

River Lines

Winter 2013

A Publication by Two Rivers Bank

Shop Online Safely This Holiday

Many of us will do some, if not most, of our holiday shopping on the Internet. According to the National Retail Federation, 50.8 percent of Americans will make at least one holiday purchase online. But as more of us use the Internet to do our shopping, beware of fraudsters and scams. Two Rivers Bank suggests that consumers follow some simple steps to protect themselves while shopping online. Don't let the spirit of the season get ruined by online fraud.

- If you're not sure, don't share. Anyone can set up a website these days so be sure you're familiar with the retailer's site before you give them any of your financial information. The Better Business Bureau has a list of about 70,000 safe websites. Check it out at: <http://www.bbb.org/online/consumer/default.aspx>
- Is the site secure? Look for the 's' in https:// and a small padlock at the bottom of the screen before entering any payment information.
- Know the terms of your purchase. Is the product returnable and if so, who pays the shipping fees? How long will the product take to ship? What does shipping cost? Read the fine print. If it's not clear or you don't agree, make the purchase elsewhere.
- Print & Save. Be sure to print and save the transaction receipt, the order number, a customer service phone number, and any other information you can just in case there's a problem with your order.
- Check the privacy policy. Find out what they're doing with your information by reading the privacy policy. If it's too complicated to read or they don't have one, choose to do business with a more consumer friendly website.
- TMI. Don't divulge too much information to anyone on the Internet. If a website is asking for your bank account number, social security number or driver's license number, don't share it.
- Know your rights. If you suspect you are a victim of fraud, you can contact the Federal Trade Commission at: www.ftc.gov/complaint. You can also contact the Nebraska Attorney General at: <http://www.ago.ne.gov/>. Be sure to report it to the Better Business Bureau, too.

Join Us For Christmas Cheer!

Join "Your Friendly Hometown Bank" staff for some Christmas cheer in either our Blair or Arlington branches December 20, 23 and 24. We'll be serving coffee, cookies and hot apple cider in our bank lobbies. It's just our way to say thank you for being such wonderful and loyal customers throughout the year.

The bank will be closing at 1PM, Tuesday, December 24 to allow our employees to spend time with family and friends on Christmas Eve. We will also be closed Christmas Day and New Year's Day. Please note our lobbies will close at 4:30PM on New Year's Eve and our drive-thru's at 5:00PM.



Two Rivers

Business spotlight



Since 2005, CI Shirts has been the place to go for custom-printed shirts and clothing, embroidery, banners, business cards and design services. Owned by Rusty and Becky Hilgenkamp of rural Arlington, CI Shirts primarily serves Elkhorn, Omaha and the surrounding areas, but they also ship items to customers out-of-state.

"What separates us from our competition are our custom designs and personalized service. And, of course, our friendly smiles!" says Becky Hilgenkamp.

You can find CI Shirts at 20138 Roberts Street in Elkhorn. Hours are 8am-5pm Monday through Friday. Call them at 402.289.2462, find them online at www.cishirts.com and look for them on Facebook and Twitter!

O 'Can'nenbaum!

For the third year in a row, Two Rivers Bank will be hosting, "O 'Can'nenbaum" in the Blair and Arlington lobbies. Created with hundreds of cans donated by bank employees and customers, these unique "trees" are physical reminders of the reason for the season. All canned and boxed items are donated to the Washington County Food Pantry just before Christmas. Through your generosity, the holidays will be a little brighter for those in our communities in need.



Get to Know Your Friendly Hometown Bankers

Marian Ward
Head Teller, Blair



Marian Ward has been a familiar face at Two Rivers Bank since we opened our doors in Blair in 1997. She is a Blair native and graduated from Blair High School. She and her husband, Allan, have a son, Vincent, who lives in Altoona, Iowa, with his wife, Casey, and children Connor, Claire and Preston. Marian and Allan spend much of their time attending their grandkids' dance performances and other events.

In her spare time, Marian enjoys working outside, reading and relaxing. She and Allan like to travel and drive their purple Corvette to car shows across the Midwest. She is a member of First Lutheran Church in Blair.

Marian says her favorite part of her job is interacting with our customers. She always has a friendly smile and is ready to help, no matter what the customer needs.

