

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

Join First Federal Savings Bank on Saturday, November 11 from 8:00 AM - 12:00 PM CST as we partner with Sleep in Heavenly Peace to build bunk beds for children and families in need.

If you would like to volunteer, please email marketingandpr@fbei.net.

Location: 1167 South Green River Road Evansville, IN 47715

<https://www.shpbeds.org/>



**NO KID SLEEPS
ON THE FLOOR
IN OUR TOWN!**

You asked, we listened!

Our Corporate ATM is now accepting deposits. Stop by the ATM anytime to make your deposit quickly and securely by following the prompts on the screen.



This issue:

Sleep in Heavenly Peace

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#BFF

LOAN PROCESS DO'S AND DON'TS



DO'S

- ✓ Pay all your bills (car, rent, credit card, etc.) on time and in full.
- ✓ Remain at your current job until after your loan closes.
- ✓ Notify your loan officer if anything changes on your purchase agreement or your personal/financial situation.
- ✓ Keep record of important financial documents (check stubs, bank statements, transaction receipts, etc.)

DON'TS

- ✗ You should not give your social security number to anyone other than your mortgage loan officer.
- ✗ To avoid affecting your credit score, do not apply for any additional credit, pay off any large credits, or make any large purchases on your credit card.
- ✗ Refrain from refinancing debt or transferring balances from one bank account to another.
- ✗ Abstain from opening or closing any bank, investment, or retirement accounts.



WWW.FIRSTFEDSAVINGS.BANK



(812) 492-8142



BRANCH CLOSURES

NOVEMBER 2023

SATURDAY, NOVEMBER 11TH:

VETERAN'S DAY

THURSDAY, NOVEMBER 23RD:

THANKSGIVING DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR
YOUR BANKING NEEDS.

Employee Spotlight

Jeff Kniese

Business Development Officer, FVP

We are pleased to announce that Jeff Kniese has joined the First Federal Savings Bank team as First Vice President, Business Development Officer.

Jeff is an Evansville native graduating from Harrison High School and holds Bachelor's of Science degrees in Economics from Western Kentucky University and Finance from the University of Southern Indiana. He is also a graduate of the American Bankers Association National Banking School. Jeff brings over 36 years of banking

experience with the majority in executive management positions and most recently president and CEO of a bank in Ohio. Over the years, Jeff has served on numerous local non-profit boards and is excited to be back in his hometown to help businesses and individuals with all their banking needs. In his spare time, Jeff and his wife Jennifer enjoy spending time with their three boys, family, and friends.



Our First Federal Savings Bank locations are now accepting toy or monetary donations through December 15th.



firstfedevansville



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SavingsFirst



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**DOWNLOAD OUR
MOBILE APP**



JOIN OUR TEAM!

First Federal/Home Building Savings Bank has the following positions available:

Teller, Henderson Branch

*Positions available as of November 1, 2023 and are subject to change.

RECIPE OF THE MONTH

Candied Sweet Potato Pancakes

INGREDIENTS

- 2 cups all-purpose flour (about 8 1/2 ounces)
- 2 tablespoons light brown sugar
- 2 1/2 teaspoons kosher salt
- 1 1/2 teaspoons baking powder
- 1 1/2 teaspoons baking soda
- 3/4 teaspoon ground cinnamon or more to taste
- 1/8 teaspoon ground cloves or more to taste
- 2 1/4 cups buttermilk
- 1/2 cup leftover mashed sweet potatoes
- 2 large eggs
- 1 1/2 teaspoons grated orange zest
- 1/2 cup toasted walnuts, chopped
- Unsalted butter for greasing griddle and serving
- 1/2 cup granola
- Pure maple syrup for serving



Source: <https://www.foodandwine.com/recipes/candied-sweet-potato-pancakes>

INSTRUCTIONS

Step 1

Stir together flour, brown sugar, salt, baking powder, baking soda, cinnamon, and cloves in a medium bowl. Whisk together buttermilk, sweet potatoes, eggs, and orange zest in a large bowl. Stir in flour mixture until dry ingredients are just incorporated. Stir in walnuts. Let batter stand at room temperature for 15 minutes.

Step 2

Heat an electric griddle to 350°F or heat a large stainless steel skillet over medium-low; grease with butter. Using a 2 3/4-inch scoop and working in 3 batches, spoon about 1/2 cup batter per pancake onto hot griddle. Cook until tops are covered in bubbles and sides are set, 2 to 3 minutes. Flip and cook until set and cooked through, 2 to 3 minutes. Wipe griddle clean between batches.

Step 3

To serve, top pancakes with butter. Sprinkle evenly with granola and drizzle with maple syrup.

SECURITY CORNER

Gift Card Scams

We continue to see scammers targeting our customers - most recently using gift card scams. We want to ensure you remain diligent to protect yourself and your finances. First Federal Savings Bank will never request its customers to purchase gift cards for any reason.

Gift cards are not a legitimate form of payment for any of the following:

- Loan/tax payments
- Investments
- Improve your credit score
- Overpaid refund
- Government payments
- Debt payoffs
- Cover fraudulent/unauthorized activity
- Law enforcement payments
- Form of lottery/sweepstakes winnings
- Urgent family/friend emergency

