



News & Views from your Neighbors, Bankers & Friends

To Our Valued Customers:

The seasons are changing and so are things at Rose Hill Bank. First, in response to numerous requests, beginning in November customers who have multiple accounts with us will be receiving a single, combined monthly statement. In one new easy-to-read report each month you'll be able to review the account activity of all your accounts with us (checking, savings, certificates of deposits and IRA's). As a result of our conversion to a new data processing system, we are finally able to accommodate our customers' requests for less paper and more efficient financial reporting. I'm looking forward to this improved system and I'm confident you'll like it as well.

A somewhat less obvious enhancement to our services will be an improved "look" of two pages of our internet banking site. Customers who bank online will notice a cleaner, more "user-friendly" format that makes it easier to navigate the site, view account summaries and track account activity. It's one more example of our never-ending effort to improve your banking experience at Rose Hill Bank.

Mobile Banking continues to be very popular with our customers and now we've made it even easier to access. Previously the only way you could enroll in the service was via our website, www.RoseHillBank.com. But with this product enhancement you can now download "touchbanking," available through the App Store and Google Play. To activate the application once it is installed on your mobile device, simply enter Rose Hill Bank's app code, "GoMobile0267." (Just a reminder: You need to be an internet banking customer to enroll in Mobile Banking. If you have any questions or need help with the process, please call our bookkeeping department, 776-2131, and they'll gladly assist you.)

In an effort to provide the very best level of service to our customers and our communities, we are always looking for successful business leaders who can help guide us in our policies and practices. In that regard we are pleased to announce the following individuals have joined Rose Hill Bank's Advisory Board of Directors:

Warner Harrison – Augusta native and owner/manager of senior living centers

Roger Weast – West Wichita native and real estate developer

Cherie Nies-Cowgill – Rose Hill resident and home builder

Brian Turpin – Augusta native and CFO of PK Industries

It is our privilege to be associated with these exceptional people and the organizations they represent. We look forward to the sage advice they can offer us.

One of Rose Hill Bank's core values is to give back to the communities we serve. Each month we identify a non-profit organization to support, both through our time and financially. For July, August and September, we dedicated our efforts to The American Heart Association, The United Way of the Plains and the Susan G. Komen Race for the Cure.

Thank you for your business!

Sincerely yours,
Roger D. Kepley
President/CEO





Lee Borck is a founding shareholder and chairman of American State Bank of Great Bend, flagship of Rose Hill Bank's holding company. He is Chairman of Innovative Livestock Services Inc., a livestock feeding organization with a capacity of 150,000 cattle and a farming operation comprising more than 27,500 acres of crop production in Kansas and Nebraska. He also serves as Chairman of the Beef Marketing Group Cooperative.

Lee is the past president of Cattle-Fax and of the Kansas Livestock Association and has served as a board member of the Cattlemen's Beef Board and the National Cattlemen's Beef Board. He was chairman of the board of trustees of the Kansas State University Foundation. He was also chairman of the executive committee and the investment committee at Kansas State University.

A native of Blue Rapids, Kansas, Lee earned his Bachelor of Science degree in agriculture economics from Kansas State. In 1995 he was named an Alumni Fellow in the Kansas State College of Agriculture. In 2011 he was named to Ingram's 50 Kansans You Should Know and was elected into the Cattle Feeders Hall of Fame. In 2012, Kansas Governor Sam Brownback appointed him to the board of the Kansas Bioscience Authority, an independent entity working with partners statewide to pursue specific growth opportunities to advance our state's leadership in bioscience.

Rose Hill Bank is fortunate to have such an esteemed individual as Lee on our board.

World Events Can Affect YOUR Security

With continued violence in the Middle East and threats of terrorism worldwide, America's enemies are seeking new ways to do us harm or, at the very least, disrupt our way of life. The scope of the internet has literally brought the risks home. The FBI recently alerted the Kansas State Bank Commissioner to malicious online activities originating from the Syrian Electronic Army (SEA). According to the report, in the past several months the SEA has initiated "spear phishing" activities that have compromised multiple US media outlets and websites. The perpetrators send emails that include a link designed to lure victims into providing their login credentials. The FBI has identified more than a dozen innocent looking domain names that are, in reality, SEA phishing domains.

According to the international cyber security firm Kaspersky, the number of fraudulent websites and servers used in phishing attacks has more than tripled in the past year, affecting more than 37 million users around the world. What's most troubling, more than 50 percent included links to fake copies of bank or other financial organization websites.

As we've repeatedly cautioned:

- *Never provide passwords, credit or debit card information, Social Security numbers or similar personal information in response to an unsolicited text message, e-mail, call or letter.*
- *Think twice before opening attachments or clicking on links in unsolicited e-mails and text messages.*
- *To confirm a message's validity, contact the supposed sender.*

We take these threats seriously, and so should you. If you ever have any doubts about an email that supposedly originated from us, please call us to confirm. As the old adage goes, it is better to be safe than sorry.

Bill Pay gets personal with Popmoney®

As anyone who uses our online Bill Pay will tell you, nothing could be more convenient. Except maybe Popmoney. That's because Popmoney lets you send money to anyone, anywhere, as easily as you send an email or text message. All you need is the recipient's name and email address or mobile phone number. The money is transferred from your account right into theirs, in as quickly as one business day. Pay the baby-sitter, your kids away at school, the guy who mows your yard – anyone! – without the hassles of a check or cash. And receiving money is just as easy. To see just how easy, visit www.RoseHillBank.com, and click on the top "Popmoney" logo on the upper left.