

VOL.4 ISSUE 9 • JUNE 2025

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



INTRODUCING OUR NEW INTERACTIVE TELLER MACHINES!

Live Teller Assistance
During Business Hours

24/7 ATM Service

Make Loan
Payments

Transfer
Funds

Withdraw Cash

Cash Checks

Deposit Checks and Cash

Visit our Corporate Branch at 5001 Davis Lant Drive
to try it out today!

This issue:

Introducing our
Interactive Teller
Machines

Our Commitment to
Community

World Elder
Abuse
Awareness
Day

Travel Notice

Summer Charitable
Giving Campaign

National
Homeownership
Month

Franklin Street
Bazaar

Bank Holiday

Follow Us

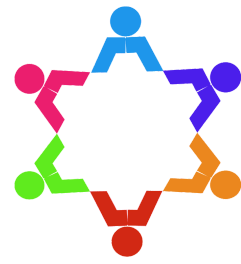
We're Hiring

Recipe of the Month

Security Corner



OUR COMMITMENT TO COMMUNITY



Home Building Savings Bank was the proud Winner's Circle Sponsor of Daviess Community Hospital Foundation's 10th Annual Kentucky Derby Fundraising Gala on Saturday, May 3rd.

First Federal Savings Bank was the presenting sponsor for Henderson's 4th Annual SummerFest on Saturday, May 17th where all proceeds went to Henderson Christian Community Outreach.



First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are providing tips for preventing elder financial abuse in recognition of World Elder Abuse Awareness Day on June 15.



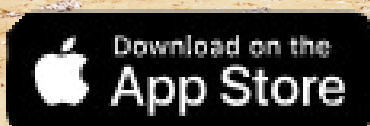
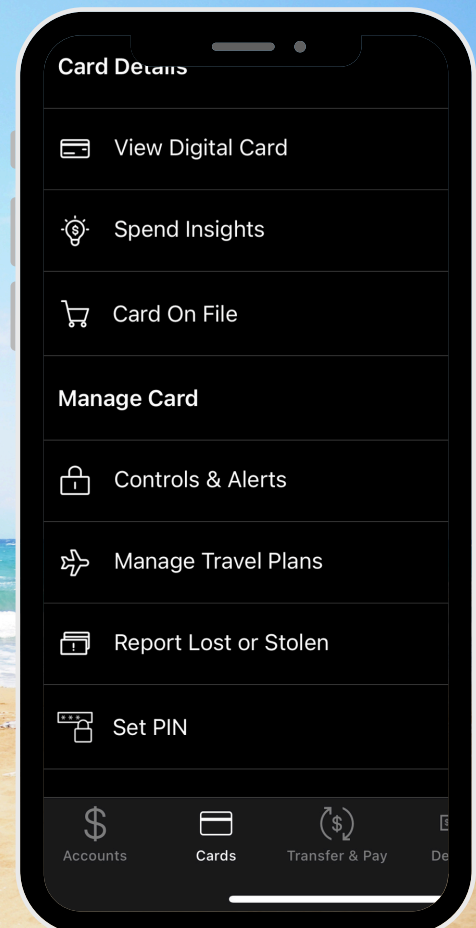
- **Secure privileged information** (such as a Social Security card, passport, financial statements, medical records, and other legal documents), in a bank safety deposit box.
- **Check your bank accounts and bill statements** carefully. If you notice unauthorized charges or unusual activity, alert your bank immediately.
- **Do not disclose personal information** such as bank account numbers or PINs to anyone claiming to be from an established organization, especially if they ask you to wire funds.
- **Plan** to give a trusted person the legal authority to make financial decisions in your stead if needed. Ensure your bank has a record of who can manage your money on your behalf.
- **Contact your local adult protective services agency and law enforcement** if you have information about fraud or a suspect who may have encountered financial abuse.

To learn more about elder financial abuse and prevention strategies, contact our Deposit Operations Department at (812) 492-8200 or visit [icba.org](https://www.icba.org).

Source: <https://www.icba.org/newsroom/news-and-articles/2024/06/12/icba-cra-solutions-offers-tips-to-help-prevent-elder-financial-abuse>

SUMMER IS HERE!

Planning a vacation? Don't forget to submit a travel notice for your debit card under the "Cards" section of our app*!



*Data rates may apply



GIVE BACK TO YOUR COMMUNITY WHEN YOU MANAGE YOUR FINANCES

**\$1 - up to \$10,000 - will be donated to Operation Gratitude
for every qualifying transaction you make.**



**Online bill
payments**



**Digital card
management**



**Make a new
transfer**



Zelle[®]



**Mobile
Banking**

Scan the QR code to learn more:



Between 06/01/2025 and 07/31/2025, \$1 will be donated to Operation Gratitude each time a consumer performs one of the qualifying transactions. Maximum donation is \$10,000 total for all campaign participants throughout 2025. Your account must be in good standing. Business accounts are excluded. Employees of Fiserv, Inc., and of and their respective parent and affiliate companies, as well as board members and the immediate family (spouse, parents, siblings and children) and household members of each such employee, are not eligible. Rules are subject to change without notice. Copyright © 2025. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. CardHub is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. 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®. Member FDIC

June is National Homeownership Month

BENEFITS OF BUYING VERSUS RENTING A HOME

BUY

VS.

