

Total Eclipse


eclipsesm
A FRESH WAY TO BANKsm

HOLIDAY 2010



Season's Greetings

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

Safety and Soundness

I believe the root of the financial meltdown – which has literally shaken the financial foundation of our nation and resulted in insurmountable damage to home equity, retirement and investment accounts of hard-working Americans – was a direct result of many non-bank financial institutions that sacrificed fundamentals upon the altar of greed. At Eclipse we also believe a number of super-regional banks will continue to alienate local residents. These banks have a history of depersonalizing their generic delivery channels and centralizing their operations outside of Kentucky. The news is filled with reports of these banking giants eliminating “free” checking and crafting numerous new fee structures at the expense of many Kentucky and Southern Indiana residents.

I also believe the road to recovery begins in St. Matthews and throughout our surrounding neighborhoods and local businesses. I reported in July that Eclipse posted its first quarterly profit since inception. It is now my privilege to report to our valued shareholders and customers that we are poised to record our first-ever annual profit on December 31, 2010!

3 Stars! ★ ★ ★

Through great leadership and governance from your Eclipse Board of Directors we have executed a prudent business plan anchored by the fundamentals of safety and soundness. The effect of this strategy is evident and has been borne out by Bauer Financial, an independent firm that analyzes and reports on the financial condition and safety of our nation's banks and credit unions. Based upon our significant progress, Bauer Financial has upgraded Eclipse to three out of five stars.

continued...

Don't Let Your Money Hibernate for the Winter

Eclipse is offering one of the highest **money market rates** in town on **deposits of \$10,000** or more. Relax this winter while your investment works for you! Call **Brenda Hyatt** at **671-4817** to learn more.

Member FDIC



“FREE” Checking

- Free Worldwide ATM use
- Free Online Banking
- Free Bill Pay
- Free Visa Debit Card-issued right on the spot

visit www.eclipsebank.com

Member FDIC

Because of your patronage and referrals, days at Eclipse are filled with optimism coupled with a "can do" spirit through teamwork and commitment to excellence. Our objective is to continue growing your bank by earning more of your trust and by cultivating your referrals into new enthusiastic fans. With free checking, free ATM usage around the world, free online banking and free bill pay, we strive to serve you by increasing your wealth. We pledge to never siphon away your hard-earned money through unsavory fee tactics.

Spread the News and Join the Revolution!

What better time than the new year to compare all of your banking services, investment returns, fees for services, and alternative account options! Please support your investment in Eclipse by encouraging your family, friends and neighbors to visit and meet with one of our truly remarkable banking professionals. I am confident they will be pleasantly surprised at the benefits Eclipse has to offer as a locally owned and operated community bank.

Looking Forward

Our wish today is that you enjoy the holiday season and reflect on the richness of family and friends. We sincerely appreciate your patronage and continued support and look forward to seeing you at Eclipse in 2011. Please stop by anytime to discuss your accounts and your investment in Eclipse. If you prefer, send an email directly to me at steve.stratton@eclipsebank.com.

Sincerely



Happy Birthday to Eclipse

Eclipse Bank celebrated its 5th birthday in October in style. We had a festive gathering of customers and staff. A grand time was had by all as we shared cake and refreshments in our beautiful lobby.



Home for the Holidays

Mortgage rates are at historic lows!

Refinance – Renovations – Second Homes

This may be your last chance to take advantage of these low rates. Speak with **Melissa McClure** our residential mortgage professional today! You may reach her at **671-4827** or email her at melissa.mcclure@eclipsebank.com. Member FDIC



Winter Holiday in July

We may be longing for warmer weather now, but this past summer the Eclipse team members hosted the St. Matthews Area Business Association's social with a winterfest theme. This networking event included holiday food and drinks while The Larry Abrams Band provided festive music. The St. Matthews Area Business Association promotes the growth and success of its members through business and community opportunities.



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 space is available free to customers and community organizations in need of a meeting room for daytime or after-work functions of up to twenty participants. Our Community Room provides well-appointed furnishings and state-of-the-art audio-visual equipment perfect for a social or business gathering. The adjacent kitchen is equipped with a refrigerator, warming ovens, a microwave/convection oven and preparation space.

Who's Who In the Community Room

Beatles fans gathered in the Eclipse Community Room in celebration of John Lennon's 70th birthday. A John Lennon themed cake provided the centerpiece for a nostalgic Beatle-mania get-together in October. Roy Martin, loyal Eclipse customer, brought the group together for an evening of fun and music by, you guessed it, the Beatles. What group would YOU like to have congregate in our space?



Photo by Courier Journal



Eclipse Out & About

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

Down Syndrome of Louisville

A huge crowd of supporters including one of our own team members enjoyed a sunny October morning walking for an important cause: Down Syndrome of Louisville. We were honored to help support this vital organization in their annual Buddy Walk. Participants included those with Down Syndrome, families, friends, and supportive community members. In addition to walking; crafts, music, food, and games for all ages kept everyone busy and entertained. We are so proud of all the walkers who crossed the Finish Line and the cheerleaders along the route.



Senior Care Experts

Senior Care Experts deliver much more than just healthy meals. They enable seniors to live healthy, comfortable, and fulfilling lives at home. Eclipse team members volunteer each week taking nutritious meals to local seniors. Masonic Homes prepares the food for each delivery, and the volunteers provide conversation and friendly smiles to the clients of this meaningful organization.

Alpha Leasing Day at the Races

When in Louisville, what is more appropriate than a day at Churchill Downs? In September Alpha Leasing, a valued customer, hosted a fun-filled Day at the Races for joint customers and prospects. The horses provided much of the entertainment with music and food rounding out the day. Thank you, Bob Leidgen, President of Alpha Leasing for sponsoring this event.

Italy Under the Stars

Mangia! Mangia! Mangia! The Italian Cultural Institute sponsored a delicious evening to fund Italian educational programs and scholarships. Eclipse supported "Italy Under the Stars" where several team members enjoyed the authentic Italian cuisine while, between courses, exploring the tables of intriguing silent auction items. The settlement of auction proceeds were handled by Eclipse team members. A truly great way to support a worthwhile cause!



New Eclipsers...

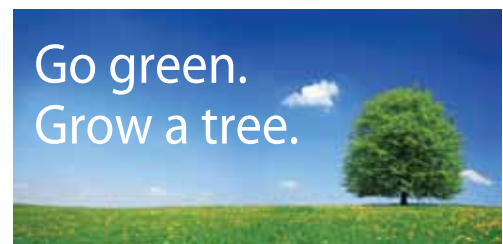
All of us at Eclipse would like to welcome and introduce our new team members: **Brandon Keith, Assistant Vice President BSA/AML, Becky Moser, Assistant Vice President Treasury Management, Melissa McClure, Vice President Mortgage Services, and Mark Clemons, Vice President Senior Credit Analyst.** Please feel free to contact any one of our knowledgeable new team members at **671-4800**. They look forward to meeting and working with you.

Switch To E-Statements

Switch your accounts to e-statements today – it's free and convenient.

- Access your bank statements easily and securely online 24/7
- Receive email notices when new statements are available.
- Log-on to online banking and get started immediately.

Eclipse will donate \$1 toward the Olmsted Parks Conservancy's efforts to re-plant Louisville's historic parks with new trees.



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 cookie, feed the fish and chat about your banking needs. We'll keep a couch waiting for you.



A FRESH WAY TO BANK.™

Eclipse Bank
3827 Shelbyville Road
Louisville KY 40207
Tel. (502) 671-4800
info@eclipsebank.com
www.eclipsebank.com

Member FDIC 