

# RiverLines

A Quarterly Publication of Two Rivers Bank

Summer 2009




## A Card for all Seasons

Planning a late summer vacation? Need to stick to a predetermined budget? Why not let Two Rivers Bank help you?

A Two Rivers Bank Deluxe prepaid Visa gift card can double as a travel card! For a minimal fee, you can load up to \$500 per card. These prepaid Visa gift cards can be used anywhere world-wide Visa is accepted.

Using a prepaid Visa gift card for travel can help you stay within your budget. Just have your desired amount preloaded onto a card or

cards and when the money's gone, then you're finished!

Traveler's checks have actually gone by the wayside in the past few years in favor of prepaid gift cards. The cards are more secure and easier to use than traveler's checks. Plus, unlike cash or traveler's checks, if your gift card is lost or stolen while you are away, it can be easily replaced. 




## Know Your Limits

Making a large purchase? Plan ahead before going to the store! To protect against fraud, your daily spending limit on your debit card has been pre-set to \$1,000 a day for purchase transactions.

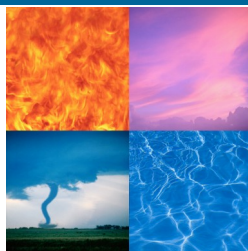
Your best bet? Carry your checkbook with you when making a large purchase. However, if the store will not accept a check and if you are a customer in good standing, plus have the collected funds in your account, then a temporary increase may

be arranged by calling the bank during regular business hours.

Cash withdrawal limits are pre-set to \$500 each day and cannot be changed.

Remember, these limits are not to prevent you from spending- they are to protect you from fraud. By setting limits, your exposure is minimized. 

## Protect Your Valuables



"If you don't like the weather, just wait a minute." This piece of advice has been handed down over the years and is especially true when it comes to Midwest weather.

Protecting your valuables is easy, with a little help from "Your Friendly Hometown Bank." Simply rent a safe deposit box! They are available in a variety of sizes—one is waiting for you!

Ask how to reserve yours today. 



## Changes on the TRB Board

Dear Friends,

I recently passed my 19th anniversary of working for

Two Rivers Bank. During this entire time I have had the privilege of working with Robert "Bob" Monke, our chairman of the board. Bob recently announced his retirement as chairman and director of the bank. He will certainly be missed in the board room.


Bob has been a director of the bank for over 35 years, serving the majority of those as chairman. Bob has been a great leader for our shareholders, as he led the bank through some difficult times in the 80s during the farm crisis. He has been involved in agri-business in Washington County for a long time and knows and understands our trade area very well. Throughout his tenure, the bank has grown tremendously.

Bob has remained an active board member during his career with the bank. He has understood the difference between directing and managing the bank, allowing the bank staff to do their jobs. He usually could be

found in the bank on board meeting day mingling with the staff and conversing about what's going on in their lives.

We held our first board meeting in July without Bob at the helm and there was certainly a void in the room. Although Bob has decided to retire from the bank and we will be adding some new board members, we anticipate and hope to see Bob on a regular basis.

I appreciate having Bob as a mentor for all the years he has served Two Rivers Bank. All of us are most thankful to call him a great friend!

Randy Lock  
President/CEO  
Chairman of  
Board 



Bob Monke, former  
Chairman of the Board

## Sundae Monday at the Fair!




Join Two Rivers Bank employees at our annual Sundae Monday at the Washington County Fair in Arlington!

Employees will be serving up free dishes of ice cream, with all the toppings, right after the beef show

the afternoon of Monday, August 10. Our booth will be located across from the show ring.



The best part? It's free! What better way to spend a summer's afternoon than at the County Fair with free ice cream sundaes from Your Friendly Hometown Bank?

See you there! 

## Congrats TRB Scholarship Winners!



Since 1998, Two Rivers Bank has annually awarded a \$1,000 scholarship to a graduating senior from Blair and Arlington High Schools. This scholarship is awarded to stu-

dents planning to pursue a degree in business, with preferred concentrations in finance, ag-business, marketing and/or technology.

This year's Two Rivers Bank Business Schol-

arship has been awarded to Stacia McIntosh of Blair and Rebecca Goodwin of Arlington.

Both students achieved a GPA of 3.25 or higher, an ACT score of 25 or higher, ranked in the top half of their class and are planning to attend four year colleges or universities.

Selection was also based on academic achievement, positive citizenship and leadership in school and community activities.

Congratulations to Stacia and Rebecca! 🇺🇸

## BACK TO SCHOOL TIPS



Summer is winding down, and back-to-school time will be here before we know it! As your child heads back

to school, remember these tips to make the transition from summer to school a bit easier.

- Remind your child that she is not the only student who is a bit uneasy about the first day of school. Teachers know that students are anxious and will make an extra effort to make sure everyone feels as comfortable as possible.

- Point out the positive aspects of starting school: It will be fun. She'll see old friends and meet new ones. Refresh her memory about previous years, when she may have returned home after the first day with high spirits because she had a good time.
- Find another child in the neighborhood with whom your youngster can walk to school or ride with on the bus.
- If you feel it is appropriate, drive your child (or walk with her) to school and pick her up on the first day. 🇺🇸

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## Hit the Books in Style!



With the beginning of school quickly approaching, the race is on to collect brown paper bags to make book covers for your student's school books.

But this year, your student can hit the books in style with a Two Rivers Bank book cover!

Beginning in August, we will be providing book covers to our local students at no charge.

Simply drop by your nearest Two Rivers Bank location to pick up your book covers today. 🇺🇸





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Blair, NE 68008  
Phone: 402-426-9500

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

Eastgate Motor Bank  
310 Eastgate Dr.  
Blair, NE 68008

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

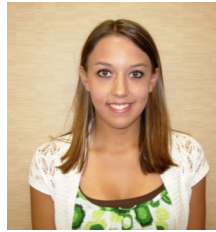
[www.2riversbank.com](http://www.2riversbank.com)

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



**Top:** TRB welcomes three new employees in Blair—Briget Miller, loan operations; Jessica Welchert, teller; and Deanna Kloster, receptionist. **Top right:** TRB officers Jen Barrow, Holly Rogge, Carol Wasenius and Bobbi Carson teamed up in the Blair Area Chamber of Commerce's annual golf tournament. **Bottom left:** Carol Wasenius was recently honored in Lincoln as the Nebraska Bankers Association's Operations Committee Chair for 2008-2009. **Bottom center:** Denise Dein is a new Paul Harris Fellow in Rotary, International. **Bottom right:** TRB employees participated in this year's National Walk at Lunch Day. 🇺🇸