitive basis of scholarship, school leadership and service, and promise of future contributions to society.



You need money, but bankers' hours aren't agreeing with yours? Start your loan application online today! Visit 2riversbank.com and click on Products, Lending, Credit Applications. It's safe and secure!



Our Brand New App is Here!

It's finally arrived- the all new TRB Mobile Banking app! You can still monitor your accounts and money movement, transfer funds, deposit checks- everything you've become accustomed to. Plus, we've made a lot of improvements, including Mobile Bill Pay and Touch ID login.

To begin using our new app, you will need to either update our app through the App Store or Google Play, or delete your "old" app and download the new one. You can also search "2 Rivers Bank" in either store.

Your Mobile Banking username and password is the same as your Online Banking username and password. If you previously used different credentials, they will no longer work properly.

Here's how to access the new features once you are in the app:

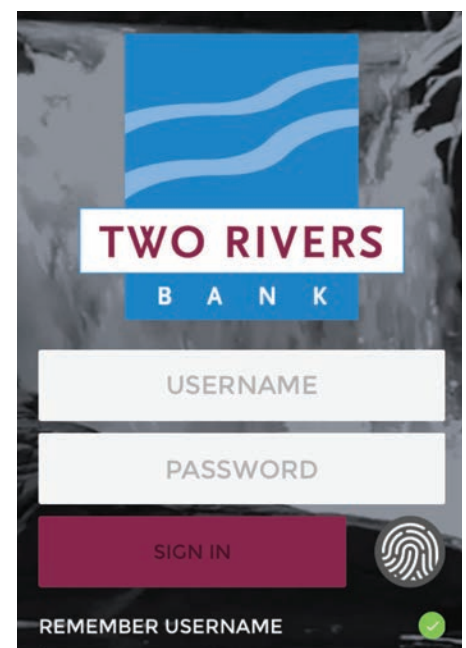
* For Mobile Bill Pay, click the lower left icon for your menu, then choose "Move Money." You will then see all of your payees from Online Banking. Simply click on a Payee to begin the bill pay process.

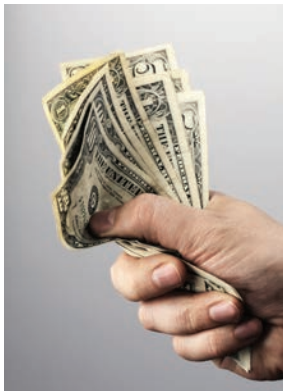
* To enable Touch ID, click the gear icon and scroll down to login settings. There, you can set up Touch ID if your device supports that feature. Otherwise, you can enable the PIN or auto-login features.

Don't forget you can still manage your TRB Visa® debit cards! Turn them on and off by clicking on the lower left icon and hitting "Manage Cards." This is especially helpful if your card is misplaced or stolen. When your card is located, and if you feel your account has not been compromised, simply switch your card back on.

If you don't remember your online credentials or need help, call us at 402.426.9500 or email 2riversbank@2riversbank.com.

Just remember not to include any personal information, such as account numbers, if you are emailing us.





NOTICE: Same Day ACH is Coming

Beginning September 15, all electronic payments, excluding debit card transactions, made by check, online or phone could clear your account the same day. Make sure funds are available in your account to avoid incurring Non-Sufficient Funds (NSF) fees. Float time will be greatly reduced, if not eliminated altogether.

Congrats!

The Arlington FBLA chamber finished third in the nation in the Partnership with Business project that paired them (Rachel Kraemer and Alek Timm) with TRB to launch Arlington's Bank in School program. Additionally, the Management Decision Making team (Brad Ernesti, Reece Krueger and Logan Sampson) finished 8th in the nation. Brad Ernesti was also honored as a Business Achievement Award America winner and honored with the Community Service Award.



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 3-5 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.



From left: Kris Holoch, NBA Chairman; Jen Barrow, TRB Marketing Officer; Denise Dein, VP/Cashier; Mikki Mullally, VP/Mortgage Lending; Jerry Catlett, Past NBA Chairman.



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