



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

To Our Valued Customers:

As I write this I am watching the sun rise over what promises be another beautiful Kansas spring day. I am really excited about the opportunities that await your bank this year!

For instance, we are expanding our home loan menu to include loans up to 90% of the appraised value of the house. This means you can qualify for your piece of the American Dream with a smaller down payment than previously. In addition, these loans will continue to be serviced by us, which means your mortgage will not be sold to "Timbuktu." If you ever have questions about your mortgage; your neighbors, bankers and friends here will have the answers. (Note: The Federal Reserve is making noises that higher rates may soon be in the offing, so now might be a great time to buy that dream home. You may apply in person at any of our four conveniently located offices, or online at [www.RoseHillBank.com](http://www.RoseHillBank.com).)

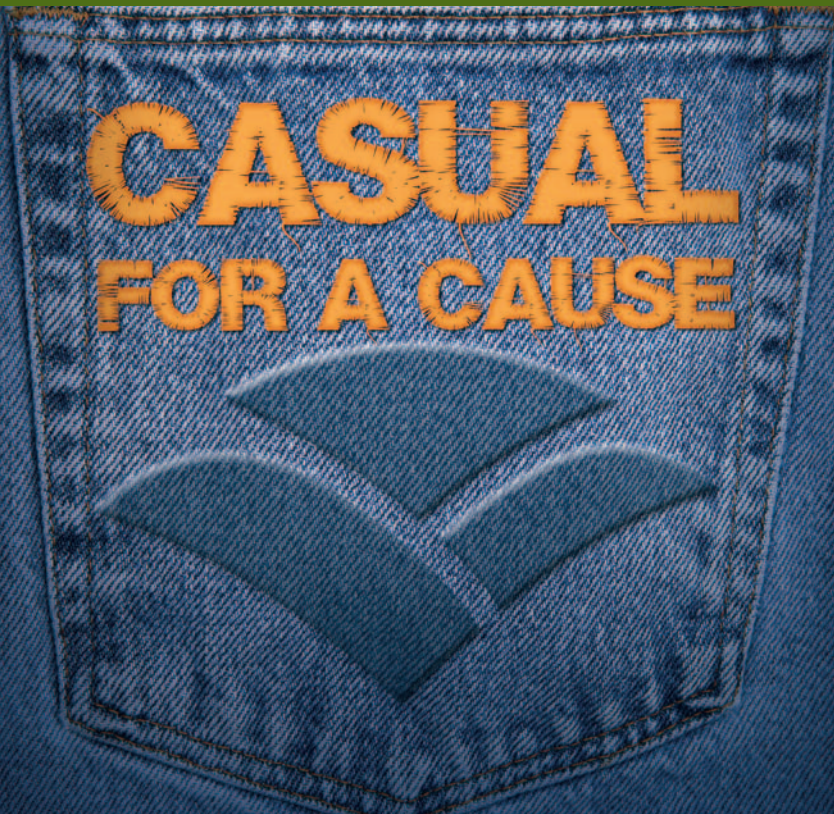
Another facet of the American Dream is free enterprise and business ownership. We have set a goal for Rose Hill Bank to be one of the top five SBA lenders in Kansas by the end of the year. I encourage you to meet with one of our commercial lenders with your business loan requests. Help us achieve our goal as you achieve yours!

Personal security and identity theft continue to be of vital concern to our industry, as it should be to you. By all estimations, 2015 is poised to be the "year of the chip" as the U.S. moves toward adopting the global EMV chip standard for debit card and credit card payments. Chip cards provide substantially higher levels of security, making counterfeit card fraud extremely difficult. This fall we will be providing you with new cards embedded with this enhanced security feature. Look for more on this subject in coming months.

The most recent non-profit recipients of our employees' and the Bank's monetary contributions (via our "Jeans Day") include: Juvenile Diabetes, the American Heart Association and the Wichita Children's Home. You can read more about our continuing involvement in our communities – both personal and monetary – on the backside of this newsletter. Thank you for your business!

Sincerely yours,  
Roger D. Kepley  
President/CEO

# A Formal "Thank You" for a Casual Effort



Last November, just in time to help with the financial strain of the holidays, Kansas Food Bank Executive Director **Brian Walker** (left) joyfully welcomed this Jeans Day check from Rose Hill Bank President & CEO **Roger Kepley**.



The Wichita Children's Home offers our community's only emergency, temporary residential shelter for children. Through contributions like those raised from our January Jeans Day, the Home keeps thousands of children safe every year. Pictured here, RHB Consumer Loan Underwriter **Kathy Bretches** (left) presents a check to Wichita Children's Home CEO **Debbie Kennedy**.



Heart disease is the number one killer of women in America. To support the American Heart Association's annual "Go Red For Women" campaign, our Jeans Day generated \$550, awarded here by Rose Hill Bank Senior Vice President of Retail Banking **Janeen Smalley** (left) in a check to **Angela Breer**, Director of Go Red for Women.

Once a month on "Jeans Day," Rose Hill Bank employees "dress down to raise up" a local cause or charitable organization. By paying a \$5 Jeans Fee, staffers enjoy the freedom to wear jeans at work on that day. Our employees' Jeans Day contributions are then matched dollar-for-dollar by the Bank and donated to that month's designated charity.

Jeans Day contributions last year totaled \$17,500. Among the recipients were United Nations Children's Fund (UNICEF), Kansas Food Bank, Wichita Children's Home, American Heart Association, American Cancer Society "Relay For Life," Kansas Humane Society, Arthritis Foundation, Envision, Leukemia & Lymphoma Society, and United Way. The Bank also made contributions last year to two local families – James and Margaret Cooke and Richard Dehoff – who lost their homes in separate fires.

Jeans Day may be a casual thing. But as any of these recipients will tell you, the effort is formally appreciated.

