

RiverLines

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Read the Fine Print!

From the Federal Trade Commission (FTC)

Whether you're in the market for the latest high-tech gadget, a rare antique or fine jewelry, there are more

ways to shop than ever before. And no matter whether you shop by telephone, catalog, in traditional retail stores or online, it pays to be a savvy consumer. Here are some tips from the Federal Trade Commission (FTC) to help you shop wisely.

Know who you're dealing with. If you're shopping by catalog, phone or online, confirm an address and phone number to contact if you have questions or problems. If you've never heard of the seller, check on its location and reputation with the Better Business Bureau or the state attorney general's office.

Protect your privacy. Provide personal information only if you know who's collecting it, why, and how it's going to be used. When online, look for the company's privacy policy, or ask the customer service representative when on the phone.

While online, order only on a secure server. Look for an unbroken key or padlock at the bottom of the browser window to ensure your transmission is protected. Buy only from web vendors that protect your financial information when you order online.

Guard your online passwords. Use different passwords when you're making


a purchase than you use to log on to your computer or network.

Pay the safest way. A credit card offers the most consumer protections.

Can you get your money back? Check out refund and return policies before you buy.

Read the fine print. When shopping online, sometimes key restrictions on a sale are contained in the "fine print" on a website. Take some time to click on any hyperlinks leading to warranty or rebate information, additional costs, or other key information you should know about before you buy online. Check around the site, since this information may be buried under a general link, for example under "Terms and Conditions."

Track your purchases. Keep printouts of the web pages with details about the transaction, including any warranties, or return and refund policies if you're not satisfied. If shopping by telephone or catalog, keep records of your order: the company's name, address and phone number; the date of your order; a copy of the order form you sent to the company or a list of the items ordered and their stock codes, the order confirmation codes and the ad or catalog from which you ordered.

Keep receipts. You may need them to return an item or to reconcile your credit card statement. Ask for gift receipts to include with your gift. 





New & Improved Banking

Dear Friends,

After many years of remaining virtually unchanged, these days it seems

banking is moving at the speed of light! New technologies and products are introduced almost every day.

Two Rivers Bank is excited to offer several new products, including remote deposit capture, IRA CDs and Health Savings Accounts (HSAs).

Remote deposit capture is a must for busy business owners who want to spend time running their businesses– not running to the bank. Remote deposit capture enables our business customers to deposit checks from their own homes or offices. By using a scanner similar to what you see at retail stores, you can transmit the deposit electronically to Two Rivers Bank. Credit is available to you that day.

We are also pleased to offer CD IRAs. These provide more term options, from 12 to 60 months, as well as different rates to help your IRA grow.

Another new product is the Health Savings Account (HSA). An HSA is a tax-exempt spending and savings account that can be

used to pay for qualified medical expenses. To be eligible, you must be covered by a High Deductible Health Plan (HDHP). HDHPs generally cost less than traditional health care coverage, so they save both the employer and employee money. The money saved on insurance can then be put into the HSA. You control the money in your HSA and decide how to spend that money, rather than a health insurance provider making the decision for you. A tiered interest rate allows for additional savings.

Questions? Let us know– we are always looking for ways to make life a little easier when it comes to your time and money. 🇺🇸

Happy Holidays!

Randy Lock
President/CEO
Chairman of
Board

Holiday Gift Giving Idea



If you're short on time and ideas this gift-giving season, Santa says to stop in and see "Your Friendly Hometown Bankers!" You can pick up a TRB Deluxe prepaid Visa gift card for a small fee from your favorite teller.

TRB Deluxe prepaid gift cards are accepted everywhere Visa is. You can get them for a small fee for any amount between \$25 and \$500. And with three styles to choose from, you are sure to find the perfect one for everyone on your list! 🇺🇸



Guidelines for Holiday Giving

From the Nebraska Attorney General's Office



Nearly 40 percent of the year's charitable donations are made during the months of November and December. Consumers should be aware that not all groups presenting themselves as charities are legitimate. Some organizations use names that sound similar to our favorite charities with the intent to deceive givers. Others may misrepresent how your donation will be used.

The Nebraska Attorney General's Office suggests that before pledging your financial gift to a charitable organization, you consider the following:

Know Who You Are Giving To

With so many promoters and charities asking for contributions, it is easy to confuse one charity with another. Always ask the charity for the complete name and address of their organization. A Nebraska address for the charity does not necessarily mean the charity is Nebraska based, or that your contribution will be used locally. Contributions addressed to a post office box or suite number may be picked up and sent to another state.


If you have questions about the legitimacy of a charity, check with the Attorney General's office, the local Better Business Bureau, or the National Charities Information Bureau, 19 Union Square West, Dept. FT, New York, NY 10003-3395, 212-929-6300.

Be aware, however, there could still be problems with a charity—even without complaints on file.

Find Out How Your Gift Will Be Used

Do not assume that 100 percent of your contribution will go to the charitable cause. All charities have expenses in raising money. Request information in writing concerning the charity's specific programs and services before you agree to a donation. Find out what percentage of the charity's annual income goes to programs and services, administrative expenses, and fundraising activities. Be wary when less than 60% of your donation goes to programs and services, or more than 40% goes to fundraising.

Don't Give In To High Pressure Telephone Appeals


Be wary of charities that harass you to contribute or use strong emotional appeals that may distort the charity's purpose. A reputable charity will welcome your questions and will be willing to send you a copy of the charity's annual report or financial statement. Never agree to mail a cash contribution and consider sending your donation by check rather than giving a credit card number or bank account or debit card number to a telephone solicitor. This is the season when many of us want to share with others. Make sure your charitable donations go to a reputable charity that will use them wisely. 



Join Us for Christmas Cheer!



Join us for Christmas Cheer December 21-24! We'll have coffee, cookies and hot cider in the lobbies of the main bank in Blair and the bank in Arlington.

The bank will be closing at 2PM December 24 and will be closed Christmas Day. We'll also be closed New Year's Day. Please plan ahead for your end-of-year deposits! Happy Holidays! 



P.O. Box 550
555 S 19th St
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

Member
FDIC



Happy Holidays from the Staff of Two Rivers Bank!



News & Notes



Top left and top center: TRB employees from Blair (left) and Arlington (right), with a matching donation from the bank, donated \$3,000 from their Casual for a Cause jeans day promotion. The money was given to the American Red Cross and March of Dimes. **Top right:** Former TRB Board Chairman Bob Monke was honored with a dinner recently at Fremont Golf Club. Pictured are Randy Lock, Phyllis Monke, Bob Monke and Carol Wasenius. **Bottom left:** 300 ice cream sundaes were served in less than half an hour during Sundae Monday at the Washington County Fair. **Bottom center and bottom right:** Two Rivers Bank is Passionately Pink for the Cure®! October was Breast Cancer Awareness Month and employees paid at least \$5 each on October 23rd for the privilege of wearing pink to work. TRB matched employee donations and \$400 was given to Komen Nebraska. Blair employees are pictured at left and Arlington right. 