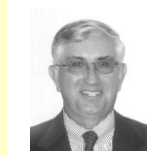


# YesBANKING™ NEWS

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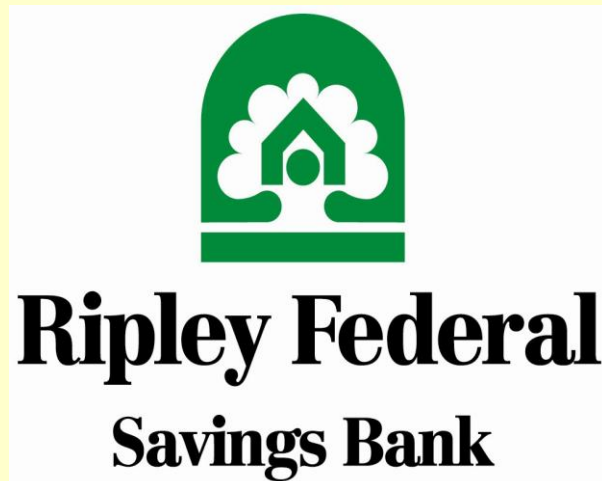
## THANK YOU TO OUR CUSTOMERS

(A message from President/CEO  
Danny R. Grooms)

As we begin a new year, the Board of Directors and staff would like to take this opportunity to thank you for allowing us to serve your financial needs during the past year.

2008 has been a year of many challenges in the banking industry. It is our sincere hope that the staff of Ripley Federal has met each challenge with a conscious effort to maintain the type of customer relationship you have come to know and expect from our bank. It is with the support of our loyal customers that we continue to grow and be a viable part of our surrounding communities.

We look forward to serving you throughout 2009 and for many years to come. Thank you, once again, for your



support and patronage during the past year.

### **RIPLEY FEDERAL TO OFFER SCHOLARSHIP FOR 2008-2009 SCHOOL YEAR**

Ripley Federal Savings Bank is pleased to announce it will again offer its' annual scholarship award for the 2008-2009 school year. This scholarship is non-recurring and will be awarded in the amount of \$500.00.

All high school seniors in the counties of Adams, Brown, Clermont and Highland, who are planning to attend college and major in business, economics, finance or accounting, and have a cumulative grade point average of 3.0 or higher, may apply for this award.

Application forms are available at the Ripley office located at 1006 S. Second Street, Ripley, Ohio; the Georgetown office located at 200 E. State Street, Georgetown, Ohio, or from your high school guidance counselor. Applications must be postmarked no later than March 20, 2009. The winner will be notified no later than May 1, 2009.

### *YesBanking Services:*

*Checking*

*Automatic Payroll Deposit*

*Passbook Savings*

*No Penalty CD's*

*Credit Cards*

*Individual Retirement  
Accounts*

*Customized Retirement  
Savings Plans*

*Drive-Thru Banking*

*ATM Banking*

*24 Hr. Telephone Banking*

*Debit Cards*

*Consumer Loans*

*Auto/Boat*

*Mortgage*

*Home Construction*

*Farm Real Estate*

1006 S. Second Street Ripley, OH 45167 937.392.4375 Fax: 937.392.1163	200 E. State Street Georgetown, OH 45121 937.378.6134 Fax: 937.378.4413
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[www.ripleyfederal.com](http://www.ripleyfederal.com)

Banking Hours: 9-4 Monday thru Thursday  
9-6 on Friday  
9-12 Noon on Saturday

### **O' CHRISTMAS TREE!**

Pictured is the beautifully decorated Christmas tree which was located in the lobby at the Ripley office during the holiday season.

This tree was decorated with ornaments hand made by the first grade students of Ripley Union Lewis Huntington Elementary school. Funds were donated by Ripley Federal to purchase the supplies needed for the decorations. Teachers assisting the students with the decorations were Aimee Carpenter, Kelly Saelens, Mary Edenfield and Lisa Moran.

Ripley Federal thanks the students and teachers for their hard work and thoughtfulness in decorating the tree.



### **COMPUTER CONVERSION COMING IN FEBRUARY 2009**

Ripley Federal Savings Bank is pleased to announce that they will be converting their core processing system from their current core processor to Connecticut Online Computer Center (COCC). After much research which began in the spring of 2007, it was clear that COCC could provide the software products Ripley Federal felt necessary in order to continue to deliver the most current and innovative banking solutions to our customer and allow our banking professionals to be even more responsive and efficient in handling your financial matters. The conversion will also allow us to expand our product base and begin offering internet banking and Bill Pay services in 2009.

During this upgrade, from February 4 - 9, our ATM's will be operational; however, the standard maximum daily withdrawal limit will be temporarily limited to \$100.00 and debit cards will have a maximum daily purchase limit of \$200.00. We apologize for any inconvenience this may cause and want you to be aware of these limits in advance so you may plan accordingly during that time period. In order to complete the upgrade, the main office in Ripley and the branch office in Georgetown will be closed on Saturday, February 7, 2009. The night depository will still be available to accept your deposits or loan payments. We will reopen both offices for business as usual on Monday morning, February 9, 2009.

24-Hour Telephone Banking will be enhanced as part of this upgrade and therefore will not be available on February 6<sup>th</sup>, 7<sup>th</sup>, and 8<sup>th</sup>. As of February 9<sup>th</sup>, our 24-Hour Telephone Banking will have a new, toll-free number: 1-888-416-3384.

Ripley Federal realizes that change can be difficult; however, with the cooperation of our loyal customers and the hard work of our employees, we expect this change to greatly enhance our banking operations to everyone's benefit with a minimum of interruption of services. If there are any questions or concerns during this conversion period, please do not hesitate to contact us at 937.392.4375 or 937.378.6134. We are truly excited about the benefits of COCC and look forward to better serving our customers and our community.



## **Important Dates, ATM Locations & Resources**

### **Dates We're Closed**

**Martin Luther King Day**  
Monday, Jan. 19, 2009

**RFSB Processor Conversion**  
Saturday, Feb. 7, 2009

**President's Day**  
Monday, Feb. 16, 2009

**Memorial Day**  
Monday, May 25, 2009

**Independence Day**  
Saturday, July 4, 2009

### **ATM Locations**

**RFSB Main Office**  
1006 S. Second St., Ripley

**Georgetown Office**  
200 E. State St., Georgetown

**John Wood Insurance Office**  
(drive-up outside of building)  
252 S. Second St., Ripley

**Ripley IGA Supermarket**  
(located inside)  
1015 S. Second St., Ripley

### **Important Resources**

**YesBanking Info-Line**  
1-800-414-4619  
Will Change 2-9-09 to  
1-888-416-3384

**Visa Credit Card**  
24-Hour Service  
1-800-558-3424

**Ripley Federal Website**  
[www.ripleyfederal.com](http://www.ripleyfederal.com)

