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First Federal Savings Bank and ICBA Encourage Smart Credit Habits to Start 2026 Strong

Press Release: Evansville, IN. (Jan. 14, 2026)—As consumers set financial goals for the year ahead, First Federal Savings Bank and the Independent Community Bankers of America® (ICBA) are encouraging individuals and families to build a strong financial foundation by developing and maintaining healthy credit habits.

“Strong credit is one of the most important tools consumers have to support long-term financial stability,” said Gabbie Wilson, AVP, Marketing Coordinator at First Federal Savings Bank. “Whether saving for a home, managing day-to-day expenses, or preparing for future milestones, establishing sound financial habits today can help ensure greater flexibility and confidence to support more informed decisions in the future.”

First Federal Savings Bank and ICBA shared the following tips to help sustain strong credit:

- **Establish a financial foundation.** Open and actively manage a checking account to track spending and demonstrate responsible money management.
- **Use credit responsibly.** Make payments on time and avoid carrying high balances, as payment history and credit utilization are key factors in credit scoring.
- **Maintain a healthy credit mix.** Responsibly managing different types of credit—such as installment loans and revolving credit—can help strengthen your credit profile.
- **Plan for major financial decisions.** Avoid opening or closing accounts or making large financial moves in the months leading up to a major purchase.
- **Build an emergency fund.** Aim to save at least three to six months of living expenses to help manage unexpected costs and reduce reliance on credit.
- **Monitor credit regularly.** Review your credit report for accuracy and signs of fraud by visiting www.annualcreditreport.com.

“Healthy credit habits are foundational to long-term financial resilience,” ICBA President and CEO Rebeca Romero Rainey said. “By pairing responsible money management with guidance from a trusted community bank, consumers can better position themselves for life’s opportunities and challenges as they work toward important financial milestones.”

About First Federal Savings Bank Member FDIC

First Federal Savings Bank was established on Evansville, Indiana's Westside in 1904. A community bank offering eight locations in Posey, Vanderburgh, Warrick, and Henderson County. First Federal Savings Bank is also proud to offer Home Building Savings Bank locations in Daviess and Pike County.

About ICBA

The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation.

As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers' financial goals and dreams. For more information, visit ICBA's website at icba.org.