



# Ruby Valley Financial Roundup



Summer 2011

Volume 11, Issue 3

## STOCK MARKET REPORT

### AUGUST 2011

Helium was up.  
 Feathers were down.  
 Knives were up sharply.  
 Florescent tubing was dimmed in light trading.  
 Paper was stationary.  
 Cows steered into a bull market.  
 Pencils lost a few points.  
 Hiking equipment was trailing.  
 Elevators rose, while escalators continued on their slow decline.  
 Weights were up in heavy trading.  
 Light switches were off.  
 Mining equipment hit rock bottom.  
 Diapers remained unchanged.  
 Shipping lines stayed at an even keel.  
 The market for raisins dried up.  
 Coca-Cola fizzled.  
 Caterpillar stock inched up a bit.  
 Sun peaked at midday.  
 Balloon prices were inflated.  
 Scott Tissue touched a new bottom.  
 And batteries exploded in an attempt to re-charge the market.

## THE "PORTRAIT DESK" IS OPEN

Ruby Valley National Bank is pleased to offer our customers the opportunity for a portrait sitting with a professional photographer. Portrait West will be at the **Twin Bridges office on September 26** (Monday) and in **Sheridan on September 27 and September 28** (Tuesday and Wednesday). Available sitting times are between 3PM and 8PM each day.

As our thank you, each customer will receive one complimentary 8 x 10" color portrait. Additional portraits may be purchased, however, there is no obligation for you to buy anything. The photos will be done in time for Christmas for gifts or cards. Sittings can include yourself or your entire family. Please call Isabel at the Twin Bridges office at 684-5678 or June in Sheridan at 842-5411 to schedule a time and location that is convenient for you. We hope you are able to take advantage of our gift by calling the "Portrait Desk" right away! Please note, the photographer may be able to accommodate special time requests—please ask!



*"Some people want it to happen, some wish it would happen, others make it happen." -Michael Jordan*

## KEEP IN TOUCH WHEN YOU MOVE

It is important to let us know when your address or phone number change. There may be questions we have about your account or your statement may be returned to us as 'not deliverable'. There have been instances where we cannot reach a customer to determine if flagged activity on an account was legitimately conducted or if, in fact, the transaction was not authorized. If we cannot make contact with you, we will take the best defense possible to protect you and put a hold on the account to suspend all future activity. This could be an inconvenience to you. However, if we have a current phone number, we can immediately verify the situation and take the appropriate action.

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## Dates to Remember

School Starts	Sheridan— August 24
	Twin Bridges— August 25
Labor Day	September 5
Customer Portraits	Twin Bridges—September 26
	Sheridan—September 27 & 28
Columbus Day—Bank Holiday	October 10



## Ruby Valley National Bank Named a Top Performer

*'ICBA 400' Ranking Credits the Community Bank's Teamwork and Commitment to Community*

**Twin Bridges MT (June 2011)—ICBA Independent Banker®**, the award-winning magazine of the Independent Community Bankers of America (ICBA) and the nation's number-one source for community banking news, recognized Ruby Valley National Bank, Twin Bridges, as an outstanding "ICBA 400" community bank performer in its June issue. The ranking is based on Ruby Valley National Bank's 2010 year-end earnings.

"We commend Ruby Valley National Bank for being named to this year's ICBA 400—a subset of community banks across the country that exemplify the mission of community banking by reinvesting in their communities and making them a better place for their local customers to live and work each and every day," said Chris Lorence, ICBA executive vice president and chief marketing officer.

Many of the ICBA 400 community banks have credited teamwork as a cornerstone to their success, which often means encouraging employees to volunteer within the community, and making loan decisions at the board level. "By making the daily business of running a community bank a team effort and making a commitment to their community, Ruby Valley National Bank and community banks in cities and towns throughout the country are truly able to foster a culture that benefits their employees, communities and their bottom line," Lorence said.

The ICBA 400 recognizes top performers across the community banking industry. The magazine's year-end rankings of ICBA members are based on return on average assets and return on average equity as reported in final 2010 FDIC call report data. The performance rankings include listings for Subchapter S corporation and Subchapter C corporation community banks among five asset categories.

"Ruby Valley National Bank is honored to be named to the ICBA 400," said Kenneth M. Walsh, President of Ruby Valley National Bank. "We credit our dedicated employees and loyal local customers for our success and are proud to be part of the financial foundation that drives economic stability and prosperity right here on Main Street."

To see the ICBA 400 Top Performers listing, visit [www.icba.org/2011ICBA400](http://www.icba.org/2011ICBA400).

### About ICBA

*The Independent Community Bankers of America, the nation's voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit [www.icba.org](http://www.icba.org).*

### **KEEP IN TOUCH WHEN YOU MOVE,** *Continued from page 1*

If you are replacing your landline phone number with a cellular number, it is even more important to update your contact information since cell numbers are not available through information services. It's easy to update your address with us. You can go to our website at [www.rubyvalleybank.com](http://www.rubyvalleybank.com) and under the 'Application and Forms' tab, select 'Change of Address'. When completed, you can mail to either office, fax it or drop it off. Or you can call us and after we verify your identity, we can change it on the system immediately.

Unauthorized address changes can put you in jeopardy of being a victim of identity theft. If we are advised of an address change from the post office and we cannot confirm your address change via the telephone, we will mail a letter to your former address and to the new address. We ask that you return the letters to us with your signature acknowledging the change.

Remember, we will never email or call you to ask your account number or to verify your account number. If you receive an email or phone call asking for account information, please do not give out any information.



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