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First Federal Savings Bank and ICBA Share Tips for Navigating the Homebuying Journey

Press Release: Evansville, IN. (June 04, 2026)—In recognition of National Homeownership Month, First Federal Savings Bank and the Independent Community Bankers of America® (ICBA) are encouraging prospective homebuyers to partner with their local community banker to better understand their options and navigate the homebuying process with confidence.

“Whether you’re buying your first home or planning your next move, the process can feel overwhelming,” said Elisa Snyder, FVP, Retail Lending Sales Manager. “At First Federal Savings Bank, we want to make homeownership as accessible and straightforward as possible. Our role is to provide clear guidance, local insight, and personalized options that help make homeownership more attainable and support consumers long-term goals.”

Tips for a Smoother Homebuying Journey:

- **Explore Pre-Qualification:** Before starting your home search, consider securing a pre-qualification. This helps inform what you can afford and strengthens your negotiating position with sellers.
- **Build a Financial Cushion:** Set aside funds to cover closing fees, repairs, and adjustments to property taxes to help manage these additional expenses and avoid surprises during the process.
- **Assess your Credit Rating:** A higher credit score can lead to better mortgage rates. **First Federal Savings Bank** can help explain your credit report and provide guidance before applying for a mortgage.
- **Explore Downpayment Options:** While a 20% down payment is standard, there are many programs available for lower down payments. We’ll help you explore these options to suit your financial situation.

“Homeownership plays an important role in building financial stability and community roots,” said ICBA President and CEO Rebeca Romero Rainey. “Your community bank can guide you through each stage of the process with confidence to help you make informed decisions.”

Consult your community bank for:

- **Loan Guidance:** Determining the ideal loan amount and products that align with your budget and lifestyle, reviewing the mortgage process, and identifying programs tailored to your needs.
- **Budget Planning:** Providing insight into how mortgage-related costs affect your monthly budget to help you plan for the long term.
- **Additional Resources:** Offering homebuyer seminars, budgeting tools, and personalized financial planning assistance to prepare you for successful homeownership.

For more information on how First Federal Savings Bank can support your homeownership needs, visit us at www.firstfedsavings.bank or contact us at (812) 492-8142.

About First Federal Savings Bank

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.