

# The Rock Review



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Happy  
New Year!



State Bank

of Table Rock



*From our Family to Your Family—We would like to thank you for the blessing of the relationships we have knowing you and your families. May all of you find comfort in the freedoms we have! We would like to wish you a prosperous 2017 filled with countless blessings of friends and family and good times to enjoy!*



With the beginning of a new year, we find so many things of which we are proud of accomplishing in 2016. With the addition of the Leech Insurance Agency under our Community Insurance Group in 2016, we not only gained great new additions to our agency team, but also gained many new relationships in the Humboldt Community! Over the past year Community Insurance Group has added additional staff, new companies we represent, and new products. With the continued growth of our Humboldt Branch, we are again expanding the location to better serve you. We have also been approved by the FDIC & State Department of Banking to turn the Tecumseh location into a full service branch opening on January 17, 2017. As small business owners, we understand the trust you place in us every day to handle your financial and insurance needs, and that you are the reason we exist!

We have a New Year's resolution for 2017 to not only give thanks daily to God for his continued guidance and blessings, but also to find positive things or praises out of each day to extend to others that we are so blessed to know. Those praises and prayers will continue to give us an appreciation for the freedoms, blessings, and friendships we all share. It's hard to believe that we have been managing the bank for the past 26 years. With the new year, we have decided it is time to hand some of the day to day management over and be able to have more time to help with giving back to some of the communities and passions we have in helping others. With this decision, the Board of Directors has appointed Mark Joy to be the next bank President and CEO (Chief Executive Officer). Rick will continue on as CFO (Chief Financial Officer) and as Chairman of the Board of Directors. We are confident that Mark will lead our organization reflecting the same business principles that have guided it for the last 131 years!

As we begin the new year, our Board of Directors and staff promise to you that we will continue to be the best at what we do; offering the latest innovations in retail banking and insurance services. Over the past year, we have added many new online features to the internet and mobile banking applications along with the newest feature, Money Desktop. This software allows you to consolidate all of your online banking, credit card, and other financial accounts under your internet and mobile banking. You are able to globally track all of your transactions in one place, as well as get transaction alerts on any of those accounts. This software will save you time and money, without any additional costs to you. Money Desktop also allows you budgeting capability based on the Dave Ramsey principle of reducing or controlling your debt! With its transaction tracking capability, you also are able to use it to export your information for your tax planning needs. This is a very neat and helpful tool that we would like you to take advantage of.

Please ask our staff who would be glad to help you set it up. Let us know if there are any ideas you have to help us to serve you better. Many of the changes over the past year have come from requests and suggestions made by you, our loyal customers!

Thanks again for your continued business! Have a Happy & Prosperous New Year! *Rick & Bobbie Kunze*

## Steve's Garage Door Sales & Service Roca, NE Business of the Month

April of 2015 Steve Davis started Steve's Garage Door Sales & Service out of Roca. He has never been busier servicing residential, commercial, and ag customers in Lincoln and the surrounding areas. Steve sells and repairs several brands and styles of overhead garage doors, but is especially proud to sell Amarr garage doors which are manufactured in Lawrence, KS. If you are looking for high quality service and dependability for your garage door needs; Steve Davis is the man for the job.



## Join us for a Girls Day Out!!



The State Bank of  
Table Rock &  
Community Insurance  
Group would like to

invite you on a fun filled all expense paid bus trip to Kansas City, MO. On Monday, February 20th, 2017. The bus will make pick up stops at Tecumseh, Table Rock and Humboldt starting at 7 a.m. We will make a rest stop in St.

Joe and find ourselves in North Kansas City by late morning. Upon arrival we'll enjoy a "Meet & Greet" with Mary Carol at Nell Hills Briarcliff Shopping Center where we will learn about current decorating trends before being treated to a glass of Prosecco and time to browse this beautiful designer home store brimming with Spring décor. Enjoy a delicious lunch next door at Trezo Mare Italian Restaurant. After lunch we will enjoy a stop at the Historic Webster House, 1644 Wyandotte St., in downtown Kansas City, with an array of clothing, jewelry, décor & antiques. We will then return to Nebraska around

6 p.m. Please call your local Branch or Agency location today and sign up to join us for a fun filled day!!! Space is limited. Please call no later than February 10 to reserve your spot!!!



MoneyDesktop is a Personal Financial Management tool that helps you budget and manage your finances. It allows you to import all of your accounts, across multiple institutions, so you can see your balances and transactions all in one place. It is available for free through online banking.

### How do I get started with MoneyDesktop?

1. Set up your account - Log in to your online banking and find the link for "MoneyDesktop". Accounts from your primary institution will automatically begin syncing to MoneyDesktop.
2. Add all accounts - Add additional accounts with other financial institutions to see your full financial picture. Add manual accounts for property, like homes or vehicles. You can also create manual accounts for accounts that are not supported or are broken. See "How do I fix an account that is 'broken'?"
3. Categorize transactions - After all of your accounts have been added, open the Transactions View and review your transactions for accuracy. Transactions are automatically categorized for you, but they are not always accurate and may need to be re-categorized. Your changes will be applied to future transactions. You may want to enter additional details about your transactions. See "How do I manage my transactions?"
4. Create budgets - With your transactions correctly categorized, you can easily create budgets based on your actual spending history. Open Budgets and follow the instructions to generate a budget. You can also create a budget manually. See "How do I create a budget?"

For more information or questions about MoneyDesktop call your local branch today!



You are a "Sweetheart" of a customer. Stop by your local branch Tuesday, February 14, 2017 for a Valentines Day treat!