

VOL.5 ISSUE 10 · JULY 2026

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



GIVE BACK TO YOUR COMMUNITY WHEN YOU MANAGE YOUR FINANCES

**\$1 - up to \$10,000 - will be donated to Operation Gratitude
for every qualifying transaction you make.**



Online bill
payments



Digital card
management



Make a new
transfer



Zelle®



Mobile
Banking

Scan the QR code to learn more:

This issue:

Summer of
Charitable Giving

Security &
Fraud
Awareness

Our Commitment to
Community

Red Cross Blood
Drive

ITM Open House

High Yield Money
Market Account

Business Checking

Franklin Street
Bazaar

Bank Holiday

Financial Crime
Awareness

Follow Us

We're Hiring

Recipe of the Month



Between 06/01/2026 and 07/31/2026, \$1 will be donated to Operation Gratitude each time a consumer performs one of the qualifying transactions. Maximum donation is \$10,000 total for all campaign participants throughout 2026. Your account must be in good standing. Business accounts are excluded. Employees of Fiserv, Inc., and of and their respective parent and affiliate companies, as well as board members and the immediate family (spouse, parents, siblings and children) and household members of each such employee, are not eligible. Rules are subject to change without notice. Copyright © 2026. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. CardHub is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®. Member FDIC

SECURITY & FRAUD AWARENESS

PROTECT YOURSELF FROM SOCIAL ENGINEERING SCAMS.

KNOW THE SIGNS. SLOW DOWN. VERIFY BEFORE YOU ACT.

What it is: Social engineering happens when a scammer pretends to be someone you trust — such as your bank, a business, a government agency, or even a family member — to trick you into sharing information, sending money, or giving access to your account.

PHONE CALLS

Calls may appear to come from your bank or a trusted company. Scammers may use spoofed caller ID and ask you to “verify” information.

TEXTS & EMAILS

Messages may warn of fraud, account problems, or urgent action needed. They often include links, attachments, or fake phone numbers.

SOCIAL MEDIA & AI

Scammers may use personal details, fake profiles, official-looking messages, or even AI-generated voices and content to sound real.

WARNING SIGNS TO WATCH FOR

- Unexpected call, text, or email asking for account or personal information
- Pressure to act immediately or keep the conversation secret
- Requests for passwords, one-time passcodes, debit card details, or online banking credentials
- Links, attachments, or phone numbers you are told to use right away
- Instructions to pay by gift card, cash, wire transfer, cryptocurrency, or gold
- Messages that look real, but something feels off

HOW TO PROTECT YOURSELF

- Stop and verify before you act
- Contact your bank or the company using a number or website you know is real
- Never share passwords or one-time security codes with unexpected callers or messages
- Do not click links or open attachments in unexpected texts or emails
- Use strong passwords and multi-factor authentication when available
- Talk to someone you trust before sending money

IF YOU THINK IT IS A SCAM

Stop communication immediately. Do not click links or reply. Contact your financial institution right away using a trusted number. Change your passwords and monitor your accounts if you shared information.

OUR COMMITMENT TO COMMUNITY



Our team was honored to volunteer on June 13th with Sleep in Heavenly Peace, helping build beds for children in our community who don't have a bed of their own.

We're grateful for the opportunity to serve alongside others who are committed to making a lasting impact in the lives of local children.

Thank you to our group of volunteers who spent their time preparing and serving dinner at the United Caring Shelter on June 15th.



BLOOD DRIVE

JULY 14, 2026

FFSB Community Room
4920 Davis Lant Drive
Evansville, IN 47715
12:00 - 4:00 PM CST

Register Now!



Data rates may apply



Give blood.
Help save lives.



***Join us for an interactive look at
the future of banking!***

Friday, July 10th | 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 see our Interactive Teller Machines (ITMs) in action.

What you'll experience:

- ✓ Speak with a live teller through the machine
- ✓ Easily deposit checks and cash
- ✓ Enjoy a faster, more convenient banking experience

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



EARN UP TO 3.25% APY*

Earn More. Access Anytime.

