



2023 CRA Public Folder
Last Updated: 03/01/2023

PRODUCTS AND SERVICES

Personal Banking

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Personal Banking products and services:

Deposit Products

Checking Accounts

- Next Generation Checking
- New Start Checking

Money Market Accounts

- Regular Money Market Deposit Account
- First Choice Money Market Deposit Account

Savings Accounts

- Next Generation Savings
- Christmas Club
- Health Savings Accounts
- Certificates of Deposits
- Jumbo CD

Individual Retirement Accounts

- Traditional IRA
- Roth IRA

Loan Products

Mortgage Loans

- Locally Serviced
 - Fixed Rate Loans





- Construction Loans
- Millennia Mortgage
- Medical Professional
- 80-10-10
- Home Ready First Mortgage
- Swing Loans
- Lot Loans
- Jumbo Loans
- Easy Refi
- Servicing Released
 - Federal Housing Administration (FHA) Loans
 - Rural Housing (USDA) Loans
 - US Department of Veteran Affairs (VA) Loans

Home Equity Loans

- Home Equity Installment Loans
- Home Equity Lines of Credit
- Home Improvement Loans

Consumer Loans

- Auto Loans
- Motorcycle Loans
- Boat Loans
- Recreational Vehicle Loans
- Personal Loans
- Deposit Secured

Services

First Direct™ Online Banking

First Billpay™

Direct Deposit

Mobile App

Mobile Manager

Credit Cards- Visa® & Mastercard®

- Personal Card- Low Rate
- Personal Card- Preferred Points

Overdraft Services

- Overdraft Protection Transfers from Checking and Savings
- OOPS! Occasional Overdraft Privilege Service





[eStatements](#)

[Safe Deposit Boxes](#)

[Zelle®](#)

[Mobile Check Deposit](#)

[Wire Transfers](#)

[Debit Card](#)

[TMS](#)

[Stop Payments](#)

Commercial Banking

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Commercial Banking products and services:

Deposit Products

[Commercial Checking](#)

[Community First Checking](#)

[Small Business Checking](#)

Loan Products

[Working Capital Lines of Credit](#)

[Equipment Financing](#)

[Commercial Real Estate](#)

[Owner Occupied/ Investment Real Estate](#)

[Small Business Administration \(SBA\) Loans](#)

Cash Management

[Remote Capture](#)

[Positive Pay](#)

[Business Online Banking](#)

[eStatements](#)

[Merchant Services](#)

[Business Credit Cards- Visa® & Mastercard®](#)

- Business Card- Standard Card
- Business Card- Preferred Points