LeeAnn Wilcox
AVP/Branch Mgr, Arlington



LeeAnn Wilcox, an Arlington native, joined Two Rivers Bank in March 1998. She has served as loan clerk, lending officer, information technology/LAN administrator and loan compliance. Most recently, LeeAnn assumed the day-to-day Branch Manager functions in Arlington. She has been certified by the Nebraska Bankers Association School of Lending, Advanced School of Lending, Mortgage Lending and Real Estate Settlement Procedures Act Training.

LeeAnn is involved locally as an Arlington TeamMates committee member and United Way member. In the past, she has been involved in the Arlington Community Fund, serving as treasurer, and has been a member of the Arlington Community Church Education Committee. She has also been a Sunday school teacher at Arlington Community Church.

LeeAnn and her husband, Bill, have a daughter, Chelsea, and son, Dustin and wife Emmalie. The newest addition to their family is her grandson, Wyatt, with whom she loves spending time.

From the **PRESIDENT'S DESK**

In these tough economic times, it is more important than ever for families to develop a budget and stick to it. Rainy-day funds, savings for college, or just making your rent payment can all be made easier with a budget. At Two Rivers Bank, we support our customers' efforts to budget and save by offering expert guidance through our new, free Personal Finance Manager- MoneyView. It can be located on a tab within Online Banking.

Putting together a household budget requires time and effort. Here are some steps to create your budget using MoneyView:

- **Be a Spending Sleuth.** Track every penny you spend for a month. Keep receipts and write everything down. This will be an eye-opening experience and will help you see where you can cut back.
- **Count Your Money.** Determine the total amount of money coming in. Include only your take home pay (your salary minus taxes and deductions). Your income may also include tips, child support, investment income, etc.
- **Itemize, Categorize, Organize.** Review the records and receipts you've been collecting over the last month. Categorize and organize your spending using MoneyView PFM.
- **He Shoots, He Scores.** Set a realistic financial goal and develop your budget to achieve that goal. Subtract your monthly expenses from your monthly income. Find ways to cut spending and set limits on things like entertainment expenses.
- **Save, Save, Save.** Make one of your financial goals to save a certain dollar amount each month. Start an emergency fund if you don't already have one. You never know when you may need it.
- **Stick to it.** Keep track of your spending every month. Update your budget as expenses or incomes change. Once you achieve your financial goal, set another.



Questions? We're happy to help.
Simply contact us at 402.426.9500 or
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Have a Merry Christmas and a Happy
New Year!



TWO RIVERS

BANK

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TRB is Passionately Pink for the Cure®! October was Breast Cancer Awareness Month and employees paid at least \$5 each on Friday, October 18 for the privilege of wearing pink to work. TRB matched employee donations and \$400 was given to Komen for the Cure®.

(Below) Mortgage Loan Officer Mikki Mullally and Vice President/Ag Loan Officer Mike Rossman (pictured), Cashier Denise Dein and Retail Banking Officer Richelle Johannes spoke to eighth grade students in Scott Flynn's business classes at Otte Middle School during Money Smart Nebraska Week. Mullally and Rossman spoke on the importance of credit and how to obtain a loan, while Dein and Johannes showed students how to balance a check book and gave tips on saving money.



TRB is retaining the naming rights of the Two Rivers Bank Sports Complex in Arlington for another ten years. The bank has pledged \$20,000 to be used for new playground equipment at the complex. The playground will give smaller children a safe place to play during ball games, as well as provide a stop for families along the town's walking trail. Pictured are bank VP Mike Rossman, Arlington Youth Sports President Brad Soll, and bank AVP LeeAnn Wilcox.



TRB Head Teller Jamie Johnson, teller Hannah Stoner and loan specialist Andrea Arp designed the bank's float that took first place in the business category of the Washington County Fair Parade. The theme was, "Fair Pride, County Wide." Employees and their families walked in the parade, handing out bottled water, t-shirts and gadgets.



TRB participated in the Blair Area Chamber of Commerce's first annual Scarecrow Contest during the month of October. Employees created Banker Billy, who greeted customers visiting the main bank in Blair. Pictured with Billy are Lead Teller Jamie Johnson, loan specialist Andrea Arp and teller Hannah Stoner.

Community Corner