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What is this?



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NEW WEBSITE, FACEBOOK

If you are a frequent visitor to New Carlisle Federal's [website](#), you've noticed some changes. The site has experienced an extreme makeover. All the features you've come to expect from online banking remain, but we've also added some helpful new improvements and made navigation much easier.

Along with the updates, you can now fill out a variety of loan applications online. Apply online for a Mortgage Loan, Home Equity or Auto Loan. If you are reading this newsletter in paper form, [sign up](#) to receive it electronically through e-mail. You can find this newsletter at our updated website along with other helpful banking tips.

In addition to the website facelift we now maintain a presence on [Facebook](#). "Like" us and get up-to-date info about special promotions, timely financial news and other banking events. Banking in the 21st century means connecting to our customers so New Carlisle Federal is never more than a "click" away.



RELAY FOR LIFE



The [American Cancer Society](#) Relay For Life is a life-changing event that gives everyone in communities across the globe a chance to celebrate the lives of people who have battled cancer, remember loved ones lost, and fight back against the disease. At Relay, teams of people camp out at a local high school, park, or fairground and take turns walking or running around a track or path. Each team is asked to have a representative on the track at all times during the event. Because cancer never sleeps, Relays are overnight events up to 24 hours in length.



Anyone can participate in Relay For Life. Friends, families, neighbors, classmates, sports teams, etc., can form their own teams. No matter who you are, there's a place for you at Relay. Recently, on June 10th and 11th, The New Carlisle Relay For Life Event took place at Tecumseh High School. The New Carlisle Federal team had many fundraisers leading up to the Relay including a hot dog roast, bake sale and candy sale raising nearly \$2,500.

Teams that participated in the New Carlisle Relay For Life Event raised over \$16,000 to find a cure for cancer!

MAKE A DIFFERENCE... GO MAD!

Each New Carlisle Federal employee was given \$10.00 to go M.A.D.! That's... Make A Difference. Here's how each employee went "MAD" to impact another's life:

- Donated the money to a junior high teacher who was making a Civil War presentation. Asked the teacher to use the money to help educate our young people.
- Gave to the March of Dimes because she had a premature baby and wants to help this organization.
- Asked others to match the \$10 and gave a total of \$177 to a local food pantry.
- Used the funds to purchase t-shirts for an Oesterlan Drive at a local church.
- Two people matched the \$10 and/or donated to Relay for Life.
- Bought ten greeting cards and sent them to ten friends. Many people were excited to hear from their friend and it strengthened their relationship.
- Donated to In-Touch Ministries, Dr. Charles Stanley.
- Sent it to Red Cross for the tornado victims in the south.
- Bought matchbox cars to be donated to the missions group at church. They will take them to Guatemala in August. This may be the only toy these children get for a very, very long time.
- Bought items for the hot dog roast fundraiser hosted by the Bank which raised over \$325 to be donated to Relay for Life.
- Made a donation to the annual fundraiser for Interfaith Hospitality Network.



How can you make a difference in someone else's life? Take an opportunity to go MAD and find out!

SAFE SUMMER SWIMMING TIPS

When the weather turns warm, everyone wants to be in or around the water. Hanging out at the pool or the beach on a hot day is a great way to beat the heat. Between having fun and checking out the lifeguards, most people don't think much about water safety – but they should. For people between the ages of 5 and 24, drowning is the second leading cause of accidental death. It doesn't have to be that way, though. Most water-related accidents can be avoided by knowing how to stay safe and following a few simple guidelines.

"BUDDY UP!" Always swim with a partner – whether you're swimming in a backyard pool or in a lake.

GET SKILLED. Learning some life-saving skills, such as CPR and rescue techniques, can help you save a life. A number of organizations offer free classes for both beginning and experienced swimmers and boaters. Check with your YMCA or YWCA, local hospital, or chapter of the Red Cross.

KNOW YOUR LIMITS. If you're not a good swimmer or you're just learning to swim, don't go in water that's so deep you can't touch the bottom, and don't try to keep up with skilled swimmers. That can be hard, especially when your friends are challenging you – but it's a sure bet they'd rather have you safe and alive.

SWIM IN SAFE AREAS ONLY. It's a good idea to swim only in places that are supervised by a lifeguard.



WHAT ARE QR CODES?

They come to us from Japan where they are very common. QR is short for Quick Response. They are used to take a piece of information from a transitory media and put it into your smart phone. You may have already seen QR Codes in magazine advertisements, on billboards or web pages. Once it is in your smart phone, it may give you details about that business, or show you a URL which you can click to see a trailer for a movie, or it may give you a coupon which you can use in a local outlet.

The reason why they are more useful than a standard barcode is that they can store much more data, including URL links, geo coordinates, and text. The other key feature of QR Codes is that instead of requiring a chunky hand-held scanner to scan them, many modern smart phones can scan them.

This unique QR code (right) lets customers instantly access New Carlisle Federal's website from their smart phone. Here's more on how it works and what you can do with it:



1. Make sure your phone can scan a QR code with its camera, either with an application that you download or via software that's already installed on your phone. To find out what application to use for your phone, we recommend doing a Google search for the model of your phone along with "QR reader".

