



VOL. 2 ISSUE 7 · APRIL 2023

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

#COMMUNITYBANKINGMONTH

All April, we celebrate **Community Banking Month** and the people that power the good work of the community banking industry each day. Community banks help consumers and small businesses achieve their financial goals to create communities of prosperity.

We want to thank our customers for putting their trust in us for their banking needs.
#banklocally

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COMMUNITY BANKING MONTH





First Federal
SAVINGS BANK

Your Banking Friend Forever

Auto Loan Special

Rates As Low As **4.99%**

*APRs As Low as 6.544%

(812) 602-6405



*Annual Percentage Rate. Subject to credit approval. Rates subject to change at any time.
Rates and APRs effective as of 04/03/2023



First Federal Savings Bank has been honored as a Five Star Member of the Indiana Bankers Association.

The award was presented on March 30, 2023 by Amber R. Van Til, IBA President & CEO, in recognition of First Federal Savings Bank's Association involvement throughout 2022.

The Five Star Member designation recognizes those IBA-member banks which demonstrate outstanding commitment to the Association in five areas: political awareness, issues advocacy, life-long learning, IBA volunteerism, and Preferred Service Provider utilization.

“We very much appreciate the dedication of First Federal Savings Bank as a Five Star Member bank,” said Amber Van Til, IBA president and CEO. “Our Association is strong thanks to our supportive members.”

The Indiana Bankers Association supports Indiana banking through issues analysis, professional education, and products and services that enhance member banks' ability to serve their communities.

APRIL 22 IS **EARTH DAY!** HELP US CELEBRATE BY SIGNING UP FOR OUR FREE ESTATEMENTS.

What are the benefits?



- **Access statements electronically 24/7**
- **Up to 18-months of statements stored**
- **The eco-friendly, secure alternative to paper statements**



EMPLOYEE SPOTLIGHT

Jennifer Singleton

SVP, Deposit Operations Manager

Jennifer started her career with First Federal Savings Bank in July of 1998. She has held a variety of different positions within the Bank including Teller, Lead Teller, Banking Center Manager, and Trainer. It was in 2010 when she moved to the Deposit Operations department. Jennifer has been married to her husband, Aaron, since 1999 and they have a 15-year-old son named Tyler. When she is not working, she spends most of her time at the ballfields watching her son play baseball. She also enjoys watching sports and being outdoors with her friends and family. We are lucky to have Jennifer on our team the last 25 years and look forward to her continued success.


















SET UP YOUR **NEXT GENERATION** ACCOUNT TODAY!



Checking:

Savings:

-  ATM surcharges refunded up to \$20 monthly
-  Free online and mobile access ¹
-  No monthly service charge
-  No minimum deposit to open
-  Send your friends and family money easily and securely with Zelle®
-  Unlimited transfers to any First Federal / Home Building Savings Bank account
-  Free BillPay
-  Free VISA® debit card ²
-  Free eStatements ³
-  Initial check order at account opening is free with unlimited check writing ⁴

-  Free online and mobile access ¹
-  Free eStatements
-  Unlimited transfers to any First Federal / Home Building Savings Bank account
-  Free notary service
-  Minimum balance \$100 ⁵

Interest rates increase based on balance. Scan QR Code for tiers and rates.



(1) Data rates may apply. (2) Replacement VISA® debit cards are subject to a replacement fee. (3) Paper statement fee applies. (4) Standard checks only. (5) Minimum balance fee applies. Refer to Common Fee Schedule for applicable fees.

IT'S THAT TIME AGAIN!

Join us for "Food Truck Fridays" at our Operations Building at 4920 Davis Lant Dr. Evansville, IN 47715!



Friday, April 7

11:30 AM - 1:30 PM

CST: **Big Wally's BBQ**

Friday, April 21

11:30 AM - 1:30 PM

CST: **Chino Taco**



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JOIN OUR TEAM!

First Federal/Home Building Savings Bank has the following positions available:

- Loan Servicing Manager
- Lead Teller (Washington Branch)

*Positions available as of April 1, 2023 and are subject to change.

