



News & Views from your Neighbors, Bankers & Friends

(NOTE: The new year has brought with it the addition of some new faces and new services to Rose Hill Bank. In that spirit, we thought it worth trying a new approach to the way we do some things, including this newsletter. So starting with this issue we're giving you an opportunity to meet and hear from some of the other members of our organization. After all, these are the people who provide the services you use each day. We think their perspective and insight can help you get the most from your banking relationship.)



Cuy Mauck

To Our Valued Customers,

As one of the newest members of the Rose Hill Bank team, I've been invited to tell you a little more about your bank's expanded role working with businesses, or what our industry refers to as "Commercial Banking." As a banker for more than 20 years, and a business owner and investor, I've spent my professional career consulting with individuals and businesses. Commercial banking has changed very little in process and planning. The new technology has enhanced the ability of business owners to manage their financial tools and allows the bank to be more interactive with current and future business operations.

Most recently, I served as Market President for a local commercial bank. I started my career with Roger Kepley, the new President of Rose Hill Bank. Through the years, I have worked with the owners of the Rose Hill Bank and found them to be held in the highest regard among other bankers, staff

and customers around the state. I am very pleased to have the chance to bring my experience and ideas to the Rose Hill Bank. The Bank has an excellent portfolio of customers and we hope to continue the development of new relationships while expanding our existing services.

Over the course of its 100-plus-year history, this bank has gained an enviable reputation for flexibility, through the skill and willingness of management to tailor loans as well as other financial products to the unique needs of each customer. This reputation has been built primarily serving consumers. Now, as Executive Vice President, Director of Commercial Lending, I have the opportunity to offer this same type of flexibility and personalized service to business customers.

If you or someone you know owns a business and are looking for financing, whether expansion, new equipment or working capital, we would welcome the opportunity to compete for your business. You'll find me at our West Wichita location at 33rd St. North and Ridge Road, or I invite you to call me at 316-773-3322. Although we are in West Wichita, our primary market is Butler and Sedgwick Counties.

I think you'll find it refreshing doing business with a neighbor, a banker, a friend.

Sincerely,

Cuy Mauck
Executive Vice President, Director of Commercial Lending



The Rose Hill Bank Mission

Rose Hill Bank is committed to being an outstanding community bank that provides the highest level of customer service, develops and empowers our employees, and serves our communities while managing risk and maximizing shareholder value.

Rose Hill Bank Adds Staff As Lending Capabilities Grow



Karen Teschner & Alison Dowell

Karen Teschner has joined our staff as Executive Vice President, Chief Credit Officer. She brings nearly 25 years of banking experience to her new position, more than a decade of which has been devoted to credit administration and risk management. She most recently served as an independent consultant specializing in bank acquisitions and mergers.

In her new role at Rose Hill Bank, Karen oversees the asset quality of the bank. Besides ensuring proper maintenance of our loan reserves, her duties include chairing the Loan Committee and counseling the bank's lending officers to make certain loans are structured correctly and conform to the bank's loan policy and regulatory requirements.

The daughter of a career Navy man, Karen says she grew up "everywhere," taking her first

job in banking in Oklahoma in 1988. In addition to serving in various capacities with a number of community banks in Oklahoma and Florida, Karen's career has included credit administration at regional banks with assets of over \$50 billion.

Also new to Rose Hill Bank is Alison Dowell. Alison recently joined our staff as Credit Analyst. A graduate of the University of Central Oklahoma with a degree in Business Administration, Alison will work in support of our expanded role as a source of financing for local businesses. Acting in conjunction with Cuy Mauck and other Rose Hill Bank loan officers, she is responsible for administering the underwriting and approval process for our commercial loans. Prior to joining Rose Hill Bank in January, Alison served in a similar capacity at Equity Bank in Wichita.

E-Mail Alert: Proceed With Caution

If you've received any suspicious and unsolicited e-mails from the National Automated Clearing House Association (NACHA) or the Federal Deposit Insurance Corporation (FDIC), chances are you've been the target of a fraudulent practice known as "phishing." Posing as legitimate organizations, high-tech criminals blindly send out e-mails in hopes of obtaining personal information such as social security numbers, account numbers, online passwords, etc. Falling prey to these tactics could cost you plenty. With more and more business being done over the internet, NACHA offers a few tips to protect yourself from fraud and identity theft:

- Never download programs or open attachments from unknown sources.
- Protect your online passwords and answers to security questions -- never write them down or share them with others.
- Change your usernames and passwords regularly.
- Never use your Social Security Number as a username or password -- use combinations of letters, numbers, and "special characters" such as # and @ if the system you're using permits.
- Avoid using the same username and password across websites.
- Use a current web browser (such as Microsoft Internet Explorer, Mozilla Firefox, or Apple Safari) and make sure the latest security updates are installed.
- Use secure websites and trusted businesses for any transactions. (Look for "secure transaction" symbols like a lock symbol in the lower right-hand corner of your browser window, or "https://..." in the address bar. The "s" indicates "secured" and means the site uses encryption.)
- Always log off from any website after concluding a transaction.
- Close your browser when you're not using the Internet.

For more detailed suggestions and information, log on to <https://www.nacha.org/Fraud-Phishing-Resources>

If you suspect unauthorized access to your Rose Hill Bank accounts or bankcards, report it to our Bookkeeping Department immediately by calling (316) 776-2131 during regular business hours. If you need to report a lost or stolen card after hours, call 1-800-554-8969.