VOL.5 ISSUE 2 · NOVEMBER 2025

#BFF CONNECT

Official Newsletter of First Federal Savings Bank



This issue:

Season of Giving

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SEASON OF A 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.

HELP BRING JOY TO KIDS IN NE

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

Newburgh: 8388 Bell Oaks Drive North Park: 4451 North First Avenue St. Philip: 11201 Upper Mount Vernon Road

University: 4615 University Drive

Franklin Street: 2200 West Franklin Street Henderson: 2555 US-41, Henderson, KY 42420 Petersburg: 501 Main Street, Petersburg, IN

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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.



*Subject to credit approval. NMLS# 433121

BUSINESS CHECKING PLUS 3

For businesses with larger balances and more complex banking needs!



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*

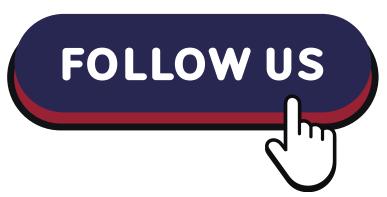
Ask about our other Business Checking and Savings Products!

BRANCH CLOSURES NOVEMBER 2025

TUESDAY,
NOVEMBER 11TH:
VETERANS
DAY

THURSDAY,
NOVEMBER 27TH:
THANKSGIVING
DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.





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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
- 11/2 teaspoons baking powder
- 11/2 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
- 11/2 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-potatopancakes

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

Security Corner

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.