

ROSE HILL BANK

the hungry little bank



A neighbor. A banker. A friend.

Fall 2008

Member FDIC



A message from Rocky

Rose Hill Customer,

Like most people in the country, you're probably very concerned about the current state of the economy, the future of financial institutions, and the health of Rose Hill Bank. You have every right to be.

First of all, I want you to know that *Rose Hill Bank remains strong and unaffected by the current crisis. In every respect, it is business as usual.* Our capital position is strong, and we have money to lend for the things you need.

How did we remain strong and unaffected, while several other financial institutions have traveled into such dangerous waters?

Rose Hill Bank, in its 100-year history, has never practiced the lending policies that result in sub-prime mortgages. We saw three years ago that the industry was heading for problems, and we wanted nothing to do with what was transpiring. It turned out to be the right decision, because our policies have kept both the bank, and its customers on solid financial footing.

There is one positive element for Rose Hill Bank customers in the financial "rescue plan" now in place. It is the increase of FDIC insurance from \$100,000 to \$250,000 per ownership category. This means a husband and wife can structure accounts and have up to \$2,000,000 deposited at Rose Hill Bank fully protected by the FDIC until December 31, 2009.

The country's financial situation will right itself in time. We hope you take comfort in knowing that Rose Hill Bank not only weathered the storm, but was never actually in it.

If you have any questions concerning the nation's financial climate, and how it might affect you, contact your customer service representative at any Rose Hill location.

Rocky Waitt, President



We'd like to introduce you to one of your friends



Denise Smith
Loan Operations Assistant
Rose Hill

If your loan account is running smooth, thank Denise Smith.

In banking, accuracy and attention to detail is everything. Which means your loan account is in good hands at Rose Hill Bank. Denise sees to that. She is responsible for auditing the details of your account, making sure everything about your loan is the way it should be, and stays that way.

A life long resident of Rose Hill, Denise sees the bank, and its customers, as family.

Denise joined the bank in 1993, gaining experience in bookkeeping, as a teller, and as a receptionist. For the past 11 years, she has worked almost every job in the Loan Department. Denise is a true utility player for our Bank. She graduated from Butler Community College with an associate of science degree.

So when you aren't thinking much about your loan, because things are running so well, think of Denise. It's her attention to detail and constant caring that makes things run so smooth.

Something to think about

Recycling one glass jar saves enough energy to watch TV for 3 hours.

Research has found that men are able to bench-press an average of 41 pounds more when someone is watching.

Eddie, the adorable Jack Russell Terrier on the sitcom, Frasier, earned \$10,800 per episode.

Only one of 1,000 Americans polled at random could name the five basic freedoms guaranteed by the Constitution. 200 could name all five of the Simpsons.

Tips to save on your insurance

Auto

- Raise your deductibles.
- Drive carefully, and don't get tickets.
- Maintain a good credit record.
- Shop for good driver discounts, especially for teens.



Homeowner

- Keep home in good working order – check for problems, and fix them.
- Raise your deductible.
- Install an alarm system and smoke detectors.
- Look for discounts – such as non-smoker, senior citizen, auto and home combination or having a fire retardant roof.

Bet you didn't know

A duck's quack doesn't echo.

A snail can sleep for three years, and polar bears are "left handed."

An elephant is the only animal that can't jump.

Women blink twice as often as men.

When opossums are playing "possum, they're not playing. They faint from fright.

The average person is about 1/4" taller while they're sleeping.

The hide of a single cow is enough to cover 16 baseballs.

They walk among us

One day a group of friends was walking down the beach, when one of them shouted: "Look a dead bird." Where upon one of them looked up-to-the-sky and said, "Where?"

Ha! Ha! Ha!

What to do with a dirty sponge

Sponges can actually grow bacteria. But, you can keep your sponge "healthy" by running it through the dishwasher once a week.

