



Notes from John Pendergrass

Each quarter, I look forward to sharing thoughts with our customers and shareholders. With so much going on, what do I share...progress on construction of the World Headquarters...bank growth exceeding our expectations...the drought - great for construction, but tough on the lawn?

This time I want to share some thoughts on how Eclipse continues to quietly differentiate itself from the crowded banking marketplace.

Everyone always asks, "How will you be different?" Our consistent answer is, "We sweat the small stuff and listen to our customers."

The best bank customer we have is the one who takes time from a busy schedule to help us improve our products or service. The results of our recent customer survey were humbling to say the least, with a response rate over 25%—an envious number by any measurement standard.

Several customers commented on our need for a handicap accessible ramp and parking. We had addressed this issue with our landlord for over a year with no success. As many of you know, we recently purchased our temporary building for future growth. Within two days of closing, we installed a more customer-friendly ramp, handicapped parking was allocated and we have reserved all parking next to the building for our customers.

Thanks to everyone for your suggestions. We want to sweat the details. Details matter - because an unnoticed issue by most can be a very important concern to others.

Here is what you said about us...

- 92%... Would recommend or tell a friend about Eclipse.
- 82%... Found service outgoing, fresh, quick and professional

What would you tell the President? (my favorite)

- "I would tell others to go to another bank simply to see how much better they would be treated by Eclipse Bank."
- "Stay friendly and make your presence known."
- "Don't try to do everything the big banks do, but do what you do well."
- "If everyone is treated like I am - you're very good."
- "It's nice to communicate with humans as opposed to 'hit 5, press this, press that.'"
- "If this level of excellence can be maintained, you'll be the talk of the banking and business community."
- "Keep up the extra effort - you all ROCK!"

A high standard has been set - one that we intend to meet. That's why we sweat the small stuff every day. Thanks for your business and help us spread the word to your friends. Remember - Eclipse is everything you expect from a bank - in a way you wouldn't expect.

John



'Thar She Rises...

There's something taking over St. Matthews – and it's curiosity about the new Eclipse World Headquarters. Construction should wrap up by the autumn when we look forward to showcasing the best that is Eclipse. It will be unlike anything St. Matthews has experienced.

Survey Says...

You have spoken – and we listened. The response to our customer survey was overwhelming. If you haven't had a chance to respond, please visit our website at www.eclipsebank.net and complete the 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. We're ready to hear from you.



Tell Us A White Castle Story...

As we are fond of saying, everyone has five favorite White Castle stories, three of which they will not share with anyone. The St. Matthews White Castle was an institution on the corner for over 60 years and was home to many late nights and memorable sliders. We are proud of that heritage and want to hear your "Castle Comments".

Email us at whitecastlememories@eclipsebank.net or drop us a written note.

Did you meet your mate there? Have an exceptional Slider experience? Have trouble deciding between onion rings or fries? Or, was their coffee the best you ever tasted? Tell us what made that location special to so many people.

Our collection is already cooking. Several friends of the bank have donated unique pieces of White Castle history, including an "I attended the last day...April 16,2002" button, an old contract bridge scoring pad dating back to the '50's, various plates, mugs and photos. We would be honored to add your keepsake to our collection as we preserve the history of this site. We'll collect the best and share those stories with you as we add a new chapter for the future at the new Eclipse corner.



Contact Us

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.



A FRESH WAY TO BANK

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