

Clients Benefit from TCK's Unique System of Communication, Investment Selection and Performance Monitoring

The Beginning of a TCK Relationship --

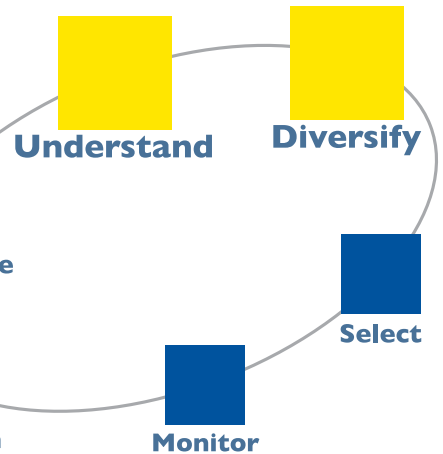
Within the past six *Trust Update* issues, we presented an overview of the features of each step of TCK's unique process. Now, let's take a deeper look, from the perspective of a potential TCK client, at the benefits of the first two steps.

Understand You: Prior to a TCK relationship moving forward, it is key that the involved TCK trust officer know what type of investor, or investors in the case of a married couple, he or she is assisting. Please note that this is also the first step when working with participants of retirement plans for which TCK is the Trustee. TCK utilizes a basic questionnaire as a guide to discover each client's investment "comfort zone". Identifying the prospect's goals is also a very important part of the "Understand You" stage -- this helps ensure that you and your investment portfolio share the same "personality" or "comfort zone".

Diversify Your Portfolio: A review of the prospect's existing portfolio of assets is the next step. The TCK trust officer is provided copies or originals (and we'll make the copies for you) of the prospect's most recent bank, brokerage, trust, mutual fund, annuity and other type of investment statements. The officer analyzes the current asset holdings for quality and how well they fit into the investor's identified comfort zone, and prepares recommendations regarding which assets to keep and which assets to sell. Of course, tax consequences are taken into consideration on all taxable accounts.

Common discoveries include:

- Low to average performing stocks and/or mutual funds



- Low quality bonds
- Lack of diversification or stock concentrations
- A portfolio that is too conservative or too aggressive in comparison to the prospect's comfort zone
- Investments that were purchased when they were performing well but are no longer superior performers

Details from the initial client meeting, combined with a thorough review of investment statements, help the TCK trust officer prepare a presentation which outlines TCK's solution. Dependent upon the lifecycle stage of the prospect, the solution can involve meeting retirement goals, satisfying income needs and/or gifting to family and charities.

THE PRESENTATION

A second meeting is held.

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Learning Never Ends

Dianne Allison, a senior vice president of TCK Trust & Financial Advisors, is beginning her term as president of the Kansas Bankers Association (KBA) Trust Division. The office brings varied responsibilities with an organization that covers areas such as education, legislation, regulation, and public relations.

Dianne's efforts will focus on leading the organization in its many functions: monitoring, advising, and educating Kansas bank trust departments and trust companies on regulatory changes and legislative issues, and conducting a fall trust conference in Wichita. She will serve on several banking committees including Federal Affairs, Retirement and Governing Council. Allison recently traveled to Washington, D.C., where she met with Kansas legislators, regulatory agencies, and national banking associations. She will also preside over the KBA Trust Division board, and co-chair the MOKAN regional trust conference (a nationally recognized trust conference) in 2007.

Dianne has served as a senior vice president and trust officer for TCK Trust & Financial Advisors since 1991. She earned the designation of Certified Trust and Financial Advisor (CTFA), is a member of the Arkansas City Rotary Club, and serves as a board member for the Wichita Children's Home.

Personal Briefs

Steve English is serving as a member of the Music Theatre of Wichita Finance Committee. Also, Steve recently transferred his Rotary membership to the Downtown Wichita Rotary Club and was elected to serve on the board of the Wichita Rotary Charitable Fund.

Shelli Nestelroad joined TCK in March 2006 as an Administrative Assistant to Dianne Allison. Shelli comes to TCK with ten years of employee benefit experience and a career background that includes experience in the banking, legal and insurance fields. Her current role includes opening new accounts and asset transfer requests, various trust administration duties, and the day-to-day operations of several different types of accounts. Shelli enjoys working with people and building personal relationships with clients. She has the ability to relate well to others and make them feel comfortable.

Tracy Pouncil joined TCK in May 2006 as an Administrative Assistant to several Wichita trust administrators. Her responsibilities include preparation for client and prospect meetings, opening accounts and requesting asset transfers, processing distributions, and creating annual account review reports. Before joining TCK, Tracy worked in the banking industry for eight years as a pension specialist in charge of loans from 401(k) plans and pension distributions. She also has experience as a securities specialist, where she handled securities settlement, mutual fund trading, and balancing foreign and Federal Reserve trades. Tracy enjoys traveling and spending time with family and friends.

