



A message from Rocky

Rose Hill Bank Customer,

As I write this, young men and women who have signed up to defend our country are literally risking their lives and enduring incredible hardships thousands of miles from home. While they face an enemy determined to kill not only them but us, we go about business as usual. We work in offices and factories. We take vacations. We watch TV, go out to eat or go shopping. I ran across a picture taken at a U.S. military facility in Ramadi, Iraq. Someone had scribbled on a whiteboard, "America is not at war. The Marine Corps is at war; America is at the mall."

Today an E-5 enlisted man or woman (Army or Marine Corps Sergeant, or Air Force Staff Sergeant) with 4-6 years of service earns less than \$2,500 a month. An O-3 (Captain) with equivalent time in service earns approximately twice that. If they are serving in a hostile environment, they may receive up to an additional \$500 or so a month in "hazardous duty pay" and "family separation allowance."

For the sacrifices these men and women and their families are making, I am grateful beyond words. But frankly I'm also embarrassed. Where are our priorities? By any measure, the price we pay for the job they do is a bargain. Yet while we reward them sparingly, our leaders in Washington (from both parties) continue to squander massive amounts of money supporting governments around the globe, many of whom openly oppose American interests.

According to the U.S. State Department, there are 194 independent countries in the world. According to the U.S. Agency for International Development (USAID), we give your tax dollars to 189 of them. (<http://gbk.eads.usaidallnet.gov/>) How many of these countries do you suppose have our best interests at heart? In 2009 (the most recent figures), we gave nearly \$1 billion in economic and military aid to Russia, and over \$1.8 billion (that's \$1,800,000,000!) to Pakistan. And while we've borrowed incredible sums from China (over \$1 TRILLION), it hasn't stopped us from giving *them* money -- over \$50 million in 2009 alone. From 2001 thru 2009, we gave nearly \$17 million to Iran, and almost half a *billion* dollars to North Korea -- two countries that hate our guts! Our government shells out *your* money to virtually every country on the globe (apparently all but five!), yet they can't find enough to provide a decent living to the American men and women who keep us safe.

Our service personnel deserve more than just better pay. They deserve clear-headed policies from the politicians in Washington who send them off to war. With the economy as it is, if we raised the pay scale maybe more young men and women would consider military service as a practical option. That could not only provide them the chance to find the structure they need in their lives, it could also help strengthen our military in an increasingly dangerous world.

Rocky

Rose Hill Bank Mobile Banking Coming This Fall



Our goal has always been to make saving, managing, and using money as easy and convenient for our customers as possible. Our introduction of online banking several years ago and the addition of our bill pay service in 2009 were both examples of your bank's eagerness to adopt new technologies once they have proven themselves secure and practical for you. Now with more and more people using wireless devices, we're taking the next logical step in customer convenience and introducing Rose Hill Bank Mobile Banking this fall.

Mobile Banking is a wireless data service that allows customers to view account information and transact business from the convenience of their cell phone or mobile device. Using your smartphone – iPhone, Android, Blackberry – you'll be able to view your current balances and transaction history, get directions to the nearest ATM and branch location,

make bill payments and funds transfers, and more. Instead of going to Rose Hill Bank, Rose Hill Bank will go with you!

Even our customers with less sophisticated cell phones will be able to access and view their up-to-the-minute account information. Unlike some of the proprietary mobile banking apps our competitors have introduced, our system will work with almost any mobile device operated on any network in the country. All that's required is that your device be able to send and receive text.

Watch for more details about Rose Hill Bank Mobile Banking coming this fall.

Who owns your assets after you're gone?



When a person dies or is incapacitated, family members are often left confused about the disposition of their assets. For example, a spouse may be legally prohibited from making payments or withdrawing funds from their husband's or wife's bank accounts. Or in the case of a death, the estate may be tied up for an extended period in the probate process, resulting in unnecessary costs as well as unnecessary anguish for the family. While the best advice is to plan ahead and to get help from an estate planning professional, it is also wise to have some general knowledge about how the law views ownership of assets.

POWER OF ATTORNEY

When assets are held solely in your name, it means that you alone have the power to say what should happen to them after you're gone. In a power of attorney, you, the principal, give another person the ability to act as your agent as long as you are living. There are two basic types of power of attorneys – one for your business matters, and one for health matters. Someone with a power of attorney for your business affairs cannot make health decisions on your behalf, and someone with a power of attorney over your health cannot make decisions about your day-to-day finances. So if you became incapacitated and had not established a power of attorney over your business matters, state law would determine who could handle your finances. You can purchase a "boiler plate" power of attorney online. To address a specific set of circumstances, a lawyer can prepare a customized power of attorney. As most people know, a power of attorney terminates upon the principal's death.

AVOIDING PROBATE

In case of your death, a will alone cannot prevent an estate from going through the probate process. The probate court must validate the will and that can not only take time, it can also be costly, reducing the ultimate value of your estate. One way to avoid probate is to establish joint ownership of assets. For your personal assets, ownership must be designated as "PAYABLE ON DEATH" to avoid any question. Perhaps a better way is with a revocable living trust. Because the trust remains "alive," its provisions remain unchanged, to be carried out by your designated successor exactly as you intended.

Again, this is general information. Estate law can be complex. If you or a member of your family is of the age or in such health that these issues might soon affect you, the best advice is to consult an estate planning attorney. For specific recommendations on how best to structure your accounts at Rose Hill Bank, call us or visit with your customer service representatives.