- ✓ \$0 Minimum to Open
- ✓ No Minimum Balance to Earn Interest
- ✓ Unlimited Transactions
- ✓ Check Writing Available
- ✓ Debit Card Access
- ✓ \$10 Monthly Service Fee (waived when you open a FFSB checking account)

Ask Us About Our High Yield Money Market Today.

10 Convenient Locations | **(812) 602-6405** | **www.firstfedsavings.bank**

Annual Percentage Yields (APYs) are accurate as of 7/1/2026 and subject to change without notice. Stated APY is for balances of \$1,000,000 and higher. APY earned is based on the following balance tiers: Tier 1 - \$24,999.99 or less; Tier 2 - \$25,000 to \$49,999.99; Tier 3 - \$50,000 to \$99,999.99; Tier 4 - \$100,000 to \$249,999.99; Tier 5 - \$250,000 to \$499,999.99; Tier 6 - \$500,000 to \$999,999.99; Tier 7 - \$1,000,000 or more. *Monthly service fee waived when at least one account holder opens a companion consumer checking account within 30 days of account opening; existing checking accounts are eligible. Fees may reduce earnings.

Member
FDIC



Business Checking

Every new business checking includes:

FREE business debit card with digital instant issue • FREE online banking • FREE bill pay
FREE mobile banking with mobile deposit¹ • FREE eStatements • FREE notary service
FREE thank you gift² • FREE gifts for referring others • FREE first box of standard checks

Leading Business Checking

A FREE account that is perfect for most businesses!

- ✓ No minimum balance
- ✓ No monthly service charge
- ✓ No minimum deposit to open

Business Premier Checking

An account for businesses that want to earn interest!

- ✓ Competitive interest rate
- Only \$5,000 minimum average monthly balance to avoid a low monthly fee of \$6
- ✓ No minimum deposit to open

Business Checking Plus 3

For businesses with larger balances and more complex banking needs!

- ✓ Competitive interest rate
- ✓ FREE positive pay check and ACH fraud mitigation system
- ✓ FREE remote deposit capture
- ✓ FREE Bizlink online banking with ACH capabilities
- \$25,000 minimum average monthly balance to avoid a monthly fee of \$50
- ✓ No minimum deposit to open

Other fees such as non-sufficient funds, overdraft, sustained overdraft fees, etc. may apply. See fee schedule or ask us for details. Bank rules and regulations apply. ¹Data rates may apply. ²Free gift may be reported on a 1099-INT or 1099-MISC. Free gift provided at the time of account opening.