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This visit gives the prospect an opportunity to hear TCK's draft solution, ask questions, discuss possible refinements, and agree on the action needed to solve problems and achieve goals.

With TCK, you can see the future from here. Call today to schedule an appointment for yourself or share this article with a friend—be sure to tell them that the above review and recommendation is typically provided with no obligation or cost on their part.

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Bond Strategies

Investing in stocks can be exciting, with the possibility of big rewards (as well as the accompanying risks). Bonds generally appeal to those who are less adventurous.

But, John Finneran, CFA, in a June 20 article (“MarketAxess: The Archipelago of Bonds?”) on the Motley Fool web site (www.fool.com), makes the point that bonds as an asset class are back, chiefly as a result of rising interest rates. For example, he notes, “There’s more value in taking corporate credit risk, as credit spreads—the difference between corporate bonds and risk-free U.S. Treasuries—rise.”

Bond basics

In a balanced investment portfolio, bonds often provide stability. Bond prices generally are less volatile than stock prices, and bond interest payments are generally higher than dividend payout rates. But bonds are not without their own risks. In particular, bond investors need to be concerned about interest rate risk. When interest rates are rising, as they have been recently, the prices of outstanding bonds must fall; conversely, as interest rates fall, bond prices go up. What’s more, bonds with longer maturities generally respond more sharply to interest rate changes. That’s one reason why longer-term bonds typically offer higher interest rates than shorter-term obligations.

Purposeful diversification

In times of economic uncertainty, there is a strong temptation to park assets in the relative safety of money market funds, waiting for a better time to invest. That’s not often the best approach. One problem is successfully identifying that “better” time to invest, and another is the still relatively low income typically paid on money funds. To learn more about how to stabilize your portfolio income, and about your investment portfolio in general, please feel free to call upon us at any time:

Wichita – 316-264-6010 / 1-800-530-5254

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J.R. English joins TCK as a Trust Officer

J.R. is a graduate of the University of Kansas and served in the Army over the past ten years, most recently stationed in England. J.R. is excited about his return to Kansas and anxious to learn all he can about the trust industry. He is currently working in TCK’s Unique Asset department. Unique Assets, like farms, homes, oil & gas, closely-held businesses, limited partnerships, life insurance, annuities, and promissory notes have “unique” and extensive documentation requirements. Gaining knowledge within this area of the trust industry will be invaluable to J.R.’s future at TCK.



Providing trust services in these Kansas communities
Wichita Lawrence Leavenworth Arkansas City Atchison Augusta Emporia
Eureka Everest Haven Kansas City Olpe

T C K T R U S T & F I N A N C I A L A D V I S O R S

TCK Volunteer Helps Allocate 2007 Funding for United Way of the Plains Community Programs

TCK helped to ensure that United Way of the Plains 2007 donations will be invested for maximum community impact. Martha Linsner, TCK Vice President & Trust Officer, served on the United Way's 2006 Allocations Review Panel.

Each of the 143 Allocations Review Panel volunteers served during April and May on one of ten panels that reviewed programs within the following areas: strengthening

children and families, seniors, meeting basic needs, and fostering health and independence. Collectively, the allocations volunteers reviewed 94 programs at 36 agencies. Allocations Review Panel volunteers attended a training session, three to six agency program presentations or site visits and an evening wrap-up session. These volunteers reviewed program design, client outcomes and detailed agency budget information.

The volunteers allocated funding for 89 local programs. Martha comments, "Serving on a United Way Allocations Panel gives me the opportunity to give back to our community through a short-term volunteer commitment." The United Way seeks allocations volunteers from diverse professions and ethnic communities. Contact the United Way at 316-267-1321 for more information on how to volunteer.

TCK Forming Bridge Club

TCK would like to start a couple of "social" bridge clubs that will meet monthly in Wichita on the first Tuesday of the month and in Arkansas City on the fourth Thursday of the month. Please call or E-mail Martha Linsner at 316-264-6010, 800-530-5254 or mlinsner@TCKKansas.com if you'd like to join us as a regular member or a sub.

Locations / Start Dates:

Wichita: TCK Offices – 125 N. Market (we'll actually play on the 18th floor of the SCTelcom building)
Start Date: Tuesday, December 5, 2006; 11 a.m. to 1 p.m. – lunch and beverages will be served

Arkansas City: Union State Bank-North Branch – Basement.

Start Date: Thursday, January 25, 2007; 11 a.m. to 1 p.m. – lunch and beverages will be served

Clients and friends welcome. We promise to not market our services to participants at these events.