

First Federal Savings Bank and ICBA Promote Financial Confidence During Credit Education Month

Press Release: Evansville, IN. (March 2, 2026)—In recognition of Credit Education Month, First Federal Savings Bank and the Independent Community Bankers of America® (ICBA) are encouraging consumers to strengthen their financial well-being by building healthy credit habits and establishing long-term savings strategies.

“Financial confidence starts with education and intentional planning,” said Courtney Schmitt, VP, Marketing Manager at First Federal Savings Bank. “Whether someone is saving for an emergency, preparing for a major purchase, or working to improve their credit profile, our role is to provide the tools, guidance, and support that help them move forward with confidence.”

To support consumers during Credit Education Month, First Federal Savings Bank and ICBA encourage individuals to consider the following steps:

- **Pay yourself first.** Automate savings contributions to build consistency and momentum.
- **Track spending and plan ahead.** Create a budget to find opportunities to save and avoid debt.
- **Build an emergency fund.** Aim to set aside three to six months to cover essential expenses.
- **Use credit responsibly.** Make payments on time, keep balances manageable, and avoid opening or closing accounts unnecessarily.
- **Monitor credit regularly.** Review credit reports to spot errors, detect fraud early, and understand how financial behaviors impact credit standing.

“Strong credit and smart saving go hand in hand,” ICBA President and CEO Rebeca Romero Rainey said. “Understanding how to manage credit, build savings, and plan ahead is essential to long-term financial security. “Community banks are uniquely positioned to provide personalized guidance and trusted financial solutions that help individuals build resilience, plan for the future, and achieve lasting financial success.”

To learn more about improving your financial health or to speak with a local banker, visit First Federal Savings Bank or stop by a nearby branch during Credit Education Month.

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.

See Official Press Release



First Federal Savings Bank | 5001 Davis Lant Dr | Evansville, IN 47715 US

[Unsubscribe](#) | [Constant Contact Data Notice](#)



Try email marketing for free today!