

VOL.5 ISSUE 12 • SEPTEMBER 2026

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank

Be Prepared: Financial Readiness for Life's Unexpected Moments

September is National Preparedness Month, making it the perfect time to evaluate how prepared you are for an unexpected emergency.

Here are a few simple steps you can take today to strengthen your financial preparedness:

- **Build an emergency fund** and keep some cash available in case digital banking services are temporarily unavailable.
- **Protect important documents** such as insurance policies, property deeds, and medical powers of attorney by storing them securely.
- **Keep an inventory of valuables** with photos or videos to help document ownership and replacement costs.
- **Create a backup communication plan** in case phone services are disrupted.
- **Review your insurance coverage**, especially for disasters such as flooding, to ensure you have adequate protection.

As your trusted community bank, First Federal Savings Bank is here to help you plan for the future and navigate life's unexpected challenges with confidence. Taking a few proactive steps today can help protect your family, finances, and peace of mind tomorrow.

This issue:

National
Preparedness
Month

ITM Open
House

Corporate ATM

Security & Fraud
Awareness

Our Commitment to
Community

Merchant
Services

Bridge Loan

Branch Holiday

Follow Us

We're Hiring

Recipe of the Month



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

Friday, October 2nd

**10:00 AM -
4:00 PM 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.

Reminder - Corporate ATM Has Moved

The ATM currently located at our Corporate Office was 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.

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

SECURITY & FRAUD AWARENESS

Remote Access Scams

Know the Warning Signs



Remote access scams **happen when a stranger tricks you into letting them control your computer or phone.**



MAIN RED FLAGS

1

Unsolicited contact: You get a random phone call, text, email, or browser pop-up about a computer virus or bank problem you never reported.

2

High pressure and panic: The person uses language or threats, claiming your accounts will close or your money is in immediate danger unless you act right now.

3

Demands for remote software: They tell you to download programs - such as Splashtop, AnyDesk, or TeamViewer - so they can “fix” or “inspect” your device.

4

Request to log into banking: They ask you to open your online banking account to check a balance, issue a fake refund, or move money.

5

Strange payment methods: They ask you to pay fees or return “accidental” deposits using gift cards, wire transfers, or cryptocurrency.

6

Demands for secrecy: They tell you not to talk to your bank, family, or local store clerks because they are supposedly running an undercover investigation.



WHAT TO DO

1

Hang up or close the window:

Do not call numbers listed in random pop-ups.

2

Never grant access:

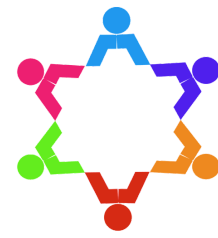
Legitimate bank and tech workers will never call you out of the blue and ask to log into your computer.

3

Verify independently:

Call your bank or company directly using a trusted phone number found on your official statement or card.

OUR COMMITMENT TO COMMUNITY



Our team volunteers monthly at the United Caring Shelter preparing and serving dinner to those experiencing homelessness in our area. Thank you to our volunteers on August 17, 2026.



First Federal Savings Bank was honored to sponsor and join in the fun at Boys & Girls Club of Evansville's 17th Annual Stock the Pantry Cornhole Tournament on August 8th.

Thank you to Banking Center Managers, Jeremy Rakestraw and Lukas Albin, who came out and played for a great cause!

Merchant Services

We provide solutions for all your card processing needs.



Customizable



Offer countertop terminals, POS systems, online shopping, gift cards, and targeted email and social media marketing.

Convenience



Process major credit and debit cards with quick setup, mobile/web access, and next-day funding.

Support



Get support from experienced local specialists and a domestically located 24/7 help desk.

Complimentary Analysis



In-depth review of your current processing costs

Online Account Access



Convenient access to transaction detail via mobile app or web-based portal.



BRIDGE LOAN

Helping You Move Seamlessly Into Your Next Home

Our Bridge Loan is a short-term Home Equity Line of Credit (HELOC) designed exclusively to help you “bridge” the financial gap between selling your current home and purchasing your new one. This convenient solution provides the flexibility and access to funds you need during your transition.

FEATURES:



12-month term, 11-month draw period



Up to 90% loan to value



Interest-only payments during draw period

CONTACT AN EXPERT TODAY!

(812) 492-8142



*Subject to credit approval. NMLS# 433121

BRANCH HOLIDAYS

SEPTEMBER 2026

**MONDAY, SEPTEMBER 7TH:
LABOR DAY**

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

FOLLOW US



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SavingsFirst



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JOIN OUR TEAM!

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

- Teller I (University) Bilingual Spanish-Preferred
- Part Time Float Teller - Franklin
- Part Time Float Teller - Newburgh
- Part Time Teller - St. Philip/University
- Treasury Management Support Specialist
- Commercial Business Development Officer

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

RECIPE OF THE MONTH



Chicken Parmesan

INGREDIENTS

- 1.5 lbs boneless, skinless chicken breasts
- ½ cup whole wheat flour
- 3 large eggs
- 1.5 cups shredded mozzarella
- 1.5 cups marinara sauce

Breading Mixture

- 1 cup unseasoned whole wheat bread crumbs
- ½ cup Parmesan cheese
- ¼ teaspoon pepper
- 2 teaspoons dried basil
- 2 teaspoons dried parsley

INSTRUCTIONS

1. Butterfly and pound chicken breasts. To do this, slice the chicken breasts in half lengthwise (like a book). Place in between plastic wrap and use a meat tenderizer to pound the chicken until it is about ¼ inch thick. This is important and skipping this step will result in undercooked, tough chicken. You should wind up with 6 cutlets.
2. Preheat your oven to 425°F and prepare a parchment-lined baking sheet.
3. Set out 3 large shallow bowls.
4. In the first bowl, add whole wheat flour.
5. In the second bowl, crack and whisk eggs.
6. In the third bowl, mix together bread crumbs, parmesan cheese, salt, pepper, dried basil, and dried parsley.
7. Form an assembly line with your bowls. Take your chicken cutlet and cover in flour, then dip in egg, then dip in the bread crumb mixture. You can press gently to make sure the cutlets are coated. Repeat for all cutlets.
8. Place breaded cutlets on a baking sheet. Bake at 425 for 15 minutes, flip the cutlets, and bake for another 15 minutes.
9. After the chicken has been baking for 30 minutes, top each cutlet with about ¼ cup tomato sauce and ¼ cup shredded mozzarella. Return to the oven and set to broil for about 2 minutes until the cheese is melted.
10. Serve over pasta or a salad.

