



News & Views from your Neighbors, Bankers & Friends

To Our Valued Customers:

As we close the books on our 108th year of banking, I want to reflect on how blessed we are to do business in our part of this great nation. The news I watch and read from around the world puts into perspective the challenges we face in our daily lives. A new year reminds us how truly thankful we are for our customers and staff.

2014 will go down as another successful year for Rose Hill Bank. We are pleased to report record levels of capital and loans. In an extremely difficult and competitive economic environment the Bank continues to operate in a very safe, sound and profitable manner. In the past year we have been pleased to share our good fortune with the following non-profit agencies: Friends of McConnell AFB, Kansas Food Bank, UNICEF, United Way, the Susan Komen Race for the Cure, Juvenile Rheumatoid Arthritis, Kansas Human Society, American Cancer Society, Juvenile Diabetes and the American Heart Association.

In the wake of the gift-giving season, many customers now find themselves trying to master some new gadget or app. Although I've used a smartphone for some time, the utility of this device never ceases to amaze me. If you're not taking advantage of our mobile banking service, I encourage you to do so. You can use your smartphone to view account balances and transaction history, pay bills, transfer funds, get directions to the nearest ATM or branch location and more! And the service is FREE! To learn more, log onto RoseHillBank.com, click on "online banking" and watch the video tutorial. You can even enroll while you're there – online – and be mobile before you log off. Of course you can also still do business with us face-to-face during banking hours at any of our four branches. Or, if you prefer, you can bank with us 24/7 by calling our telebank number 776-2444.

As you prepare your 2014 tax returns, don't forget to make a Rose Hill Bank IRA part of your tax strategy. You have until April 2015 to contribute to an IRA that will impact your 2014 tax liability. We have IRA Specialists at each branch ready to help.

If this time of year finds you needing a little extra cash – for a remodeling project, a well-earned vacation or any manner of other expenses – consider a Home Equity Line of Credit (HELOC). This flexible revolving line of credit allows you to unlock some of the equity in your home for a variety of purposes. Any of our lenders can assist you with the easy application process. Or if you're considering buying a home, interest rates on traditional 15 and 30 year home loans remain very attractive. The Federal Reserve is hinting that interest rates may be headed up in the not-too-distant future, so now might be the time to take advantage of these historically low rates.

Finally, with the recent news of more cyber attacks on high profile corporations, let me remind you that Rose Hill Bank has invested in very sophisticated, powerful and multilayered security to protect your on-line banking activities. We have a terrific Customer Security Tutorial on our web page which explains the process we use to ensure your banking is safe and secure. Just click on "Online Education" for the presentation.

Thank you for your business!

Sincerely yours,
Roger D. Kepley
President/CEO

Bankers In Blue Jeans Rake In More \$\$\$ for Local Causes



In two separate events this summer, Rose Hill Bank's monthly Jeans Day promotion raised more than \$1700 for the Arthritis Foundation. Pictured here, Wichita Arthritis Foundation Director **Jack Brand** (center) receives checks from Loan Operations Specialist **Dawn Alderson** (left) and Loan Relationship Specialist **Kathy Bretches** (right).



September Jeans Day efforts brought in nearly \$3700 for our local United Way. **Pat Hanrahan**, President and Director of United Way of the Plains (left), accepts a check from **Janean Smalley**, SVP/Retail Banking & West Branch Manager.



The Leukemia & Lymphoma Society's "Light The Night Walk" in October brought together families and communities to honor blood cancer survivors, as well as those lost to the diseases, and to help fund ongoing research. From left to right, **Lisa Kelley**, Branch Manager - East Wichita; **Sierra Almanza**; **Kameron Rich**; **Stephanie Almanza**, Commercial Relationship Specialist; and **Zach Weast**, Assistant VP - Commercial Lending, proudly display a check representing Rose Hill Bank's \$740 contribution to the cause.



Since its 1933 founding in Wichita, Envision has vastly expanded its mission to improve the quality of life and provide inspiration for the blind and visually impaired. In October, Rose Hill Bank Senior Vice President of Commercial Lending **Duane "Dude" Harms** (left) presented this Jeans Day check to Envision Director of Development **Kristi Oberg**.

Meet Our Newest Advisory Board Member – Kevin Unrein



In September, Rose Hill Bank announced the appointment of local businessman and entrepreneur Kevin Unrein to our Bank Advisory Board. Unrein's roots in Butler County run deep. A resident of Augusta, he and his LakePoint partner developed and operate LakePoint's skilled nursing centers, assisted living residences and independent living facilities in Augusta, El Dorado, Wichita and Greensburg. Their firm is also responsible for The Point Events Center and Office Park in the former Augusta Regional Medical Center. Unrein is also a partner in LakePoint Aviation, the Cessna pilot training center at Wichita's Jabara Airport. He is a past member of the Augusta Chamber of Commerce Board of Directors (two terms) and currently serves on the Board of the Andover YMCA.

"We're always looking for ways to improve what we do," said Rose Hill Bank President Roger Kepley. "As the newest member of our Advisory Board, Kevin will help us in evaluating our operations more objectively, viewing our relationships from the customers' side of the table."

We Love A Parade!



The crowd lining the streets for the annual Rose Hill Fall Festival Parade in October witnessed these 11 dedicated staff members literally hoisting the banner in the name of Rose Hill Bank.

