

CELEBRATE THE HOLIDAY SEASON

*Holiday*



*Happy Holidays!*

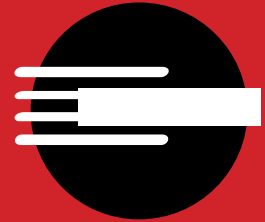
On behalf of our customers, the La Porte Savings Bank has made monetary donations to several food pantries in our service area this holiday season. The need is great throughout La Porte and Porter Counties and we are pleased to provide this assistance in your honor.

We sincerely appreciate your business and wish you and yours a healthy, joyous and prosperous New Year.

Winter 2011 Customer Connection

# Just Ask Us.

866.362.7511



## WELCOME TO OUR STAFF



We are pleased to announce that **Dan Carroll** has joined The La Porte Savings Bank as Executive Vice President and Chief Credit Officer. Dan joins our organization with more than fifteen years of banking

experience in the commercial loan area. He has specific expertise in auditing loan portfolios and relationship management, having focused on advising clients regarding proper loan structuring to best meet their business needs. In his new position, he will oversee our loan portfolios as to risk management considerations and lead the credit and collections teams.

Dan is a graduate of the University of Notre Dame with a Bachelor's of Business Administration in Accounting and the Graduate School of Commercial Lending in Norman, Oklahoma.

Dan is a past member of the Lakeshore 504 Board Loan Committee, which is a Small Business Administration loan program created to enable small businesses to finance up to 90% of fixed assets at or below market interest rates. He has also served as a United Way and Habitat for Humanity volunteer for many years. ■

Our valued customers,



As the holidays quickly approach, I am reminded of all which I and the La Porte Savings Bank have to be thankful for and proud of. During the past year, we have done our best to fulfill the goals of being a true community bank - an organization which is actively involved in the community through both time and treasure. We have assisted over fifty organizations and have humbly served the communities where we live and do business. Of special note, MaryAnne Ostrowski was honored by Habitat for Humanity for over 2,000 hours of service to their organization. MaryAnne is a 35 year employee of LPSB and she truly embodies the community bank ideal. I am proud to tell you MaryAnne worked on her first Habitat house in 2006 as part of a Women's Build project supported by the La Porte Savings Bank. MaryAnne is a special person and we are fortunate to have her as part of our team. We are fortunate to have many special people who work with us each day - dedicated employees who help us prosper and grow to best serve our communities as well as our customers.

In the past year we have supported organizations impacting economic development activities, education, healthcare, and human services. Working with a variety of business and community concerns creates a win-win, allowing all parties to thrive and grow. With your support we are able to give back, and to make the communities we call home, better. Your loyalty to our organization inspires us each day to work harder to remain in touch with our customer base and to do the good works which you, too, support.

Best wishes to all.

Michele Thompson, President

**Habitat for Humanity sponsored a 'Build Day' in Michigan City on September 16. Eight La Porte Savings Bank staffers were enlisted to hammer, spackle, and caulk, helping to make the day a success. On September 24th, the house was dedicated and our own MaryAnne Ostrowski was honored by Habitat for volunteering over 2,000 hours of service.**



*Pictured, Back L to R: MaryAnne Ostrowski, Robin Clark, Eric Sommer and Brock Lloyd  
Front L to R: Chris Varnak, Russ Klosinski, Michele Thompson, Kevin Beres, and Deb Varnak*

# Planning Financial Strategies for a Lifetime

Helpful hints for planning your future financial success. Remember to consult a professional advisor for more detailed, personalized assistance.

	Protect your financial dreams	Avoid these financial pitfalls
Twenties	<ul style="list-style-type: none"> <li>Set exciting goals</li> <li>Establish good credit habits and history</li> <li>Make a spending plan</li> </ul>	<ul style="list-style-type: none"> <li>Establish a record-keeping system</li> <li>Get adequate auto, health, disability and property insurance</li> </ul>
Thirties	<ul style="list-style-type: none"> <li>Own a home</li> <li>Establish good credit score</li> <li>Purchase adequate property, life and liability insurance</li> </ul>	<ul style="list-style-type: none"> <li>Excessive credit card debt</li> <li>Taking too much in student loans</li> <li>No financial skills</li> </ul>
Forties	<ul style="list-style-type: none"> <li>Upgrade home</li> <li>Allocate assets to education fund to meet time horizon</li> </ul>	<ul style="list-style-type: none"> <li>Unrealistic personal / family goals</li> <li>Too much mortgage &amp; other debt</li> <li>No emergency fund or savings</li> </ul>
Fifties	<ul style="list-style-type: none"> <li>Plan for care of aging parents</li> <li>Explore and evaluate options for long-term care</li> </ul>	<ul style="list-style-type: none"> <li>Not saving enough for retirement</li> <li>Children wanting excessive assistance</li> <li>Not rebalancing portfolios</li> </ul>
Sixties	<ul style="list-style-type: none"> <li>Secure all sources of income for retirement</li> <li>Allocate assets for adequate retirement income</li> </ul>	<ul style="list-style-type: none"> <li>Excessive trading on investments</li> <li>Not taking advantage of the time value of money by saving early</li> </ul>
Retirement	<ul style="list-style-type: none"> <li>Explore part-time or volunteer work</li> <li>Plan housing for retirement</li> <li>Comparison shop for gap health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Not saving enough for retirement</li> <li>Too much debt to pay down before retirement</li> <li>Having an out-of-date will</li> </ul>
	<ul style="list-style-type: none"> <li>Ensure adequate health insurance coverage</li> <li>Determine options for care if disabled</li> </ul>	<ul style="list-style-type: none"> <li>Not enjoying resources</li> <li>Not developing an estate plan</li> <li>Failure to adjust spending to retirement income</li> </ul>

**HOME EQUITY  
LOAN  
SPECIAL**

**3.89%  
APR\***

**Just Ask Us.**

**Valid thru December 31, 2011**

\*APR (Annual Percentage Rate) will be fixed at 3.89% on loan terms up to 60 months for home equity loans with 80% or less loan to value (LTV). Offers available through December 31, 2011 for loan amounts from \$5,000 to a maximum of \$300,000. The monthly payment on a \$5,000 loan repaid over a 60-month period with an APR of 3.89% is \$91.84/mo. All loans are subject to credit approval. Additional terms available. Equal Housing Lender. Member FDIC.

A NASDAQ Traded Company – Symbol LPSB

## Milestone Honorees

The following individuals were recognized in 2011 for their dedicated service to the LaPorte Savings Bank.

MaryAnne Ostrowski .....	35 years
Patricia Sallwasser .....	35 years
Marilyn Richardson .....	25 years
Robin Clark .....	25 years
Marilyn Cavitt .....	25 years
Candy Hisick .....	20 years
Renee Matz .....	10 years
Deb Varnak .....	10 years

## Savings Bond Changes

The U.S. Department of Treasury will end over-the-counter sales of paper savings bonds on December 31, 2011, including sales through financial institutions and applications mailed directly to the Federal Reserve Bank by customers. This move is expected to save taxpayers an estimated \$70 million over the next five years.

Although paper bonds are being discontinued, electronic Series EE and Series I Savings Bonds will remain available for purchase via Treasury Direct at [www.treasurydirect.gov](http://www.treasurydirect.gov). This secure, web-based system, operated by the Bureau of Public Debt, has been used by investors since 2002 to purchase savings bonds online. Visit [www.treasurydirect.gov](http://www.treasurydirect.gov) for more information.

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