



## News & Views from your Neighbors, Bankers & Friends

To Our Valued Customers:

This is a very busy time in the banking industry, but it is also a time for reflection on the past year and forecasting our activities, opportunities and challenges for 2014.

Thanks to you and our committed employees, the Bank ended 2013 in a very stable position. We reported total assets of \$251,187,833, deposits in excess of \$200,000,000 and loans of \$160,000,000 (which is a record). The Bank remains very highly capitalized with equity in excess of \$28,000,000.

Community banks continue to face the strong headwinds of a historically low interest rate environment and an absurdly high (and expensive) compliance and regulatory situation. Neither will probably change in the near future, so we face a challenging business proposition. One example of these challenges is the recent breach of Target's credit card and debit card security system. Target spokesmen indicated its customers had "zero liability" from fraudulent transactions. The reason for this was because our nation's banks are insulating Target's customer from loss, not the retailer that suffered the breach. The banks' costs of reissuing cards, responding to customer concerns and protecting against fraud are significant and should be borne by the party that was at fault for the breach and not the banking system.

On another note, I want to take a moment to remind you that electronic statements are available for your use if you prefer a "greener" and faster alternative to your traditional paper statement from Rose Hill Bank. These E Statements offer all the same information as the paper statements and can be stored on your home computer for future reference. You can sign up for E Statements either online at [www.RoseHillBank.com](http://www.RoseHillBank.com) or in person at any of our four conveniently located branches.

Speaking of convenience, over the past two years we have made an exhaustive study of the activity at our locations and determined that a **small** modification to our hours of operations will better serve your needs. Consequently, we are announcing **slightly** different hours at some of our branches effective April 1 (no fooling!). The net effect is that that we will be **open more hours** for your banking convenience. For details or more information, ask your customer service representative, or visit our website at [www.RoseHillBank.com](http://www.RoseHillBank.com).

Thank you again for making us successful. As your neighbors, bankers and friends entrusted with your financial well-being, we recognize that our success is your success. We are looking forward to continuing to work with you in 2014 and beyond.

Sincerely yours,  
Roger D. Kepley  
President/CEO



**Are YOU prepared for higher taxes?**  
There's still time to protect your future  
with a Rose Hill Bank IRA.  
**Ask us for details.**

# ROSE HILL BANK



*the hungry little bank*

## Helping Those In Need – It's Just What Neighbors Do

Each year Rose Hill Bank and its employees donate both time and dollars to various worthwhile causes. Those efforts include our monthly Jeans Day fundraisers where, for a \$5-a-day "Jeans Fee", employees enjoy the right to wear jeans on a specified day. Their contributions are then matched by the bank and donated to a selected cause.

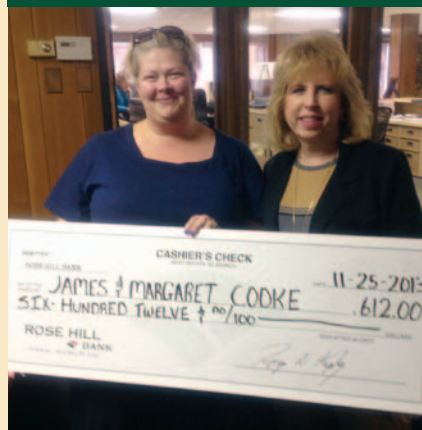
Last year recipients of our efforts included Juvenile Diabetes Foundation, American Cancer Society, Arthritis Foundation, American Red Cross, American Heart Association, United Way, Unicef, Kansas Food Bank, and the 22nd Air Refueling Wing. In addition to the more than \$8000 contributed, many Rose Hill Bank employees routinely give of their time to some of these organizations by actively serving as members or on their boards. As true "community bankers," we feel a responsibility not only to help our customers live better, but also to do what we can to make life better for the community as a whole.



**Summer Scott**, Rose Hill Bank Main Bank Lead Teller, holds the October Jeans Day check for \$590 donated to the United Nations Children's Fund (UNICEF) to help provide humanitarian and developmental assistance to children and mothers in developing countries.



**Brian Walker** (left), Executive Director of Kansas Food Bank, accepts a timely pre-Thanksgiving donation from Rose Hill Bank President & CEO **Roger Kepley**.



Rose Hill residents James and Margaret Cooke lost everything in a house fire November 12, 2013. **Margaret Cooke** (left) accepts an "Emergency Jeans Day" contribution from Rose Hill Bank Main Bank Assistant Lead Teller **Lois Burnham**.

## Your Bank Delivers Another All-Star Performance

In its most recent report, BauerFinancial, the nation's leading independent bank rating and research firm, awarded Rose Hill Bank a "5-Star Superior" rating for strength and stability. The report once again ranks your bank among America's strongest and safest financial institutions. BauerFinancial has been evaluating and rating U.S. banks and credit unions since 1983. Financial institutions do not pay for a BauerFinancial rating, and none can choose to be excluded.

## A Mighty, Neighborly Bank

It may come as a surprise to some that in terms of lending power, this "Hungry Little Bank" does some pretty heavy lifting. In the past year we've loaned:

- \$16,500,000 for commercial retail real estate development
- \$7,000,000 for hotel development
- \$5,800,000 for office development
- \$2,500,000 for manufacturing plant & equipment
- \$2,340,000 for retail building development
- \$2,000,000 line of credit for inventory floor plan
- \$2,000,000 line of credit for construction
- \$1,525,000 manufacturing equipment and line of credit
- \$1,060,000 for personal and mortgage loans

**All this plus financing a Citation X Jet and a Cessna CJ2 Jet!**

**Now, what can we do for you?**