RECIPE OF THE MONTH



Carrot Cake Bars

INGREDIENTS

CARROT CAKE BARS INGREDIENTS:

- 3/4 cup avocado oil (or vegetable oil, or any mild-flavored oil)
- 1/2 cup granulated sugar
- 1/2 cup packed brown sugar
- 3 eggs
- 1/2 tablespoon vanilla extract
- 1 2/3 cups all-purpose flour
- 1 1/2 teaspoons ground cinnamon
- 1 teaspoon baking soda
- 1 teaspoon fine sea salt
- 1/2 teaspoon baking powder
- 1/4 teaspoon ground nutmeg
- Pinch of ground cloves
- 8 ounces finely-grated* fresh carrots
- Optional: 1/2 cup chopped nuts or 1/4 cup raisins

CREAM CHEESE FROSTING

INGREDIENTS:

- 1 (8-ounce) package low-fat cream cheese, softened
- 2 tablespoons butter, softened
- 1 teaspoon vanilla extract
- 3 cups sifted powdered sugar (use more/less to achieve your desired consistency)



www.gimmesomeoven.com

INSTRUCTIONS

1. **Prep oven and baking dish.** Heat oven to 350°F. Mist a 9×9-inch baking dish with cooking spray, and set it aside for later.
2. **Mix the wet ingredients.** In a large mixing bowl, whisk together oil, granulated sugar, and brown sugar until combined and smooth. Add in the eggs and vanilla and whisk until smooth.
3. **Mix the dry ingredients.** In a separate bowl, whisk together the remaining dry ingredients (flour, cinnamon, baking soda, salt, baking powder, nutmeg and cloves) until combined.
4. **Combine.** Gradually add the dry ingredient mixture into the egg mixture, and stir until smooth. Fold in the grated carrots and stir until combined. If you would like to add nuts and/or raisins, stir them in at this time as well. Pour the batter into the baking dish, and spread it out evenly.
5. **Bake.** Bake for 35-40 minutes, or until a toothpick inserted in the middle of the cake comes out clean. Transfer the baking dish to a wire cooling rack and let it cool until the cake reaches room temperature.
6. **Make the frosting.** Meanwhile, in a separate mixing bowl, combine the cream cheese, butter and vanilla until evenly combined. Gradually add in the powdered sugar and stir until smooth. Feel free to add more/less powdered sugar to achieve your desired frosting consistency.
7. **Frost and serve.** Once the cake has cooled, spread it evenly with the cream cheese frosting. Then slice, serve and enjoy!

Nexus Android Trojan

A recent report from the Italian cybersecurity firm, Cleafy, discovered a new Nexus Android banking trojan capable of targeting different banking and financial applications.

The Nexus Android Trojan is a type of malware that targets Android devices. Its primary goal is to steal sensitive information and data from the infected device such as login credentials, contact lists, and financial information.

The malware can also take control of the device and perform various malicious activities such as sending spam messages or making unauthorized phone calls as well as bypass two-factor authentication measures.

The Nexus Trojan typically infects devices through fake or malicious apps that are downloaded from third-party app stores or other untrusted sources. Once installed, the Trojan disguises itself as a legitimate app and runs in the background, making it difficult for the user to detect.

To protect yourself from the Nexus Android Trojan, it is important to only download apps from trusted sources such as the Google Play Store. Additionally, you should keep your device's operating system and security software up to date to help prevent malware infections.

<https://www.cleafy.com/cleafy-labs/nexus-a-new-android-botnet>

<https://statics.teams.cdn.office.net/evergreen-assets/safelinks/1/atp-safelinks.html>

Spot Crypto-Related Scams

Scammers continue to find ways to steal your money. In a recent scam tactic, these fraudsters demand payment using cryptocurrency. Scammers are often impersonating businesses, government agencies, and love interests.

Here are some common investment scams:

- An alleged “investment manager” contacts you randomly.
- A scammer pretends to be a superstar who can increase any cryptocurrency you send them.
- An online “love interest” asks that you send money or cryptocurrency to help you invest.
- Scammers guarantee that you’ll make money or promise big payouts with a return.
- Scammers make claims without providing details or explanations.

To avoid business, government, and job impersonators, know that:

- First Federal/Home Building Savings Bank will never request/demand that you transfer, buy, or pay with cryptocurrency, nor will any legitimate business.
- No business or government will email, text, or message you on social media to request money.
- Do not click on a link from an unexpected text, email, or social media message, even if it appears to be sent by a company you are familiar with.
- Don’t pay anyone who contacts you suddenly requiring payment with cryptocurrency.
- Never pay a fee to get a job. If someone asks you to pay upfront for a job or says to buy cryptocurrency as part of your job, it’s a scam.