



A message from Rocky

Rose Hill Bank Customer,

In our last newsletter I talked about the current state of chaos in the financial industry and about the increasing number of bank failures across the U.S. And I assured you that while some banks may be in trouble, our bank is as rock-solid as at any time in its entire 104-year history. Well one of the effects of all this industry turmoil (although sometimes it's difficult to determine which is the cause and which is the effect) is a dramatic increase in the federal government's involvement in the financial industry. As a result of more and stricter regulations, banks throughout the country are having to restructure the way they do business, modifying or doing away with many of the services they used to provide free, and introducing new or higher fees for others. The obvious question you may have is, "Is Rose Hill Bank going to raise my fees?" And my answer, at least for the foreseeable future, is "No, we're not."

While we have no doubt these regulatory changes will increase our costs of doing business, we feel this economy is in no condition to support cost increases to our customers. It's our intent at this time to absorb these costs. While this will mean some loss of income to us, we believe that on the other hand it will also mean keeping more of our valued customers.

Obviously I can never say "never." With the current level of uncertainty facing not only our industry but the entire global economy, it would be foolish of me to say Rose Hill Bank will never raise fees. But I can assure you that it is not something we're considering at this time.

What the long-term future holds is clearly anyone's guess. It's worth noting that our federal government has recently added a new level of bureaucracy to the regulatory landscape called the "Consumer Financial Protection Bureau." Although its precise role is still unclear, and although the President has yet to name the permanent head of this new agency, industry-and-political observers agree that he or she will have "unprecedented" power and authority. Unfortunately, based on the administration's temporary appointment and on their appointments to other posts, all indications are that whoever fills this position will have little if any real-world experience in business or banking.

We'll keep you posted.

Rocky Waitt



P.S. Happy holidays! May the new year bless you and yours with good health and happiness.



RHB's Loan Operations sees changing of the guard



Karen Jackson says "goodbye," hands reins to Shannon Lathrop-Harris

After 30 years in financial services – nearly 20 of them here at Rose Hill Bank -- Karen Jackson is retiring. She'll leave as Senior Vice President and Loan Operations Supervisor at the end of December. Shannon Lathrop-Harris will assume the loan operations supervisor responsibilities.

"My entire career has been in banking and credit," Karen explains. She joined GMAC right out of college and spent more than 14 years there. Following brief stints at two other credit firms, she accepted the position of Executive Secretary at another area bank before joining Rose Hill Bank as Rocky Waitt's secretary in 1991. With her extensive background in lending, Karen ultimately found herself head of our Loan Operations.

Asked about her immediate plans, Karen says she'll be sharing responsibilities with her brother in caring for their 91-year-old mother who lives in Missouri. "I don't have any plans to continue working," she says. "I love banking. It's exciting to me, and I know I'm going miss this job. But I'm leaving it in good hands."

Shannon Lathrop-Harris is a 20+ year veteran of banking with more than 15 years in lending operations. Before joining Rose Hill Bank in 2009, Shannon held various positions at several other area banks. She and her husband live with their two sons in Derby. As the new Loan Operations Supervisor, Shannon says she has big shoes to fill.

"We're committed to providing the same great service with the same responsive attitude," says Shannon. "Customers won't notice a difference. But inside, we're really going to miss Karen."

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Facts are facts: Members of the baby boom generation are getting older. And while that can come with a lot of unpleasanties like more aches and pains, more wrinkles and less hair, it also comes with some advantages. Like the benefits you get with Rose Hill Bank's Regal Checking account!

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