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First Federal Savings Bank and ICBA: How Learning Fiscally Responsible Habits Help Reach Financial Goals

Press Release: Evansville, IN. (April 04, 2025)—First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are celebrating Financial Literacy Month in April by encouraging Americans to take control of their financial future and learn fiscally responsible habits that can benefit them at every age and stage of their financial journey.

Twenty-seven percent of Americans report that “just getting by financially or finding it hard to get by” describes them completely or very well. Meanwhile 59% want financial advice, but only a third (32 percent) turn to registered financial advisors for help, despite the fact that 68 percent indicated a personalized financial plan based on their goals is important.

“Strong financial principles as well as putting money management practices into action can help avoid financial missteps and improve your financial outlook at any age or life stage,” said Courtney Schmitt, VP, Marketing Manager at First Federal Savings Bank.”

Often referred to as America’s favorite lenders, community banks are financial experts with a wealth of knowledge and local expertise to help consumers with:

- **Budgeting** to help you track income and expenses and build a plan to manage your finances, reach your financial goals, and create a nest egg.
- **Saving and investing** to help you assess savings and investment goals and vehicles.
- **Using credit** to establish and maintain good credit so you can reap the benefits from this convenient and flexible form of payment without the consequences of mismanagement.
- **Understanding debt** load and available options like debt consolidation before taking out a loan.

“The key to achieving your lifetime goals is understanding financial principles,” ICBA President and CEO Rebeca Romero Rainey said. “The support of your local trusted community banker can lead to financial independence by managing debt judiciously, whether you’re looking to fund educational pursuits, start a business, or plan for retirement.”

ICBA also offers financial literacy programs through community bank partners including Visa's [Practical Money Skills](#), the FDIC's [Money Smart](#) initiatives, and the [Jump\\$tart Coalition for Personal Financial Literacy](#). To find one of our community bank locations in your area visit, banklocally.org.

About First Federal Savings Bank Member FDIC

First Federal Savings Bank was established on Evansville, Indiana's Westside in 1904. A community bank offering eight locations in Posey, Vanderburgh, Warrick, and Henderson County. First Federal Savings Bank is also proud to offer Home Building Savings Bank locations in Daviess and Pike County.

About ICBA

The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation.

As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers' financial goals and dreams. For more information, visit ICBA's website at icba.org.