

RiverLines

A Quarterly Publication of Two Rivers Bank

Summer 2008

Things to Know, Before You Go



Summer is here and it's the height of vacation season. But before you go, there are some things you should know.

When booking your vacation, it's a good idea to use a credit card instead of your debit card. For security reasons, Two Rivers Bank has set the limit on your VISA debit card to \$1000 per day for purchases and \$500 per day for cash. This limit cannot be changed.

Traveler's checks have gone by the wayside in favor of prepaid travel cards. These cards are more secure and easier to use than traveler's checks. And, if they are lost or misplaced while you are on the road, they can easily be replaced, whereas cash cannot. You can purchase prepaid VISA travel cards from your favorite Two Rivers Bank teller for a minimal fee.

If you are traveling abroad, make sure you have your passport out of your safe deposit box! Our vault is only open during regular lobby business hours and cannot be accessed after hours or on the weekends. It's best to prepare early.

Also, make sure your debit card can be used abroad. In most cases, your Two Rivers Bank VISA debit card will work, but it's a good idea to double-check with bank staff.

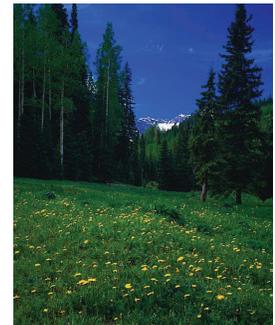
If you are going to be traveling more than 100 miles away from home, let bank staff know so we can put you on our vacation list. If you use your VISA debit card while you

are away, our free Card Sentry Fraud Detection program will kick in and your card could be blocked from further use.

Here's how Card Sentry works:

- Reviews authorizations as they are passed through the system to determine the likeliness they are fraudulent
- Alerts fraud analysts to review and take the appropriate actions based on the severity of the alert
- A representative will contact cardholders on behalf of Two Rivers Bank from 8:00 a.m. to 9:00 p.m. CST if there is suspicious activity; when calling you, they will validate your identity and confirm the activity in question from alerts
- If you would like to confirm the caller's identity, you may call the bank at 426-9500 or our fraud alert specialists at 1-800-264-4274 ext 19311
- Cards will be blocked when fraud is confirmed or you cannot be reached and the risk is high
- If your card is blocked, a representative from the bank will contact you to order a new card
- If you are on vacation, let us know so we won't suspect fraud
- Please make the bank aware of phone numbers at which you can be reached if alerts are placed on your accounts

If you have any questions or concerns, please contact us! We want your trip to be as enjoyable and worry-free as possible. 





What's a Community Bank?

Dear Friends,

Recently our industry celebrated Community Banking Month

and I thought it would be beneficial to define what a community bank is and its purpose.

Community banks are to banking what small businesses are to business. More to the point, in towns all across America, you're much more likely to find a community bank next to the local garage, cafe, car dealership and grocery store than one of the huge money center banks. And just as all those tens of thousands of small businesses provide the bulk of the country's jobs, revenues and taxes, community banks provide the bulk of most of America's financial services—at least within the banking industry.

Community banks help drive the nation's economy. In fact, banks are the single most important supplier of credit. We fund small businesses to get them started, then help them grow and prosper. Community banks provide mortgages so families can own homes. We finance your education, cars, equipment and major appliances.

Community banks help millions of Americans realize their dreams and build sound financial futures. We grow our communities in many ways.

A community bank utilizes local deposit dollars to assist with economic development. We invest in the community every day and help local and state governments fund a variety of public improvements, including schools, roads, water and sewer projects, and public health facilities.

The community bank's physical presence in nearly every community gives the bank a personal stake in the economic growth and vitality of small towns everywhere. It also

assures bank customers have convenient access to local financial services. And now with telephone and online banking, customers can reach their banks every minute of every day.

Community banks are also about our wonderful employees and the positive impact they make in the community. Here at Two Rivers, 100% of our employees give back in some capacity to the communities we serve. This includes volunteering their time, giving financially, or serving on civic and charitable boards. We give donations to local charities, fund educational scholarships, and help sponsor numerous events, teams, and projects. Two Rivers Bank knows the importance of being a strong corporate citizen by giving time, talents, and treasures back to the community and leaving a lasting legacy for future generations.

Individually, an independent community bank is the cornerstone of our local communities. Together, community banks are the foundation of the nation.

Best wishes for a great summer!

Randy Lock
President/CEO

Our newest community bank branch is scheduled to open in November at 555 S 19th Street in Blair. Watch for grand opening information in your fall newsletter!

Think Green

Imagine the difference you could make if you received your monthly banking statements electronically, your monthly bills by email, and paid your bills electronically.

How green are electronic payments?

By switching to electronic bills, statements, and payments, the average household can reduce greenhouse gas emissions by 171 pounds annually—a savings equivalent to:

- Not driving 169 miles
- Not consuming 8.8 gallons of gasoline
- Planting 2 trees and allowing them to grow for 10 years
- Preserving 24 square feet of forest land

The bottom line?



Taking a small step like reducing paper from your bills and financial transactions can have a big impact. Every year, paper checks use more than 674 million gallons of fuel and add 3,628,220 tons of CO2 to

the environment. Getting started is an easy, three-step process: Assess, Ask and Act.



Assess which bills, statements and payments you currently have that use paper.

Ask your employer, financial institution and companies that send you bills how to receive bills and manage your accounts electronically, and receive and make payments electronically.

Act on your decision and set a specific date to stop the paper and PayItGreen™ at every opportunity.

Learn more about the greening of payments at www.payitgreen.org 

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Your Friendly Hometown Bank is now making it even easier to “Think Green!” For a limited time, if you sign up for either online or electronic statements, you’ll receive a **FREE** Two Rivers Bank flash drive!

Online and electronic statements are free to Two Rivers customers. There’s no waiting for the mail and you can be sure your information is safe. Your statements are username and password protected, so only you have access.

Online and electronic statements are convenient— you can view them anytime and anywhere an internet connection is avail-

Free Flash Drives

able. Plus, you can save trees and paper by storing your statements on your TRB flash drive!

Signing up is easy— for electronic statements, simply come into the bank and fill out a short form. To receive your statements through online banking, first log on to www.2riversbank.com and sign up for online banking if you haven’t already. Otherwise, click on the Online Services tab and follow the prompts. It’s that easy!

Once you’ve received your confirmation via e-mail, stop by the bank to receive your free TRB flash drive! Supplies are limited. 



P.O. Box 550
310 Eastgate Dr.
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



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 & Bank Notes



Left: Two Rivers Bank is participating in the Blair Community Schools' Young Artists Program. Recently, 5th grader Katie McCaig was the bank's featured "Artist in Residence." Katie's teacher was Mrs. Heinrich and her art teacher was Stephanie Cattlett. Katie's rendering of "American Gothic" was framed by artists Nichole Mabry and Jessica Hayduk, who were inspired by Piet Mondrian. The artwork changes every few months, so be sure to stop in and see what's new! 🏦



Above left: TRB assistant vice-president Holly Rogge, (second row, fourth from left), was among the graduates of the second Leadership Washington County class. 🏦



Above right: TRB President/CEO Randy Lock recently presented a \$5,000 check to Pre K-2 Principal Beth Welke for the Blair Community Schools Foundation. The money will be used to purchase playground equipment at the new Deerfield Primary School. 🏦