



2024 CRA Public Folder
Last Updated: 03/22/2024

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

Individual Retirement Accounts

- Traditional IRA
- Roth IRA

Deposit Essentials

- Online Account Opening





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

External Transfer

First Billpay™

Direct Deposit

Mobile App

eStatements

Safe Deposit Boxes





[Zelle®](#)

[Mobile Check Deposit](#)

[Digital Wallet](#)

[Card Controls](#)

[Wire Transfers](#)

[Debit Card](#)

[TMS](#)

[Stop Payments](#)

[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

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

[FREE Business Checking](#)

[Business Checking Plus](#)

[Community First Checking](#)

[Business Savings](#)

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](#)

[Sweeps](#)





eStatements

Merchant Services

Business Credit Cards- Visa® & Mastercard®

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