

2024

VOL. 3 ISSUE 4 · JANUARY 2024

#BFF CONNECT

Official Newsletter of First Federal
Savings Bank

This issue:

Happy New Year!

CD Specials

Christmas Club
Account

Branch Closures

Construction Loan
Program

Health Savings
Account

Social Media
Platforms

We're Hiring!

Recipe of the Month

Security Corner

#BFF



First Federal Savings Bank
wants to wish everyone a
Happy New Year!

We appreciate the opportunity to serve you and want to
thank you for trusting us with your financial needs.

WARM UP With Our Great CD Rates!

8 Month
4.75% APY

9 Month
5.00% APY

Minimum balance to earn Annual Percentage Yield (APY) is \$500. A penalty will be imposed for early withdrawal. Rates subject to change without notice. Rates effective 12/27/2023. Member FDIC

CHRISTMAS CLUB



GET A HEAD START ON SAVING FOR NEXT HOLIDAY SEASON.

SET ASIDE MONEY THROUGHOUT THE YEAR FOR HOLIDAY SPENDING THAT IS STRESS-FREE!

\$25 minimum to open

Automatic renewal

No monthly service charge

One time yearly distribution

Branch Closures - January 2024

MONDAY, JANUARY 1ST:

NEW YEAR'S DAY

MONDAY, JANUARY 15TH:

MARTIN LUTHER KING JR. DAY



BUILD YOUR DREAM HOME WITH US

CONSTRUCTION LOAN



Rate locked at the time of the executed construction contract



Up to 90% financing available*



Multiple term options available



In-house servicing & quick turnaround time



One-time close

If you are having trouble accessing your online banking account, please call us at (812) 492-8123 Monday-Friday 8:00 AM-5:00 PM CST



CONTACT US



812-492-8142

Subject to credit approval. *Private Mortgage Insurance is required for loans exceeding 80% loan-to-value. Member FDIC Equal Housing Lender. NMLS# 433121

#BFF CONNECT

Do You Have a High Deductible Health Plan? Ask about our Health Savings Accounts!

Always local at (812) 602-6564

First Federal's HSA Features:

- **No** annual fee¹
- Tiered interest rates
- **Unlimited** debit card usage²
- **Unlimited** check writing
- **Free** debit cards
- **Free** online access and eStatements¹
- FDIC insured



¹Monthly paper statement fee applies. ²An eligible expense is defined as those expenses paid for care as described in Section 213 (d) of the Internal Revenue Code. For more detailed information, please refer to IRS Publication 502 titled, "Medical and Dental Expenses," Catalog Number 15002Q.



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JOIN OUR TEAM!

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

Teller

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

RECIPE OF THE MONTH



Slow Cooker Taco Soup

Ingredients:

- 1 pound ground beef
- 1 onion, chopped
- 1 (16 ounce) can chili beans with liquid
- 1 (15 ounce) can kidney beans with liquid
- 1 (15 ounce) can whole kernel corn with liquid
- 1 (8 ounce) can tomato sauce
- 2 cups water
- 2 (14.5 ounce) cans peeled and diced tomatoes
- 1 (4 ounce) can diced green chile peppers
- 1 (1.25 ounce) package taco seasoning mix



<https://www.goodhousekeeping.com/food-recipes/a9426/french-onion-soup/>

Instructions:

- Gather all ingredients.
- In a medium skillet, cook the ground beef until browned over medium heat. Drain, and set aside.
- Place the ground beef, onion, chili beans, kidney beans, corn, tomato sauce, water, diced tomatoes, green chile peppers and taco seasoning mix in a slow cooker.
- Mix to blend and cook on low setting for 8 hours.

How to Identify an E-commerce Scam:

Security Corner

Fraudsters are impersonating legitimate companies using Facebook, TikTok, and other social media platforms. Below are three ways you can protect yourself from an e-commerce scam:

- **Research before you buy.** Unusually low prices are signs of a scam. It is best practice to use the company's website to purchase goods or services.
- **Pay by credit card.** Credit cards offer more protection and unauthorized charges are easier to dispute.
- **Know only scammers demand you pay using wire transfers, gift cards, cryptocurrency, or payment apps.**

<https://consumer.ftc.gov/consumer-alerts/2023/12/last-minute-shopping-three-ways-spot-rip-off-it-of-body-text>