FRANKLIN STREET



BAZAAR

EVANSVILLE, INDIANA



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

**OUR BRANCHES WILL BE CLOSED ON
SATURDAY, JULY 4 IN OBSERVANCE OF**

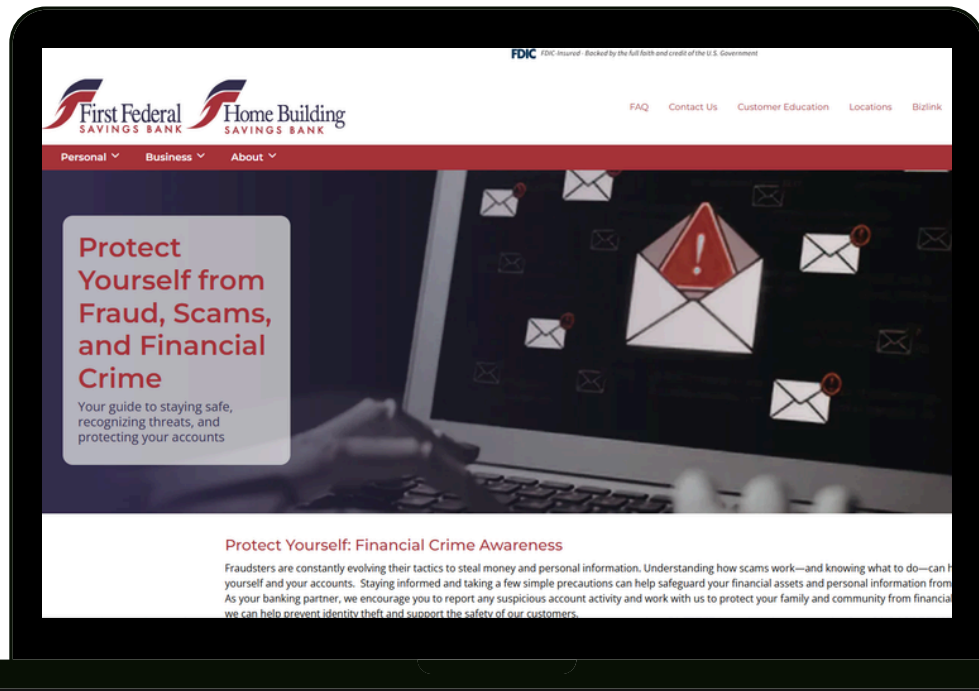
**FOURTH OF
JULY**





**NEW RESOURCE
NOW AVAILABLE!**

Protecting yourself from scams and fraud starts with staying informed. We've launched a new Financial Crime Awareness page on our website with tips, tools, and resources to help you recognize and avoid common financial crimes like phishing, identity theft, fraud, and cyber scams.



<https://www.firstfedsavings.bank/financial-crime-awareness/>



FOLLOW US



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JOIN OUR TEAM!

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

- Commercial Business Development Officer
- Retail Relationship Banker
- Teller 1 - Franklin
- PT Teller - North Park
- PT Teller - Newburgh
- Teller 1 - Corporate (Bilingual - Spanish Preferred)

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

RECIPE OF THE MONTH



4th of July Cake

INGREDIENTS

- 18 Tbsp. (2 1/4 sticks) unsalted butter, at room temperature, plus more for the pan
- 3 cups sugar
- 6 extra-large eggs, at room temperature
- 1 cup sour cream (not low-fat), at room temperature
- 1 1/2 tsp. pure vanilla extract
- 3 cups all-purpose flour, plus more for the pan
- 1/3 cup cornstarch
- 1 tsp. kosher salt (use 3/4 teaspoon regular salt if kosher salt is not available)
- 1 tsp. baking soda

For the Icing:

- 1 1/2 lb. (3 (8-oz.) packages) cream cheese (not low-fat), at room temperature
- 1 lb. (4 sticks) unsalted butter, at room temperature
- 1 lb. powdered sugar, sifted
- 1 1/2 tsp. vanilla extract
- 2 half-pints blueberries
- 3 half-pints raspberries



<https://www.thepioneerwoman.com/food-cooking/recipes/all633/fourth-of-july/>

INSTRUCTIONS

1. For the cake: Preheat the oven to 350°F. Grease and flour a 17-by-12 1/2-inch sheet cake pan. (Note: this recipe may be halved for a smaller pan, as this recipe feeds an army.)
2. In a bowl with a mixer, mix the butter and sugar together on high speed until light and fluffy, about a minute or so. Add the eggs, 2 at a time. Mix after each addition. Add the sour cream and vanilla.
3. In a separate bowl, sift together the flour, cornstarch, kosher salt and baking soda. Turn the mixer to low and gradually add the flour mixture to the butter/sugar mixture, one scoop at a time. Mix after every addition. Keep adding the flour mixture until just combined. Do not over mix!
4. Pour the thick cake batter into the prepared pan. (It's much thicker than regular cake batters.) With a knife or offset spatula, spread the cake batter evenly over the pan.
5. Bake until a toothpick comes out clean, 20 to 30 minutes.
6. For the the cream cheese icing: Add the cream cheese and butter to the bowl of a mixer. Whip to combine. Add the powdered sugar and vanilla. Mix until thoroughly combined, scraping the sides once during mixing.
7. Put about half of the frosting on the cake. Mark off the area of the stars with a toothpick. (No need to be proportionately accurate; just guesstimate.) Prepare a pastry bag with a large star tip and fill up to 2/3 with icing. Fold down both corners to keep icing from splurging out the top.
8. Grip the folded-down end tightly under your fingertips and start squeezing two lines of frosting at the bottom of the cake. Make two rows of raspberries on the cake, then add another two lines of frosting.
9. Keep repeating: 2 lines of frosting, 2 lines of raspberries, 2 lines of frosting, etc.
10. Fill the square in the corner with a nice layer of blueberries. With the star tip, squeeze little dollops of frosting all over the blueberries to look like stars.