

Total Eclipse


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AUTUMN 2011



Fall Greetings!

from Steve Stratton - *President and CEO of Eclipse Bank*

Welcome to the fall edition of *Total Eclipse*!

Together we did it!

Eclipse posted its first ever annual pretax profit on December 31, 2010 totaling \$166,000! What's more, I am very pleased to announce that through eight months ending August 31, 2011, Eclipse has posted a year-to-date pretax profit totaling just over \$430,000!

When Free doesn't necessarily mean FREE!

How has your free checking account changed? What additional fees are you paying when you use your ATM or Debit Card? Do you pay a fee for online bill pay or for a printed monthly statement? If you maintain a Free checking account at Eclipse then the answer to these questions is simply that your account hasn't changed at all, and that free still means Free. Every week I hear complaints about cutbacks in big bank services and increased charges that appear at the bottom of big bank account statements. My bet is you may have heard or may have experienced these charges also. Please refer your family, friends and neighbors to visit and meet with one of our truly remarkable banking professionals. **Eclipse is a locally owned community bank where free still means FREE!**

Eclipse Coffee Klatch - A casual social gathering for coffee and conversation.

The banking industry is being reshaped by many outside forces. Taking charge of our resources to better understand what consumers think about us is paramount to achieving our goals. Over the next several quarters many of you will be asked to join us for a Shareholder Coffee Klatch. This is a time to hear from you, our valued Shareholders, on how we can do a

President's letter continued...



From me to you.

Need to pay a friend for last night's dinner? Need to send money to your child in college? Use Eclipse Bank's **Person to Person banking**. It's as easy as sending a text message or e-mail.

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better job building your bank and improving your investment. The first Eclipse Klatch will be scheduled in October, 2011. Our goal is to personally speak with every Eclipse Shareholder over the next twelve months. Please respond positively when you receive our invitation.

Fourth Quarter S-t-r-e-t-c-h

We can thrive in these uncertain times of economic turbulence but only if we shift and redefine our strategies to meet our customers' wants and needs. Our future depends on what our customers think of us today and tomorrow. How can we further improve our ability to simplify, provide mutually beneficial choices, and of course, reward loyalty? These are the challenges we must master, for they will continue to position Eclipse high above the competition.

I look forward to the fourth quarter of 2011 with hope, promise, and clear evidence of a "can do" attitude that radiates from the entire Eclipse Team. We will continue to increase shareholder value. We will continue on our path of safety and soundness. We will most definitely continue to appreciate your investment and your trust in us.

I answer my own phone and I return my messages, usually before the sun sets. Or if you prefer, send me an email directly to: steve.stratton@eclipsebank.com. I look forward to hearing from you.



Sincerely,

Steve Stratton

Oh What a Weekend...

The Eclipse World Headquarters was alive the weekend of June 27th with team members working on the system conversion to provide our customers with the latest in high tech banking services. Dedicated Eclipse team members and an On-site Conversion Team from Fiserv pitched in and smoothly converted the Eclipse data. Partnering with Fiserv allows Eclipse to offer innovative new services such as Person to Person banking, e-bills, and mobile banking, which will be available later in the year.

Our entire Team wishes to extend a special "thank you" to Eclipse Director, Al Sullivan, for providing a gourmet lunch on Saturday from Winston's Restaurant. This delectable feast kept all hard-working team members focused until the job was done. We sincerely appreciate our loyal customers and shareholders for their patience during this transition period. We look forward to introducing all of our improved and innovative new products and services to enhance your banking experience.



Simplify with e-bills.

Viewing and paying your bills has never been easier. With Eclipse Bank's **e-bills** you can have your bills delivered to you through online Bill Pay.

E-bills allow you to quickly see your amount due, due date, and bill detail without the paper statement. Green and convenient.

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Eclipse Out & About

Our Eclipse team members have been spotted around Louisville working and participating at many charitable events.

Summerbridge Golf Scramble

Over 120 golfers including quite a few Eclipse team members, customers, and board members enjoyed a sunny Saturday morning in June supporting a very important educational cause. Summerbridge Louisville is a unique summer academic enrichment program that has a dual mission of improving the educational trajectory of underserved inner city middle school students and inspiring young people who are at the critical age when they are searching for role models, and making choices that will dramatically affect their futures. The success of Summerbridge Louisville is due to a combination of elements that result in an exciting and rigorous academic program supplemented by creative arts, multicultural programs, and public speaking opportunities. Summerbridge promotes an infectious spirit of fun and a celebration of excellence.



