

# Total Eclipse



A FRESH WAY TO BANK<sup>SM</sup>

WINTER 2014

## We did it again!

from Steve Stratton - President and CEO of Eclipse Bank



Eclipse Bank was recently awarded its **5th Star** by Bauer Financial for the financial quarter that ended June 30, 2014. Bauer Financial has been analyzing and rating the nation's banks and credit unions since 1983. Over the years, this rating system has earned the trust and recognition of regulators, bankers and consumers alike. A 5-star Superior rating from Bauer Financial recognizes that Eclipse Bank is one of the strongest financial institutions in the nation, excelling in areas such as capital adequacy, asset quality, and profitability. It is with great appreciation and acknowledgement of my colleagues whose combined efforts have once again been richly rewarded with another upgrade by **Bauer Financial, Inc.**

Throughout 2014 the Eclipse team has executed strategic decisions that have further strengthened our balance sheet and core operations while continuing our commitment to superior customer service and emerging technological enhancements. These steps continue to form a solid foundation for the future growth of Eclipse.

One of our more significant decisions in 2014 includes a **FREE** deposit account suite of products under the Kasasa brand. These **FREE** accounts include simple qualifiers that can earn a high rate of interest and other great rewards for our customers. Watch for our advertizing blitz starting this November.

We are embracing new technological advances in online banking and I am pleased to report a successful launch of mobile deposit to our existing mobile banking platform. In addition, we have redesigned our website, and we are in the process of retooling our on-line consumer and business banking platforms.

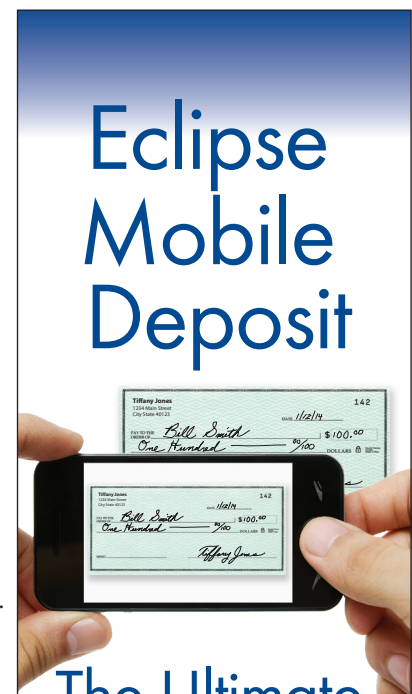
We pledge to stay focused in a transitioning industry, drive smart decisions, remain passionate about our customers, and continue to enhance shareholder value. We're building what we believe is the premier financial services company in Kentucky. We're building not just for the next several calendar quarters, but for the years to come.

Optimism is a force multiplier and together we can achieve anything. What can we do for you today?

Finish well,

**Steve Stratton**

President and  
Chief Executive Officer



## Eclipse Mobile Deposit

### The Ultimate Convenience.

- Use your smart phone to photograph your checks and deposit directly into checking.
- Secure and fast, anywhere you go.



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**(502) 671-4800**

[eclipsebank.com](http://eclipsebank.com)

Member FDIC

Equal Housing Lender

NMLS# 412735

## It's here!

### Eclipse New Website

Eclipse Bank is pleased to announce the release of our new website, designed with a fresh look and user-friendly navigation, updated with the latest information about our products and services.

The updated product

pages contain information about existing and new products and services available to you. View our deposit rates and even open certain accounts online. You will be able to watch product-related videos and read the most updated information regarding Eclipse. One of our main goals was to build a user-friendly and simple-to-navigate site. The new design allows users to quickly find content thanks to its low hierarchical structure. We hope that you will enjoy browsing our new site and that it will be yet another tool for strengthening our relationship with you.



## Convenient Visa Gift Cards from Eclipse

The Convenient Visa® Gift Card is the perfect gift, allowing the recipient to purchase exactly what they'd like. It's Convenient; It's Personal; It's Appreciated. Convenient Visa Gift Cards can be loaded one time with any dollar value between \$10 and \$500. Cards provide the security of plastic with the convenience of cash. They can be used to make purchases everywhere Visa debit cards are accepted including online and over the phone.

**Purchase fee \$3.95 per card.**

## MONEY ISLAND™

### Make Money Make Sense.

Financial literacy is at an all time low in the United States. This trickles down to our youth, who aren't receiving the knowledge and skills they need for a successful financial future. MoneyIsland changes all of that! Eclipse Bank is offering an exciting online world geared toward children between the ages of 8 and 14. They go on adventurous quests to exotic destinations, becoming financial gurus along the way.

MoneyIsland is **FREE** to our account holders' children, as well as local schools and youth programs. Please contact any of our customer service representatives at **(502) 671-4800** to get started, or join online at [eclipsebank.moneyisland.com](http://eclipsebank.moneyisland.com)



Now you can **Kasasa** with the best of them! Eclipse Bank is offering **Kasasa Cash, Kasasa Cash Back, and Kasasa Saver** accounts: **FREE** accounts that reward you for things you do anyway, like pay with a debit card rather than write a check.

