



Customer Connection

Just Ask Us	1
Michele Thompson	1
New Staff	1
Mortgage Lending	2
Home Equity Special	2



Our valued customers,

In July, our duties changed as the Board of Directors named us to the roles of Chairman of the Board & Chief Executive Officer and

President & Chief Financial Officer of La Porte Savings Bank. During the past 8 years, we have worked closely to lead our team in successfully growing our Bank while maintaining a resolute commitment to customer service and community involvement. Be assured that in our new roles, we will continue to use this vision in our daily decision-making.

Chartered in 1871, La Porte Savings Bank celebrates 140 years of business this year, and that milestone stands as an ongoing reminder that you, our customers, are the reason we are still in banking today. We are proud that we serve multiple generations of customers – often providing a mortgage to someone whose grandparents got their first mortgage at La Porte Savings Bank or opening a Kids' Club account for the child of someone who started his or her first savings account with us many years ago.

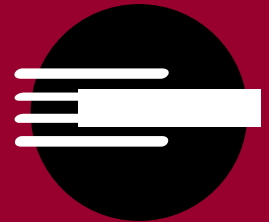
We enjoy being a part of the communities we serve and seeing you not just in our lobbies but at community events and in local businesses. Thank you for choosing the La Porte Savings Bank and for allowing us to continue to serve you. If we can answer any questions or be of service, remember to "Just Ask Us" and we'll be glad to help!

Lee A. Brady
Chairman of the Board/CEO

Michele M. Thompson
President/CFO

Just Ask Us.

866.362.7511



WELCOME TO OUR STAFF



The La Porte Savings Bank recently welcomed Liz Kaminski as Marketing Manager. Kaminski assumes responsibility for the communication and marketing efforts of the organization. A graduate of the University of Nebraska, Kaminski

previously served as an account manager for Meridian Title Corporation in La Porte County and Southwest Michigan. An active community volunteer, Kaminski currently serves on the Board of Directors of the La Porte Hospital Foundation, Board of Trustees for the La Porte Family YMCA, and La Porte City Tree Commission. Kaminski has served in leadership roles for many local nonprofit boards in La Porte County including past president of the La Porte County American Red Cross, La Porte Family YMCA, La Porte Community Schools Education Foundation, La Lumiere School Parents Association, and Tri Kappa. Married to Jim Kaminski, she resides in La Porte and has two children Peter and Clara.

Michele M. Thompson Named President

La Porte Savings Bank made history in July when Michele M. Thompson was named President. The first woman selected to guide La Porte Savings Bank, Thompson's proven leadership ability and over 30 years of banking experience will guide our organization's future growth. Thompson stated,

"I am both thrilled and honored to be a part of the deep rooted history and success our Company has experienced over the last 140 years. I share the same commitment to our customers, employees, shareholders and community that has been, and will continue to be, the hallmark of our organization."

[>Read more on page 2](#)

MICHELE THOMPSON (continued)

A graduate of Ball State University with a bachelor's degree in Finance and an MBA in Business Administration from Indiana University South Bend, Thompson joined La Porte Savings Bank in 2003 as Chief Financial Officer. She was later promoted to Executive Vice President and in 2007 she was named a Director of the Bank.

Thompson is a past recipient of the Athena Award which honors women for accomplishments in their career, volunteer roles, and as a role model for women in business and leadership. Her commitment to community is evidenced by an impressive array of community leadership experience. She currently serves as the Chairman of the IU Health La Porte Hospital Foundation Board of Directors and sits on the Boards of IU Health La Porte Hospital and the Unity Foundation of La Porte County. Thompson is a member of the La Porte High School Athletic Department Advisory Committee, a member of St. Joseph Church, and a Habitat for Humanity volunteer.

Thompson has served as past board president of the La Porte Family YMCA and La Porte County United Way. She has served on the boards of the La Porte County Convention and Visitors Bureau, Parents and Friends, Tri Kappa, and the La Porte Area Juvenile Aid Association.

A native of La Porte County, Thompson resides in La Porte with her two children Drew and Taylor. ■



How Low Can Mortgage Rates Go?

La Porte Savings Bank has provided residential mortgage lending to our customers for more than 140 years and today's rates are the lowest they have been in all of that time! Now is the time for all homeowners to determine whether or not it is the right time to purchase a home or to refinance. In addition, many customers are considering paying off a small first mortgage with a home equity if that allows them to gain a better rate and save the closings costs incurred with a standard refinance.

We offer a wide variety of mortgage products including conventional, Federal Housing Administration (FHA), Veteran's Administration (VA), and construction loans. Many people are not aware that the opportunity for FHA has expanded beyond the traditional first time home buyer – there are many reasons that FHA might be right for your current situation, and an FHA loan can be done with as little as a 3.5% down payment. A Veteran's Administration (VA) loan can be done with as little as 0% down and conventional financing can often be achieved with a down payment as low as 5%.

If the current rate environment has grabbed your attention and you are wondering if a purchase or refinance is right for you, call one of our knowledgeable mortgage loan originators. They can meet with you at any branch location and will be happy to take an application and help you make the right choice for your mortgage needs.

Or, visit laportesavingsbank.com and click on our online mortgage center to see today's best rates, set up a rate watch request, or apply online with any of our lenders! ■

SUSAN E. SPANGLER-MAY



Effective October 1, **Susan E. Spangler-May moves to the role of AVP/Mortgage Loan Originator** in October 2011 after having served our Bank in a variety of progressively responsible mortgage positions over the past 19 years. Susan's work for the La Porte Savings Bank as a mortgage receptionist, processor, supervisor and underwriter makes her uniquely qualified for her current role. Susan has underwritten FHA mortgages since 2006.

Susan is an active Relay for Life of La Porte County committee volunteer and has been involved on the Advisory Board for the La Porte Girls Fast pitch Softball League. Susan is a native of Michigan City. She resides in La Porte with husband Bill and their daughter Shelby. ■



\$2000

OFF FHA PURCHASE OR FHA REFINANCE CLOSING COSTS *

OFFER GOOD UNTIL 12/31/11

CHESTERTON | LA PORTE | MICHIGAN CITY | ROLLING PRAIRIE | WESTVILLE

laportesavingsbank.com

Member F.D.I.C.



*Offer is subject to credit approval. Must have completed application submitted prior to 12/31/11 to qualify. Other lending programs available. See lender for details.

Just Ask Us.