



## USDA HOME LOAN OPTION



*More rural families and individuals may be eligible to become homeowners with the help of a USDA guaranteed home loan. When the federal government agrees to guarantee a loan, banks like New Carlisle Federal can help buyers while incurring less risk. Through USDA's Guaranteed Rural Housing Loan Program, low and moderate income people can qualify for up to 100% financing even without a down payment.*

### To be eligible, applicants must:

- Have an adequate and dependable income.
- Be a U.S. citizen or legally admitted to the U.S. for permanent residence.
- Have an adjusted annual household income that does not exceed the moderate income limit established for the area.
- Have a credit history that indicates a reasonable willingness to meet obligations as they become due.
- Have repayment ability based on the following ratios: Principal, Interest, Taxes, and Insurance (PITI) divided by gross monthly income must be equal to or less than 29%. Total debt divided by gross monthly income must be equal to, or less than, 41%.

### Homes that qualify:

- Loans can be made on new or existing homes.
- Home must be structurally sound, functionally adequate, and in good repair.
- Home can be any size or design.
- The borrower must reside in the home. It cannot be used for income producing purposes.
- Homes must be located in rural areas.



*Think you may qualify for a loan through USDA's Guaranteed Rural Housing Loan Program? Contact your local office for more details.*

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[newcarlislefederal.com](http://newcarlislefederal.com)



# SPRING 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

### 15<sup>th</sup> Annual Memorial Day Walk

Meet in downtown New Carlisle and walk  
to the New Carlisle Cemetery  
Saturday, May 26<sup>th</sup>, noon  
[www.newcarlisle.net](http://www.newcarlisle.net)

### 2012 Relay 4 Life of New Carlisle, Ohio

Tecumseh High School  
June 8<sup>th</sup>, 6 p.m. - June 9<sup>th</sup>  
[www.relayforlife.org](http://www.relayforlife.org)



## SPRINGFIELD

### Hollandia Botanical Gardens

Entrance located where Warder St. dead ends  
into Water St. just east of the Kissell building.  
April 21<sup>st</sup>, 10 a.m. - 6 p.m.  
and April 22<sup>nd</sup>, 11 a.m. - 4 p.m.  
[www.hollandiabotanical.com](http://www.hollandiabotanical.com)

### March for Babies 2012 Clark County Walk

Buck Creek State Park  
Saturday May 12<sup>th</sup>, 8 a.m.  
[www.marchforbabies.org](http://www.marchforbabies.org)



### The Summer Arts Festival

Turner Pavilion in Veteran's Park  
June 15 - July 22  
[www.springfieldartscouncil.org/summer-arts-festival.htm](http://www.springfieldartscouncil.org/summer-arts-festival.htm)

## TIPP CITY

### 5th Annual What a Girl Wants Fashion Show

Raising money to fight breast cancer  
Downtown Tipp City  
Saturday, May 5<sup>th</sup>, Noon  
[www.wagwforacure.com](http://www.wagwforacure.com)



### Antique and Artisan Show

Downtown Tipp City  
Saturday, June 23<sup>rd</sup>, 9 a.m. - 4 p.m.  
[www.visittippcity.org](http://www.visittippcity.org)

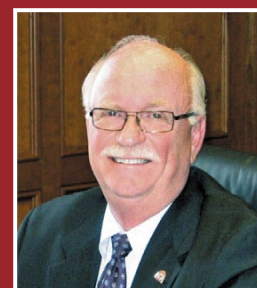
*Have an event you would like featured? Contact Julie Brannon at [jbrannon@ncfsb.com](mailto:jbrannon@ncfsb.com) or 937.845.3636.*

## ASK THE PREZ...

### **WHAT MAKES NEW CARLISLE FEDERAL SAVINGS BANK UNIQUE?**

Most people think little about what their Bank does differently to set them apart from the rest, unless they pay way too many fees. But in a positive sense, what separates New Carlisle Federal apart from the rest of the multitude of banks from which you can choose? I can think of several things quickly.

- **Our focus** - we are a community Bank, not a regional Bank. Our focus is on the people and businesses in the New Carlisle, Springfield and Tipp City areas.
- **Our people** - we are professional people, we call you by name, we care about you personally.
- **Our WORLD headquarters** - we are headquartered right in New Carlisle. We are not part of a larger holding company from out of our area or out of our state. We make our decisions right here, locally. New Carlisle Federal does not pull deposit dollars from this area to lend to customers in other areas. Your deposited dollars are loaned to people and businesses in our communities.
- **Our service** - this goes back to our people, but we pride ourselves in delivering premium service to our customers. Regular customer surveys continue to give us very high scores for our service.
- **Our mutual form of ownership** - many are confused by this, but New Carlisle Federal has NO stockholders. Our customers own the Bank. That's right; you are part owner of the Bank. Stock banks look to satisfy their stockholders first, then the customer, and then the employees. Our first focus is where it should be, on you, our customer.