RENT

INVESTMENT

Purchasing a home is a long-term investment and builds equity over time.



INVESTMENT

Your monthly rent payment goes to your landlord each month, not towards an investment.

CREDIT

Making timely mortgage payments can contribute to building and maintaining a positive credit history.



CREDIT

There are less credit building opportunities for renting versus owning a home.

PAYMENTS

With a fixed mortgage program, your monthly payment stays the same.



PAYMENTS

It's typical for your monthly rent to increase annually.

CONTROL

Homeowners have full control over their property.



CONTROL

You cannot make cosmetic changes without your landlord's approval.

TAXES*

There are multiple tax benefits for owning a home including property tax and mortgage interest deductions.

*Consult a tax advisor



TAXES

There are less tax benefits for renters since they do not own the property.

PETS

When you own a home, you can have as many pets as you would like.



PETS

Many spaces available for rent have a "no pets" policy or require you to pay an additional monthly fee to have one.



BAZAAR

EVERY SATURDAY

MAY 31 - AUG 30 • 9 AM - 1 PM



SPONSORED BY FIRST FEDERAL SAVINGS BANK
& THE FRANKLIN STREET EVENTS ASSOCIATION

**WE WILL BE CLOSED
THURSDAY, JUNE 19TH
IN OBSERVANCE OF
JUNETEENTH.**

**PLEASE UTILIZE OUR ONLINE BANKING
SERVICES FOR YOUR BANKING NEEDS.**

Are You a Business Owner?

Remote Deposit Capture allows you to save time by making check deposits from the convenience of your office.



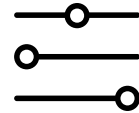
Complimentary Equipment and Training

- Check scanner is provided
- Installation, training, and support included



Convenience

- Deposits made directly from business' location
- Eliminates trips to the bank



Customizable

- Multi-user and multi-location capabilities
- Tailor system permissions to meet your needs

Contact a Treasury Management Officer for more details at (812) 492-8124.

FOLLOW US



firstfedevansville



first-federal-savings-bank-evansville-in



SavingsFirst



firstfederalsavingsbank_in



firstfedevansville



JOIN OUR TEAM!

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

- Commercial Credit Analyst I
- Commercial Credit Analyst II
- Human Resources Specialist
- Teller - Henderson Branch
- Human Resource Generalist

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

RECIPE OF THE MONTH



Grilled Shrimp Tostadas

INGREDIENTS

- 1 pound peeled and deveined raw shrimp (21-25 count)
- 2 tablespoons extra-virgin olive oil, divided
- 2 teaspoons chile-lime seasoning, such as Tajín
- 1 teaspoon garlic powder
- 8 corn tortillas
- 2 cups shredded cabbage
- 1 cup guacamole
- 1-2 jalapeño peppers, sliced
- 1 cup chopped, fresh cilantro
- Crumbled cotija cheese & sour cream for serving



<https://www.eatingwell.com/recipe/7896397/grilled-shrimp-tostadas/>

INSTRUCTIONS

- Preheat grill to medium-high.
- Toss shrimp with 1 tablespoon oil, chili-lime seasoning, and garlic powder in a large bowl. Thread onto four, 12-inch metal skewers. Brush both sides of each tortilla with the remaining 1 tablespoon oil.
- Grill the shrimp until lightly browned and cooked through, flipping once, about 4 minutes. Grill the tortillas until lightly charred and crispy, flipping once, about 2 minutes.
- Top the tortillas with cabbage, guacamole, jalapeño, and the grilled shrimp. Sprinkle with cilantro and serve with cotija and sour cream, if desired.

Security Corner

Tips to Avoiding Loan Processing Phishing Scams:

- **Verify the company's legitimacy:** If you're contacted about a loan application you don't recall submitting, hang up and do your research. Look up the company name online and contact them directly using verified contact information.
- **Never share personal information with unsolicited callers:** Scammers often ask for details like your Social Security number or bank account information. Avoid sharing sensitive information over the phone unless you initiate the call.
- **Watch for red flags in voicemails:** Be wary of messages with vague details, generic names, or urgent demands for a callback. Scammers often use scripted messages to target as many people as possible.
- **Avoid calling unknown numbers back:** Resist the urge to call the number back. Returning calls to unknown or suspicious numbers could connect you to scammers or result in unexpected fees.
- **Check for scam reports:** Look up the phone number or details of the voicemail online. Many victims post about similar scams to warn others.
- **Report suspicious activity:** If you believe you've been contacted by a scammer, report the incident to BBB Scam Tracker at [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker) or contact First Federal Savings Bank's fraud department at (812) 492-8200.