

ROSE HILL BANK

the hungry little bank



A neighbor. A banker. A friend.

February-March 2009

Member FDIC



A message from Rocky

Rose Hill Bank Customer,

Our nation's economy is in turmoil. As I write this, our leaders in Washington are proposing to spend around \$900 billion on a "stimulus package" to get things back on track. While there are many questions about where this money will come from, there are just as many about where it will go. It appears our elected officials are more interested in their own needs than in ours. Much of what is being proposed has no place in a "stimulus package." Instead, it should constitute line items in the annual budget, evaluated in a totally different context. It's sure easy to spend money when it's not yours.

What makes this all even more troubling is that few in Washington seem to be thinking about how this money will be repaid. As we look ahead it's likely that if this stimulus doesn't work they'll ask for at least one more. **And how will that be repaid?** Not as the manager of a business, nor even as the head of a household, would I ever think of borrowing money without having a plan to pay it back.

This country needs to be run like a business. Our leaders need to be held accountable. I would hope our President would have consulted business minds and not just political minds in making this decision. The national stimulus package and the massive amounts of money it represents are matters that affect every American living today, and many more not yet born. This gross overspending cannot come without a cost. Once again, the price will be paid by us, the taxpayers, not by those now in office. I urge you to contact your representatives in Washington and demand to know how this debt will be repaid.

Rocky Waitt, President

P.S. If our bank had a year like many of those who are now asking for government assistance, I would not expect a bonus, nor would I pay one.



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



Tri Tran, Loan Officer

Getting a loan doesn't have to be difficult. Just ask Tri Tran!

As Rose Hill Bank's new Loan Officer, Tri Tran can help you finance the things you need... AND the things you want.

Before joining Rose Hill Bank, Tri worked in the Mortgage Loan Department at Bank of America, and as Inventory Manager at Scholfield Auto Plaza. With years of experience, she knows how to make life easier for customers, whether it's taking care of the paperwork on your next loan, helping you get answers to financial questions, or introducing you to the many other products and services Rose Hill Bank provides.

A Wichita native and graduate of Wichita State University where she majored in Management Information Systems, Tri is married with three children. She is fluent in English and Vietnamese.

New online bill pay system not only faster, it's FREE!

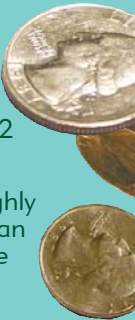
With our new bill pay system scheduled to be up by May, you'll be able to pay bills faster, easier and at no cost. Regular payments for things like credit cards, utility and cable bills will process the same day.* (One-time or non-recurring payments may take up to three days.) Imagine, no checks to write, no stamps to buy, no last-minute trips to the post office. And best of all, no \$5 monthly fee. It's FREE! Sign up today.

*If entered before 6:00 p.m.

How much is a billion?

According to Webster's Revised Unabridged Dictionary, "billion" in the U.S. is defined as "a thousand millions, or 1,000,000,000." That's a "1" followed by nine zeros. But with the term being tossed about so readily, we thought you might like a closer look.

- A billion seconds ago was 1972 (about 31.7 years)
- A billion minutes ago was roughly A.D. 102, the time of the Roman Empire, about 200 years before Constantine I.
- A billion hours equals slightly more than 114,000 years. Going back that far would put us in the Lower Paleolithic era, i.e., the "Old Stone Age."
- A billion days was about 2.74 million years ago.
- A billion dollars ago was about 4 hours and 10 minutes if you divide up one year's spending by the U.S. Congress.
- A billion dollars is also just slightly more than 1/10th of 1% of the proposed stimulus package.



Increased FDIC insurance provides you even greater assurance



Even before all the economic uncertainty, we emphasized the guaranteed safety of your deposits at Rose Hill Bank, with every account insured by the FDIC. Today that "insured safety" is not only more important, it's also more valuable, since the FDIC raised its coverage from \$100,000 to \$250,000. But in fact, you can protect your funds well beyond the \$250,000 limit just by the way you structure your accounts. (As an example, a husband and wife alone could set up their accounts to get \$1,500,000 of FDIC coverage – all in one bank.) For details on how to fully protect your deposits, visit the FDIC website www.fdic.gov/EDIE/index.html, or ask us.

BEWARE!

Jury Duty Indentify Theft Scam!

It's spreading fast. Here's how it works.

Your phone rings, and somebody identifying themselves as an officer of the court says you failed to report for jury duty. A warrant has been issued for your arrest. When you say you never received a notice, they offer to clear it up – but will need information for "verification purposes." This will usually include your birth date, social security number and maybe even a credit card number.

Hang up! If you give them this information, your identity was just stolen.

Be alert and always cautious in giving out personal and financial information to people you don't know.



That's 900 thousand million dollars... \$900,000,000,000.00!