

# RiverLines

A Publication of Two Rivers Bank

Summer 2010



Happy Birthday, Two Rivers Bank! TRB opened its doors as Arlington State Bank on July 5, 1890 and received charter #12 from the Nebraska Department of Banking in 1895.

Founded upon good solid values and a strong work ethic, it's no surprise TRB has been around for 120 years.

In 1996, Arlington State Bank broke ground for a new branch in Blair and changed its name to Two Rivers State Bank, a name reflecting the bank's locations between the Missouri and Elkhorn Rivers.

Eleven years later, Two Rivers State Bank was shortened to Two Rivers Bank. Ground was broken for a new main bank building in Blair, which was completed in late 2008.

## Two Rivers Bank Turns 120!

Throughout its history, Two Rivers Bank has proudly stuck to its roots. We are an independently-owned community bank working for you, our customers, as opposed to people in a boardroom in a far away city.

Join us the week of July 12-16 in our lobbies in Blair and Arlington for cookies and lemonade as we kick off our 120th year of service to Washington County. And be sure to watch for upcoming events throughout the year as we celebrate! 🇺🇸



Above: The original Arlington State Bank building in 1890.

## New Home Loans to Fit Your Needs



Looking for a new home? Refinancing your current home? We have the loan for you! Two Rivers Bank is now offering a variety of different mortgage loans, including NIFA, Conventional, FHA, Rural Development and VA loans. All loans are available in 15- and 30-year fixed terms.

"Mortgage rates continue to remain low," says Executive Vice President/CLO Lloyd Scheve, "but many economists are predicting a slow increase in rates during the second half of 2010. Now is the time to take advantage of low rates and lower home prices."

The staff of Two Rivers Bank is here to help you find solutions to your financial needs. That's why the best place to start your search for a mortgage loan is with us. We're prepared to advise you on the best options for your situation because we want you as our customer for a long time, not just the time it takes to sign a mortgage document at closing.

Now is actually the perfect time to lock in a great mortgage rate. Our mortgage specialist, Holly Rogge, is prepared to help make your dreams come true. Contact Holly at 426-9500 or [hollyr@2riversbank.com](mailto:hollyr@2riversbank.com). She is waiting to hear from you! 🇺🇸



## Protecting You From Fraud

Summer is upon us and with that comes vacation season.

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. So, 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.


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

Card Sentry is just one more way Two Rivers Bank is protecting you and your money.

Have a safe summer,

Randy Lock  
President/CEO 

## Expanding Electronic Statements

Did you know you can now receive your RiverLine Home Equity Line of Credit (HELOC) statement electronically? It is a quick and easy way to receive your monthly statement while going green.

eSafe is a completely secure site that requires a username and password. You will receive an e-mail each month when your statement is ready to be retrieved, directing you to the eSafe site. Once there, input your username (e-mail address) and password. This will take you to a page that looks almost like an inbox. From there, simply choose which message/statement

you would like to view. Your statement will look exactly as it does on paper copies.

Three months of e-mail notices are maintained in eSafe. You can print the statements for safekeeping, save them on a flash drive, hard drive or CD or download them into your favorite budgeting software.

If you have a HELOC and would like to begin receiving your statements electronically, please call Richelle Johannes, Retail Banking Officer, in Blair at 402-426-9500 or e-mail [2riversbank@2riversbank.com](mailto:2riversbank@2riversbank.com).



## Business of the Year

Two Rivers Bank has been selected as the Nebraska Future Business Leaders of America (FBLA) 2010 Business of the Year. The bank was nominated by the Arlington Junior-Senior High School FBLA chapter under the direction of Shawna Koger.

The purpose of the Business of the Year award is to recognize a successful Nebraska business that has contributed to the economic growth of its community and has supported educational endeavors. It is FBLA's way of saying "thank you" to an outstanding business for its contributions to Nebraska.

Two Rivers Bank was honored at the opening session of the Nebraska FBLA State Leadership Conference held recently at the Holiday Inn Convention Center in Omaha. The award was presented to Two Rivers Bank Executive Vice President and Chief Operations Officer, Carol Wasenius, by Doug Kittle, Chairman of the FBLA Advisory Council. 1800 Nebraska FBLA members were in attendance.

Wasenius and Lloyd Scheve, Two Rivers Bank Executive Vice President and Chief Lending Officer, are past recipients of the FBLA's Business Person of the Year award.

FBLA is a career student organization for students in grades 7-12 who are interested in business or business-related careers and leadership development. Over 5300 students in 138 high schools participate in the program. 🇺🇸



*Above: TRB Executive Vice President/COO Carol Wasenius accepts the FBLA Business of the Year Award from Doug Kittle, FBLA Advisory Council Chairman.*

## Check Out Student Checking!

Congratulations to our area graduates! With your high school years behind you, you have a lot of choices now as to where your life will take you.

No matter where you go, you can always take Two Rivers Bank with you! Our Image Student Checking account offers benefits until you reach your 23<sup>rd</sup> birthday, including **FREE ATM ACCESS** anytime, anywhere and a **FREE VISA DEBIT CARD!**

Not only can you use your debit card to get cash and make purchases, but you can also use it to make deposits at ATMs. That's really helpful if your employer

doesn't offer direct deposit! And remember, most merchants will give you cash back up to \$40 when you pay with your debit card.

At [www.2riversbank.com](http://www.2riversbank.com), you can check your account balances, transfer money, make loan payments, pay bills and even get your monthly statements.

Your Two Rivers Image Student Checking account is accessible anytime, anywhere... no need to go through the hassle of opening a new account somewhere else. We'll take care of you—stop in to open your Image Student Checking account today! 🇺🇸



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## News & Notes



**Above left:** Executive Vice President/COO Carol Wasenius and Two Rivers Bank were named the Eagle Athletic Booster Club's Boosters of the Year.

**Above middle:** Two Rivers Bank staff recently participated in National Walk at Lunch Day, sponsored by Blue Cross Blue Shield of Nebraska.

**Above right:** The Blair Bombers girls' softball team is one of many athletic teams Two Rivers Bank is proud to sponsor throughout the year. Lindsay Lock is shown here catching the ball. 



Join TRB employees for Sundae Monday at the Fair! August 9 at 3PM,  
Washington County Fairgrounds, Arlington, Nebraska.