



SUMMER 2012

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## Keep Your Traveling Money Safe By Planning Ahead

*Many Americans are planning to hit the road or the skies for their much anticipated summer vacation. We want you to have the information you need before you leave home to keep your money safe.*

Financial professionals agree that the safest and most convenient way to travel with your money is to take a small amount of cash with you. It's also a good idea to carry a debit, credit or ATM card. These cards are convenient while traveling because they are easy to carry, easy to use and often offer the lowest fees and the best exchange rates.

However, travelers still need to plan ahead to be prepared. To help, we offer these tips about what you need to take care of before you take off:

- Let us know when and where you will be traveling to avoid account holds or transaction rejections when out-of-the-ordinary transactions are presented for processing or posting.
- If you're traveling overseas, keep in mind that ATMs in many countries only accept four-digit personal identification numbers (PINs) and some countries have keyboards with numbers only, while others do not acknowledge zeros. Ask us if you should create a new PIN for your account before you take your trip.
- Carry a back-up card that you keep in a separate place. Families or couples may get even greater back-up coverage if each person takes a different card.
- Make copies of all the cards you'll be carrying. Be sure to copy the front and back of the card. Take a copy with you and give a copy to someone you trust back home. Be sure to also include the security code for the card and the customer service phone number.
- If we suspect unusual transactions conducted with your NCF credit or debit cards, our fraud department will contact you. Make sure we have your phone number up to date so we may contact you promptly.
- Bring a list of emergency phone numbers. If your credit card is lost or stolen, contact us at 800.991.4964. For debit cards, contact us at 800.236.2442.
- Check your balance before you leave. Know the limits on how much you can withdraw. Save all your receipts.



For more information about what to do if your card is lost or stolen or if you need additional help, visit Visa's website at [http://usa.visa.com/about\\_visa/ask\\_visa/index.html](http://usa.visa.com/about_visa/ask_visa/index.html) or MasterCard's website at <http://www.mastercard.us/support/lost-card.html>.

Source: ICBA

# Summer 2012 LOCAL EVENTS

Our branch communities host many special events and fundraisers. Make plans now to attend and enjoy these outstanding local activities.

## New Carlisle

### SUMMER IN THE PARK ENTERTAINMENT

New Carlisle Chautauqua Arts Council  
July 15 and 22, 6:30 p.m., FREE  
Jefferson & Smith Street in New Carlisle

### HERITAGE OF FLIGHT FESTIVAL

October 5 - 7, 2012  
Downtown New Carlisle  
[www.heritageofflight.com](http://www.heritageofflight.com)

## Springfield

### SPRINGFIELD FARMER'S MARKET

Downtown Springfield  
Saturdays through September 29  
9:00 a.m. - 12:30 p.m.

### CLARK COUNTY FAIR

July 20 - 27, 2012  
[www.clarkcoag.com](http://www.clarkcoag.com)

## Tipp City

### MIAMI COUNTY FAIR

August 10 - 16, 2012  
[www.miamicountyohiofair.com](http://www.miamicountyohiofair.com)

### TIPP CITY MUM FESTIVAL

September 28 - 30  
[www.tippcitymumfestival.org](http://www.tippcitymumfestival.org)

Have an event to Feature? Contact Julie Brannon at [jbrannon@ncfsb.com](mailto:jbrannon@ncfsb.com) or 937.845.3636.



## Raspberry Peach Cobbler

To cobbler means to hastily put together and this batter-style cobbler couldn't be quicker to whip up. The best part is that the combined flavors of its buttery topping and fresh summer fruit are so rich and satisfying; no one will ever guess what a cinch it was to prepare.

### INGREDIENTS

1/3 cup unsalted butter	2 teaspoons baking powder
3 cups sliced peaches (about 4 large)	Pinch of salt
1 cup raspberries	1 cup milk
1 cup sugar	1 teaspoon vanilla extract
1 cup flour	Whipped cream or ice cream, for topping

### INSTRUCTIONS

1. Heat the oven to 350°F. Measure the butter into a 2 1/2 -quart casserole dish (ours measured 11 by 8 inches by 2 1/2 inches deep) or a cast-iron skillet (11 inches in diameter and 3 inches deep).
2. Place the pan in the oven to melt the butter. Combine the peaches and raspberries in a medium bowl and sprinkle 1 tablespoon of the sugar over them. Gently stir the fruit, then set it aside.
3. In a separate bowl, whisk together the flour, baking powder, and salt. Add the remaining sugar, the milk, and the vanilla extract and stir until the mixture is evenly blended.
4. When the butter has melted, pour it into the batter, stir quickly but gently to mix it in, then immediately pour the batter into the casserole or skillet. Add the fruit with its juices, distributing it evenly and lightly pressing it partway into the batter with a spatula.
5. Return the pan to the oven and bake the cobbler until the top is a rich golden brown, about 1 hour. Serve hot or warm with ice cream or whipped cream. Serves 6 to 8.

## Bucey Promoted

Jason Bucey has been promoted to Assistant Vice President of New Carlisle Federal Savings Bank. Jason joined New Carlisle Federal in January 2006 and was promoted to the Springfield branch manager's position in 2007. He began his banking career in 2005. Prior to banking he worked in computer sales.

