

VOL.4 ISSUE 3 · DECEMBER 2024

#BFF CONNECT

Official Newsletter of First Federal
Savings Bank

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Board

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and Receiving

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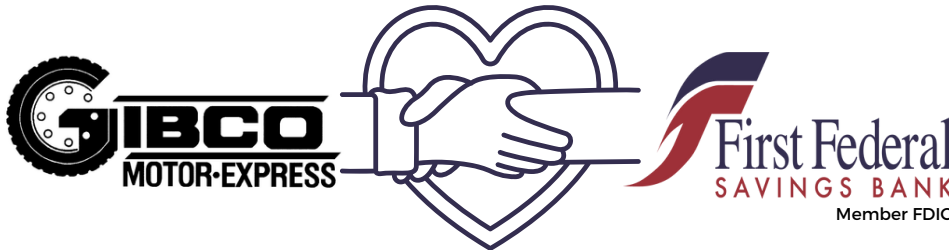
Digital Wallet

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First Federal Savings Bank in partnership with Gibco Motor Express LLC, is proud to announce the successful conclusion of a community-driven hurricane relief effort to support those impacted by the recent devastating hurricanes.

Through the incredible generosity of our community, a total of seven semi-trucks filled with essential items were collected, four of which were filled at the First Federal Savings Bank location. Additionally, monetary donations totaling \$715 were raised at the bank to further support recovery efforts for affected families. Funds were distributed to Newsong Church in North Carolina on November 19.

Donations are still being accepted at Gibco Motor Express LLC located at 1060 E. Diamond Ave Evansville, IN 47711. First Federal Savings Bank and Gibco extend their heartfelt gratitude to everyone who contributed to this effort.

Sharon Walker

We are pleased to announce the election of Sharon Walker as Chairwoman of the Board effective following her official appointments at the November Board Meeting.

Sharon Walker joined the Board in July of 2022. She is Founder and President of The Long View Group, LLC, a finance and strategy consulting firm. Her leadership, vision, and commitment to First Federal Savings Bank's values has been instrumental in driving the bank's growth and strengthening its position in the community.



SEASON OF *Giving &* Receiving



YOUR QUALIFYING TRANSACTIONS BECOME CHARITABLE DONATIONS. ENTER FOR A CHANCE TO WIN \$5,000!



**Online bill
payments**



**Digital card
managment**



**Make a new
transfer**



Zelle[®]



**Mobile
Banking**

Log in to get started or visit www.firstfedsavings.bank/season-of-giving-and-receiving/ for additional sweepstakes details.



Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 11/1/24 at 12:00:01 a.m. ET and ends on 12/31/24 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C., including the territories of Guam and Saipan, who are 18 years of age and older and are registered accountholders at a participating financial institution. To receive one (1) entry by mail, hand-print on a 3-1/2" x 5" postcard: "Season of Giving and Receiving Sweepstakes," full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes," C/O MRI, P.O. Box 3129, Oak Park, IL 60303-3129; postmarked by 1/2/25 and rec'd by 1/9/25. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceivingsweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play, and the Google Play logo are trademarks of Google LLC. Copyright © 2024 First Federal Savings Bank. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®.



HELP BRING JOY TO KIDS IN NEED THIS HOLIDAY SEASON



Toys will be collected at the following branches through December 12, 2024.
Monetary donations will also be accepted at the teller line.

Bellemeade: 4601 Bellemeade Avenue

Corporate: 5001 Davis Lant Drive

Franklin Street: 2200 West Franklin Street

Newburgh: 8388 Bell Oaks Drive

North Park: 4451 North First Avenue

St. Philip: 11201 Upper Mount Vernon Road

University: 4615 University Drive

Henderson: 2555 US-41, Henderson, KY
42420

JUBILEE CHRISTMAS

Help us support Jubilee Christmas this year by selecting an ornament off the tree at our Washington branch and purchasing a gift for a child in Daviess County. Monetary donations will also be accepted at the teller line.

FILL THE TRUCK TOY DRIVE

Our Petersburg branch will be accepting toys for the "Fill the Truck" toy drive to support children of Pike County. Stop by our Petersburg location to drop off your toys through December 6, 2024. Monetary donations will also be accepted at the teller line.

