

River Lines

Summer 2014

A Publication by Two Rivers Bank

When disaster strikes, it's important to make sure your finances are protected. In light of the severe weather that recently hit our area, now is the perfect time to evaluate your level of preparedness. Here are some tips from *FDIC Consumer News*:

Are You Prepared?

Anticipate What Could Go Wrong

- Think about the most likely hazards and plan accordingly. The Region 5/6 Office of Emergency Management and Homeland Security, serving Burt, Dodge and Washington Counties in Nebraska, has many resources available on their website at <http://www.region5-6.org/>. You can also sign up for email and text alerts from your local news stations or the National Weather Service (<http://www.weather.gov/subscribe>) that will make you aware at the first sign of an imminent storm or other hazard.
- Periodically review all your insurance coverage. This includes homeowner's or renter's insurance and car insurance.
- Keep records of your personal property and the estimated value; check with your insurance agent to make sure you have adequate coverage. Consider taking a video or photos of your property. For guidance on how to create a home inventory, visit www.insureuonline.org/home_inventory_page.
- Take advantage of direct deposit. Having your paycheck or other payments automatically sent to your account will ensure that you can access the funds quickly, without the risk of having a check lost, delayed or stolen.
- Sign up for Online and Mobile Banking from Two Rivers Bank. These services are free and allow you to manage your finances anywhere, anytime.
- Build or maintain an emergency savings fund. Savings can help you through any difficult financial period. Experts say emergency savings should equal at least three to six months of living expenses.

What to Have Ready

- Identification and other key documents that may be needed. These include copies of driver's licenses, social security cards, passports, birth certificates, insurance cards and home inventory.
- ATM/debit cards and credit cards.
- Phone numbers and account information at your financial services providers.

What to Keep Where

- Make backup copies of important documents. You can make paper copies, but also consider scanning these records and storing the images away from home.
- Decide what should or should not be kept in your Two Rivers Bank safe deposit box. This is the best place to keep important documents and items that will be difficult or impossible to replace. Be sure to seal any important documents, including those in your safe deposit box, in airtight and waterproof plastic bags or containers in case of a major flood or other water damage. Two Rivers Bank does have safe deposit boxes available for rent in a variety of sizes. Please stop in to get yours today! Please note, safe deposit boxes and their contents are not FDIC-insured.
- Consider preparing one or more emergency evacuation bags or boxes.

For more ideas and information, here are a couple of websites to help: www.ready.gov and www.mymoney.gov.

Two Rivers

Bankers in the News

TRB Marketing Officer **Jen Barrow, CFMP**, has been named Business Person of the Year at the 2014 State FBLA Leadership Conference in Omaha. She was nominated by Shawna Koger and the FBLA student chapter in Arlington.



TRB is proud to announce the recent promotion of three officers. **Richelle Johannes** is now Vice President, Branch Operations; **Denise Dein, AAP**, is Vice President / Cashier; and **LeeAnn Wilcox** is Vice President / Branch Manager (Arlington).



Richelle Johannes



Denise Dein



LeeAnn Wilcox



Two Rivers Bank has recently upgraded our ATMs, which resulted in new card readers. These new readers were installed in preparation for advances in card technology to combat fraud. In order for the ATM to read your card correctly, please slide it **SLOWLY** through the card reader.

Blue Jeans & Country Dreams!

Join Two Rivers Bank for "Blue Jeans and Country Dreams" at the 2014 Washington County Fair! Watch for us in the Fair Parade the afternoon of Sunday, July 27. Catch some candy, water or a t-shirt from "Your Friendly Hometown Bankers!"

See you there!



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!

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From the **PRESIDENT'S DESK** ~

Change Brings Opportunity

At Two Rivers Bank, we know your time is valuable. After all, time is money. That's why we are always looking for ways to improve our efficiency to save you both time and money.

Our staff has been busy working on several exciting changes that will be coming in the next few months. These changes include a total renovation of our consumer and business checking accounts. We believe our new accounts will be more in-line with, and beneficial to, today's customers. Don't worry, though- we are keeping Rapid Rewards Checking!

We will also begin offering Mobile Remote Deposit Capture. If you are already using our free Mobile Banking apps (available in the App Store and Google Play), then you know how convenient it is to have access to your bank accounts, literally at your fingertips, 24/7. You can check your balances, transfer funds and more. But with Mobile Remote Deposit Capture, you will be able to deposit checks by taking a picture of the check with your smart phone. It's that simple.

We are still your small, independent community bank, but we are proud to be offering "big-bank" services and technology.



As always, we thank you for your continued business and support.

Randy

Scholarship Winners

Two Rivers Bank annually presents our Business Scholarships to at least two deserving graduating high school seniors. This year's recipients are Haley Kavanaugh from Blair High School and Michael Doll from Arlington High School. These outstanding students were chosen based on their scholarship application, grade point average, ACT composite, school activities and future plans. Each will receive \$1,000. Haley will be attending Creighton and Michael is attending the University of Nebraska-Kearney.

Best of luck to these students!



Haley Kavanaugh



Michael Doll



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Lead Teller Sue Ernesti lets Arlington Preschool students test the drive-thru microphone during a recent tour of the Arlington branch.



"Beach Party" was the theme of this year's Gateway to the West annual celebration and parade in Blair. TRB employees are your "Financial Life-guarders!" They and their families gave away t-shirts, water and candy. TRB's float won second place in the Chamber Member category.

TRB hosted a Community Shred Day recently in Arlington. Over 2200 pounds of paper was shredded during the event! Leroy Pendley of Arlington and Pam Talbot of Blair each won one year of free curbside recycling service.

