

VOL.5 ISSUE 5 • FEBRUARY 2026

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank

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

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

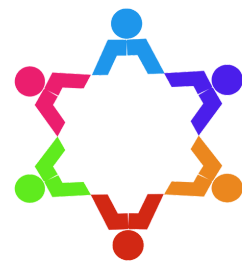
Recipe of the Month

Security Corner



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!

BENEFITS INCLUDE:



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



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

Program eligibility includes the owner(s) and employee(s) of any business that has an active deposit or loan relationship with First Federal/Home Building Savings Bank. Subject to loan approval. Excludes churches, universities, and municipalities. Bank NMLS# 433121



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.

www.firstfedsavings.bank

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

*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



firstfedevansville



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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/

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

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

Security Corner

<https://www.bbb.org/scamtracker/lookupscam/>