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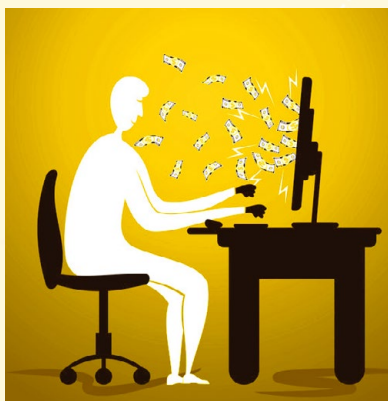
newcarlislefederal.com



Convenience Comes with Safety

By now you may realize how much time and money you can save using our convenience features such as online banking and bill pay, direct deposit and debit cards. But did you know that these services can also help protect you from identity theft and other financial fraud? Here's how:

Online Banking. Periodically logging on to your account electronically through online banking lets you keep an eye on your balances and account activity, and ensures that you catch unauthorized transactions quickly, when damage may be easier to repair. You can be confident that all of your information is safe, thanks to our advanced security features and encryption.



Online Bill Pay. When you pay bills online, you avoid placing checks and other personal information in your mailbox where criminals can steal it. You can get your New Carlisle Federal account statement delivered to you electronically. Plus, you may be able to have your bills delivered electronically as well, virtually eliminating sensitive paper mail.

Direct Deposit. Having your paycheck, benefits or investment income payments deposited electronically into your account can save you a trip to New Carlisle Federal and give you quicker access to your money. What's more, you won't have to worry about the paper check being lost or stolen.

Debit Cards. They work the same way as a check – the funds are deducted directly from your checking account – but debit cards are simple to use, easy to carry and allow for faster transactions. They also don't contain any personal information such as an address or phone number, like a check does. Plus, a debit card offers you better dispute resolution assistance and protection against fraudulent transaction. With a New Carlisle Federal Visa debit card you can shop worry-free at millions of merchants worldwide.

To learn more about how we can help you keep your hard-earned money safe, contact your local branch or visit us online at www.newcarlislefederal.com.



GET TO KNOW...

Russ Thayer - Tipp City

Russ Thayer joined New Carlisle Federal in 2008 as the Branch Manager of our Tipp City Office. Russ has several years of banking experience prior to joining New Carlisle Federal. His interests outside of banking include officiating local high school football games, teaching a finance class at Edison Community College and running and competing in 5K and 10K races.



Looking for a car? Russ didn't take long to find his first car which was a 1969 Chevy Nova he bought for \$600 from money he earned as a paperboy. He enjoys watching college football, reading civil war books and listening to 50's and early 60's music.

Russ and his wife Joan reside in Troy and share their home with four cats. They have raised three children and enjoy spending time with their two wonderful grandchildren who all live outside of the area.

TOP 5 RETIREMENT SPOTS

1. Albuquerque, New Mexico
2. Portland, Oregon
3. Louisville, Kentucky
4. Tucson, Arizona
5. Austin, Texas



Source: <http://money.cnn.com>

COMMUNITY EVENTS

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

New Carlisle Community Market

Saturdays; June-September
9 a.m. – 1 p.m.
Downtown New Carlisle, Ohio
www.buyclarkcounty.com/market

Springfield Farmer's Market

Saturdays; June-September
9:30 a.m. – 12:30 p.m.
Downtown Springfield, Ohio
www.center-city.org

Troy Farmer's Market

Saturdays; June-September
9 a.m. – 12 noon
Downtown Troy, Ohio
www.troymainstreet.org

Tipp City Market Place

Saturdays; June-September
9 a.m. – 12 noon
Tipp City, Ohio
www.tippcitymarketplace.org

The Mum Festival

September 27 - 29
Tipp City, Ohio
www.tippcitymumfestival.org

New Carlisle Heritage of Flight Festival

October 4, 5 & 6, 2013
www.heritageofflight.com

Miami County Fair

August 9 – 15
www.miamicountyohiofair.com

Whether you're a parent or educator, use these resources and tips to prepare for the new school year.



