

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



SEASON OF *Giving*



Your qualifying transactions become charitable donations

Qualifying transactions:



**Pay bills
online**



**Manage your
cards digitally**



**Make a new
transfer**



**Send money
with Zelle®**



**Enroll in
mobile banking**

Bank online and help others
Nov. 1 - Dec. 31



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OUR COMMITMENT TO COMMUNITY



United Caring Shelter



The U.S. Treasury has announced that it will stop producing new pennies and will no longer put additional one-cent coins into circulation. Existing pennies will remain legal tender, so you may continue to use them for purchases. As pennies disappear, businesses handling cash may begin rounding transactions to the nearest nickel.

This change is intended to save taxpayers money, as pennies now cost almost four times their face value to produce. The Treasury estimates that eliminating penny production will save about \$56 million annually.

Key Timeline:

- Early 2025: A presidential order was issued to halt penny production due to its rising cost.
- May 2025: The U.S. Mint placed its final order for penny blanks.
- August 2025: Minting of pennies ceases, signaling the start of the phase-out period.
- Early 2026: Penny production is expected to fully cease.
- Post-2026: Pennies will remain legal tender but will gradually leave circulation.

We will continue to monitor how this may affect day-to-day transactions and will keep you updated as we learn more. If you have any questions about pennies or coin inventory, please call or visit a branch.

Sources:

<https://www.newsweek.com/penny-phased-out-what-it-means-2076422>

<https://www.cnn.com/2025/05/22/business/us-discontinue-penny>

HELP BRING JOY TO KIDS IN NEED

TOYS FOR TOTS

Toys will be collected at the following branches through the first week of December:

Bellemeade: 4601 Bellemeade Avenue

Corporate: 5001 Davis Lant Drive

Franklin Street: 2200 West Franklin Street

Newburgh: 8388 Bell Oaks Drive

North Park: 4451 North First Avenue

St. Philip: 11201 Upper Mount Vernon Road

University: 4615 University Drive

Henderson: 2555 US-41, Henderson, KY 42420

Petersburg: 501 Main Street, Petersburg, IN 47567



JUBILEE CHRISTMAS

Help us support Jubilee Christmas this year by selecting an ornament off the tree at our Washington branch and purchasing a gift for a child in Daviess County.

200 E. VanTrees Street, Washington, IN 47501

Monetary donations can be made at the teller line.

FEATURES:

- Up to 100% financing
- No down payment
- No Private Monthly Mortgage Insurance
- In-house servicing

VETERAN OR MILITARY?

VA Loan

**CONTACT AN
EXPERT TODAY!
(812) 492-8142**



Data rates may apply

*Subject to credit approval. NMLS# 433121

BUSINESS CHECKING PLUS 3

For businesses with larger balances and more complex banking needs!



**No
minimum
deposit to
open**



**FREE
positive
pay and
ACH fraud
mitigation
system**



**Competitive
interest**



**FREE Bizlink
online
banking with
ACH
capabilities**



**FREE
remote
deposit
capture**



**FREE
thank you
gift***

Ask about our other Business Checking and Savings Products!

\$25,000 minimum average monthly balance to avoid a monthly fee of \$50. Other fees such as non-sufficient funds, overdraft, sustained overdraft free, etc. may apply. See fee schedule or ask us for details. Bank rules and regulations apply. *Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

BRANCH CLOSURES NOVEMBER 2025

**TUESDAY,
NOVEMBER 11TH:
VETERANS
DAY**

**THURSDAY,
NOVEMBER 27TH:
THANKSGIVING
DAY**

**PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR
YOUR BANKING NEEDS.**

FOLLOW US



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SavingsFirst



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JOIN OUR TEAM!

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

- Teller I - Newburgh
- Teller I - Corporate
- Lead Teller - North Park
- Part-Time Teller - Petersburg
- Commercial Support Specialist
- Retail Banker Associate - Newburgh

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

RECIPE OF THE MONTH



Candied Sweet Potato Pancakes

INGREDIENTS

- 2 cups all-purpose flour (about 8 1/2 ounces)
- 2 tablespoons light brown sugar
- 2 1/2 teaspoons kosher salt
- 1 1/2 teaspoons baking powder
- 1 1/2 teaspoons baking soda
- 3/4 teaspoon ground cinnamon or more to taste
- 1/8 teaspoon ground cloves or more to taste
- 2 1/4 cups buttermilk
- 1/2 cup leftover mashed sweet potatoes
- 2 large eggs
- 1 1/2 teaspoons grated orange zest
- 1/2 cup toasted walnuts, chopped
- Unsalted butter for greasing griddle and serving
- 1/2 cup granola
- Pure maple syrup for serving



Source: <https://www.foodandwine.com/recipes/candied-sweet-potato-pancakes>

INSTRUCTIONS

Step 1

Stir together flour, brown sugar, salt, baking powder, baking soda, cinnamon, and cloves in a medium bowl. Whisk together buttermilk, sweet potatoes, eggs, and orange zest in a large bowl. Stir in flour mixture until dry ingredients are just incorporated. Stir in walnuts. Let batter stand at room temperature for 15 minutes.

Step 2

Heat an electric griddle to 350°F or heat a large stainless steel skillet over medium-low; grease with butter. Using a 2 3/4-inch scoop and working in 3 batches, spoon about 1/2 cup batter per pancake onto hot griddle. Cook until tops are covered in bubbles and sides are set, 2 to 3 minutes. Flip and cook until set and cooked through, 2 to 3 minutes. Wipe griddle clean between batches.

Step 3

To serve, top pancakes with butter. Sprinkle evenly with granola and drizzle with maple syrup.

VA Scams

Veterans are being targeted by scammers posing as VA employees who claim there was an “overpayment” of benefits. They use fake VA logos, texts, emails, or calls to demand immediate payment through unofficial channels.

How to Protect Yourself:

- **Verify with VA.gov:** Always check your VA account or call the VA Debt Management Center (1-800-827-0648) to confirm any debt.
- **Use official channels only:** VA will never ask for login credentials, upfront fees, or payment via gift cards, wire transfers, or crypto.
- **Be cautious of unsolicited contact:** Avoid clicking unknown links, opening attachments, or sharing personal details.
- **Social media safety:** Don't accept random friend requests or share sensitive information.

Legitimate Overpayment Notices:

The VA only notifies by official letter and directs you to VA's Debt Management website. If a message demands immediate payment without details, treat it as suspicious and verify directly with VA.

Claims Predators:

Some bad actors unlawfully charge Veterans to “help” file claims, promising faster processing or higher ratings. Never pay fees for initial claims or sign contracts offering these services.

Report suspected fraud at [VSAFE.gov](https://vsa.gov) or call (833) 38V-SAFE.

Source: <https://benefits.va.gov/BENEFITS/fraud-prevention.asp>

Security Corner