



WELCOME...

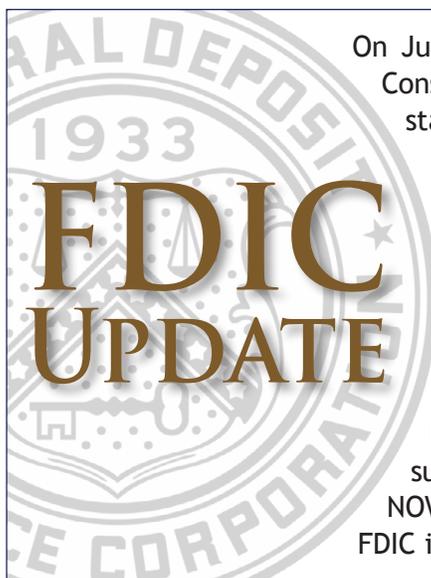
...to our first issue of the NCF Quarterly. This quarterly e-newsletter is our way of keeping customers informed about banking changes and special financial products, programs and developments as they become available at New Carlisle Federal Savings Bank. We'll also include information about special local events, as well as financial tips and answers to some of our customers most commonly asked questions. In addition we hope to provide you with some entertaining and informative articles that are "Just for Fun". We encourage your comments and suggestions regarding content and look forward to your input.

MONEY FACTOIDS\$

- The average life of a \$1 bill is 18 months.
- The average life of a \$5 bill is 15 months.
- The average life of a \$20 bill is 2 years.
- The average life of a coin is 25 years.
- There is over \$25 billion in unclaimed money in the U.S.
- At the end of the Civil War about 1/3 to 1/2 of the currency in circulation was counterfeit.
- China was the first country to issue paper money in 140 BC.
- Prior to 1981, a penny was 95% copper. Today's penny is 2.5% copper.
- The Mint's first gold and silver coins had no denominations printed on them. Size told you how much the coin was worth.
- The Mint's coin presses were first powered by horses, oxen and men.
- MasterCard was the first to use a hologram on its cards in 1984 to deter fraud.
- Bear markets are falling markets. Bears attack by slashing down with their paws.
- Bull markets are rising markets. Bulls attack by tossing up with their horns.
- Andrew Jackson was the only President ever to pay off the national debt.

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On July 21, 2010, President Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act into law, which, in part, permanently raises the current standard maximum deposit insurance amount to \$250,000.

In addition, if you have funds in a noninterest-bearing transaction account, they are insured in full by the FDIC from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC's general deposit insurance rules. The term "noninterest-bearing transaction account" includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It also includes Interest on Lawyers Trust Accounts ("IOLTAs"). It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts, and money-market deposit accounts. For more information about FDIC insurance coverage of accounts, visit www.fdic.gov.

4 TIPS FOR GREENING UP YOUR HOME

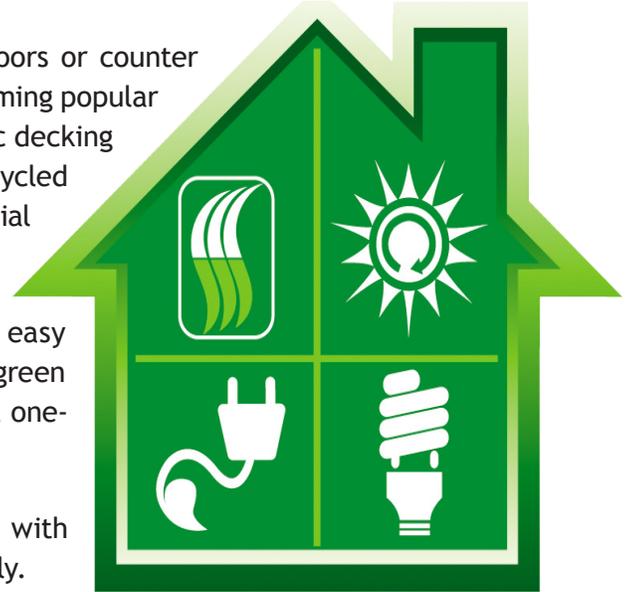
Eco-friendly living starts with you - the decisions you make about recycling, energy use, clean water and so forth. Problems like global warming and pollution can seem overwhelming and impossible to solve, but you can make a measurable difference with small changes. Where to start? Your home - it holds the keys to earth-friendly living.

1. **Build with earth-friendly materials.** When installing new floors or counter tops, consider alternatives. Cork and bamboo flooring are becoming popular alternatives to manufactured hardwood floors. Recycled plastic decking is also widely available. Look for counter tops composed of recycled materials - recycled glass products, aluminum post-industrial scrap and recycled tubs and sinks.