CHECK-UPS AND IMMUNIZATIONS

It's a good idea to take your child in for a physical and eye exam before school starts. If your child will be participating in a sports activity, your family doctor may have to sign a release form to permit your child to participate.

Most schools require your child's immunization shots are up-to-date. School entry may require documentation of immunization records. Find out what your child's school requires and bring any school forms for your healthcare provider to fill out and sign. Be sure to keep your own copy of any records. Failure to keep immunizations up-to-date could prevent your child from attending school.

FINANCIAL ASSISTANCE FOR FAMILIES

There are several programs and resources available to ease the financial burden of going back to school, including low cost meals and affordable health insurance. Find out if your family qualifies for the National School Lunch Program or free or low-cost health coverage.

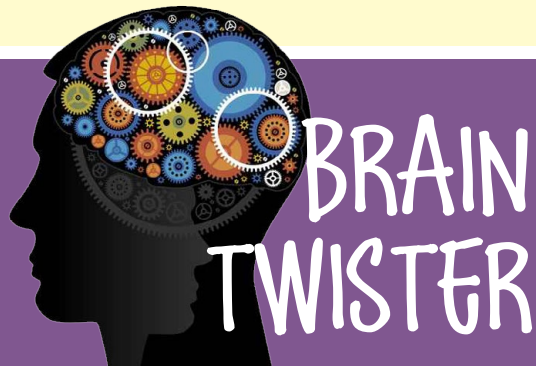
HOMEWORK HELP

Homework can provide many benefits for children. It can improve memory and comprehension, develop study skills, and teach children how to manage time. You can help by making sure your kids have a quiet, well-lit place to do homework and provide assistance, but not complete answers.

PLAN HEALTHY BREAKFASTS AND LUNCHES

As you prepare to send your children back to school, remember that nutrition is an important factor in academic performance. Studies have shown that children who eat healthful, balanced breakfasts and lunches are more alert throughout the school day and earn higher grades than those with an unhealthy diet.

Source: <http://www.usa.gov/Topics/Back-to-School.shtml>



How many times do you see the letter F in the sentence below? Count them only once, do not go back and count them again!

FINISHED FILES ARE THE RESULT OF YEARS OF SCIENTIFIC STUDY COMBINED WITH THE EXPERIENCE OF YEARS

Check out the surprising answer on page 4 and try this amazing brain twister on your friends.

BEAT THE HEAT

Stay cool this summer by cooling down with these tips:

- **Eat a Popsicle, ice cream, ice cube or other frozen treat.**
- **Drink plenty of cool water.**
- **Spend time with a friend and swim, have a water fight, or dump buckets of water on each other.**
- **Place an ice pack on your wrist. It cools the blood in your veins and instantly makes you feel cooler.**
- **Sleep with a sheet when you go to bed with a fan directed toward you.**
- **Turn off unnecessary lights during the day as they produce heat.**
- **Keep your air filter clean to avoid clogging.**

QUOTABLES

"Life is not measured by the number of breaths we take, but by the moments that take our breath away."

— Ralph Waldo Emerson

"Never be afraid to laugh at yourself, after all, you could be missing out on the joke of the century."

— Dame Edna Everage

"When writing the story of your life, don't let anyone else hold the pen."

— Unknown

*How many F's did you count? Three? There are six!
Read again:*

**FINISHED FILES ARE THE
RESULT OF YEARS OF SCIENTIFIC
STUDY COMBINED WITH THE
EXPERIENCE OF YEARS**

Almost everyone guesses three. Why? It seems that the brain cannot correctly process the word "OF". The letter F usually makes the "f" sound, like in "fox". However, in the word "of", it makes a "v" sound. Somehow, your brain overlooks the word "of" as it scans for the sound of "f".



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Hours
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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
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Lobby: 9:00 a.m. to 5:00 p.m.
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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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Hours
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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.

