

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



*Make way for easier financial
management!*

Resolve to make banking easier!



Online bill
payments



Digital card
management



Make a new
transfer



Zelle®



Mobile
Banking

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This issue:

New Year, New You

Our Commitment to
Community

Bridge Loan

We're Here For
Your Mortgage
Lending Needs

Branch Holidays

Interactive Teller
Machine

Update to Branch
Operating Hours

Christmas Club
Account

Follow Us

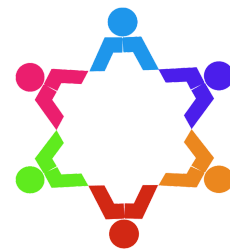
We're Hiring

Recipe of the Month

Security Corner



OUR COMMITMENT TO COMMUNITY



Thank you to our group of volunteers that continued our monthly commitment to serving dinner at the United Caring Shelter.



BRIDGE LOAN

Helping You Move Seamlessly Into Your Next Home

Our Bridge Loan is a short-term Home Equity Line of Credit (HELOC) designed exclusively to help you “bridge” the financial gap between selling your current home and purchasing your new one. This convenient solution provides the flexibility and access to funds you need during your transition.



12-month term,
11-month draw
period



FEATURES:

Up to 90% loan
to value



Interest-only
payments during
draw period

CONTACT AN EXPERT TODAY!

(812) 492-8142

*Subject to credit approval. NMLS# 433121



Data rates may apply

Looking for a mortgage?

We're here to help!



Competitive fixed & adjustable rate mortgages

Fast, local decision making

Personalized guidance from start to finish

In-house servicing

Refinancing options that may lower monthly payments

**Get the best mortgage
deal today!**

Bank NMLS# 433121 Subject to credit approval

Contact us today!

www.firstfedsavings.bank
(812) 492-8142

Branch Closures - January 2026

THURSDAY, JANUARY 1ST:
NEW YEAR'S DAY

MONDAY, JANUARY 19TH:
MARTIN LUTHER KING JR. DAY

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

After Hours? No Problem.



When our Corporate location is closed, our Interactive Teller Machines continue to operate as standard ATMs for your convenience.

FEATURES	ITM FEATURES DURING BUSINESS HOURS:	ITM FEATURES AFTER BUSINESS HOURS:
Talk directly to a First Federal Savings Bank teller	✓	
Withdraw cash	✓	✓
Deposit checks and cash	✓	✓
Transfer money between accounts	✓	✓
Check your account balances	✓	✓
Make a loan payment	✓	
Debit card assistance (travel requests/card replacements)	✓	

Banking made easy, even after hours. Try one today!



Update to Branch Operating Hours



Beginning January 2nd, all branch lobbies and drive-thrus will close at 5:00 PM local time on Fridays.

All other branch hours will remain the same. We encourage you to plan your visits accordingly and to take advantage of our convenient online and mobile banking tools, available 24/7.

If you have any questions regarding this change, please feel free to contact your local branch.

Feeling the strain from 2025 holiday spending? Get a head start on next year with our Christmas Club Account!



CHRISTMAS CLUB

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

\$20 minimum to open

\$20 minimum balance to earn interest

Automatic renewal

No monthly service charge

One-time yearly distribution*

*Early distribution fee applies

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:

- Loan Servicing Commercial Specialist
- Teller I - University
- Loan Servicing Quality Control Specialist
- Commercial Support Specialist

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

RECIPE OF THE MONTH



White Chicken Chili

Ingredients:

- 1 1/4 pound skinless, boneless chicken breast
- 2 (15 ounce) cans great Northern beans
- 1 (15 ounce) can white corn
- 1 (14 ounce) can chicken broth
- 1 (10.5 ounce) can cream of chicken soup
- 1 (4 ounce) can chopped green Chile peppers
- 1 (1.25 ounce) package taco seasoning
- 1/2 cup sour cream
- 1/2 cup shredded pepper jack cheese, or to taste



<https://insanelygoodrecipes.com/white-chicken-chili/>

Instructions:

- Layer the beans and corn on the bottom of the slow cooker pot.
- Place the chicken on top of the beans and corn.
- In a medium bowl, stir together the chicken broth, chicken soup, green Chile peppers, and taco seasoning.
- Pour the broth mixture over the chicken in the slow cooker pot.
- Put the lid on and cook on low for eight to ten hours. Check the chicken's internal temperature after eight hours (it should be over 165 degrees when cooked).
- When the chicken is cooked, stir in the sour cream and shredded cheese, leaving the cheese to melt for three to five minutes.
- Serve in a bowl with a big piece of cornbread.

IRS Impersonation Scam

Security Corner

Scam artists are pretending to be IRS officials to get your money. They'll call, email, or text you claiming you owe back taxes or there's a problem with your tax return. They even rig caller ID to make their call look official. They play on your fears. They threaten to take your driver's license or sue, arrest, or deport you. They want you to pay, fast.

What's the truth? The truth is the IRS's first contact with you will always be a letter in the mail. It's not a phone call, email, or text message. They won't insist that you pay with a prepaid debit card, a wire transfer, or cashier's check.

Has an IRS impostor contacted you? Report it at [FTC.gov/impostors](https://ftc.gov/impostors) or contact our Fraud Department at (812) 492-8200.

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