

River Lines

Summer 2012

A Publication by Two Rivers Bank

Don't Get Lured into a Phishing Scam

Con artists are now using email more than ever before to try to hijack your personal financial information. In a scam known as "phishing," swindlers claim to be from a reputable company and send out thousands of fake emails in hopes that consumers will respond with their bank account information, credit card numbers, passwords or other sensitive information.

These emails can look quite convincing, with company logos and banners copied from actual Web sites. Often, they will tell you that their security procedure has changed or that they need to update (or validate) your information, and then direct you to a look-alike website. If you respond, the thieves use your information to order goods and services or obtain credit.

To avoid becoming a victim of a phishing scam, Two Rivers Bank offers these tips:

- Never give out your personal financial information in response to an unsolicited phone call, fax or email, no matter how official it may seem.
- Do not respond to email that may warn of dire consequences unless you validate your information immediately. Contact the company to confirm the email's validity using a telephone number or Web address you know to be genuine.
- Check your credit card and bank account statements regularly and look for unauthorized transactions, even small ones. Some thieves hope small transactions will go unnoticed. Report discrepancies immediately.
- When submitting financial information online, look for the padlock or key icon at the bottom of your Internet browser. Also, many secure Internet addresses, though not all, use "https" to signify that your information is secure during transmission.
- If you have responded to an email, contact us immediately so we can protect your account and your identity.

Remember, Two Rivers Bank will never ask for your personal information over the phone or email.



Two Rivers

With low mortgage interest rates, a plentiful housing stock and low prices, buying a home may now be easier for many people than it has been in years. Two Rivers Bank has a variety of loans to make your dreams come true. We offer FHA Conventional, VA and Rural Development loans, with 15- and 30-year fixed rates. If you're looking to stay where you are, we have some great refinancing rates that can help lower your monthly payment. Contact Mikki Mullally (NMLS #707693), our mortgage loan originator, or email her at mikkim@2riversbank.com.



Join Two Rivers Bank at the Washington County Fair! Watch for us in the Fair Parade the afternoon of Sunday, July 29. Catch some candy, t-shirt or other giveaway items from "Your Friendly Hometown Bankers!" We'll also be serving up sundaes at our annual Sundae Monday event at the fairgrounds on Monday, July 30 at 1PM. See you there!



Check out the new and improved 2riversbank.com!



Remembering Our Fallen coming to Blair

Warriors of the 21st Century are professionals who volunteered to join the United States Armed Forces. They grew up in the shadow of September 11, 2001, a defining moment for most of them. Many have endured multiple deployments and most return home. Some do not.

"Remembering Our Fallen" is an exhibit created to honor those from Nebraska who made the ultimate sacrifice in the Iraq and Afghanistan wars. Its legacy will be that these men and women will never be forgotten and that their names will be remembered and spoken.

Two Rivers Bank in Blair is proud to host this exhibit, open to the public during regular business hours, the week of October 1-6.

Visit www.rememberingourfallen.org for more information.

Going on Vacation?

Don't forget to let the bank know, so we won't suspect fraud when you use your check card on the go. Call 402.426.9500!



Two Rivers Bank is excited to announce that we will have Mobile Banking ready for our customers this summer! Our Mobile Banking service will be available in these formats:

- Mobile Web Enhanced Browser
- SMS Text Messaging
- iPhone and Android apps



With Two Rivers Bank's Mobile Banking, you will be able to check account balances, view account history and make transfers between accounts. Once it's ready, we will make it available to all of our customers. Keep an eye on our website, www.2riversbank.com, for more information and a release date!

From the president...

Despite the national media warning us of yet another economic downturn looming, business is booming in Washington County. Unemployment is low and job opportunities abound. New shopping opportunities, such as Walmart and the Bra-Ta Boutique keep more dollars here at home. New industry such as Novozymes employs both local residents, as well as people new to the area. And new restaurants, including Jimmy John's, El Vallerta and El Rancho and the pending Italian restaurant, provide a wider variety of dining choices. A new veterinary clinic, Goodwill, the planned conference center... there is something new every time you look.

And in the midst of all the excitement new businesses and change bring, it's nice to see some friendly, familiar faces and places remain. Two Rivers Bank is firmly rooted in Washington County - the same area it's served for over 120 years. We are still the only independently owned community bank in the county. We take pride in serving the needs of our local customers and communities, both in good times and in bad. Our employees are deeply involved in local community affairs and we focus our attention on the needs of local families, businesses and farmers. We channel most of our loans to the neighborhoods where our customers live and work, helping to keep the local communities vibrant and growing. Because we are a small business ourselves, we understand the needs of small-business owners. Our bank officers are accessible to our customers on-site and loan decisions are made right here, within the bank.

So, the next time you're out shopping or dining in one of the new establishments, take a minute to stop in and see us. I think you'll see why we truly are "Your Friendly Hometown Bank."

Randy

A Partner in Education

Two Rivers Bank recently celebrated Get Smart About Credit Week with teacher Brett Schwartz's class at Otte Middle School in Blair. The eighth graders learned about deposits, loans, and making money-smart decisions from Two Rivers Bank employees Denise Dein, Richelle Johannes, Mikki Mullally and Travis Tysdal. The students also toured the main bank in Blair. In Arlington, three FBLA (Future Business Leaders of America) students used Two Rivers Bank in their Partnership with Business project. Together, Tabitha Urban, Trevor Koger and Matt Jensen spent 320 hours on the project designed to teach kindergarten through 12th grade students the importance of fiscal responsibility and being "Money Smart." TRB sponsored several activities within the project. After its completion, the FBLA students wrote a 24-page report detailing the activities and an evaluation of the project. The reports were prejudged and the top five written reports made the final round. The final round included a seven-minute presentation to a panel of judges, followed by a question-and-answer session. The final places were determined by an equal weight of both the report and presentation. The Arlington chapter finished first in the state competition and will be competing with the project in San Antonio. TRB salutes these students and their advisor, Shawna Koger, and wishes them the best of luck at the national competition! (pictures on back page)

TWO RIVERS

BANK

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Top Row L-R

-TRB employees and their families handed out bottled water, fans, candy and t-shirts during Blair's annual Gateway to the West Days parade.

-TRB Employees participated in Blue Cross Blue Shield's annual Walk at Lunch Day.

-TRB president/CEO Randy Lock presents a \$1000 check to Martin Rump, president of the Blair Historic Preservation Alliance. The money will be used to aid in the Alliance's Depot in the Park project.

Middle Row L-R

-TRB's Executive Management team recently handed out "Car Wash Tokens of Our Appreciation" during Customer Appreciation Month. Pictured is executive vice president/Chief Lending Officer Lloyd Scheve.

-Retail Banking Officer Richelle Johannes and Cashier Denise Dein talking to 8th graders at Otte Middle School in Blair during Get Smart About Credit Week.

-Four-year-old students at Blair Preschool recently visited Two Rivers Bank in Blair as part of their financial education unit.

Bottom Row L-R

-Students from Arlington Preschool toured the Arlington branch as part of a day learning about the community.

-Arlington FBIA students who are taking their Money Smart project to nationals: Tabitha Urban, Trevor Foger and Matt Jensen.

(see page 3 for story)



Community Corner