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newcarlislefederal.com



**LET YOUR
HOME WORK
FOR YOU!**



**CONSIDER A LOW-RATE
HOME EQUITY LOAN
... details on page 3**

THE NEW \$100 NOTE

KNOW ITS FEATURES, KNOW IT'S REAL

The new \$100 bill began circulating October 8, 2013. Here are interesting facts about the new bill:

- **3-D SECURITY RIBBON** – when holding the note, tilt it back and forth while focusing on the blue ribbon. You will see the bells change to 100s as they move. The ribbon is woven into the paper, not printed on it.
- **BELL IN THE INKWELL** – The inkwell and bell are both copper until you move the \$100 note. When holding the note, tilt it to see the bell change from copper to green, an effect which makes the bell seem to appear and disappear.
- **PORTRAIT WATERMARK** – When holding the note to light, look for a faint image of Benjamin Franklin in the blank space to the right of the portrait.
- **MICROPRINTING** – Look carefully for small printed words THE UNITED STATES OF AMERICA which appear on Benjamin Franklin's jacket collar, USA 100 around the blank space containing the portrait watermark, and ONE HUNDRED USA along the golden quill.
- **SECURITY THREAD** – When holding the note to light, look for an embedded thread that runs vertically to the left of the portrait. The thread is imprinted with the letters USA and the numeral 100 in an alternating pattern and is visible along the thread from both sides of the notes. The thread glows pink when illuminated by UV light.
- **COLOR-SHIFTING 100** – When holding the note, tilt it to see the numeral 100 in the lower right corner of the front of the note shift from copper to green.
- **GOLD 100** – Look for a large gold numeral 100 on the back of the note. It helps those with visual impairments distinguish the denomination.
- **RAISED PRINTING** – When holding the note, move your finger up and down Benjamin Franklin's shoulder on the left side of the note. It should feel rough to the touch, a result of the enhanced intaglio printing process used to create the image.



Source: www.newmoney.gov

Fall 2013 LOCAL EVENTS

Our branch communities host many special events and fundraisers.

Make plans now to attend and enjoy these outstanding local activities.

Tipp City

CELEBRATE STREETSCAPE!

Saturday, October 26, 2013 - 9:30 a.m.
Main & Third Streets. Tipp City, Ohio

It's time to CELEBRATE! Tipp City officially re-opens the streets of downtown Tipp City with a Ribbon Cutting ceremony and special guests.

Enjoy the TMCS Halloween costume contest and parade, followed by games and a merchant trick-or-treat. All are Welcome!

Springfield

HOLIDAY IN THE CITY

November 30, 2013
Heritage Center, City Hall Plaza
Springfield, Ohio

This multifaceted event will delight the whole family! Santa arrives to visit with children in Santa Land, and the Grand Illumination of the downtown holiday lights is capped off with a dazzling fireworks display.

www.center-city.org

Beggar's Nights

NEW CARLISLE

Saturday, October 26
6 p.m. – 8 p.m.

TROY

Thursday, October 31
6 p.m. – 8 p.m.

SPRINGFIELD

Saturday, October 26
6 p.m. – 8 p.m.

TIPP CITY

Thursday, October 31
6 p.m. – 8 p.m.

Winterize Your Home

Temperatures are dropping and winter is right around the corner, which means it's time to winterize your home.

CHECK YOUR FURNACE

Schedule a furnace inspection with an HVAC professional who can also clean the ducts. Stock up on furnace filters (and remember to change them monthly). You should also remove all flammable items surrounding your furnace.

INSPECT ROOF, EXTERIOR, DOORS AND WINDOWS

Keep your home warm by preventing cold air from entering. Weather strip around doors and caulk windows. Also, look for and seal exterior crevice cracks and exposed areas around pipes. And, don't forget about your roof. Check for worn roof shingles or tiles and replace if needed.

PREVENT PLUMBING FREEZES

Make sure you drain garden houses and air conditioner pipes. If your air conditioner has a water shut-off valve, remember to turn it off. You should also insulate any exposed plumbing pipes. If you're planning an extended vacation, leave your heat on and set to at least 55°F to prevent freezing.

PACK AN EMERGENCY KIT

In case of emergency, especially a power outage, it's important to have a few items on hand:

- Flashlight with extra batteries, candles and matches or a lighter
- Bottled water and non-perishable food (don't forget your pets)
- Blankets
- First-aid kit
- A battery back-up

Use these simple tips to help you keep warm while protecting your family, your home and your wallet this winter.



Kathi Riley and Kathy Putterbaugh aboard the New Carlisle Federal float at the Heritage of Flight Parade of Planes in New Carlisle, Ohio - October 5, 2013

THERE IS NO TRICK TO HEALTHY TREATS

If you're handing out treats to your neighborhood tykes this Halloween, keep their health in mind. Most grocery stores have a Halloween section – look beyond the candy – where you can find fun sized snacks like peanuts, trail mix, granola bars, pretzels or sandwich crackers. All of these options have more fiber, protein and less sugar than candy.

Or, if you are a Halloween traditionalist and want to give out candy, compare labels and choose an option with less sugar and saturated fat per serving (e.g. Laffy Taffy, Smarties, Tootsie Rolls and Starbursts) than other common varieties.



GET TO KNOW...

Carl S. Gilbert

Carl Gilbert is the Senior Vice President of Mortgage and Consumer Lending. He is also the Officer of the Bank that oversees Compliance and Security. Carl has been with New Carlisle Federal for over 28 years in various capacities.

Carl's original aspirations after graduating high school were to delve into interior and exterior design. Thankfully for New Carlisle Federal's sake, Carl pursued a career in finance and attended Clark State Community College obtaining an associate's degree in accounting and then a bachelor's degree in Accounting and Finance from Wright State University.

