

# #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



#### This issue:

Season of Giving

Happy Holidays

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Community

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Card Controls

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Giving Back

Christmas Club

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Plus 3

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happy  
holidays ✨

**Happy Holidays from All of Us at FFSB!**

As 2025 comes to a close, we want to extend our heartfelt thanks for being part of the FFSB family.

Your trust and partnership inspire us every day. Whether you've reached a savings goal, bought your first home, or started planning for the future—we're proud to be part of your financial journey.

Here's to a joyful holiday season and a prosperous 2026!

– Your FFSB Team





# OUR COMMITMENT TO COMMUNITY



Standing strong with our community. In November, our employees served 147 trays of food at the United Caring Shelter as part of our ongoing monthly volunteer commitment. Proud to make a difference, one meal at a time.



## Fraud Alert

Scammers are impersonating our Bank's Fraud Department to steal online banking information.

Remember — we'll **never** ask for your username, password, or verification codes. If you get a suspicious call, text, or email, **don't respond or click any links**. Hang up and call 812-492-8200 to verify.

If you've shared info or see unusual activity, contact us **immediately**.



# Did you know?

Our mobile banking app lets you instantly lock or unlock your card if it's lost, misplaced, or used without your permission. This is especially helpful during the busy holiday season, when the risk of fraud is higher, giving you quick protection and peace of mind.

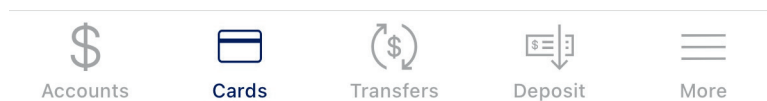
## Follow the steps below to lock out your debit card:

1

Log into our mobile banking app.

2

Click on the "Cards" at the bottom of the screen.



3

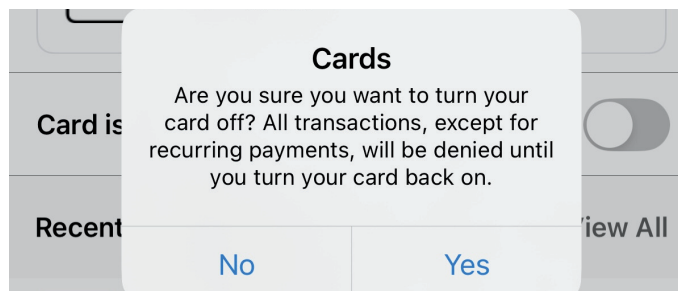
Below the image of your card, it will show the status.

Card is ON



4

To lockout the card, click the toggle on the right. It will have you confirm the change.



5

The card status will now show as off. Until this is turned back on, all transactions except for recurring transactions will be denied.

Card is OFF



For additional details about other card controls and alerts in the mobile banking app, please visit the instructional videos on our website or contact the eBanking department at 812-492-8123.



# JOIN US IN GIVING BACK 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.



# CHRISTMAS CLUB

**SET ASIDE MONEY  
THROUGHOUT THE YEAR  
FOR HOLIDAY SPENDING  
THAT IS STRESS-FREE!**

\$20 minimum to open

Automatic renewal

No monthly service fee

One-time yearly distribution

## BUSINESS CHECKING PLUS 3

*For businesses with larger balances and more complex banking needs!*



Competitive interest rate



FREE positive pay check and ACH fraud protection service



FREE remote deposit capture



\$25,000 minimum average monthly balance to avoid a monthly service fee of \$50



FREE Bizlink online banking with ACH capabilities



No minimum deposit to open



**FOR MORE INFORMATION:**

 [www.firstfedsavings.bank](http://www.firstfedsavings.bank)

 (812) 602-6405



# BRANCH HOLIDAY HOURS

## FIRST FEDERAL SAVINGS BANK:

**TUESDAY, DECEMBER 23RD:**  
**NORMAL BUSINESS HOURS**

**WEDNESDAY, DECEMBER 24TH:**  
**9:00 AM - 12:00 PM CST**

**THURSDAY, DECEMBER 25TH: CLOSED**

**WEDNESDAY, DECEMBER 31ST:**  
**NORMAL BUSINESS HOURS**

**THURSDAY, JANUARY 1ST:**  
**CLOSED**

## HOME BUILDING SAVINGS BANK:

**TUESDAY, DECEMBER 23RD:**  
**NORMAL BUSINESS HOURS**

**WEDNESDAY, DECEMBER 24TH:**  
**8:30 AM - 12:00 PM EST**

**THURSDAY, DECEMBER 25TH: CLOSED**

**WEDNESDAY, DECEMBER 31ST: NORMAL  
BUSINESS HOURS**

**THURSDAY, JANUARY 1ST:**  
**CLOSED**

## ST. PHILIP BRANCH:

**MONDAY, DECEMBER 22ND: NORMAL  
BUSINESS HOURS**

**TUESDAY, DECEMBER 23RD: CLOSED**

**WEDNESDAY, DECEMBER 24TH: CLOSED**

**THURSDAY, DECEMBER 25TH: CLOSED**

**FRIDAY, DECEMBER 26TH: NORMAL  
BUSINESS HOURS**

**MONDAY, DECEMBER 29TH: NORMAL  
BUSINESS HOURS**

**TUESDAY, DECEMBER 30TH: CLOSED**

**WEDNESDAY, DECEMBER 31ST: CLOSED**

**THURSDAY, JANUARY 1ST: CLOSED**

**FRIDAY, JANUARY 2ND: NORMAL  
BUSINESS HOURS**

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:

- Commercial Support Specialist
- Retail Banker Associate - Washington

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

# RECIPE OF THE MONTH



## White Chocolate Candy Cane Cookies

### INGREDIENTS

- 2 1/2 cups flour
- 1/2 teaspoon salt
- 1 teaspoon baking powder
- 1 teaspoon baking soda
- 2 sticks (16 tablespoons) butter, at room temperature
- 1/2 cup sugar
- 1 cup dark brown sugar
- 2 large eggs
- 2 teaspoons vanilla
- 1 1/2 cups white chocolate chips
- 1 cup crushed candy canes, leave dust behind



<https://www.thatskinnychickcanbake.com/white-chocolate-candy-cane-cookies-fbcookieswap/>

### INSTRUCTIONS

1. Preheat oven to 350°. Line a baking sheet with parchment paper and set aside.
2. In a mixing bowl, whisk together flour, salt, baking powder, and baking soda. Set aside.
3. In your mixer, cream butter and sugars. Add eggs and vanilla and mix until combined.
4. Gently stir the flour mixture into the butter mixture; mix until thoroughly combined.
5. Stir in the chopped white chocolate and crushed candy canes.
6. Spoon out generous tablespoons of dough onto the prepared cookie sheets, leaving 2-inches between cookies.
7. Bake for 8 to 10 minutes, or until the edges are light brown. Slightly under-baking makes for a chewy cookie.
8. Remove from oven, let cool for a couple minutes, then transfer to a cooling rack.

## Is it a Scam?

## Security Corner

### What are the signs of a scam?

Scammers contact you unexpectedly and claim there's a problem — like money owed to the government, a family emergency, or a computer virus. They pressure you to act fast so you don't have time to think. They demand payment through specific methods, such as:

- Gift cards (sharing the numbers on the back)
- Wire transfers (e.g., MoneyGram, Western Union)
- Cryptocurrency
- Payment apps

### How do I protect myself from scammers?

Take your time — legitimate organizations won't rush you. Never pay anyone who insists on gift cards, wire transfers, cryptocurrency, or payment apps.

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