



Do You Receive Federal Benefits by Paper Check?

By March 1, 2013, the federal government is mandating that recipients of paper, federal benefit checks start receiving their funds electronically. You can receive your payment by signing up for direct deposit to your New Carlisle Federal checking or savings account.

Who:

People who get Social Security, VA, Supplemental Security Income (SSI), Railroad Retirement Board, Department of Labor (Black Lung) and Office of Personnel Management benefit checks.

What:

All federal benefit payments will be electronic by March 1, 2013. If you are applying for federal benefit payments, you must choose an electronic payment option from the beginning. If you are currently getting benefit checks, you must switch to an electronic payment option by March 1, 2013.

The move to all-electronic federal benefit payments provides significant savings to American taxpayers who will no longer incur the \$120 million price tag associated with paper checks.

Why:

Electronic payments are safe, easy ways to get federal benefit payments. They eliminate the risk of stolen checks, help protect you from financial crime and provide you more control over your money. Electronic payments give you immediate access to your funds from virtually anywhere. Problems with electronic payments are fewer and measurably easier to track and resolve than problems with mailed checks.

How:

To get benefit payments by direct deposit into an existing NCF bank account, you should be prepared to provide the type of bank account you have (checking or savings), your account number and NCF's routing number (242272463).

You can sign up for direct deposit at www.godirect.org, or by calling (800) 333-1795, or visiting your local bank branch or federal benefit agency office.



newcarlislefederal.com

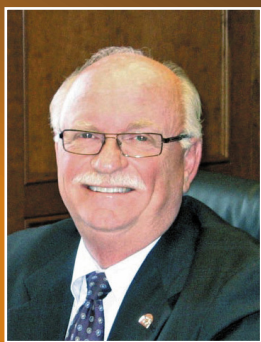


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President's Message

DON'T BE SPOOKED



As Halloween approaches New Carlisle Federal Savings Bank is reminding local consumers that their local community bank is a safe haven from scary bank practices that can leave many banking customers spooked. Banking with your local community bank is a hometown investment you can be proud of—not scared of. Taking care of our customers and looking out for the best interest of our community is just the way we do business—no tricks about it.

This Halloween season, savvy consumers should treat themselves to what New Carlisle Federal Savings Bank offers:

SWEET SERVICE. New Carlisle Federal is a relationship lender that focuses on the needs of local families, businesses and farmers.

DEPOSITS. New Carlisle Federal lends locally where our depositors live and work, helping to keep our local communities vibrant and growing. By choosing New Carlisle Federal, you'll be putting money where it belongs—back into the community you call home.

EXPERTISE. Because we live and work in the same communities as our customers, we understand the local marketplace and the ups and downs of economic cycles in the community.

LOCAL DECISION-MAKING. New Carlisle Federal's world headquarters is right here, where you can talk to a real human being.

TRUST, NOT TRICKS. We offer relationships you can bank on for years to come. We have been around for nearly 130 years.

At New Carlisle Federal we're dedicated to offering our customers the best banking experience we possibly can.

'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 yourself 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



COMMUNITY EVENTS

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

Springfield

HOLIDAY IN THE CITY

Saturday, November 24, 2012
Festival begins at 2:00 pm

Tipp City

WINTER'S YULETIDE GATHERING

Saturday, November 10, 2012
10:00 am to 8:00 pm

Sunday, November 11, 2012
12:00 Noon to 6:00 pm

TIPPECANOE CHRISTMAS IN THE VILLAGE

September, December 1, 2012
2:00 pm to 4:00 pm

Tipp City events can be found at:
www.downtowntippcity.org/events.html

New Carlisle

CHAMBER OF COMMERCE OPEN HOUSE AND VISIT WITH SANTA

Saturday, November 17th,
Festivities begin at 11 a.m.

NEW CARLISLE CHRISTMAS PARADE AND OPEN HOUSE

Saturday, December TBA,
Festivities begin at 10 a.m.

Have an event to Feature? Contact Julie Brannon at jbrannon@ncfsb.com or 937.845.3636.

Get to Know... Heather Navarre

Heather Navarre has been with New Carlisle Federal since 2007. She began as a fulltime teller in our Tipp City Office, became the Head Teller at that office in 2009 and then moved to the New Carlisle Office as the Assistant Manager. Recently, she was promoted to Office Administrator of the New Carlisle Office.



Heather enjoys spending time with her dad refinishing, designing and building furniture. A recent project they completed was a wine rack for her kitchen. One of her favorite childhood memories is a weekend get-away to the Kentucky Horse Park for getting straight A's in the fifth grade. Working with money is nothing new to Heather as she was the class treasurer when she attended Springfield-Clark JVS.

She resides in New Carlisle with her husband Scott and their two cats, Paisley and Parker and their Australian shepherd, Lucky.

5 Tips for Test Driving a Used Car



It is essential to test drive a used car. Buying a used vehicle demands thorough assessment and screening to make certain you are getting a car that works for you for many years to come. Here are five tips to help you choose your next used car.

1. Investigate thoroughly the make and model you are interested in prior to a test drive. Doing your research beforehand will assist you in knowing what to expect from the vehicle.
2. Don't hurry. Take time to focus on the automobile. Tell the sales person about any doubts about the car you may have following the test drive.
3. If possible, take a mechanic along for the test drive or make arrangements to drive the car to a mechanic during the test drive. He or she can offer his or her advice on the condition of the car and the expected expense for any repairs.
4. Perform the test drive on different road surfaces. If purchasing the car from a dealer, inquire if it is okay to take the vehicle off the regular course before you actually take the car.
5. Be sure to test drive two to three cars at a minimum.

Source: www.articlebiz.com

MAD GABS

Mad Gabs are a group of words, that at first glance and first saying don't make sense... but say them SLOWLY and LISTEN to what you hear to figure out what the phrase is. For example: Common Firm Their Rain = Come In From The Rain.

- | | |
|-----------------------------------|----------------------------|
| 1. Al of Try Ankle | 4. Ape Any Fur Youth Halts |
| 2. Ape Arrows Uncle As His | 5. Ask Rude Arrive Her |
| 3. Any Lack Tricked Bull Hank Hit | |



Persimmon Pomegranate Fruit Salad

INGREDIENTS

- 3 fuyu persimmons, peeled, chopped (1/4 to 1/2 inch pieces), seeds (if any) discarded
- 3/4 cup pomegranate seeds
- 1 Granny Smith or Fuji apple, peeled, cored, chopped (1/4 to 1/2 inch pieces)
- 7-10 leaves fresh mint, thinly sliced crosswise (stack them, then roll them up like a cigar and take slices from the end)
- 2 teaspoons lemon juice
- 1 teaspoon honey

METHOD

Gently toss all of the ingredients together. Keeps for at least a couple of days in the refrigerator, but best eaten same day it is made.

Serves 4

MAD GABS

- | | |
|-------------------------|------------------------------|
| 1. A love triangle | 4. A penny for your thoughts |
| 2. A pair of sunglasses | 5. A screwdriver |
| 3. An electric blanket | |

BRANCH OFFICE CONTACTS

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BOARD OF DIRECTORS

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Dale B. Steinlage



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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
833 Villa Rd. • Springfield, OH 45503
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Hours
Monday through Thursday
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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
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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.

