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Ways to Cope Financially During and After Major Life Events

Getting married

Before getting married, a couple should understand each other's attitudes toward saving and spending money. They should also know about any major outstanding debts held by their partner. Set short and long term financial goals.

Buying your first home

For most people, buying a home will be the biggest expense of their life, starting with the initial purchase followed by years of monthly payments, real estate taxes, insurance and maintenance costs. Homeownership often can be a tremendous investment and a source of tax breaks as well as stability.

A new child

You can have one fewer thing to interrupt your sleep at night if you get the family finances in shape. Start by getting spending under control with a budget. Also build your savings accounts for short term expenses and long-term needs. In addition, review and update your insurance coverage and wills.

The death of a family member

Contact the deceased person's attorney and other financial advisors. Locate important documents, such as insurance policies and the most recent will (an original, not a copy). Obtain multiple copies of the death certificate to apply for death benefits and to access bank and brokerage accounts. If the family's medical insurance is through the deceased person's employer, consider options for continuing coverage.

A divorce

Consult legal counsel and consider discussing tax issues with an accountant or other advisor because certain decisions, such as who will claim the children on tax returns, can affect each parent's tax liability. You also may be able to reduce some legal fees by working with a mediator to resolve issues such as child custody. Cancel joint credit cards and start to build your own credit history by opening a new credit card in your name only.

A job loss

Try to keep spending under control so you can pay your bills using existing bank and brokerage accounts for the next three to six months. Try to avoid withdrawing or borrowing money from your retirement savings. If you anticipate problems paying debts, such as your mortgage or credit card, contact your creditors immediately and attempt to work out a payment plan.

Can't make your mortgage, loan or credit card payments

No matter what triggers a personal financial crisis, the important thing is to be proactive and address the problem as soon as possible by contacting your lender to try to negotiate a long-term, workable solution.

Source: www.fdic.gov/consumers/consumer/news/cnspr08/cope.html



10 TIPS FOR KEEPING NEW YEAR'S RESOLUTIONS

Chances are at some time in your life you've made a New Year's resolution — and then broken it. This year, stop the cycle of resolving to make change and then not following through. If your resolution is to take better care of yourself and get healthy, you will have a much better year if your resolution sticks. Here are 10 tips to help you get started.

BE REALISTIC

The surest way to fall short of your goal is to make your goal unattainable. For instance, resolving to NEVER eat your favorite food again is setting you up to fail. Strive for a goal that is attainable, such as avoiding it more often than you do now.

PLAN AHEAD

Don't make your resolution on New Year's Eve. If you wait until the last minute, it will be based on your mindset that particular day. Instead, it should be planned well before December 31 arrives.

OUTLINE YOUR PLAN

Decide how you will deal with the temptation to skip that exercise class or have that piece of cake. This could include calling on a friend for help, practicing positive thinking or reminding yourself how your "bad decision" will affect your goal.

MAKE A "PROS" AND "CONS" LIST

It may help to see a list of items on paper to keep your motivation strong. Develop this list over time, and ask others to contribute to it. Refer to your list when you need help keeping your resolve.

TALK ABOUT IT

Don't keep your resolution a secret. Tell friends and family members who will be there to support you. Find a buddy who shares your New Year's resolution and motivate each other.

REWARD YOURSELF

Don't eat an entire box of chocolates if your resolution is to eat a better diet. Instead, celebrate your success by treating yourself to something that doesn't contradict your resolution. If you have been sticking to your promise to eat better, reward yourself with new fitness clothing or by going to a movie with a friend.

TRACK YOUR PROGRESS

Keep track of each small success. Short-term goals are easier to keep, and each small accomplishment will help keep you motivated. Instead of focusing on losing 30 pounds, focus on losing the first five. Keep a food journal to help you stay on track, and reward yourself for each five pounds lost.

DON'T BEAT YOURSELF UP

Obsessing over the occasional slip won't help you achieve your goal. Do the best you can each day, and take one day at a time.

STICK TO IT

Experts say it takes about 21 days for a new activity to become a habit and six months for it to become part of your personality. It won't happen overnight, so be persistent and patient!

KEEP TRYING

If you have totally run out of steam when it comes to keeping your resolution by mid-February, don't despair. Start over again! Recommit yourself for 24 hours. The 24-hour increments will soon build on each other and, before you know it, you will be back on track.

SAVE MONEY

EAT HEALTHY

QUIT SMOKING

LOSE WEIGHT

3 WAYS TO BE GREENER

Save yourself some money when you practice these eco-friendly tips:

1. **Be a creative commuter:** If you live within five miles of your office, you may be able to ride your bike to work. For those with a longer commute, investigate sources of public transportation or carpool with a co-worker/neighbor.
2. **Use recyclable shopping bags:** If every household in the U.S. reused a paper grocery bag for one shopping trip, about 60,000 trees would be saved.
3. **Recycle your e-waste:** Stop your old mobile phone or printer cartridges from going to landfill by contacting Oxfam, ActionAid or Rainforest Concern, which will recycle and re-sell them. Remember that computer hard drives and other data-sensitive eMedia need to be securely destroyed before recycling.

Source: <http://recycling-revolution.com/recycling-facts.html>



FROM THE PREZ...



