

ROSE HILL BANK

the hungry little bank



A neighbor. A banker. A friend.

1st Qtr 2010



A message from Rocky

Rose Hill Bank Customer,

From the time of our nation's founding, Americans have been known for their common sense. Over the years in times of uncertainty, the rest of the world often looked to America for guidance... because of our common sense. Well, we face uncertain times again, particularly in our economy. And common sense would suggest that our nation needs to cut back. But what does our leadership in Washington suggest? "Spend more!" There's a problem. We don't have more. In fact, we're already spending more than we have. A lot more.

According to the Congressional Budget Office, just 10 years ago in 2000, our nation actually had a \$236 billion surplus. Obviously 9/11 impacted all areas of our society, including the economy. Since then, our

nation's spending has varied from a surplus of \$128.2 billion for 2001 to a deficit of \$458 billion in 2008, to a record deficit for 2009 of over \$1.41 trillion. That's **TRILLION**. And on February 1st, the President proposed a new budget with a spending increase of 5.7% for the current budget year, and an additional spending increase of 3% in 2011. To cover all this spending, we're borrowing like nobody's business. In fact, like nobody's ever borrowed before! Congress has had to vote to increase our debt limit twice just since Thanksgiving. Before the last increase, we owed \$12.4 trillion... but we've quickly surpassed that.

The numbers are staggering. But they aren't just numbers. They represent real dollars taken from us and our children and their children, and borrowed

Rose Hill Bank Robbed Again... After 57 Years

At 3:40 pm on Friday, January 29, 2010, three masked men walked into the 21st & Webb Rd. branch of Rose Hill Bank, held the entire staff at gunpoint, and took an undisclosed amount of cash before speeding off in an SUV. Our bank had been robbed once before, in March 1953, at our Rose Hill location.

We read about events like this in the news, and see them dramatized on TV. But this wasn't fiction. And it didn't happen to "somebody else." These people are US. Our co-workers. People we know and care about. What would we do in these circumstances, with cocked guns pointed at our faces and backs? We might pretend to know the answers, but there's no way we can. What these people did – Bryan, Lane, Michelle, Amber, Sarah, Kirsten, Claudia, Sara and Becky – was exactly what they were trained to do. They followed our policies to the letter. They kept their heads. They made safety their first priority, as it should be. And they made every member of our Rose Hill Bank family extremely proud.

I know this is something they will never forget. I know some of them may relive this event in their minds, thinking how things might have turned out differently. I wish they would not have had to go through this. But I can't change it. What I can do is remind them how truly grateful we all are for their safety. And to thank them again for service that rises far above and beyond the call of duty.

Rocky

Continued on back...

A message from Rocky, cont...

from other countries -- at least those still willing to lend to us. What's worse, if you dig into the news a little you find significant chunks of that money are going for things you and I and the majority of other Americans don't agree with. New programs that the government itself says will cost more than we can afford. Back room deals to buy congressional votes – ***so certain states don't have to abide by the very laws their representatives voted for!!***

What happened to common sense? What happened to accountability in our elected leaders? Back at the time of our founding, we were a nation of people who relied less on government and more on ourselves and each other. We saw government in the role of protector, to keep the path clear so we could fulfill our own potential and enjoy our "unalienable rights" to "Life, Liberty, and the Pursuit of Happiness." But something has happened to that American idea. Today we want government to take care of us, to provide and do many of the things our ancestors did for themselves. And because we demand more from government, government demands more from us – more control over our lives, our incomes and our futures.

I'm afraid if our elected leaders don't start using a little common sense in making their decisions, ours and future generations are going to pay a heavy price, far more than just the inconceivable sums now routinely mentioned in the news.

Rocky Waitt, President

Meet Rose Hill Bank's Bookkeeping Department



Left to Right: Susan Askren, Dawn Williams, Sherrell Morrow, Jeanie Vap, Diana Yale.
Seated: Lisa Gimple, Vice President and Cashier

Banking is a numbers business. But even the most corporate bank must recognize that it's also a people business. You'd have to look far and wide to find a finer example of numerical precision backed by people-focused

service than the Bookkeeping Department at Rose Hill Bank. With responsibility for balancing and processing the bank's own financial statements and reports, our Bookkeeping Department also works directly with customers, answering questions and solving problems they might have with their own finances. As Lisa Gimple, Vice President and Cashier, explains, "We help them balance their accounts, issue and manage their debit cards, help them with online banking, process their monthly statements and now e-statements. They know they can call us for answers on any of these things." With the majority of her staff boasting over 10 years experience at Rose Hill Bank, Lisa's department is a close-knit group that knows their business. And just as important, they know their customers.

New "e-statements" make reconciling your accounts "e"asier than ever

We're not just giving you a better way to track your accounts, we're also giving you \$5 to use it!

Rose Hill Bank customers can now track their accounts more safely, quickly and easily than ever. We've introduced e-statements. Here's how the process works: When you sign up for e-statements, instead of waiting for the Post Office to deliver a printed statement each month, you receive an e-mail message the instant you have a new statement or notice from Rose Hill Bank. This e-mail includes a link that takes you to a secure web page where, by entering your Access ID/User Code and Password, you can review, print and/or download your statement. In addition, from the moment you sign up, all future documents relating to your account(s) will be accessible online, eventually including up to six months' worth of statements.

There's never been a faster, safer, more convenient way to track your Rose Hill Bank accounts. And not only is the service FREE, we'll give you \$5 to convert! Just tell your Customer Service Representative you want to sign up for "e-statements."

****Note:** This service requires Adobe Acrobat Reader 7.0 or later. Customers needing this software can download it FREE with a link included in your first e-mail notification.