

RiverLines

A Quarterly Publication of Two Rivers Bank

Spring 2009

It's a "Grand" Opening!



Two Rivers Bank opened its new main bank at 555 South 19th Street for business November 12, 2008.

Two Rivers celebrated its' grand opening in a big way! Customer Appreciation Week, held November 17-24, was kicked off with the official ribbon-cutting Monday morning. Customers and visitors were invited to visit the banking facility all week long to register for prizes. Thursday was "free samples" day- the first 375 people through the door received a sample dollar bill. The bill's serial number was registered for a chance to win \$1,000 cash! The lucky winner was Nancy Oudheusden (top right, pictured with TRB President /CEO Randy Lock) of Blair.

Two Rivers Bank opened its new main bank at

Two Rivers also sponsored a give-away in which the grand prize was a 52-inch flat screen LCD TV. Joe Lager (pictured below with TRB President/CEO Randy Lock) of Blair was the winner. The bank also gave



away \$100 gift cards, autographed Husker footballs and other Husker memorabilia, and TRB stadium blankets.



Congratulations to all of our winners and thanks for stopping by! 🏦

Protecting You From Fraud



In January, Two Rivers Bank learned that Heartland Payment Systems (HPS), a third-party merchant processor, had experienced a data breach. This breach affected millions of debit and credit card holders nationwide, including some Two Rivers customers.

This was a confirmed network intrusion at Heartland Payment Systems that put account numbers at risk, not an intrusion at Two Rivers Bank.

Through our free Card Sentry fraud detection program, we will continue to monitor your account to identify any fraudulent

behavior. If any is detected, you will be notified immediately.

In the meantime, you can take steps to protect yourself even further by reviewing your monthly checking account statements and monitoring your account online at www.2riversbank.com or through our 24-hour Telephone Banking at **1-800-754-1921**. If you notice anything suspicious, please notify us as soon as possible.

We apologize for any inconvenience this may cause you. Two Rivers Bank takes your account security and privacy very seriously and we will keep you informed on the issue as it develops. 🏦



Still Safe and Secure

Dear Friends,

You may be watching the news and reading the papers

and, naturally, you begin to worry about your own bank. I understand your concern, but I'd like to reassure you that you need not worry about the stability of Two Rivers Bank and the safety of your money.

These are challenging times for our nation's economy and financial system—one of the most challenging in many, many years. We've seen the failure of some large financial firms and investment banks.

However, the challenges are primarily on Wall Street, not Main Street, and investment banks are not commercial banks or savings institutions. The reality is there are more than 8,400 commercial banks in our country and insured deposits are safe in FDIC-insured institutions, like Two Rivers Bank. No depositor has ever lost a penny of FDIC-insured funds. Investment banks are not FDIC-insured.

Under the Emergency Economic Stabilization Act of 2008, which was enacted in October, deposits held in FDIC-insured community banks will be guaranteed by the federal government for up to \$250,000 through December 31, 2009. On January 1, 2010, deposits held in these community banks will be guaranteed for up to \$100,000 per depositor and \$250,000 for certain retirement accounts.

When it comes to community banks, the vast majority have been, and continue to be, some of the safest, soundest and most secure financial institutions in our nation. Community banks follow responsible busi-

ness practices. Community banks are risk-averse; they are sensible businesses that work every day to support their customers, communities and local markets.

Our plans to expand were finalized well before the economic crisis. Despite pressures in the financial sector, we are growing and remain profitable. We continue to take prudent action by providing credit to qualified applicants and maintain a conservative investment policy. These practices allow us to keep our customer accounts safe and secure.

It is our hope that we will be able to serve you better now in our new building and in the future as Two Rivers continues to grow. During our grand opening, more than 1200 people came through our facility!

If you have any concerns, please do not hesitate to call. We value our relationship with you and the communities we serve. We want everyone to feel secure—both now and well into the future.

Randy Lock
President/CEO

Thank you for your patience and understanding recently when our banking functions were affected by an ice storm in Kentucky. Our core bank processor, CSI, is located in Paducah and the ice storm temporarily impacted their communication capabilities.