The New Year is upon us and many have put away the old and are making way for the new. The Bank is no exception. While putting away our holiday decorations, we took a moment to look through some of our old ledger books you see pictured here. Back before computers, if you came into the bank to conduct a transaction, we'd pull out a ledger book and record the transaction information. Boy have we come a long way!

The ledger books remind us that NCF has provided banking services to our local communities for over 129 years. I have had

the privilege for the last 32 years, along with many dedicated NCF employees, to provide services and decisions that made NCF the strong bank it is today. Each of our employees continues to look for ways to exceed your banking expectations. If you have a suggestion you would like to share with me, my door is always open. You can also stop in and take a look at our ledger books to see if you have history that spans back further than just a few years.

Best wishes for 2013,

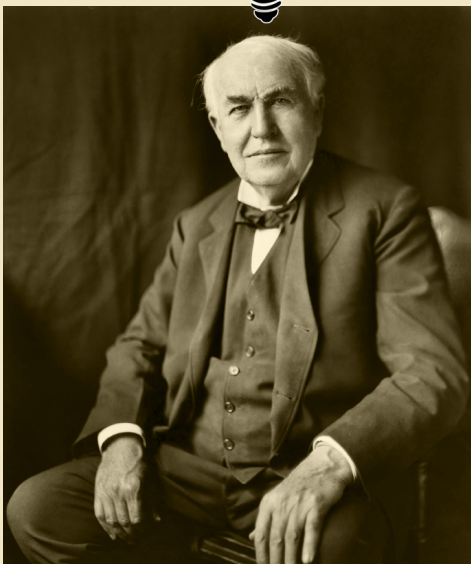
Dale Steinlage



Thomas Edison: Famous Quotes

Here are a few of Edison's most famous quotes to help you spark a new idea, get past a roadblock, or inspire yourself or someone else to reach for, and achieve what was once thought impossible.

- "I have not failed, I've just found 10,000 ways that won't work."
- "There's a way to do it better-find it."
- "If we did all the things we are capable of, we would literally astound ourselves."
- "I never did a day's work in my life. It was all fun."



Name these novels ... From their opening lines

1. All children, except one, grow up. ~ J. M. Barrie
2. You better not never tell nobody but God. ~ Alice Walker
3. It was the best of times, it was the worst of times... ~ Charles Dickens
4. Call me Ishmael. ~ Herman Melville
5. It is a truth universally acknowledged, that a single man in possession of a good fortune must be in want of a wife. ~ Jane Austen
6. Mr. and Mrs. Dursley, of number four Privet Drive, were proud to say that they were perfectly normal, thank you very much. ~ J.K. Rowling
7. In my younger and more vulnerable years my father gave me some advice that I've been turning over in my mind ever since. ~ F. Scott Fitzgerald

Get to Know... Brian Smith

Brian Smith has been with New Carlisle Federal since April 2010 and is Vice President of Commercial Development. Although his office is in Springfield, you may see him out frequently throughout the Clark County/Springfield area. He enjoys bike riding and has accomplished several bike rides in excess of 100 miles; most notably the Assault on Mt. Mitchell North Carolina. Brian also enjoys his annual fishing trip to Canada and visiting Disney World with his family.

Something interesting about Brian's family? He and his wife Andrea have three children, that all have the same birth day. While celebrating their daughter's third birthday, his wife was trying to delay the birth of their twin sons! They rushed to the hospital just in time. They also have a

two year old golden doodle named Reese.

Some of Brian's favorite things include watching Duck Dynasty or the movie Major League. His favorite book

is Don't Put Me In Coach by Mark Tatus. He enjoys working at NCF because, "local decision making is done here in our community. We are able to have discussions and make decisions in the best interest of the customer and the Bank."



3 Good Reasons to E-file Your Taxes

Most taxpayers file their forms electronically. The IRS has processed more than 1 billion individual tax returns safely and securely since the nationwide debut of electronic filing. Fewer people file a paper tax return every year. Here are three good reasons to e-file your tax return:

Safe and secure. Tax preparers and software companies who e-file must meet strict guidelines and provide the best in encryption technology. You receive an acknowledgment within 48 hours that the IRS received your tax return. If the IRS does not accept your tax return, you will receive notification and can quickly correct your return and resubmit it.

Faster refunds. An e-filed tax return usually means a faster refund compared to a paper return. The IRS issues most refunds in less than 21 days. If you choose direct deposit, your refund goes directly into your bank account. Combining e-file with direct deposit is the fastest way to get your refund.

It's easy. You can e-file on your own through IRS Free File, the free tax preparation and e-filing service available exclusively at IRS.gov. You can also use commercial tax preparation software or ask your tax preparer to e-file your return. And, if you qualify, IRS Volunteer Income Tax Assistance and Tax Counseling for the Elderly partners will e-file your return for free.



We recently mailed out flyers to get others to become a part of the NCF family. Many entered to win a Kindle Fire or the cash equivalent. The winner was Dave Wiles who chose the cash. Heather Navarre, Office Administrator, presented Dave with a check. Try not to spend it all in one place!

Famous Novels: Answers

- | | |
|--------------------------------|---|
| 1. The Adventures of Peter Pan | 5. Pride and Prejudice |
| 2. The Color Purple | 6. Harry Potter and the Philosopher's Stone |
| 3. A Tale of Two Cities | 7. The Great Gatsby |
| 4. Moby Dick | |

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