BRANCH CLOSURES - DECEMBER 2024

FIRST FEDERAL SAVINGS BANK:

MONDAY, DECEMBER 23RD:
NORMAL BUSINESS HOURS

TUESDAY, DECEMBER 24TH:
9:00 AM - 12:00 PM CST

WEDNESDAY, DECEMBER 25TH:
CLOSED

TUESDAY, DECEMBER 31ST:
NORMAL BUSINESS HOURS

WEDNESDAY, JANUARY 1ST:
CLOSED

HOME BUILDING SAVINGS BANK:

MONDAY, DECEMBER 23RD:
NORMAL BUSINESS HOURS

TUESDAY, DECEMBER 24TH:
8:30 AM - 12:00 PM EST

WEDNESDAY, DECEMBER 25TH:
CLOSED

TUESDAY, DECEMBER 31ST:
NORMAL BUSINESS HOURS

WEDNESDAY, JANUARY 1ST:
CLOSED

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

EMPOWER YOUR BUSINESS **WITH TAILORED LENDING SOLUTIONS!**

- **Business Checking and Savings Accounts**
- **Investment Real Estate**
- **Working Capital LOC**
- **Commercial Real Estate**
- **Equipment Financing**



 **(812) 492-8128**

Banking reimaged with our ***tiered, interest-earning*** checking account.



KEY FEATURES:

- ✓ No monthly service charges
- ✓ ATM surcharges refunded up to \$20 monthly
- ✓ No minimum balance required
- ✓ No requirements to earn interest
- ✓ No minimum deposit to open
- ✓ Free online and mobile access*

*Data rates may apply

Stop by any of our ten convenient locations or go to www.firstfedsavings.bank to open your account today!

Managing your Health Savings Account (HSA) and business purchases has never been easier with the support of Digital Wallet. You can now link your First Federal/Home Building HSA or business debit card to Apple Pay®, Google Pay®, or Samsung Pay® for a secure and efficient method of payment using your mobile device.





CHRISTMAS CLUB

FEELING THE STRESS OF THE HOLIDAY SEASON? GET AHEAD ON NEXT YEAR'S SAVING WITH A CHRISTMAS CLUB ACCOUNT!

\$25 minimum to open

Automatic renewal

No monthly service charge

One time yearly distribution*

*There will be an early distribution fee of \$10

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JOIN OUR TEAM!

First Federal Savings Bank/Home Building Savings Bank is hiring! We have the following positions available:

- Compliance Officer
- Teller (Washington, IN Branch - Bilingual Creole Preferred)
- Treasury Management Specialist
- Retail Banker Associate

*Positions available as of December 1 and subject to change.

RECIPE OF THE MONTH



Hot Chocolate Cookies

INGREDIENTS

- 1 cup butter softened
- 1 cup sugar
- 2/3 cup brown sugar
- 2 large eggs
- 1 teaspoon vanilla
- 3 1/4 cups all purpose flour
- 4 packages hot cocoa mix or 3/4 cups hot cocoa mix (not sugar free versions)
- 1 teaspoon salt
- 1 teaspoon baking soda
- 2 teaspoon baking powder
- 1 cup chocolate chips
- 1 cup Mallow Bits (mini marshmallows do not work the same and can be a bit of a sticky mess)



<https://www.lovefromtheoven.com/hot-chocolate-cookies/>

INSTRUCTIONS

1. Beat butter and sugars in large bowl with standing mixer until light and fluffy. Add eggs and vanilla; mix well.
2. In a separate bowl, combine dry ingredients. Gradually beat dry ingredients into butter mixture until blended. Stir in chocolate chips and Mallow Bits. Cover and chill for at least 30 minutes and up to 24 hours.
3. When ready to bake, preheat oven to 350 degrees. Drop 2 tablespoons dough, 2 inches apart, onto baking sheets lined with silicone baking mats or parchment paper. Bake 9 to 11 minutes or until edges are lightly browned. Cool on baking sheets 5 minutes; remove to wire racks to continue cooling.

Stay Safe Online This Holiday Shopping Season **SECURITY CORNER**

Cybersecurity is important year-round, but during the holidays, there are additional risks to consider. While individuals will be online searching for the best gifts and deals, hackers will be searching for weaknesses in their devices or internet connections or attempting to extract personal and financial information through fake websites or charities.

The best defense against these threats is awareness.

1. Check your devices

- Up-to-date software
- Avoid using public Wi-Fi

2. Only shop on trusted sources and sites

- Go directly to trusted sites and vendors
- Don't click on unexpected links or attachments emailed to you
- NEVER provide your online banking login credentials

3. Use safe payment practices

- Use a familiar payment method
- Set up debit card alerts on our mobile app to monitor activity
- Review bank statement and history

