

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank

This issue:

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Homeownership
Month

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to Community

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Bazaar

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PROTECT YOURSELF: FINANCIAL CRIME AWARENESS



IMPORTANT REMINDERS - FIRST FEDERAL SAVINGS BANK WILL

- **Never** request your Social Security number
- **Never** ask for your password, PIN, or one-time verification codes
- **Never** ask for your debit card number
- **Never** ask you to send money or buy gift cards for any reason related to your account
- **Never** ask you to download software or allow remote access to your device



HOW TO PROTECT YOURSELF

- Never share passwords, PINs, or passcodes
- Verify requests using trusted contact information
- Monitor accounts for suspicious activity
- Enable transaction and login alerts
- Use strong passwords and MFA
- Avoid clicking suspicious links in messages
- Secure your mail and consider using eStatements

WHAT TO DO IF YOU SUSPECT FRAUD

1. Contact Your Bank Immediately

- Call the number on the back of your debit card or the official website
- Do not use contact information provided in suspicious messages

2. Secure Your Account

- Change login credentials immediately
- Review recent transactions
- Place alerts or restrictions on your account if necessary

3. Report the Fraud

- Report suspicious activity to your financial institution
- File a report with the FTC ([ReportFraud.ftc.gov](https://www.ftc.gov) and/or [IdentityTheft.gov](https://www.identitytheft.gov) (for identity theft cases)

4. Monitor and Follow Up

- Review account activity regularly
- Check your credit report for suspicious changes
- Follow any additional instructions provided by your bank

If you suspect fraud or have questions, contact us directly at (812) 492-8200.

June is National Homeownership Month

BENEFITS OF BUYING VERSUS RENTING A HOME

BUY

VS.

RENT

INVESTMENT

Purchasing a home is a long-term investment and builds equity over time.



INVESTMENT

Your monthly rent payment goes to your landlord each month, not towards an investment.

CREDIT

Making timely mortgage payments can contribute to building and maintaining a positive credit history.



CREDIT

There are less credit building opportunities for renting versus owning a home.

PAYMENTS

With a fixed mortgage program, your monthly payment stays the same.



PAYMENTS

It's typical for your monthly rent to increase annually.

CONTROL

Homeowners have full control over their property.



CONTROL

You cannot make cosmetic changes without your landlord's approval.

TAXES*

There are multiple tax benefits for owning a home including property tax and mortgage interest deductions.

*Consult a tax advisor



TAXES

There are less tax benefits for renters since they do not own the property.

PETS

When you own a home, you can have as many pets as you would like.



PETS

Many spaces available for rent have a "no pets" policy or require you to pay an additional monthly fee to have one.

OUR COMMITMENT TO COMMUNITY



First Federal Savings Bank was the presenting sponsor for Henderson's 5th Annual SummerFest on Saturday, May 16th where all proceeds went to Experiencing Autism Together.

Thank you to our amazing group of volunteers who spent their time at the United Caring Shelter on May 18th.



Our Washington branch team had a great time volunteering at United Way of Daviess County's Day of Caring on May 12th.





**WORLD ELDER ABUSE
AWARENESS DAY**
Building Strong Support for Elders

First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are providing tips for preventing elder financial abuse in recognition of World Elder Abuse Awareness Day on June 15.

- **Safeguard financial documents.** Secure checkbooks, account information, bank statements, and legal documents in a locked, secure location or safe deposit box.
- **Monitor accounts regularly.** Review financial statements and credit reports frequently for signs of unauthorized or unusual transactions.
- **Be cautious with personal information.** Never share bank account numbers, PINs, or Social Security numbers with unsolicited callers, emails, or texts.
- **Establish trusted financial caregivers.** Work with your banker and attorney to assign a power of attorney or other trusted contacts to assist with financial management, if necessary.
- **Leverage your community banker's expertise** for fraud education, financial planning assistance, and resources to help identify and avoid scams.
- **Report suspected abuse immediately.** Contact your bank, adult protective services, or law enforcement if you suspect financial exploitation.

To learn more about elder financial abuse and prevention strategies, contact our Deposit Operations Department at (812) 492-8200 or visit www.icba.org.

Source: <https://www.icba.org/elder-abuse-prevention>

**WE WILL BE CLOSED
FRIDAY, JUNE 19TH IN
OBSERVANCE OF
JUNETEENTH.**

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

REMOTE DEPOSIT CAPTURE

Remote Deposit Capture allows you to save time by making check deposits from the convenience of your office.

