

# RiverLines

A Publication of Two Rivers Bank

Spring/Summer 2011

## It's Easy Being Green

Warm weather is here and the grass and trees are getting greener every day. So is Two Rivers Bank!

We are increasing our efforts to drive paper out of payments, statements and bills. Simply put, we are committed to removing excess paper from the financial industry. But, we need your help! Sign up for online banking and you can receive your monthly bank statements, plus make bill payments—all from one site. Just visit [www.2riversbank.com](http://www.2riversbank.com) today to see all you can do.

By using Two Rivers Bank's Online Services, every year your household could:



- Save 6.6 pounds of paper
- Avoid producing 171 pounds of greenhouse gas emissions (the equivalent of not driving 169 miles, not consuming 8.8 gallons of gasoline, planting two tree seedlings and allowing them to grow for 10 years, preserving 24 square feet of forestland)
- Avoid releasing 63 gallons of wastewater into the environment
- Avoid using 4.5 gallons of gasoline to mail bills, statements and payments

What's your financial paper footprint? Calculate how much you can reduce your environmental impact


by switching to electronic billing, statements and payments here: [www.payitgreen.org/consumer/calculator.aspx](http://www.payitgreen.org/consumer/calculator.aspx)

Also, stop by either bank location and pick up your blue Two Rivers Bank reusable shopping bag!



Here are the top reasons to Use a Two Rivers Bank reusable bag:

- A plastic shopping bag can take from 15—1000 years to decompose. In a landfill, deprived of atmosphere to help them biodegrade, paper bags don't fare much better.
- According to the Wall Street Journal, only 1% of plastic bags are recycled world-wide; the rest are left to live on indefinitely in landfills.
- The US alone uses approximately 100 billion new plastic bags per year—the average person goes through between 350-500.
- Plastic bags make up over 10% of washed-up debris polluting the US coastline.
- Made from petroleum products and natural gas, plastic bags utilize nonrenewable resources, ultimately helping to drive up fuel prices.
- It takes 12 million barrels of oil to produce the amount of plastic bags the US uses per year.
- Some grocery stores even offer discounts for customers who bring their own bags!
- The average reusable bag has the lifespan of over seven hundred disposable plastic bags.
- Over a lifetime, use of reusable bags by just one person would save over 22,000 plastic bags.

Two Rivers Bank's blue reusable shopping bags are **FREE!** Get yours while supplies last! 

Sources: Pay It Green ([www.payitgreen.org](http://www.payitgreen.org)); ReuseThis-Bag.com



## Make Saving Easy!

Dear Friends,

During these challenging economic times, it's hard to talk about saving money, let alone actually do it. We are all feeling the effects of the current financial crisis in one way or another – prices are going up everywhere from the gas station to the grocery store. But studies are showing that Americans are actually saving more now than they have in recent years.


What are you doing to save? We have a variety of options here at Two Rivers Bank. Perhaps the easiest is our Round-Up Savings feature. All you have to do is sign up, have both a checking and savings account, swipe your check card for purchases and that amount is rounded up to the nearest dollar. The change goes directly into your savings account – and that savings can really add up. We have customers who have saved over \$600 in change!

You can also have a portion of your paycheck deposited directly into your savings account. Or, within your Two Rivers Bank Online Banking account, set up a recurring transfer from your checking account to your savings account. Just a few dollars a

week or month will make a difference – and earn some interest.

Do you use your check card at least 12 times a month? Get your monthly statement electronically? Make at least one automatic deposit or debit a month? If so, try our new Rapid Rewards Checking account. The interest rate that you get for doing these few simple requirements is terrific! Treat the interest you earn each month as “found money” and deposit it into your savings account.

Teach your kids to save, too. Our Image Savings account has no monthly maintenance fee for savers 19 years of age or younger. That means your child gets to keep every penny he or she puts in their account. Encourage them to fill their piggy bank, and then bring in the money for deposit.


Eventually, your savings will add up and the money will be there when you need it. Stop in and see one of our account specialists today to get on the road to savings! 