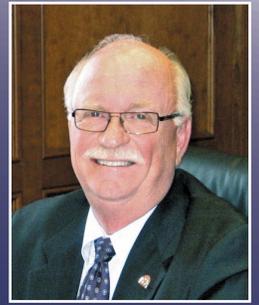
2. When you see a QR code, use your phone's application to scan it. You'll quickly be taken to a website or given important information regarding special promotions, discounts etc.

GET TO KNOW... JASON BUCEY

Jason began his career with NCF in January of 2006. He began working as a Loan Originator in our Springfield Office and took over the Branch Manager position a few years ago. Traveling is one of Jason's favorite things to do. He has traveled all over the United States, been to Guatemala five times and enjoyed honeymooning with his wife Elaine in Cozumel, Mexico. If you happen to be out taking a walk and see an English Bulldog dressed up in a tutu and pearls, let Jason know! That could be Darla - the Buceys' dog. As a child, Jason enjoyed summers at the baseball field and thought he would grow up to be a major league baseball player. That would explain why one of his favorite movies is "Major League". If you have a chance, stop by and visit Jason in our Springfield Office.



ASK THE PREZ...



With the current economic conditions and additional oversight on banks, what do you see for the future of banking?

Nearly everyone in our nation and beyond has been impacted by the prolonged recession. Some reports suggest the economy is recovering although locally there is not much evidence of it. Still, some of our customers in the manufacturing sector are reporting strong sales and new incoming orders, so there is at least some reason to be encouraged. Home prices are still depressed making this a wonderful market for home buyers, not sellers. But if sellers consider the deal they can get on their next purchase to offset the lesser price they can get on the sale of their current home, it still is an optimal time to upgrade, especially since mortgage rates have been hovering at near record lows.

Negative reports continue to appear in the media about banks. Please remember that what you are reading about and hearing about in news reports is nearly always about Wall Street banks, not Main Street community banks like New Carlisle Federal Savings Bank. Your local banks are part of your community. New Carlisle Federal is significantly invested in Clark and Miami Counties, not in Wall Street. We deal with everyday people every day. We don't deal with mega-corporations, sub-prime lending, or other high risk businesses.

While we are definitely experiencing a rough patch as the saying goes, the outlook for community banks and for New Carlisle Federal is very good. We've been here to serve you for over 125 years and intend to continue to help our communities for many decades to come.

Dale B. Steinlage, President

FARMERS' MARKETS

Farmers' markets are one of the oldest forms of direct marketing by small farmers. From the traditional "mercados" in the Peruvian Andes to the unique street markets in Asia, growers all over the world gather weekly to sell their produce directly to the public. In the last decade they have become a favorite marketing method for many farmers throughout the United States, and a weekly ritual for many shoppers.

In a farmers' market, a group of farmers sell their products once or twice a week at a designated place like a park or parking lot. Some farmers' markets have live entertainment. Shopping at a farmers' market is a great way to meet local farmers and get fresh, flavorful produce. Visit a farmers' market this summer and support our local farmers!

SATURDAY MORNING FARMERS' MARKET

2011 Tippecanoe Farmers' Market
3rd & Main Streets - Downtown Tipp City
Every Saturday through September 17th
9:00 a.m. - noon

www.tippecanoefarmersmarket.com

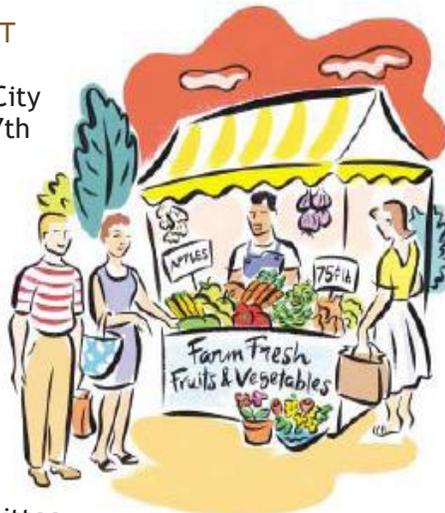
SPRINGFIELD FARMERS' MARKET

117 S. Fountain Ave.
Springfield, Ohio
Saturdays through October 1st
9:30 a.m. - 12:30 p.m.

www.center-city.org

NEW CARLISLE FARMERS' MARKET

New Carlisle Heritage of Flight Committee
Main & Madison Streets - Downtown New Carlisle
Every Saturday
8:00 a.m. - 1:00 p.m.



BRANCH MANAGERS

Becky L. McKenzie, New Carlisle
bmckenzie@ncfsb.com

Jason R. Bucey, Springfield
jbucey@ncfsb.com

Russell D. Thayer, Tipp City
rthayer@ncfsb.com

BANK OFFICERS

Dale B. Steinlage, President & CEO
dsteinlage@ncfsb.com

Carl S. Gilbert,
SVP - Mortgage and Consumer Lending,
Compliance Officer
cgilbert@ncfsb.com

Annette M. Ryan, SVP - Business Development
aryan@ncfsb.com

Andy Nichols, VP and Treasurer
anichols@ncfsb.com

Brian A. Smith, VP - Business Development
bsmith@ncfsb.com

Teri Dillahunt, AVP - Bank Operations
tdillahunt@ncfsb.com

Julie Brannon, Assistant Vice President
jbrannon@ncfsb.com

BOARD OF DIRECTORS

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



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.

