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First Federal Savings Bank and ICBA: 10 Tips for Safe Travel This Summer

Press Release: Evansville, IN. (July 10, 2025)—As Americans make their travel plans this summer, First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are sharing planning tips for consumers to minimize unwanted surprises during travel to maximize their enjoyment as they venture away from home.

"Planning for the unexpected is the key to lessen the financial impact and increase your peace of mind when traveling domestic or abroad. Important factors are trip delays, lost or damaged merchandise, and last-minute expenses," said Courtney Schmitt, VP, Marketing Manager at First Federal Savings Bank. "Call on First Federal Savings Bank and our expert staff who can offer support if you encounter an unforeseen expense during your travels."

ICBA and First Federal Savings Bank urge consumers to consider these 10 tips before departing for their next trip:

1. **Inform your community bank of your travel plans** to avoid account holds or transaction rejections when unusual transactions are presented for processing. Set up a travel notice within the My Cards section of our banking app.*
2. **Ensure you have a chip-enabled card or contactless card**, particularly if your travel plans take you overseas where chip technology may be a prerequisite for card acceptance.
3. **Carry multiple cards as a backup**. Families or couples may get even greater backup coverage if each person takes a different card.
4. **Create transaction alerts for credit and debit cards**. If you suspect your information has been compromised, contact your bank and credit card provider immediately. For information about what to do in the event of a lost or stolen card, visit the Visa and Mastercard websites.
5. **Inquire about special card features** like travel accident insurance and traveler's assistance.
6. **Choose an ATM or bank** for currency purchases for fewer fees and an exact conversion rate.
7. **Check card readers** for signs of tampering. When in doubt, choose another terminal.
8. **Lock away valuables** such as passports, backup credit cards, financial information, and cash.
9. **Use social media with care**. Posting your pictures or whereabouts during travel could leave you susceptible to home invaders.
10. **Monitor charge activity**. Review purchases and ATM withdrawals with your bank and credit card companies when you return home and save your receipts. Be sure to set up alerts within the My Cards section of our banking app* to receive alerts in real time.

**Data rates may apply*

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.