Carl was recently elected President of The New Carlisle Breakfast Optimist Club. He resides in Tipp City with his collie, Pepper and pug, Cocoa. Over the years Carl has enjoyed raising his two grown children Brad and Stephanie who also reside nearby. Carl enjoys classic movies, browsing antique stores and visiting family and friends.



Tis' the Season ...for the Flu

Fall is in full swing and that means influenza (flu) season is here too. The flu is caused by viruses that infect your nose, throat and lungs. It's easily spread from person to person, so be sure to follow these tips to protect you and your family:

- Wash your hands frequently
- Keep your home and office clean and disinfected
- Get a flu vaccination
- Know when to stay home from work or school

LET YOUR HOME WORK FOR YOU!



Home Equity Loan
1.99%* APR

Consider a low-rate **Home Equity Loan** to:

- Make Home Improvements
- Consolidate Debt
- Finance a Large Purchase
- Help Pay for College

Call or visit one of our 3 locations to apply,
and visit **iBankNCF.com** to let us know
your Home Equity Loan needs.

*NCF qualifications: Introductory rate is limited to any New home equity loan revolving line of credit with a loan to value ratio of 80% or less. The Annual Percentage rate (APR) today would be 1.99% APR (Prime rate as of 8/15/2013 was 3.250% minus 1.260%). The APR may vary and is indexed to the Prime rate as published in the Wall Street Journal on the loans monthly cycle date of the 30th. The APR will remain at Prime rate minus 1.260% for 6 months. After 6 months, the rate may vary with Prime rate. The maximum APR will not exceed 25%. A \$450 prepayment penalty if closed within 3 years. Annual fee of \$65 will be waived for 1 year. Loan approval subject to the bank's underwriting requirements. Loan terms and conditions are subject to change without notice. Consult tax advisor regarding deductibility of interest. Inquire about higher loan to values.

BRAINBASHER!

Can you name
four days which
start with the
letter "T"?



Puzzles devised by © Kevin Stone [www.brainbashers.com]



Cranberry Apple Pie

What you'll need

1 refrigerated pie pastry
2 cups apples, peeled, cored, and quartered
2 cups cranberries (thawed if frozen)
2/3 cup sugar
1 tablespoon lemon juice
1 1/2 tablespoons flour

Crumb Topping

1/2 cup flour
1/2 cup sugar
1/4 teaspoon cinnamon
4 tablespoons cold butter, cut into 1/4-inch pieces

How to make it

- Heat the oven to 400 degrees. Line a 9-inch standard (not deep-dish) pie pan with the pastry, fluting the edge.
- Thinly slice the apples crosswise and combine them in a large bowl with the cranberries. Add the sugar, lemon juice, and flour, mixing well. Transfer the filling to the pie shell, smoothing the top of the fruit. Bake for 30 minutes.
- Meanwhile, in a large bowl, mix the flour, sugar, and cinnamon for the topping. Add the butter, rubbing it into the dry ingredients until the mixture resembles coarse crumbs.
- After 30 minutes, remove the pie from the oven and reduce the temperature to 375 degrees. Spread the topping over the pie and bake it for another 25 to 30 minutes, until the top is golden and the fruit thickens and bubbles around the edges. Allow the pie to cool for 2 hours before serving. Serves 8.

Courtesy of FamilyFun Magazine



A touch of color and tartness sets this apple pie apart from the classic standby.

Mixing the crumb topping makes a fun job for young helpers.

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BOARD OF DIRECTORS

H. Steven Grieser, Chairman of the Board
Donald L. Gilliam
Jeffrey S. Goodall
Gerald E. Simonton
Dale B. Steinlage

BrainBasher Answer: Tuesday, Thursday, today, & tomorrow!



NEW CARLISLE OFFICE
400 N. Main St. • New Carlisle, OH 45344

Phone: 937.845.3636

Fax: 937.845.3728

Hours

Monday through Thursday

Lobby: 9:00 a.m. to 5:00 p.m.

Drive-Up: 8:00 a.m. to 5:00 p.m.

Friday

Lobby: 9:00 a.m. to 6:00 p.m.

Drive-Up: 8:00 a.m. to 6:00 p.m.

Saturday

Lobby: 9:00 a.m. to 12:00 p.m.

Drive-Up: 8:00 a.m. to 12:00 p.m.



SPRINGFIELD OFFICE
833 Villa Rd. • Springfield, OH 45503

Phone: 937.342.1999

Fax: 937.342.1995

Hours

Monday through Thursday

Lobby: 9:00 a.m. to 5:00 p.m.

Drive-Up: 8:00 a.m. to 5:00 p.m.

Friday

Lobby: 9:00 a.m. to 6:00 p.m.

Drive-Up: 8:00 a.m. to 6:00 p.m.

Saturday

Lobby: 9:00 a.m. to 12:00 p.m.

Drive-Up: 8:00 a.m. to 12:00 p.m.



TIPP CITY OFFICE
5129 S. Cnty Rd. 25-A • Tipp City, OH 45371

Phone: 937.667.7667

Fax: 937.667.9527

Hours

Monday through Thursday

Lobby: 10:00 a.m. to 5:00 p.m.

Drive-Up: 9:00 a.m. to 5:00 p.m.

Friday

Lobby: 10:00 a.m. to 6:00 p.m.

Drive-Up: 9:00 a.m. to 6:00 p.m.

Saturday

Lobby: 9:00 a.m. to 12:00 p.m.

Drive-Up: 9:00 a.m. to 12:00 p.m.

Want to receive this newsletter via e-mail? Contact us at ncfsb@ncfsb.com.