

# #BFF CONNECT

Official Newsletter of First  
Federal Savings Bank



## Be Ready Before the Storm

Disasters—whether storms, wildfires, floods, or cyberattacks—can strike without warning. This September, we're joining the national effort to promote Disaster Preparedness Month by helping our customers protect what matters most: their families, finances, and peace of mind.

### **1. Safeguard Your Financial Information**

Make sure your important documents are stored securely:

- Use a fireproof safe for critical papers
- Keep digital backups in secure cloud storage
- Sign up for eStatements to avoid lost or damaged mail

### **2. Use Online & Mobile Banking for Access Anywhere**

If access to branches is interrupted by a storm or emergency, online tools can keep your finances running smoothly:

- Transfer funds, pay bills, and monitor accounts from anywhere
- Set up alerts for suspicious activity or large transactions
- Learn how to freeze your card instantly in the app if it's lost

### **3. Build an Emergency Fund**

Disasters often come with unexpected costs. A small emergency fund—even \$500–\$1,000—can help with hotel stays, supplies, or repairs. Start small and automate your savings to grow it over time.

### **4. Make a Household Emergency Plan**

Does your family know where to go and who to contact in case of evacuation?

- Prepare a kit, discuss meeting spots, and store emergency contact numbers—both physically and in your phone.

### **5. Protect Against Fraud During Crises**

Scammers often take advantage of disasters. Be extra cautious:

- Don't click on links in unsolicited messages or emails
- Verify charities before donating
- Contact us immediately if you notice suspicious activity

## This issue:

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Month Tips

Our Commitment to  
Community

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Mortgage Lending

Fall Into Financial  
Health: Budgeting  
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Bank Holiday

Follow Us

We're Hiring

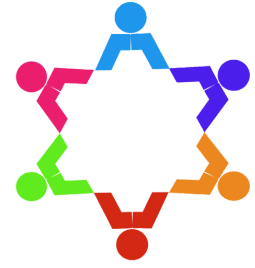
Recipe of the Month

Security Corner





# OUR COMMITMENT TO COMMUNITY



At First Federal Savings Bank, serving our community goes beyond banking. ❤️ Each month, our team comes together to serve dinner at the United Caring Shelter — a small way we can give back and share kindness.



Home Building Savings Bank was proud to serve as the Presenting Sponsor of Daviess Community Hospital's Golf Outing again this year, helping support the incredible work they do for our community.







## Merchant Services

**We provide solutions for all your card processing needs.**



### Customizable

- Countertop terminals and electronic cash registers
- Integrate your website to offer online shopping for customers
- Gift cards: Ability to track usage and offer rewards, encouraging repeat customers
- Targeted marketing platform including email marketing and social media



### Convenience

- Processing for all major credit and debit cards
- Quick and seamless startup
- Both smartphone applications and web-based products
- Next-day funding in most cases



### Support

- Experienced local specialists
- Domestically located 24/7 help desk



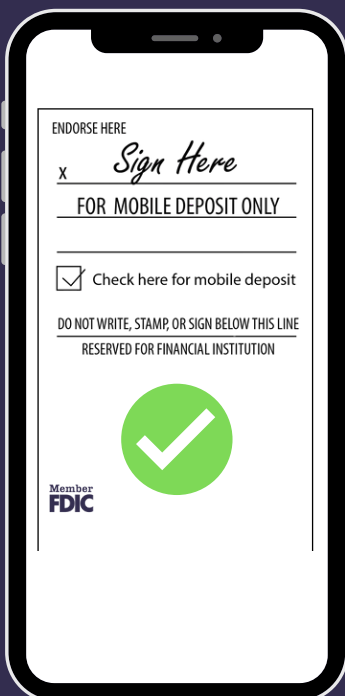
### Complimentary Analysis

- In-depth review of your current processing costs



### Online Account Access

- Convenient access to transaction detail via mobile app or web-based portal



# Reminder

## Mobile Check Deposit Rules

✓ **Sign Your Name**

✓ **Write 'For Mobile Deposit Only'**



# YOUR PATH TO HOMEOWNERSHIP STARTS HERE

TURN YOUR HOMEOWNERSHIP GOALS INTO A  
REALITY WITH OUR MORTGAGE LENDING OPTIONS.