Photos by Trialvisuals & SPO Design

Mid-Summer's Night 5K Run/Walk

On your mark, get set, go! On July 27th Eclipse Bank was the presenting sponsor for the Mid-Summer's Night 5K Run/Walk, which is hosted and presented by FSAB the Benefits Firm. The proceeds from the event benefit the West End School of Louisville, which is an academically rigorous year-round boarding school that provides a structured and safe environment for middle school boys. Participants were treated to food and drink generously donated by Saint's in St. Matthews. No speed records were broken by the 11 members of the Eclipse Team, but everyone finished the race and agreed it was an easy way to support such a worthwhile cause!



New! Charitable Giving Committee

New to Eclipse this year is the establishment of the Charitable Giving Committee or "CGC". This committee is comprised of Eclipse team members with membership that rotates quarterly. The "CGC" meets once a month to award funds to deserving local charities. In 2011, the Eclipse Charitable Giving Committee has provided financial support to: Wayside Christian Mission, No-Kill Louisville, River City Housing Authority, Wellspring International, Franciscan Shelter House, Blessings in a Backpack, and St. Matthews Area Ministries. Many community causes are touched by the time, talent and resources of Eclipse team members. Service to Louisville citizens is synonymous with our commitment to the exceptional service principles we offer to all of our customers.



Photo by Courier Journal

Host Your Next Event At Eclipse World Headquarters

Searching for a location for your next function? Our elegant central rotunda provides a striking entrance for clients and friends gathering together. Currently, more than thirty community groups have experienced our fresh approach to banking while taking advantage of our pleasant, contemporary environment. We are committed to supporting area non-profits and enterprising businesses as your local bank of choice. This free space is available to customers and community organizations in need of a meeting room for daytime or after-work functions of up to twenty participants.

Who's Who In the Community Room

The Crohn's & Colitis Foundation of America (CCFA)

CCFA is a non-profit, volunteer-driven organization dedicated to finding the cure for Crohn's Disease and Ulcerative Colitis. The Foundation funds cutting-edge studies at major medical institutions, nurtures investigators at the early stages of their careers, and finances underdeveloped areas of research. Educational workshops and symposia, together with their scientific journal, enable medical professionals to keep pace with this rapidly growing field.



New Eclipsers...

All of us at Eclipse would like to welcome and introduce our newest team members: **Mike Kempf, Vice President Commercial Lending and Business Development**, and **Shonas Doggett Receptionist/ Office Administrator**. Please feel free to contact either of our knowledgeable new team members at 671-4800. They look forward to meeting and working with you.

Upcoming Events

September 23rd - Eclipse Bank has teamed up with the Crohn's & Colitis Foundation Kentucky Chapter in hosting their inaugural fundraising event, "Love Your Guts Preview Party" at Eclipse Bank on Friday, September 23, 2011. Only 50 guests will have access to this special VIP event that will include live music, drinks, and hors d'oeuvres. The event includes a silent auction to raise money to support and increase awareness for the CCFA Kentucky Chapter.

September 24th - Eclipse is proud to sponsor the St. Matthews Area Ministries' fourteenth annual "Tortoise and Hare" 5k Run/Walk. This event partners with a long-standing tradition in St. Matthews, the Bethel- St. Paul Turtle Soup Festival, which observes its 82nd anniversary this year. The race will take place on Saturday morning, September 24th at 9 a.m.

September 27th - Eclipse will be hosting The St. Matthews Area Business Association Social Tuesday, September 27th from 5:30-7:00 p.m. In honor of National Square Dance Month, we are having an old fashion barn party. So two step your way over for food, drinks, fun, and networking.



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Let Us Know What You Are Thinking

Contact us any time via our website: www.eclipsebank.com or call us at 502-671-4800. Or, stop by our World Headquarters at 3827 Shelbyville Road. Take a tour, have a fresh baked chocolate chip cookie, feed the fish and chat about your banking needs. We'll keep a couch waiting for you.