- ✓ Complimentary Equipment and Training
 - Check scanner is provided
 - Installation, training, and support included

- ✓ Convenience
 - Deposits made directly from your business's location
 - Eliminates trips to the bank

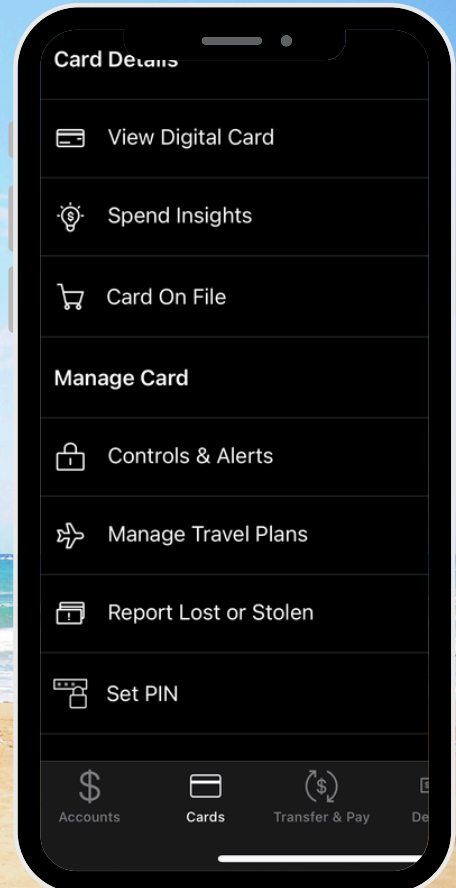
- ✓ Customizable
 - Multi-user and multi-location capabilities
 - Tailor system permissions to meet your needs



Contact a Treasury Management Officer for more details at (812) 492-8124.

Summer is here!

Planning a vacation? Don't forget to submit a travel notice for your debit card under the "Cards" section of our app*!



*Data rates may apply

FIRST FEDERAL SAVINGS BANK & THE FRANKLIN STREET EVENTS ASSOCIATION PRESENT:

FRANKLIN STREET



BAZAAR

EVANSVILLE, INDIANA



EVERY SATURDAY — MAY 30-AUGUST 29 — 9:00 AM-1:00 PM

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**WE ARE
HIRING**

JOIN OUR TEAM!

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

- Retail Relationship Banker - Corporate
- Retail Banker Associate - Corporate
- Lead Teller - Newburgh
- eBanking Services Support Specialist I
- Teller I - Corporate (Bilingual - Spanish speaking preferred)
- Loan Servicing Collections Specialist

*Positions available as of June 1 and subject to change.

RECIPE OF THE MONTH



One-Pan Garlic Butter Chicken and Veggies

INGREDIENTS:

- 4 boneless skinless chicken breasts
- 1 ½ lbs baby yellow potatoes, halved and quartered
- 1 cup baby carrots
- 1 head broccoli cut into florets
- 1 sliced red pepper
- ¼ cup melted unsalted butter
- 3 minced garlic cloves
- 3 tbsp extra virgin olive oil
- 1 tsp salt
- ½ tsp black pepper
- 1 tsp Italian seasoning
- ½ tsp paprika
- ½ tsp crushed red pepper flakes
- 1 tbsp lemon juice
- Chopped fresh parsley for garnish, optional
- Grated Parmesan cheese for garnish, optional



<https://www.simplystacie.net/garlic-butter-chicken/>

INSTRUCTIONS

1. Preheat the oven to 400°F. Line a large sheet pan with parchment paper or aluminum foil.
2. Whisk together the melted butter, extra virgin olive oil, garlic, salt, black pepper, Italian seasoning, paprika, crushed red pepper flakes, and lemon juice in a small bowl. Set aside.
3. Place the chicken breasts on the sheet pan. Spread two tablespoons of the butter mixture evenly on top of them.
4. Add the potatoes, carrots, broccoli, and red pepper to a medium mixing bowl. Pour the remaining butter mixture on top and mix to cover.
5. Arrange the veggie mixture around the chicken breasts.
6. Bake for 25 to 30 minutes, or until the chicken reaches 165°F internal temperature and the potatoes are fork-tender.
7. Broil for 2 to 3 minutes at the end for a crispier top. (optional)
8. Sprinkle fresh parsley and Parmesan cheese on top, if using. Serve hot.

SECURITY CORNER

Look. Tap. Go.

Checking out just got easier and safer with a contactless card. Three simple steps and you're on your way.

1

Locate the contactless symbol anywhere you shop.

2

Tap your contactless First Federal Savings Bank debit card on the terminal.

3

Your payment is completed in seconds.