Raised in Clark County, he is a graduate of Northwestern High School. He attended the University of Cincinnati, then Colorado Christian University from where he received his degree in Organizational Management.

Jason is active with the Nehemiah Foundation, the Springfield Chamber of Commerce, as well as his church. He resides in Springfield with his wife Elaine and their baby daughter.



**W**hat's a commonym? A commonym is a group of words that have a common trait in the three words/items listed. For example: the words; car - tree - elephant. They all have trunks. See if you can figure out the commonym for the items below.

1. Humans - Porcupines - Books
2. Head - Goat - String
3. A Year - A Mattress - A Car
4. An Arm - A Race Track - An Olive
5. Ear - Steel - Kettle
6. Coffee - Layer - Spice
7. Duck - Mini - Venetian
8. Days - Seas - Continents
9. Yellow Brick - Dirt - Private
10. Bell - Red - Green

See page 4 for the answers

# 25 Things to Do for Little or No...



The best things in life are...actually, yes, they are free. While spending money can grant you entrance into exciting places and allow you to purchase cool items, money alone can't buy happiness. With a little patience and resourcefulness, you can engage in fun activities without spending any money.

1. Go for a hike in the woods
2. Go for a swim
3. Go fishing
4. Have a picnic
5. Play board games
6. Dig for fossils or gems
7. Run through your garden sprinkler
8. Take a free online class
9. Go canoeing or kayaking
10. Do some bird watching
11. Fly a kite
12. Go for a bike ride
13. Read
14. Sell lemonade
15. Tour a fire house or police station
16. Make a chalk mural in your driveway
17. Tour a television or radio station
18. Make a birdhouse
19. Stroll through a public garden
20. Join a book club
21. Find a drive-in movie theater in your area
22. Visit a dairy farm
23. Volunteer at a soup kitchen
24. Have a scavenger hunt
25. Clean out your house and have a garage sale

## Get to Know... Angie Mitchell

Angie Mitchell began her career with New Carlisle Federal as a full time teller in the Springfield Office in August 2005. In October 2010, she was promoted to Assistant Branch Manager at the Springfield Office.

Angie, like many of us, arrives home at night after work and immediately changes into her comfortable pajamas. If she could, she would wear them everywhere! But she restrains herself and only wears them at home. Her family has two dogs, a Rottweiler named Chelsea and a boxer named Rocky. They also have a 17 year old African Grey Bird named Lucy. They use to have a Chihuahua who loved to finish off the leftover peanut butter in the empty jar, which actually got its head stuck in the jar! That was an interesting evening at the Mitchell house.

Angie and her husband have two daughters who enjoy giving back to others. The girls collect pop tabs and plan to fill two 64 ounce jars and donate them to St. Jude Children's Research Hospital.

If you're near the Springfield Office stop by and talk to Angie about *The Twilight* book series or her favorite TV shows: *Pawn Stars* and *American Pickers*.



On May 6, 2012, three NCF employees participated in The 2012 Flying Pig Relay. Each runner ran approximately 6.5 miles through the Cincinnati area, finishing in 5 hours and 24 minutes. From left to right are Miranda Norman (Deposit Operations), Joan Thayer, Russ Thayer (Tipp City Office Branch Manager) and Sandra Ruble (New Carlisle Office Teller).





# New Carlisle Federal Receives 4-Star Rating!

## Responsive, Responsible, Respected

BauerFinancial, Inc., the nation's leading bank rating and research firm, is proud to recognize New Carlisle Federal Savings Bank, New Carlisle, Ohio as a 4-Star Excellent bank. A 4-Star rating indicates that New Carlisle Federal is among the strongest banks in the nation. To earn this recommended 4-Star rating, banks must excel in areas of capital quality, asset quality, profitability and much more. In fact, New Carlisle Federal Savings Bank has earned Bauer's recommended rating (5-Stars or 4-Stars) for the last 96 consecutive quarters.

"As big banks grow increasingly complex and inflexible," remarks Karen L. Dorway, president of the rating firm, "it's encouraging to know that there are still community banks, like New Carlisle Federal Savings Bank, that have mastered the three R's of banking. New Carlisle Federal Savings Bank is 1) Responsive to its customers' needs, 2) Responsible in its underwriting and investments, and 3) Respected by the nation's premier bank rating and research firm as well as its customers."

- |                     |                        |
|---------------------|------------------------|
| 1. They have spines | 6. Cakes               |
| 2. Cheese           | 7. Blinds              |
| 3. They have spring | 8. There are 7 of them |
| 4. They have pits   | 9. They are roads      |
| 5. Drums            | 10. Peppers            |



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## BOARD OF DIRECTORS

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Donald L. Gilliam  
Jeffrey S. Goodall  
Gerald E. Simonton  
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Drive-Up: 8:00 a.m. to 6:00 p.m.  
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Saturday  
Lobby: 9:00 a.m. to 12:00 p.m.  
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Drive-Up: 9:00 a.m. to 6:00 p.m.  
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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](mailto:ncfsb@ncfsb.com).

