VOL.5 ISSUE 11 · AUGUST 2026

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

This issue:

Start the school year off right. Use online banking to easily save and plan for back-to-school expenses such as supplies, clothing, books, and technology.

ZELLE®

A fast, safe and easy way to send money directly to people you know and trust.

MOBILE BANKING

Manage your finances from anywhere with our mobile banking app*.

EXTERNAL TRANSFERS

Online or on the go with your phone, easily move money into your account from other financial institutions.

BILLPAY

No more logging into multiple websites to pay bills. You can pay them all from your online banking account.

DIGITAL CARD MANAGEMENT

Conveniently track and manage spending across multiple cards within our mobile banking app* or online.

*Data rates may apply

SECURITY & FRAUD AWARENESS

What is an account takeover?

Account takeover is an attack in which cybercriminals take ownership of online accounts using stolen passwords and usernames and then use these credentials to commit fraud.

Common warning signs:

- Urgent requests to act immediately
- Asking you to verify your account
- Requests for passwords or codes
- Unexpected links or attachments
- Claims your account is locked or compromised

HOW SCAMMERS TRY TO TRICK YOU

PHISHING

Fraudulent emails that appear to come from legitimate companies

Phishing emails are more sophisticated than ever—mimicking real companies using official logos and polished designs.

Their goal is to steal your login credentials or convince you to click a link.

SMISHING

Fraudulent text messages pretending to be trusted businesses

Smishing texts often claim suspicious activity or ask you to verify information.

Their goal is to steal passwords, card numbers, or one-time verification codes.

WHAT YOU CAN DO

STOP

Never click links or respond to unexpected emails, texts, or calls asking for personal or financial information.

VERIFY

If you're unsure about a message, contact the company directly.

- Use the number on the back of your card.
- Visit the company's official website.

Never use the phone number or links from the message.

PROTECT

- Use strong, unique passwords
- Enable multi-factor authentication (MFA)
- Be cautious about the information you share online
- Don't click links or download attachments from unexpected messages

FRAUD ALERTS

If you receive a fraud alert about a transaction you don't recognize:

- Check to confirm it's a fraudulent transaction
- If you're unsure, contact our bank directly using a trusted phone number before responding

REMEMBER:

First Federal Savings Bank will NEVER ask you for your password, PIN, or one-time verification code by phone, email, or text message.

OUR COMMITMENT TO COMMUNITY

Our lenders attended the Financial Institutions Mini Resource Fair hosted by the Evansville Housing Authority on July 15th.

Attention - Corporate ATM Moving Locations

Beginning August 20, the ATM currently located at our Corporate Office will be relocated to our Bellemeade Banking Center to provide customers with convenient deposit capabilities at that location.

Customers visiting our Corporate Office can continue to perform ATM transactions using our Interactive Teller Machine (ITM) lanes, which are available for cash withdrawals, balance inquiries, transfers, and more—even when a live teller is not assisting.

What's changing?

- The standalone ATM at our Corporate Office will be removed on August 20.
- The ATM will be relocated to our Bellemeade Banking Center.
- ITM lanes at Corporate will continue to provide ATM functionality for customers and non-customers.

FOR QUESTIONS OR ASSISTANCE, PLEASE STOP BY ANY FIRST FEDERAL BANKING CENTER OR CONTACT US AT (812) 492-8100.

SECOND MORTGAGE

FIXED
HOME EQUITY LOAN

Use the equity in your home for what matters most.

A Home Equity Installment Loan is a fixed-rate loan with a fixed monthly payment that can be used for any need such as consolidating bills, adding an addition to your home, paying for tuition, and more!

Home Equity installment loans are available in multiple term options.

FIXED RATE
Enjoy a low, fixed rate with predictable payments.

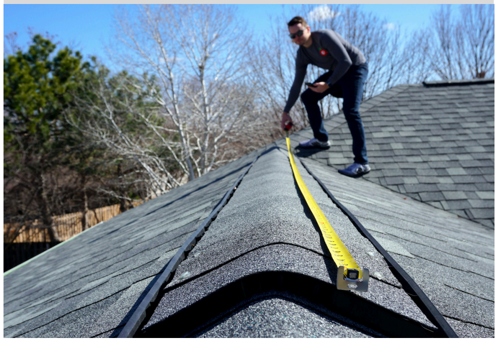
FIXED MONTHLY PAYMENTS
Budget with confidence knowing what to expect.

FLEXIBLE USE
Use the equity in your home for what matters most to you.

GREAT FOR LIFE’S BIG PLANS

Need to consolidate your high-interest credit card debt?

Need to do some home improvements? (e.g., new roof, new HVAC, new pool)



Paying for tuition and other expenses?

First Federal
SAVINGS BANK

Member FDIC

EQUAL HOUSING LENDER

CONTACT AN EXPERT TODAY!
(812) 492-8142

*Subject to loan approval. NMLS# 433121

Business Checking Accounts

Solutions to fit your business, every step of the way.

EVERY NEW BUSINESS CHECKING ACCOUNT INCLUDES:

FREE business debit card with digital instant issue • FREE online banking • FREE bill pay
FREE mobile banking with mobile deposit[1] • FREE eStatements • FREE notary service
FREE thank you gift[2] • FREE gifts for referring others

Business Checking Plus 3

For businesses with larger balances and more complex banking needs!

- Unlimited number of transactions
- Competitive interest rate
- FREE positive pay check and ACH fraud protection service
- FREE remote deposit capture
- $25,000 minimum average monthly balance to avoid a monthly fee of $50
- FREE Bizlink online banking with ACH capabilities
- No minimum deposit to open

Business Premier Checking

An account for businesses that want to earn interest!

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

Leading Business Checking

A FREE account that is perfect for most businesses!

- Unlimited number of transactions
- No minimum balance
- No monthly service charge
- 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. [1]Data rates may apply. [2]Free 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

FOLLOW US

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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:

- Teller 1 (Washington) — Creole Preferred
- Commercial Business Development Officer

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

RECIPE OF THE MONTH

Homemade Sloppy Joe

https://www.countryliving.com/food-drinks/a37396859/sloppy-joes-recipe/

INGREDIENTS

- 1 Tbsp. canola oil
- 1 small onion, chopped
- 1 bell pepper, chopped
- 4 cloves garlic, chopped
- 1/4 tsp. dried oregano
- Kosher salt and freshly ground black pepper
- 1 1/4 lb. 80% lean ground beef
- 1/2 cup ketchup
- 1/2 cup lager beer
- 3 Tbsp. Worcestershire sauce
- 1 Tbsp. tomato paste
- 1 Tbsp. brown sugar
- 1 tsp. chile powder
- 3 Tbsp. unsalted butter
- Toasted hamburger buns, sliced dill pickles, and potato chips, for serving

INSTRUCTIONS

1. Heat oil in a large skillet pan over medium-low heat. Add onion, pepper, garlic, and oregano. Season with salt and pepper. Cook, stirring occasionally, until softened, 8 to 10 minutes.
2. Increase heat to medium. Add beef and season with salt and pepper. Cook, breaking beef up with a spoon and stirring occasionally, until brown, 5 to 6 minutes. Stir in ketchup, beer, Worcestershire, tomato paste, sugar, and chile powder. Reduce heat to medium-low and simmer until sauce has thickened, 15 to 20 minutes.
3. Serve on buttered, toasted buns topped with pickles and potato chips alongside.