**Kasasa** is a new brand of free checking and savings accounts that pays you for using your accounts with high interest, great rewards, and automatic savings. As an Eclipse Bank account holder, you know we love giving back to our customers in ways that matter.

If you are interested in opening a **Kasasa** account, please contact us at **(502) 671-4800**.

## Kasasa 360: Your money. Made smarter.

**Kasasa 360** is our **FREE** Personal Financial Management tool that:

- Gives you a complete view of your finances by aggregating all of your accounts in one place
- Offers powerful budgeting tools that will deliver reports to help you reach your financial goals
- Helps you stay up to date with your Kasasa qualifiers

Be certain where your finances stand, using your computer, smartphone or tablet. **Kasasa 360** puts your accounts, cards, loans, and more in the same convenient place and on one simple screen. With **Kasasa 360** there's no guess work. Just simple, smarter financial decisions. To learn more about **Kasasa 360** please contact Brenda, Mickie, or Abby at **(502) 671-4800**.

## Eclipse Out & About



### Summerbridge Louisville

Eclipse joined Sacred Heart school and local businesses in supporting Summerbridge Louisville 2014, a local nonprofit that provides summer enrichment classes to students from inner city schools and neighborhoods. Eclipse team members served food donated by Papa John's Pizza, Algood Foods, Wendy's, Fazoli's, Speedi Hot Lunch Service, and Paul's Fruit Market. Learn more about Summerbridge at [www.sblouisville.org](http://www.sblouisville.org).



### Create a Stir about Autism

Eclipse Bank was proud to attend and support the FEATure Flashback Create a Stir about Autism annual fundraising gala. This 70's themed event was hosted at The Gillespie and featured dinner and dancing with music from the band 100% Poly. Families for Effective Autism Treatment (FEAT) of Louisville is a nonprofit organization that actively supports and funds autism programs for the entire family. FEAT of Louisville is dedicated to easing the autism journey through ongoing support, education, and programs.

### St. Matthews Chamber Fall 5:05 After Hours

Eclipse Bank hosted the St. Matthews area chamber afterhours networking event. Everyone enjoyed meeting and learning more about other area businesses. The St. Matthews Area Chamber promotes the growth and success of its members through business and community opportunities. If you would like more information on the chamber please visit [www.stmatthewschamber.com](http://www.stmatthewschamber.com).



## On Your Mark, Get Set, Go!

Eclipse Bank has fielded teams for several nonprofits this summer and fall.

### Outrunning Autism FEAT 5K

The Eclipse team hit the street for FEAT (Families for Effective Autism Treatment) Saturday, May 31st. Funds raised for FEAT's programs benefit education, sports opportunities, and social events for autistic children and their families. [www.featoflouisville.org](http://www.featoflouisville.org)

### Mid Summer's Night 5K

On July 23rd several Eclipse team members participated in the Mid Summer's Night Run/Walk, hosted by the The Benefits Firm. The event benefited 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. [www.westendschool.org](http://www.westendschool.org)

## Step Forward for Mental Health Walk 2014

On August 16th at Waterfront Park the Eclipse team gathered to support NAMI (National Alliance of Mental Illness). NAMI Louisville is dedicated to educating consumers, family members, professionals, and the general public to dispel myths and misperceptions about mental illness. Their programs and services are aimed toward eradicating the stigma of mental illness, enhancing the hope of recovery, and improving the quality of life for those in the Louisville area whose lives are affected by serious mental illness. [www.namilouisville.org](http://www.namilouisville.org)



## Home Run to Benefit Home of the Innocents

The race was October 25th at Bernheim Arboretum and Research Forest. For more than 130 years, Home of the Innocents has offered hope to children in crisis throughout the region. All proceeds from the run benefit more than 3,900 children and families served each year. [www.homeoftheinnocents.org](http://www.homeoftheinnocents.org)



### New Eclipse

Eclipse is pleased to welcome our newest team member, Gisela Boylan, Vice President Loan Compliance, Information Systems & Community Reinvestment Officer. We encourage you to contact Gisela, or any of our knowledgeable team members at **(502) 671-4800**. We look forward to hearing from you.

## Happy New Year



The end of the year is a key time to review your financial "health" and well-being. Financial Advisor Sam Morton may be reached at **(502) 671-4806** or [samuel.morton@eclipsefg.com](mailto:samuel.morton@eclipsefg.com)



NO BANK GUARANTEE | NOT FDIC INSURED | MAY LOSE VALUE

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## Charitable Giving Committee

The Eclipse Charitable Giving Committee, comprised of Eclipse team members, meets monthly to award funds to local charities. During 2014 the committee has provided financial support to Waggener Wildcat Booster Club, Inc, Wayside Christian Mission, Shamrock Greyhound Placement Inc., The Arrow Fund Inc., Crohn's and Colitis Foundation of America (CCFA), Kentuckiana Chapter of the Leukemia & Lymphoma Society, Bluegrass Center for Autism, Council on Developmental Disabilities, National Center for Family Literacy, St. Matthews Area Ministries, and Family Scholar House.



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