

VOL. 6 ISSUE 2 • NOVEMBER 2026

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

SEASON OF Giving & Receiving



YOUR QUALIFYING TRANSACTIONS BECOME CHARITABLE DONATIONS.

- Online bill payments
- Digital card management
- Make a new transfer
- Zelle®
- Mobile Banking

Log in to get started or visit www.firstfedsavings.bank/season-of-giving for additional details.

Download on the App Store

GET IT ON Google Play

Member FDIC

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This issue:

Season of Giving

Our Commitment to Community

Security and Fraud Awareness

Bank Holiday

VA Loan Program

Merchant Services

Toys for Tots

Follow Us

We're Hiring

Recipe of the Month

SECURITY & FRAUD AWARENESS

PROTECT YOUR BUSINESS

Know the warning signs. Help your staff stop scams.

3 TACTICS SCAMMERS USE

1. IMPERSONATION

Scammers pretend to be a company or government agency you trust.

2. URGENCY & FEAR

They pressure or intimidate you so you act before checking their claims.

3. SPECIFIC PAYMENT

They may demand payment by wire transfer, cryptocurrency, or gift cards.

4 SIMPLE WAYS TO PROTECT YOUR BUSINESS

TRAIN YOUR STAFF

Train employees not to send passwords or sensitive information by email, even if the message seems to come from a manager. Encourage employees to talk with coworkers if they suspect a scam.

VERIFY INVOICES & PAYMENTS

Use clear procedures for approving purchases and invoices. Check invoices closely, and pay attention to how someone asks you to pay.

SPOT TECH-RELATED SCAMS

Don't trust caller ID. With unexpected texts or emails, don't click links, open attachments, or download files. Scammers can use them to install malware or steal sensitive information.

KNOW WHO YOU'RE DEALING WITH

Before doing business with a new company, search its name online with "scam" or "complaint." Read what others say and ask people you trust for recommendations.

For inquiries regarding potential fraud, contact our Deposit Operations Department at (812) 492-8200.

Source: Federal Trade Commission

BRANCH CLOSURES-NOVEMBER 2026

WEDNESDAY, NOVEMBER 11TH:
VETERANS DAY

THURSDAY, NOVEMBER 26TH:
THANKSGIVING DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.



VETERAN OR MILITARY?

VA Loan

FEATURES:

- Up to 100% financing
- No down payment
- No Private Monthly Mortgage Insurance

CONTACT AN EXPERT TODAY!
(812) 492-8142

Data rates may apply



STREAMLINE YOUR BUSINESS WITH OUR MERCHANT SERVICES SOLUTIONS

We offer **highly competitive pricing** on credit card processing for businesses of all sizes. With a focus on new technologies, we can work with you to ensure secure, convenient, and cost-effective payment processing, turning opportunities into success.

LET'S GROW TOGETHER

Contact our Treasury Team at (812) 492-8124 to learn how we can help your business thrive.

FEATURES:

- Processing for all major credit and debit cards
- Quick and seamless startup
- Multiple terminal and POS solutions
- Smartphone applications
- Web-based products
- Convenient access to transaction detail via mobile app or web-based portal
- Security for card acceptance and cardholder data
- Next-day funding in most cases
- Complimentary analysis of your current processing costs

TOYS FOR TOTS



Toys will be collected at the following branches through the first week of December:

Bellemeade: 4601 Bellemeade Avenue
Corporate: 5001 Davis Lant Drive
Franklin Street: 2200 West Franklin Street
Newburgh: 8388 Bell Oaks Drive
North Park: 4451 North First Avenue
St. Philip: 11201 Upper Mount Vernon Road
University: 4615 University Drive
Henderson: 2555 US-41
Petersburg: 501 Main Street
Washington: 200 E. VanTrees Street

JUBILEE CHRISTMAS

Help us support Jubilee Christmas this year by selecting an ornament off the tree at our Washington branch and purchasing a gift for a child in Daviess County.

200 E. VanTrees Street, Washington, IN 47501

Monetary donations can be made at the teller line.



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JOIN OUR TEAM!

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

- Commercial Lending Assistant
- Banking Center Manager I - North Park
- eBanking Services Support Specialist I
- Teller I - Washington
- Banking Center Manager I - Henderson
- PT Float Teller - North Park
- PT Float Teller - Newburgh
- Treasury Management Support Specialist
- Commercial Business Development Officer

*Positions available as of November 1 and are subject to change.

RECIPE OF THE MONTH

Broccoli-Cheese Casserole



https://www.allrecipes.com/recipe/13606/awesome-broccoli-cheese-casserole/

INGREDIENTS

- 1 (10.5-ounce) can condensed cream of mushroom soup
- 1 cup mayonnaise
- 1 large egg, beaten
- ¼ cup chopped onion
- 3 (10-ounce) packages of frozen broccoli florets
- 8 ounces shredded sharp Cheddar cheese
- salt and pepper to taste
- 1 dash paprika

INSTRUCTIONS

1. Gather all ingredients. Preheat the oven to 350 degrees F (175 degrees C). Butter a 9x13-inch baking dish.
2. Whisk condensed soup, mayonnaise, egg, and onion together in a medium mixing bowl until combined.
3. Place frozen broccoli florets into a very large mixing bowl and break them up if necessary; add soup mixture and mix well to coat. Sprinkle with cheese and mix well; spread mixture into the prepared baking dish. Season with salt, pepper, and paprika.
4. Bake in the preheated oven until cheese has melted and the casserole is golden brown on top, 45 minutes to 1 hour.
5. Serve and enjoy!