

VOL.5 ISSUE 1 • OCTOBER 2025

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank

HERE'S TO 121 Years of BANKING EXCELLENCE

Celebrating 121 Years of Trust, Service & Community 🎉

On October 20th, we will proudly mark 121 years of serving our customers, supporting local businesses, and growing with the communities we call home.

From our humble beginnings in 1904 to the digital future of banking — our journey has always been about you.

Thank you for every deposit, every conversation, and every milestone shared. Here's to continuing the legacy, together.

This issue:

121 Years of
Banking
Excellence

Our Commitment to
Community

Notice to
Customers

October is
Cybersecurity
Awareness Month

Personal Checking

Fall Festival Hours

Business
Checking

Bank Holiday

Follow Us

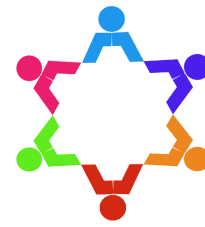
We're Hiring

Recipe of the Month

Security Corner



OUR COMMITMENT TO COMMUNITY



In September, our employees proudly served 119 trays of food at the United Caring Shelter. We're honored to continue this monthly tradition of service.



Notice to Customers

A new Vanderburgh County ordinance has been passed to regulate virtual currency kiosks (crypto/Bitcoin ATMs) in order to strengthen consumer protection and reduce fraud.

Key Points:

- **Applies Locally:** All kiosks within the city are covered by these rules and subject to enforcement.
- **Fraud Warnings:** Kiosks must display clear alerts about common scams before transactions can proceed.
- **Law Enforcement Access:** Operators are required to maintain direct communication with local authorities.

This ordinance strengthens safeguards to protect residents from scams and misuse of virtual currency. If you have any questions or would like more information, please [click here](#) or contact our Deposit Operations team at (812) 492-8200.

October is Cybersecurity Awareness Month



STAY SAFE. STAY SMART. STAY SECURE.

October marks Cybersecurity Awareness Month, a nationwide effort to raise awareness about the importance of protecting personal and financial information online. At First Federal/Home Building Savings Bank, safeguarding your data is one of our top priorities – and we're committed to helping you protect yourself, too.

"Protecting our data is a collective responsibility, as cybercriminals constantly adapt their tactics to find new vulnerabilities," said Christy McBride, Chief Operations Officer and Information Security Officer, EVP at First Federal Savings Bank. "We prioritize the education of our staff on secure data practices and are equally committed to equipping our customers with the knowledge to protect themselves against evolving cyber risks."

The Cybersecurity and Infrastructure Security Agency (CISA) encourages everyone to follow four key steps:



1. Use Strong, Unique Passwords

Avoid reusing passwords. A password manager can help you store and create complex, unique passwords for each account.

2. Enable Multi-Factor Authentication (MFA)

MFA adds an extra step to verify your identity, making it much harder for cybercriminals to access your accounts.

3. Think Before You Click

Be cautious of emails, texts, and links asking for personal information. When in doubt, contact the sender through a trusted source.

4. Keep Software Up to Date

Install updates promptly to patch vulnerabilities on your phone, computer, and apps.

Personal Checking



Every new personal checking account includes:

FREE debit card with digital instant issue • FREE online banking • FREE bill pay
FREE mobile banking with mobile deposit¹ • FREE eStatements • FREE notary service
ATM surcharges refunded up to \$20 monthly • FREE thank you gift² • FREE gifts for referring others

Premier Interest Checking

An account for those interested in higher interest!

- ✓ FREE first box of standard checks
- ✓ Higher interest rate with a daily balance of \$1,500 or more
- ✓ Competitive interest rate if daily balance falls below \$1,500
- ✓ Only \$6 minimum balance fee if the daily balance falls below \$1,500
- ✓ No monthly service charge
- ✓ No minimum deposit to open

50+ Interest Checking

A perfect account for customers 50 and better!

- ✓ FREE first box of standard checks
- ✓ Competitive interest rate
- ✓ No minimum balance
- ✓ No monthly service charge
- ✓ No minimum deposit to open

Next Gen FREE Checking

A FREE account for anyone!

- ✓ No minimum balance
- ✓ No monthly service charge
- ✓ No minimum deposit to open

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule or ask us for details. Bank rules and regulations apply.

¹Data rates may apply.

²Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

DUE TO THE WEST SIDE NUT CLUB FALL FESTIVAL:

OUR FRANKLIN STREET BRANCH'S DRIVE THRU WILL BE CLOSED OCTOBER 6TH-11TH

WE'RE SORRY FOR ANY INCONVENIENCE.
LOBBY WILL REMAIN OPEN WITH NORMAL BUSINESS HOURS.

