



2025 CRA Public Folder
Last Updated: 07/14/2025

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

- Premier Interest Checking
- 50+ Interest Checking
- Next Gen FREE 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 Deposit

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
 - Land 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





Deposit Boxes Zelle®

Mobile Check Deposit

Digital Wallet

Card Controls

Wire Transfers

Debit Card

Treasury Management System (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

Business Checking Plus 3

Business Premier Checking

Leading Business 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

BizLink Business Online Banking

Sweeps





eStatements

Merchant Services

Business Credit Cards- Visa® & Mastercard®

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