

Total Eclipse

Eclipse. A fresh way to bank. SM

Spring 2007



Notes from John Pendergrass

It's hard to imagine we are already inching into Spring, but that's exciting because we are growing closer to seeing our new building become a reality.

Construction is underway and you can see the transformation of the old White Castle corner evolving into the new Eclipse Bank landmark in St. Matthews. The steel framing for the building gives neighbors an exciting sneak preview of what's to come. We hope to celebrate the summer months at our new "World Headquarters".

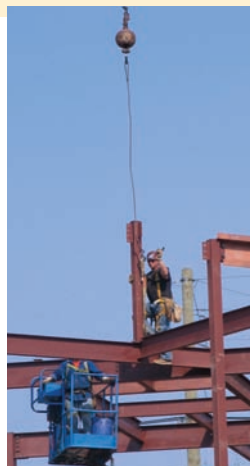
In the meantime, business is brisk. We enjoyed a very successful certificate of deposit promotion at the end of the year which brought hundreds of new customers through our doors. As shareholders, I hope you were able to take advantage of the special offer CD. And certainly, if you haven't done so already, I strongly encourage you to visit us at our temporary location at 135 Chenoweth Lane to transfer your personal and business accounts to Eclipse.

We ended our first year of operation as a \$56 million bank and ahead of financial projections. That's thanks in great part to your support. We are looking forward to a busy, energetic and profitable year ahead. As always, call or stop by with any questions, or send an email to john.pendergrass@eclipsebank.net.

Building on the Foundation

The Eclipse "World Headquarters" is rising from its foundation after a soggy autumn. Construction is underway and you can see the shape of the Eclipse building frame the skyline. Careful thought and extensive planning is underway to showcase an architecturally stunning addition to St. Matthews. The Eclipse design is unique, refreshing and different from what you'd expect in a bank.

Lichtefeld, Inc. is the primary contractor for the bank headquarters and we are working with professional design teams for an outstanding interior. As springtime takes hold, you'll see a taste of the fresh, exciting look of Eclipse that will take St. Matthews by surprise.



A FRESH WAY TO BANK

135 Chenoweth Lane
Louisville KY 40207
Tel. (502) 671-4800
info@eclipsebank.net
www.eclipsebank.net
Member FDIC



Survey Says...

Your opinion is important to us. We've been open more than a year now and daily build upon our customer service focus. We want to hear from you. Please visit our website at www.eclipsebank.net and complete a short survey on your experiences with Eclipse. Or, give us a call at **502-671-4800** and we'll be happy to mail you a copy. Your comments are confidential and greatly assist us in continually improving our service to you.

The 10 Minute Rescue

Eclipse makes banking easy. There's no excuse to not open an account with us. Opening your account takes just a few minutes - no hassle, no delay. Let us rescue you today. Simply give us 10 minutes.

And, remember, not only is opening your account easy, there are many more things that set us apart:

Free ATMs - Anywhere in the world – No strings attached –

At Eclipse, you can use your ATM card at any bank, anywhere in the world. We'll never charge you a fee and there are no hidden requirements, no minimum balances to maintain. It's free. It's easy to use. It's as simple as that.

Instant Internet – There are no cobwebs on Eclipse's website - it is easy to navigate and makes paying bills on line, checking your account balances and even chatting with your personal banker easy. You can even do it from home in your slippers. We'll never tell.

Real people – No 1-800# – We pride ourselves on not having a 1-800 number. What we do have are real people ready to offer real solutions. When you call Eclipse, you'll get a human. And if it's after hours, rest assured we'll return your call immediately when we return.

No branches? No problem. – You already know about our free ATMs, but don't worry about being across town and needing your bank. You can make deposits to your Eclipse account via any National City ATM.

Your business is our business – Need to customize your banking? Call one of our business bankers to learn more about Remote Deposit, merchant services and other options that let you run your business with ease.

At Eclipse, we create a fresh approach to banking that is unique... memorable and personal. We want to make a difference – for you.



Let Us Know What You Are Thinking...

Contact us any time via our website www.eclipsebank.net or call us at **502-671-4800**.

Or, do it the old fashioned way and drop by our current location at 135 Chenoweth Lane. We'll be happy to share a cup of coffee and maybe do a little banking too.



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