Dale B. Steinlage, President & CEO



# INTERESTING FACTS ABOUT MONEY

1. If you toss a penny 10,000 times, it will not be heads 50% of the time, but more like 49%. The heads picture weighs more, so it ends up on the bottom. So always pick tails, you have a slightly better chance.
2. There is more Monopoly money printed in a year, than real money printed throughout the world. The amount of money in a Monopoly game is \$15,140.
3. A quarter has 119 grooves on its edge, one more than a dime. The reason the mint started using ridges was to prevent counterfeit and devaluing of the coin. At the time, coins were made of precious metals and people would shave the coin's edges. Merchants had to start weighing the coins to determine the true value since so many coins in circulation were shaved. Now that the mint no

longer uses precious metals, they still keep the ridges for the seeing impaired to be able to tell the different between coins like the dime and a penny.

4. A penny weighs 2.5 grams which is the average weight of a humming bird. A can of soda has four penny's worth of sugar.
5. America once issued a 5-cent bill during the Civil War to combat the coin shortage at the time.
6. On a Canadian two dollar bill, the flag flying over the Parliament Building is an American flag.
7. There are 293 ways to make change for a dollar.

Sources: [FTC.gov](http://FTC.gov), [usmint.gov](http://usmint.gov) and other various company and government websites.



## MAKE YOUR OWN 100 CALORIE SNACK PACKS

Save calories and money by making your own 100-calorie snack packs to keep handy. Grab a reusable canvas bag or plastic container and measure out 100 calories worth of fruit, nuts, popcorn or your favorite snack.

Have a sweet-tooth? Pack a handful of M&Ms for a sweet treat. Some of our favorite 100-calorie or less snacks:

SNACK	SIZE	CALORIES
Light Microwave Popcorn	3 cups	90
Pretzels	8 twists	55
Banana	1 small	90
Grapes	17 grapes	60
Almonds	10 nuts	80
String Cheese	1 stick	70
Plain M&Ms	20 pieces	68



## WORDSEARCH

A	N	W	P	O	B	P	C	U	Q	C	I	Q	M	Y
A	L	L	E	R	G	I	E	S	R	D	U	E	A	N
V	I	W	D	B	D	S	X	C	M	Z	Y	M	S	B
F	L	X	S	E	J	C	I	C	R	Y	A	A	O	F
G	I	T	M	L	N	K	A	G	O	L	F	N	O	R
P	E	A	S	T	E	R	Q	R	B	S	D	T	H	R
S	S	S	L	K	J	H	D	A	I	Z	G	V	U	A
N	L	T	Y	B	A	L	S	S	N	O	B	P	N	I
O	I	G	S	P	T	E	M	S	S	W	E	E	N	N
S	D	U	O	V	B	W	R	X	O	Y	E	Z	A	B
A	O	X	C	A	H	M	E	B	D	R	E	T	F	X
E	F	G	L	H	V	Y	I	H	G	J	G	N	T	F
S	F	L	O	W	E	R	S	Q	L	N	E	I	U	K
H	A	F	J	L	O	F	K	M	E	I	I	A	L	N
J	D	T	E	W	G	O	U	I	R	K	H	R	I	K
Z	G	E	L	Q	D	W	C	K	F	L	I	R	P	A
P	G	N	I	T	N	A	L	P	B	R	V	A	S	S

ALLERGIES  
APRIL  
BASEBALL  
DAFFODILS  
EASTER  
FLOWERS

GOLF  
GRASS  
GREEN  
LILIES  
MAY  
PLANTING

RAIN  
ROBINS  
SEASON  
SPRING BREAK  
TULIPS  
WET

# GET TO KNOW... TRACY LEMASTER

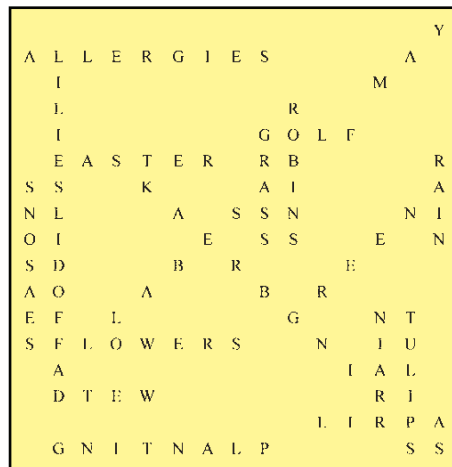
Tracy began working for New Carlisle Federal in December 2007 as a full time teller in the New Carlisle Office. In 2010 she was promoted to her current position as the Assistant Manager of the Tipp City Office. In high school she participated in Occupational Work Experience (OWE) as a kindergarten teacher's aide. She enjoyed working with students in reading, writing and art projects.

Tracy has always loved dogs. When she was about six years old, her cousin's dog had a litter of puppies and Tracy was yearning for a new puppy. On occasion, her cousin would give Tracy hand me down clothes in a paper bag. On this particular day her cousin handed her a paper bag. Expecting it to be more clothes, Tracy opened the bag reluctantly. To her surprise, when she looked in the bag, a cute little puppy was staring back at her! Today she continues her love for dogs by spending time with her border collie, Katie, who is in no way ordinary. Every day Katie makes her laugh in some way.

Some interests you may share with Tracy may include: her favorite movie *Gone With the Wind*, *The*



Carol Burnett show as her favorite TV series and reading *The Adventures of Huckleberry Finn*.



## WORD SEARCH SOLUTION

## BRANCH MANAGERS

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## BOARD OF DIRECTORS

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



**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](mailto:ncfsb@ncfsb.com).

