

VOL.6 ISSUE 1 • OCTOBER 2026

#BFF CONNECT

Official Newsletter of First Federal
Savings Bank

Celebrating 122 Years of Community Banking

October 20, 2026 marks 122 years of serving our customers and communities.

Since 1904, we've been proud to help generations of individuals, families, and businesses reach their financial goals. While banking has changed significantly over the past 122 years, our commitment to personal service, local decision-making, and the communities we call home remains at the heart of who we are.

This milestone would not be possible without the continued trust and support of our customers, employees, and communities. Thank you for allowing us to be your community bank for 122 years.

We're proud of our history—and look forward to serving you for many years to come.

This issue:

Bank
Anniversary

Our
Commitment
to Community

Cybersecurity
Awareness

Merchant
Processing

Credit Cards

ITM Open
House

Franklin Branch

Bank Holiday

Follow Us

We're Hiring

Recipe of the Month



OUR COMMITMENT TO COMMUNITY

We were proud to donate 10 laptops each to Audubon Kids Zone and Joshua Academy to support learning and opportunity in our 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 September 22, 2026.

First Federal Savings Bank was a proud sponsor at Boys & Girls Club of Evansville's 46th Annual Fall Classic Golf Outing on September 10th.



Home Building Savings Bank was the Presenting Sponsor for the Daviess Community Hospital Foundation Golf Benefit on September 3rd.

Be confident in your digital security.

THINK Before You Link.

October is Cybersecurity Awareness Month!

Build better cybersafety habits at every age.

Online fraudsters target people of all ages. As we highlight the importance of digital safety this Cybersecurity Awareness Month, make sure you know how to recognize the common scams that may be aimed at your age group.



Think before you link

Never click on or respond to suspicious links, attachments, calls or pop-up messages.



Catch phishing before it catches you

Phishing scams use emails, texts or messages to trick victims into revealing personal data.



If it's too good to be true, it probably is

Scammers will use urgent language or advertise a time-sensitive deal, such as discounted prescription drugs.



Watch out for impersonators

Con artists sometimes pose as family who need money or as government officials who threaten consequences if you don't send a payment.

Download our mobile app for safe banking on the go¹.

Data rates may apply

Accept Payments. Get Paid Faster.

Modern merchant services designed to **help your business grow.**



Business owners have enough to manage without worrying about payment processing. Our Merchant Services solutions make it easy to accept payments, **improve cash flow**, and keep your business moving.

Whether you're just getting started or looking to reduce processing costs, our team can help you find the right solution for your business.

WHY BUSINESSES CHOOSE US



ACCEPT ALL MAJOR PAYMENT TYPES

Credit, debit, mobile wallet, and contactless payments



FAST FUNDING

Next-day funding available for most businesses



FLEXIBLE SOLUTIONS

Countertop terminals, mobile readers, and POS systems



SECURE & EASY TO MANAGE

Real-time reporting, mobile access, and advanced security



Let's Review Your Processing Costs

You may be paying more than you need to. Schedule a complimentary processing analysis with our Treasury Management team.



Contact Our Treasury
Management Team Today

OR

(812) 492-8124



First Federal
SAVINGS BANK



Home Building
SAVINGS BANK

YOUR CARD. YOUR WAY.



Choose the credit card that fits your lifestyle.



VALUE CARD

- No minimum credit limit
- 25-day grace period (+5 additional days)¹
- Mastercard® benefits (car rental collision damage waiver and identity theft protection)



EVERYTHING REWARDS

- Earn 1 point = \$1 spent (10,000 point monthly cap)
- Redeem points for travel, cash back, merchandise, gift cards, and more
- No minimum credit limit
- 25-day grace period (+5 additional days)¹
- Mastercard® benefits (car rental collision damage waiver and identity theft protection)



PREMIER PLUS - WORLD CARD

- Earn 1 point = \$1 spent (10,000 point monthly cap)
- Redeem points for travel, cash back, merchandise, gift cards, and more
- 25-day grace period (+5 additional days)¹
- Minimum credit limit: \$5,000
- Mastercard® World benefits (airport concierge service, car rental collision damage waiver, identity theft protection, and cell phone protection)



NO ANNUAL
FEE



LOW INTEREST
RATES



CONTACTLESS
PAYMENTS



SECURE,
CONVENIENT
PAYMENTS



ONLINE AND MOBILE
CARD MANAGEMENT
TOOLS

¹No grace period on cash advances

Credit cards are issued and subject to approval by TIB, N.A.

Please see the application for information about current Annual Percentage Rates and fees

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.

**DUE TO THE WEST SIDE NUT CLUB FALL
FESTIVAL:**

**OUR FRANKLIN STREET BRANCH'S DRIVE THRU
WILL BE CLOSED OCTOBER 5TH-10TH**

**WE'RE SORRY FOR ANY INCONVENIENCE.
LOBBY WILL REMAIN OPEN WITH NORMAL BUSINESS HOURS.**

LOBBY HOURS:

M-TH: 9:00 AM-4:00 PM F: 9:00 AM-5:00 PM SAT: 9:00 AM-NOON



BRANCH HOLIDAYS

OCTOBER 2026

MONDAY, OCTOBER 12TH:
COLUMBUS DAY

PLEASE UTILIZE OUR ONLINE
BANKING SERVICES FOR YOUR
BANKING NEEDS.

FOLLOW US



firstfedevansville



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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:

- Part Time Float Teller - Corporate
- Loan Servicing Specialist
- Teller 1 - University (Bilingual Spanish Preferred)
- Part Time Float Teller - Newburgh
- Treasury Management Support Specialist
- Commercial Business Development Officer

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

RECIPE OF THE MONTH



Crockpot Garlic Butter Chicken Meatballs with Creamy Orzo

INGREDIENTS

- 1 1/2 pounds ground chicken, pork, or turkey
- 3 tablespoons Italian seasoning
- 1 tablespoon Dijon mustard
- 1 cup grated Parmesan cheese
- Kosher salt and black pepper
- 1 onion, quartered
- 1 head garlic, top trimmed off to reveal the cloves
- 1 cup dry white wine, such as Pinot Grigio or Sauvignon Blanc
- 6 tablespoons salted butter
- 1 sprig rosemary
- 2 cups dry orzo pasta
- 2 cups fresh baby spinach
- 1/2 cup chopped sun-dried tomatoes
- 1/2 cup heavy cream or canned full fat coconut milk



<https://www.halfbakedharvest.com/garlic-butter-chicken-meatballs/>

INSTRUCTIONS

1. Add the chicken, Italian seasoning, Dijon, and 1/2 cup Parmesan to a bowl. Season with salt and pepper. Mix to combine. Coat your hands with oil and roll the meat into tablespoon-size balls (will make 15-16 meatballs). Add olive oil and place the meatballs in the bowl of your crockpot.
2. Pour over the wine and 1/2 cup water. Add the onion and garlic. Cover and cook on low for 3-4 hours or on high for 1-2 hours.
3. Preheat the broiler to high. Remove the meatballs and garlic from the slow cooker and place on a baking sheet.
4. Crank the heat on the slow cooker to high. Stir in the orzo, and 1 cup water. Cover and cook 20-30 minutes, or until the orzo is al dente. If the orzo needs more liquid, add additional water. Stir in the spinach, sun-dried tomatoes, cream, and 1/2 cup Parmesan.
5. Arrange the butter and the rosemary around the meatballs and garlic, then broil 1-3 minutes, until crisp. Peel away the garlic skin, then chop and mix with the butter and rosemary on the sheet pan. Toss the meatballs in the butter.
6. Serve the meatballs over the orzo.