

VOL.5 ISSUE 5 • FEBRUARY 2026

## #BFF CONNECT

Official Newsletter of First  
Federal Savings Bank

FIRST  
FEDERAL  
SAVINGS

This issue:

Upcoming Gifts

Our Commitment to  
Community

Tax Refund Season  
is Here

#BFF Program

Digital Wallet

Bizlink - Business  
Online Banking

Branch Holiday

Tax Forms are  
Available in  
eStatements

Follow Us

We're Hiring

Recipe of the Month

Security Corner



# LOVE YOUR BANK?

Tell a friend; you'll both get a FREE gift.



### Sentry® Earbuds

Available 1/19-3/8



### Ecko® Unltd. Power Bank

Available 3/9-4/19



### Oster® Cutting Board Set

Available 4/20-5/31

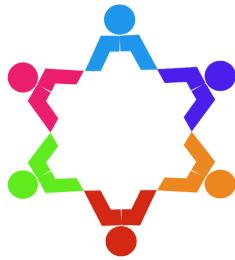


### Lexi Home® Storage Set

Available 6/1-7/19

Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening. We reserve the right to substitute a gift of similar value.

# OUR COMMITMENT TO COMMUNITY



Thank you to our amazing employees for volunteering their time at the United Caring Shelter on January 12th.



## TAX REFUND SEASON IS HERE!



Whether you're planning to save, pay down debt, or treat yourself, your refund can help take a step toward your financial goals. With your accounts, managing your money is simple and secure.

**Here are a few smart ways to use your refund:**

- Boost your savings by adding to your savings or money market account
- Open a certificate of deposit
- Pay down balances on loans or credit cards
- Set aside an emergency fund for peace of mind
- Start or grow a home fund by putting money aside for a future mortgage down payment





## BUSINESS FRIENDS FIRST

We believe great partnerships deserve great perks. Our #BFF Program gives employees of our business partners exclusive savings!

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### BENEFITS INCLUDE:

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\$50 annual fee  
waived on Home  
Equity Lines of  
Credit



.25% off interest rate  
on  
all Automobile,  
Motorcycle, Boat, and  
Recreational Vehicles



# GO WALLET-FREE WITH DIGITAL WALLET

## **PAY IN-STORE\***

Scan your phone or smartwatch to easily pay at places like the grocery store and gas station.

## **USE IN-APP\***

Select your card in your digital wallet at checkout for things like rideshare or delivery payments.

## **CHECK OUT ONLINE\***

Use for online checkouts when selecting your digital wallet as your payment method.

Enjoy the convenience of using your bank card in your digital wallet. Easily add it in just a few taps!

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

\*Data rates may apply

# POWERFUL BUSINESS BANKING TOOLS AT YOUR FINGERTIPS

**Bizlink allows you to manage your business accounts  
with ease and security.**



## ONLINE ACCOUNT ACCESS

Access your account details and transfer funds internally with ease.



## ACH PAYMENTS AND RECEIVABLES

Manage payroll direct deposits and originate ACH payments to and from vendors/customers.



## ADDED SECURITY

Enhanced security with dual-control options and multi-factor authentication.



## WIRE TRANSFERS

Quickly submit domestic wire transfers for timely payments.

## Branch Closures - February 2026

**MONDAY, FEBRUARY 16TH:  
PRESIDENTS' DAY**

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

# Your tax forms, including Forms 1099 and 1098, are now available in eStatements.

## How to Access Your Tax Forms:

1. Log in to Online Banking: Visit our website and enter your username and password.
2. Click on the account hyperlink and select the "Documents" option from the menu.
3. Select "View Associated Notices & Year-End Tax Forms"



For assistance or if you have any questions, please contact our eBanking department at (812) 492-8123.

## FOLLOW US



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## JOIN OUR TEAM!

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

- Retail Banker Associate
- PT Teller (University branch)
- PT Teller (Newburgh branch)
- PT Teller (Bellemeade Branch)
- eBanking Services Support Specialist I

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

# RECIPE OF THE MONTH



February 26 is National Chili Day!

## INGREDIENTS

- 1 pound ground beef
- 1 onion, chopped
- 1 (15 ounce) can tomato sauce
- 1 (15 ounce) can kidney beans
- 1 (14.5 ounce) can stewed tomatoes
- 1 ½ cups water, or as needed (optional)
- 1 teaspoon chili powder, or more to taste
- 1 pinch garlic powder
- Salt and pepper to taste



[www.allrecipes.com/recipe/16248/easy-homemade-chili/](http://www.allrecipes.com/recipe/16248/easy-homemade-chili/)

## INSTRUCTIONS

1. Place ground beef and onion in a large saucepan over medium heat; cook and stir until meat is browned and onion is tender, about 5 to 7 minutes.
2. Stir in tomato sauce, kidney beans, and stewed tomatoes with juice. If you prefer a thinner consistency, you can add water. Season with chili powder, garlic powder, salt, and black pepper. Bring to a boil, reduce heat to low, cover and let simmer for 15 minutes.

## SCAM ALERT: Fake “Final Notice” Home Warranty Letters

## Security Corner

Homeowners are receiving official-looking letters claiming their home warranty tied to their mortgage is about to expire. These notices include “FINAL NOTICE,” fake expiration dates, and urgent requests to call immediately.

- 👉 These letters are **NOT** from First Federal/Home Building Savings Bank.
- 👉 They use pressure tactics to sell unnecessary warranty plans and collect your personal information.

### How to protect yourself:

- ✓ Ignore the letter
- ✓ Do NOT call the number
- ✓ Never share personal or financial information
- ✓ Contact First Federal Savings Bank directly if unsure