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First Federal Savings Bank and ICBA Provide Tips to Support the Homebuying Process

Press Release: Evansville, IN. (June 3, 2025)—In recognition of National Homeownership Month, First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are encouraging consumers to consult their local community banker about how to make the homebuying process simple, efficient and more affordable.

"An important component in building financial independence is owning a home," said Elisa Snyder, FVP, Retail Lending Sales Manager. "At First Federal Savings Bank, we want to simplify the homeownership process to make it as easy and affordable as possible. After you assess your needs, we can help find suitable options to finance your home, from first homes to forever homes."

Whether you are refinancing or purchasing your home, First Federal Savings Bank can help you determine:

- The ideal loan amount and products to meet your budget considerations. We can review the mortgage process in detail and flag ideal programs and loan features.
- How mortgage rates, terms, and related expenses (including property taxes and insurance premiums) affect payments. This will help you set a home budget and manage your homeownership expenses.
- Your rights and obligations under your mortgage contract. Today's consumers have many financing options—each with unique stipulations outlined in fine print.
- Suitable government-sponsored programs. In addition to federal homeownership and homebuying assistance programs, we can recommend state, local government, and specialty programs for consideration.
- Additional resources to help create a budget and set financial targets. We offer homebuyer seminars and other helpful resources. Free online educational tools can also be found at www.hud.gov.

"Homeownership is an important step for many Americans in establishing financial stability and strengthening community roots," said ICBA President and CEO Rebeca Romero Rainey. "Your community bank can help guide you through the process and provide tips to improve your position as informed buyers."

For more information on how First Federal Savings Bank can support your homeownership needs, visit us at https://www.firstfedsavings.bank or contact our Retail Loan Advisors at (812) 492-8142.

About First Federal Savings Bank Member FDIC Equal Housing Lender NMLS# 433121

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.