



News & Views from your Neighbors, Bankers & Friends

To Our Valued Customers:

Spring has sprung at Rose Hill Bank (finally) and with it lots of exciting things to report. The Bank enjoyed an excellent 2012, with total assets of \$266,942,000, equity capital of \$28,755,000, and earnings equal to 1.01% of assets. These results earned the Bank the much coveted "Five Star" rating by BauerFinancial mentioned on the back of this newsletter. Thank you, our customers, for allowing us to serve your financial needs. And thanks to my co-workers for their outstanding service to you.

As I indicated in last quarter's newsletter, Rose Hill Bank is now prepared to be your home loan lender of choice. We've acquired the resources and expertise to offer traditional long-term, fixed-rate home mortgages. And you'll be pleased to know that every home loan from Rose Hill Bank will be serviced right here, by us. So you won't be left wondering "who owns my mortgage" as is common with most other financial institutions. You may check rates and apply on-line in the comfort of your home at www.rosehillbank.com, or in person at any of our four convenient branches.

In the coming months, we'll be providing additional products and services to enhance the value of your banking relationship. Rose Hill Bank has a rich history of exceptional customer service, and our new product offerings will ensure this tradition continues.

If you're contemplating trading cars, consolidating debt, buying that new boat or RV you've been thinking about, now is the perfect time! We're currently featuring a consumer loan promotion with interest rates as low as 3.75%. Call Brian Jackson or Kathy Bretches at 776-2131, or visit any of our locations to apply.

For our business customers, we've added automated sweeps between your line of credit and deposit accounts. Don't let your funds sit idle when they could be working for you. For more information on this enhancement to our Treasury Management menu, call Stephanie Almanza at 773-3322.

One of Rose Hill Bank's core values is to give back to the communities we serve. Each month we identify a non-profit organization to support, both through our time and financially. For March and April we're dedicating our efforts to The United Way of the Plains, The American Cancer Society Relay for Life, and Step for SIDS.

With the arrival of Spring comes baseball season. I'm pleased to announce that we've renewed our partnership with the Wichita Wingnuts baseball team, and I encourage you to sign up for your chance to throw out the first pitch (and receive four free tickets!) We draw a new winner prior to each home game. This is a great family event that can provide some wonderful memories for each lucky winner. You'll find more information at any of our Rose Hill Bank branches.

Thank you again for your business!

Sincerely,

Roger D. Kepley
President & CEO



Newest Neighbors Are Seasoned Pros

Janeen Smalley joined us as Senior Vice President, Retail Banking and Branch Manager of our West Bank. A career banker, Janeen spent 15 years in various senior management positions at Intrust Bank before most recently serving as Vice President Member & Strategic Services for the Kansas Credit Union Association. Here at Rose Hill Bank, in addition to managing customer service and teller positions at all four locations, Janeen oversees our marketing and advertising activities.

Also new to our team is Zach Weast, Assistant Vice President - Commercial Lending. As a former financial analyst, Zach brings a unique perspective to our loan operations. He spent more than three years as a commercial credit analyst with Intrust Bank, followed by a year-and-a-half as financial analyst for Via Christi Health.

Both Janeen and Zach office at our Northwest branch. We hope you'll join us in welcoming them to our Rose Hill Bank family.



Beloved Regional Landmark Gets A New Lease On Life

(with a little help from your neighbors, bankers and friends)

Rose Hill Bank recently provided the financing for Occidental Management's purchase of Wichita's historic Union Station. Anchored squarely between Intrust Bank Arena and Old Town, the magnificent structure is set to be reborn as a multi-million dollar office, retail and restaurant complex.



Call Ahead And Avoid The Wait!

Low rates mean more customers are applying for loans. But our increased walk-in traffic has forced some folks to wait while we finish helping others. We don't like to keep our friends and neighbors waiting. So if you're planning to come see us about a loan, just call and let us know when you'd like to stop by. We'll save you a place!

Seeking Financial Peace Of Mind? Give Yourself "Five Stars"

Rose Hill Bank has once again been rated "Five-Star Superior" by BAUER FINANCIAL, Inc., the nation's leading bank rating and research firm. A 5-Star rating ranks your bank among the strongest, safest financial institutions in the nation. BauerFinancial has independently evaluated and rated U.S. banks and credit unions since 1983. Financial institutions do not pay for a BauerFinancial rating, and none can choose to be excluded.