

# #BFF CONNECT

Official Newsletter of First  
Federal Savings Bank



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Banking Month

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Community

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Homebuyers

Financial Literacy  
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Community banks play a pivotal role for the nation's economic engines — small businesses. In addition to employing 650,000 people in 45,000 locations nationwide, community banks make nearly 60% of small business loans under \$1 million while holding just 20% of banking assets.

According to the Federal Reserve's Small Business Credit Survey, community banks are the small business lender of choice. 70% of community bank loan applicants were satisfied with their experience, compared with 59% at large banks, 50% at finance companies, and 28% at online lenders.

**We are grateful to our customers for choosing to bank locally.** Your trust allows us to reinvest in the businesses, families, and organizations that make our community strong. Every account opened and every loan made helps fuel local growth, support local jobs, and strengthen the neighborhoods we all call home. Thank you for being part of our community banking family.

Source: <https://www.fedsmallbusiness.org/reports/survey/2025/2025-report-on-employer-firms>

# OUR COMMITMENT TO COMMUNITY



Strengthening Community Care Through Partnership and Monthly Volunteer Efforts.

## DAVISS COMMUNITY HOSPITAL HOOPS FOR HEALTHCARE

We were proud to sponsor Daviess Community Hospital's Hoops for Healthcare March Madness Watch Party. Proceeds from this event help support DCH patients.



## UNITED CARING SHELTER

Each month, our team comes together at the United Caring Shelter to prepare and serve dinner for individuals experiencing homelessness in our area.



# CELEBRATE EARTH DAY BY GOING PAPERLESS WITH OUR **FREE** ESTATEMENTS!

## What are the benefits?



- Access statements electronically 24/7
- Up to 18-months of statements stored
- The eco-friendly, secure alternative to paper statements



## Better privacy for homebuyers is on the way.

If you've ever applied for a mortgage and suddenly received a flood of calls, texts, or emails from other lenders, you've experienced what's known as "trigger leads."

New legislation—the **Homebuyers Privacy Protection Act**—will limit how your information can be shared after a mortgage credit check. This change is designed to give consumers more control over their data and reduce unwanted solicitations.

The new rules took effect in March and will help make the homebuying process more secure and transparent.

Learn more about the trigger leads ban and what it means for borrowers:

<https://namb.org/understanding-the-trigger-leads-ban/>

# APRIL IS FINANCIAL LITERACY MONTH

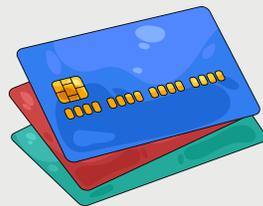
*Building stronger financial futures in our community*



**Saving**



**Budgeting**



**Credit**



**Managing Debt**

April is Financial Literacy Month, a time dedicated to helping individuals and families strengthen their money-management skills and build long-term financial confidence. Community banks like First Federal Savings Bank are proud to serve as trusted resources by providing guidance and practical tools to help customers make informed financial decisions.

Financial literacy includes everyday skills like creating a budget, building savings, understanding credit, and managing debt responsibly. With the right knowledge and support, individuals can better prepare for unexpected expenses and work toward their financial goals.



## FINANCIAL TIP

### Start with a Simple Budget

#### Quick Budgeting Steps

- ✓ Track your monthly income and expenses
- ✓ Prioritize housing, food, and utilities
- ✓ Set savings goals – even small amounts add up
- ✓ Review and adjust your budget regularly

*“Financial literacy empowers people to make choices that support their goals and their families.”*

At First Federal Savings Bank, we're committed to supporting our community with education, local expertise, and trusted financial guidance.

## Need help getting started?

Visit any First Federal Savings Bank location or talk with a team member about budgeting, savings, and building strong financial habits.



5th ANNUAL  
HENDERSON, KENTUCKY  
**SUMMERFEST**  
MUSIC • FOOD • BEER

Presented by



**Saturday, May 16, 2026**  
Downtown Henderson, Kentucky



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**JOHN**  
& ASSOCIATES  
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[SummerFestKY.com](http://SummerFestKY.com)

# Join us for a hands-on look at the future of banking!

**Friday, April 24 | 10AM-4PM CST | Corporate Branch**  
5001 Davis Lant Dr. Evansville, IN 47715

We're excited to invite you to our ITM Open House, where you can experience our Interactive Teller Machines in action!

- Talk to a live teller through the machine
- Deposit checks and cash with ease
- Enjoy faster, more convenient banking

Our team will be on-site to guide you through each step, answer your questions, and offer fun giveaways along the way.

Save the Date

# Own Your Financial Story: Small Steps, Big Impact



April 6 - 10, 2026

[americasaves.org](https://americasaves.org)

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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 - Bellemeade
- Lead Teller - Henderson
- PT Teller - Bellemeade (Bilingual - Spanish speaking)

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

# RECIPE OF THE MONTH



## Grilled Chicken and Pineapple Bowls with Coconut Rice

### INGREDIENTS

#### FOR THE CHICKEN BOWLS

- 2 pounds chicken breast
- 1/2 cup extra virgin olive oil
- 3 tablespoons fresh lemon juice
- 3 tablespoons soy sauce
- 2 tablespoons balsamic vinegar
- 1/4 cup coconut
- 3 cloves garlic, minced
- Salt and pepper
- 1 pineapple, cored, skin removed, cut into slices
- 3 bell peppers, sliced
- 1 avocado, sliced

#### FOR THE COCONUT BROWN RICE

- 1 cup uncooked brown rice
- 1 cup lite coconut milk
- 1 1/4 cup water
- 1 tsp grated fresh ginger
- 1 garlic clove, minced
- Salt
- 1/4 cup shaved almonds



<https://smilesandwich.com/2019/09/15/grilled-chicken-and-pineapple-bowls-with-coconut-rice/>

### INSTRUCTIONS

1. Add olive oil, lemon juice, balsamic, soy sauce, garlic, salt and pepper to a large zip top bag with the chicken. Zip and marinate for at least 30 minutes or overnight.
2. To make the rice, add rice, coconut milk, water, ginger, garlic and salt to a medium pot. Bring to a boil over medium heat. Reduce heat to low, cover and simmer about 40-45 minutes or until done. Toss in almonds.
3. Brush pineapple with olive oil on all sides. Preheat grill to medium high heat. Add chicken and pineapple and grill to cook, flipping once until cooked, about 5-6 minutes on each side.
4. Toss the peppers in olive oil and grill in a grill pan alongside chicken or in a small pan on the stove until soft.
5. To assemble the bowls, divide the rice amongst four bowls and top with chicken, peppers, pineapple and 1/4 avocado. Enjoy!

## SECURITY CORNER

### Indiana Bans Crypto Kiosks to Combat Fraud

Indiana has become the first state in the U.S. to fully ban cryptocurrency kiosks, following a surge in scams exploiting these machines. Often mistaken for ATMs, crypto kiosks have been heavily used by criminals—costing Americans over \$333 million in 2025, with adults 60+ representing the vast majority of reported losses.

The bipartisan legislation, supported by AARP, was signed into law on March 9, 2026, after lawmakers concluded the machines posed far more risk than benefit. Indiana previously had nearly 900 kiosks statewide.

AARP advocates view the ban as a major win for consumer protection, noting that criminals frequently pressure victims to deposit cash into crypto kiosks as part of tech-support or financial-impersonation scams.

#### Key safety reminder:

If anyone asks you to send money via a crypto kiosk, it's a scam. Stop immediately and contact law enforcement.

Source: <https://www.aarp.org/money/scams-fraud/indiana-crypto-kiosk-ban/>