Loans subject to credit approval.  
Bank NMLS# 433121

## Advantages of Financing with Us:

- ✓ 100% local servicing.
- ✓ Your Loan Officer is accessible throughout the entire loan process.
- ✓ Our closing turnaround times are prioritized so you're in your home as quickly as possible.
- ✓ We are a local and community-driven Bank with over 120 years of financial expertise.



# Fall Into Financial Health: Budgeting Tips for the New Season

As summer fades and routines settle back in, now is the perfect time to refresh your financial game plan. Whether you're managing back-to-school costs, preparing for upcoming holidays, or simply trying to regain focus after a busy season, these practical budgeting tips can help you head into fall with financial confidence:

## 1. Review Your Summer Spending

Take a moment to look back at your summer expenses. Did vacations, dining out, or activities stretch your budget? Understanding where your money went helps you make informed adjustments moving forward.

## 2. Reset Your Budget for Fall

With changes in routine come changes in spending. Update your budget to reflect school expenses, rising utility costs, or shifts in income. Consider using budgeting tools in our mobile app to track your progress automatically.

## 3. Set Short-Term Savings Goals

Think ahead to year-end expenses like holiday gifts or travel. Even setting aside a small weekly amount starting now can ease the burden later. Bonus tip: Open a designated Christmas Club account to keep that money separate and protected.

## 4. Automate & Simplify

If your schedule is getting hectic again, automation can help. Set up auto-pay for recurring bills and auto-transfers to savings. It's a stress-free way to stay on track.

Need Help Getting Started?

Our team is here to help you find the right account and financial tools to maximize your savings goals. Let's work together to build a healthier financial future—starting this fall.





# HAPPY LABOR DAY!

• USA •

## BRANCH HOLIDAYS SEPTEMBER 2025

MONDAY, SEPTEMBER 1ST:  
LABOR DAY

PLEASE UTILIZE OUR ONLINE  
BANKING SERVICES FOR YOUR  
BANKING NEEDS.

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:

- Retail Relationship Banker - Franklin
- Banking Center Manager Trainee- North Park
- Retail Relationship Banker - University/St. Philip
- Commercial Loan Officer - Washington/Petersburg
- Commercial Loan Support Manager
- Retail Market Operations Manager

\*Positions available as of September 1 and subject to change.



# RECIPE OF THE MONTH



## Slow Cooker Apple Butter

### INGREDIENTS

- 6 1/2 pounds apples – peeled, cored and sliced
- 1 cup granulated sugar
- 1 cup light brown sugar, lightly packed
- 1 tablespoon ground cinnamon
- 1/2 teaspoon freshly grated nutmeg
- 1/4 teaspoon ground cloves
- 1/4 teaspoon salt
- 1 tablespoon pure vanilla extract



<https://www.mybakingaddiction.com/crock-pot-slow-cooker-apple-butter-recipe/>

### INSTRUCTIONS

- Place the apples in a slow cooker. In a medium bowl, combine sugars, cinnamon, nutmeg cloves, and salt. Pour the mixture over the apples and mix well.
- Cook in slow cooker on low for about 10 hours, stirring occasionally, until the mixture is thickened and dark brown.
- Uncover, stir in vanilla and continue cooking uncovered on low for about 2 hours.
- Use an immersion blender to puree the apple butter until smooth.
- Spoon the mixture into sterile containers, cover and refrigerate for up to two weeks or freeze.
- Serve on breads, muffins, pork chops or just eat it with a spoon.

## Security Corner

### Money Mules

A money mule is someone who transfers or moves illegally obtained money on behalf of another person. Criminals often recruit money mules to help launder the proceeds of online scams, fraud, and serious crimes such as human or drug trafficking. These funds can be moved through various channels, including bank accounts, cashier's checks, virtual currencies, prepaid debit cards, or money service businesses. While some money mules knowingly assist criminal operations, others may be unaware they are helping criminals profit. If you are transferring money at someone else's direction, you could be acting as a money mule.

If you feel you may have fallen victim to this or any fraud scams, please contact our Deposit Operations department at (812) 492-8200.