**Randy Lock**  
President/CEO

## Website Additions

Have you visited [www.2riversbank.com](http://www.2riversbank.com) lately? If so, you might have noticed a couple of new features on our homepage.

If you receive your bank statements through eSafe, you can log-in directly to that site from our homepage. Just look for the prompts near the bottom of the page, enter your username and password and it will take you to your eSafe statements.

You'll also see our new financial calculators on our homepage. Want to know what you can afford? Check here to find out! No matter what you're looking to buy or invest in, you can calculate everything here. Try it before you make your purchase. 

## Customer Events



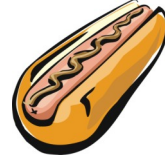
Mark your calendars! To celebrate the conclusion of our 120th anniversary, Two Rivers Bank will host barbeques in Blair and

Arlington.

Arlington's event will be Tuesday, June 14 from 5-7PM in the drive-thru area and under the trees on the west side of the bank.

The barbeque in Blair will be Wednesday, June 15 from 11AM-1PM in the grassy area west of the bank.

We'll serve hot dogs, chips, cookies, soda and water. And we'll be handing out some fun gadgets to all who attend.



We're also planning Sundae Monday at the Washington County Fair! It will be August 1st at 3PM at the Washington County Fairgrounds. Join us for free ice cream sundaes!

Hope to see you there! 🚩

## TRB Welcomes Travis Tysdal



Travis Tysdal has joined the bank as Vice President and Commercial Lender. He is primarily responsible for all commercial lending and oversees this area.

Travis brings over ten years of consumer, residential, commercial and agricultural lending experience to Two Rivers. He has extensive knowledge of customer development, credit analysis and banking principles, as well as Small Business Administration and Farm Service Agency loans. Most recently, Travis specialized in agricultural and commercial lending.

Travis is a Valentine native and graduate of Valentine High School. He holds a Bachelor's degree in Business Administration with a Marketing emphasis from Doane College. Travis and his wife, Kasey, have two children, Brenden, 8, and Taryn, 1. He has been active in the North Platte Chamber of Commerce and Mid Plains United Way.

Travis says he and his family enjoy living in a small town, but are looking forward to the amenities provided by the surrounding area.

Please stop in and welcome Travis to the Two Rivers team! 🚩

**Did You Know...** Our bank lobbies are open from 8AM to 4:30PM Monday—Friday. Our Blair drive-thru is open Monday—Friday from 7AM to 7PM and Saturdays from 8AM to noon. In Arlington, the drive-thru is open Monday—Friday 7:30AM to 6PM and 8AM to noon Saturdays.



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

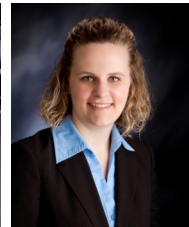
24-Hour Telephone Banking  
1-800-754-1921

www.2riversbank.com

Member  
FDIC



## Community Corner



**Above left:** Two Rivers Bank donated the scoreboards that hang in Arlington High School's new gym. **Above middle and right:** TRB employees from Arlington (left) and Blair (right), with a matching donation from the bank, donated \$6400 from their Casual for a Cause weekly jeans day promotion. The money was divided equally amongst the Washington County Food Pantry and the Salvation Army of Washington County. **Bottom left:** TRB employees recently participated in National Walk at Lunch Day. **Bottom, second from left:** Two Rivers Bank supports the communities they serve in a number of different ways. Recently, a conference table and chairs were donated to the Blair Police Department. Pictured are Chief Joseph Lager and TRB Executive Vice President Lloyd Scheve. **Bottom, third from left:** TRB has donated five new Matrix treadmills, two new recumbent stairsteppers, one new recumbent body trainer and 10 new Matrix spinner bikes to the Blair Family YMCA. TRB supports physical, as well as financial, fitness! **Bottom right:** Retail Banking Officer Richelle Johannes is a recent graduate of Leadership Washington County, a nine-month leadership training program sponsored by the Blair Area Chamber of Commerce. 