DID YOU KNOW... TRB offers extended drive-thru hours at our new main bank? The drive-thru is open from 7AM to 7PM for your convenience Monday thru Friday and from 8AM to noon on Saturdays.

TRB Backs GO Direct



Two Rivers Bank is pleased to announce our partnership with **Go Direct**, a national campaign sponsored by the U.S. Department of the Treasury and the Federal Reserve

Banks. Its purpose is to encourage people who get Social Security and other federal benefit payments by check to switch to direct deposit.


Direct deposit is great for you, our customers, because it's the safest, easiest way for you to get your federal benefits.

It's safer. Direct deposit eliminates the risk of stolen checks and forged signatures and

helps protect you from identity theft.

It's easier. Payments go straight into your bank account, so you don't have to leave the house to cash or deposit a check.

It gives you more control. Direct deposit is completely predictable – payments arrive at the same time each month, and you can access your money from virtually anywhere – so you have it when you need it most.


For more details about **Go Direct**, call Two Rivers Bank at (402) 426-9500 in Blair or (402) 478-4114 in Arlington. You can also call **Go Direct** at (800) 333-1795 or log on at www.GoDirect.org. 

RiverLines Goes Green

RiverLines is now available online! Simply visit Two Rivers Bank's website at www.2riversbank.com and click on the "RiverLines Newsletter" tab to see current and archived issues.

If you are a current online banking customer, you'll receive an e-mail notice when future editions are available.

Want to be even more "green?" Sign up for e-mail or online statements! You'll be notified each month when your statement is ready to be retrieved. Then you can save your statement to your computer, flash drive or download it into your favorite financial management software.

Ask how you can sign up today! 


Saving Made Simple

You can drop your change in your piggy bank at the end of each day, or let us do it for you. Check out Round-Up Savings – our newest money-saving feature!



You'll need a TRB checking account, savings account and VISA debit card. Every time you use your debit card, your total will

be rounded up to the next dollar. The difference will be automatically deposited into your savings account. Savings are accumulated daily, then show up in your savings account the next business day.

Signing up is easy! Ask a customer service representative how today. 

DID YOU KNOW... you can visit the ATM at our new main bank location at 555 South 19th Street in Blair? Our Vinton Square ATM is now closed, but stop by one of our other ATMs: Eastgate/Blair Motor Bank; PetroMart; PetroMart II; Arlington bank branch; or Arlington's Casey's General Store fee-waived ATM.



P.O. Box 550
555 S 19th St
Blair, NE 68008
Phone: 402-426-9500

P.O. Box 550
130 W. Eagle St.
Arlington, NE 68002
Phone: 402-478-4114

Motor Bank
310 Eastgate Dr.
Blair, NE 68008

24-Hour Telephone Banking
1-800-754-1921

www.2riversbank.com

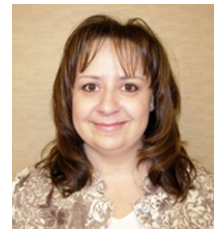
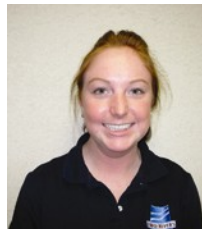
Member
FDIC




TRB prides itself on making convenience and customer service our top priority. Our lobbies are open 8 AM to 4:30 PM Monday-Wednesday and Friday, and until 6 PM Thursdays.

News & Notes

WELCOME



As you can see from our staff picture, Two Rivers is growing! Please help us welcome our newest employees. Top row from left: Mallory Baack (Blair), Kelly McIntosh (Blair) and Jill Hennick (Blair). Bottom row: Amanda Wendt (Blair), Sue Ernesti (Arlington) and Brenda Neiburg (Blair). 

DID YOU KNOW... April 15th is near! Do your taxes for FREE with the TurboTax® Federal Free Edition. Visit www.2riversbank.com to get started today!