2. **Conserve with Energy Star[®].** The Energy Star label makes it easy to shop for energy-efficient appliances. Look for it and go green when you replace appliances - the average family saves about one-third on energy bills by doing so.

3. **Put bright ideas into practice.** Replacing five light bulbs with compact fluorescent light bulbs can save you up to \$60 annually.

4. **Stay warm, stay cool.** Keep heating and cooling costs down by using programmable thermostats, checking windows and doors for gaps, adding storm panels to windows and planting hardy trees and bushes around the house.



ENERGY-WISE HOME IMPROVEMENTS

Smart energy use in your home conserves precious resources, minimizes pollution and saves you money. Plus, your actions can influence those around you, so the smallest improvements can create a ripple effect for a greener future. *New Carlisle Federal Savings Bank can help jumpstart your home projects with a home equity line of credit special. Contact us at (937) 845-3636 or visit www.newcarlislefederal.com for details.*



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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
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Friday
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Drive-Up: 8:00 a.m. to 6:00 p.m.
Saturday
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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.
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\$5,000 WELCOME HOME FUNDS

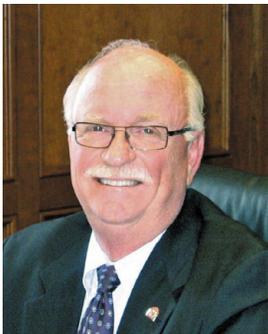
You may qualify for up to \$5,000 towards a down payment or closing costs on a home. The Welcome Home Program is designed to help low and moderate income homebuyers purchase a primary residence.

WELCOME HOME REQUIREMENTS:

- Home Buyers (Owner Occupied)
- 80% of Area Median Income Limit
- Mortgage Loan Approval
- \$500 Borrower Contribution
- Homebuyer Education



Welcome Home Funds are available on a first-come, first-serve basis. Other restrictions may apply. Call and schedule an appointment today to see if you qualify for these funds.



ASK THE PREZ...

Do you have a question you would like to ask our President, Dale Steinlage? Send Dale an e-mail at dsteinlage@ncfsb.com, give him a call, or stop by to see him at our New Carlisle Office. Your question may be answered in an upcoming issue.

GET TO KNOW... CHELSEA DEETER

Chelsea began her career with NCF in March of 2010 as a part-time teller in our Tipp City Office. She not only works in the Tipp City Office but also assists with scanning projects in our Lending Department. At the top of Chelsea's to do list is to enjoy a night out singing karaoke and annual family vacations to Orlando, Florida and Gatlinburg, Tennessee. Chelsea's first job was working at Cassel Hills Swimming Pool as a lifeguard. During high school she participated in cheerleading, softball, cross country and choir. If you are looking to find something in common with Chelsea, start watching American Idol, read "Green Eggs and Ham" or listen to country music - just a few of her favorite things!



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Donald L. Gilliam, Director
Jeffrey S. Goodall, Director
Gerald E. Simonton, Director
Dale B. Steinlage, Director

ALERT: WATCH OUT FOR THESE SCAMS

It can seem - momentarily - like a dream come true. Out of the blue, you receive a big, fat check in the mail. The letter accompanying it explains that:

1. You've won a lottery in some foreign country. You're supposed to deposit the check, then wire transfer back a certain amount of the money to cover taxes and administrative fees. After that, the rest of the jackpot will be released to you.
2. You've been selected to be a secret shopper and you'll be paid for your efforts. You're supposed to wire back most of the money to test the efficiency of the MoneyGram® process.



DON'T FALL VICTIM

Both of these are scams and are becoming increasingly common in this area. Once victims wire the money - out of their own personal accounts - it's gone.

The scammers are becoming much more sophisticated than they have been in the past, making the scams that much more difficult to detect. The checks look real. In fact, it's almost impossible to tell just by looking at them that they are fake. They may appear to

be issued by reputable U.S. institutions, and may even use real routing and account numbers. Many are printed on quality paper and have a watermark.

After scam victims deposit the checks in their accounts, it typically takes a minimum of 10 days for the bogus checks to be returned. By that time, the money that they have wired is long gone.

PROTECT YOUR FINANCES

Don't fall prey to one of these schemes, or the many similar ones that are making the rounds. When fighting fraud, a little common sense goes a long way. Remember:

- If it sounds too good to be true, it probably is.
- Ask yourself some questions: Did you enter the lottery? Do you know this company? Did you apply for a job as a secret shopper? If the answer is "no", it's almost certainly a scam. Don't bite!
- If you suspect fraud, contact New Carlisle Federal and the National Consumers League's Fraud Center at www.fraud.org or (800) 876-7060.



*"When fighting fraud,
a little common sense
goes a long way."*