LOBBY HOURS:

M-TH: 9:00 AM-4:00 PM F: 9:00 AM-6:00 PM SAT: 9:00 AM-NOON



Business Checking

Every new business checking includes:

FREE business debit card with digital instant issue • FREE online banking • FREE bill pay • FREE mobile banking with mobile deposit¹ • FREE eStatements • FREE notary service • FREE thank you gift² • FREE gifts for referring others • FREE first box of standard checks • Unlimited transactions

Leading Business Checking

A FREE account that is perfect for most businesses!

- ✓ No minimum balance
- ✓ No monthly service charge
- ✓ No minimum deposit to open

Business Premier Checking

An account for businesses that want to earn interest!

- ✓ Competitive interest rate
- ✓ Only \$5,000 minimum average monthly balance to avoid a low monthly fee of \$6
- ✓ No minimum deposit to open

Business Checking Plus 3

For businesses with larger balances and more complex banking needs!

- ✓ Competitive interest rate
- ✓ FREE positive pay check and ACH fraud mitigation system
- ✓ FREE remote deposit capture
- ✓ FREE Bizlink online banking with ACH capabilities
- ✓ \$25,000 minimum average monthly balance to avoid a monthly fee of \$50
- ✓ No minimum deposit to open

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule or ask us for details. Bank rules and regulations apply.

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BRANCH CLOSURES **OCTOBER 2025**

MONDAY, OCTOBER 13TH:
COLUMBUS DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

FOLLOW US



firstfedevansville



first-federal-savings-bank-evansville-in



SavingsFirst



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firstfedevansville



JOIN OUR TEAM!

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

- Retail Banker Associate - North Park
- Retail Relationship Banker - University
- Retail Relationship Banker - Bellemeade
- Teller I - Newburgh
- Retail Banker Associate - Newburgh
- Commercial Loan Support Manager
- Commercial Loan Officer - Washington/Petersburg

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

RECIPE OF THE MONTH



Pumpkin Chocolate Chip Cookies

INGREDIENTS

- 2 cups all-purpose flour (spoon and level to measure flour)
- 2 tsp baking powder
- 3/4 tsp baking soda
- 1 1/2 tsp ground cinnamon
- 1/2 tsp ground ginger
- 1/2 tsp ground nutmeg
- 1/8 tsp ground cloves
- 1/2 tsp salt
- 1/2 cup granulated sugar
- 1/2 cup packed light-brown sugar
- 1/2 cup vegetable oil
- 1 large egg
- 1 tsp vanilla extract
- 1 cup canned pumpkin puree
- 1 1/2 cups semi-sweet chocolate chips

INSTRUCTIONS

- Preheat oven to 350 degrees. Line baking sheets with silicone baking mats or parchment paper.
- In a mixing bowl, whisk together flour, baking powder, baking soda, cinnamon, nutmeg, ginger, cloves, and salt for 20 seconds. Set aside.
- In the bowl of an electric stand mixer fitted with the paddle attachment, blend together granulated sugar, brown sugar, and vegetable oil until combined.
- Mix in egg and vanilla then blend in pumpkin puree.
- With mixer on low speed, slowly add in flour mixture and mix just until nearly combined, scraping down the sides of the bowl as needed (batter will be pretty wet).
- With a rubber spatula, fold in chocolate chips while folding batter to evenly combine.
- Drop dough 2 tbsp (either using a medium cookie dough scoop or using two spoons) at a time onto baking sheets lined with silicone liners or parchment paper, spacing cookies two inches apart.
- Bake in preheated oven until cookies are nearly set about 11 - 13 minutes.
- Allow to cool several minutes before transferring to a wire rack to cool.
- Store in a single layer in an airtight container (these are best once they've rested in an airtight container a few hours - they soften throughout).



Source: <https://www.cookingclassy.com/pumpkin-chocolate-chip-cookies/>

Security Corner

FTC data shows reports from older adults losing \$10,000+ to scammers posing as trusted agencies or businesses have risen over four-fold since 2020—often wiping out victims' life savings.

The scams generally involve someone contacting consumers to alert them to a fake and urgent problem and then proceeding to try to persuade them to transfer their money to “keep it safe” or for some other false reason. In reality, the money is being sent to the scammers.

The lies these scammers tell generally take three forms:

- Lie #1: Someone is using your accounts.
- Lie #2: Your information is being used to commit crimes.
- Lie #3: There's a security problem with your computer.

Regardless of the fake story, the goal is generally the same: to get your money. To avoid such scams, the FTC recommends:

- Don't move money to “protect it.”
- Hang up and verify.
- Block unwanted calls.

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

Source: <https://www.ftc.gov>