

# #BFF CONNECT

Official Newsletter of First Federal Savings Bank

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## Get to Know Your

When First Federal Savings Bank was established in Evansville in 1904, our vision was to serve the community with safe, reliable banking services and products. Our customers' financial welfare would be our guiding principle.

Though more than 100 years have passed, this tradition still guides us. We pride ourselves on blending the latest cutting edge banking products and technologies with our attentive, personal service. At First Federal, we will partner with you and find the best loans and deposit products to suit your needs. **At First Federal, we are your Banking Friend Forever.**

**What is a Certificate of Deposit?** CDs are agreements between a depositor and a financial institution in which the depositor offers a certain amount of funds to the financial institution who agrees to pay it back on a particular date with additional interest. Certificates of Deposit have been issued by banks since the early 1800s. CDs issued by American banks weren't immediately insured by the federal government until the creation of the Federal Deposit Insurance Corporation (FDIC) in 1933. Be sure to check out our CD Specials today.



# Did you know you can set up alerts to monitor your account?

- Get alerted when your balance falls below a pre-determined threshold
- Set up location or merchant-based alerts and controls
- Enable alerts each time your card is used to identify fraudulent activity
- Turn card on/off



## Log in to the mobile banking app and follow the steps below:

1. Navigate to the "More" tab

2. Under "Settings", click "Alerts"

3. Turn push notifications on and click "Account Alerts" to set up your preferred balance alerts



Member FDIC  
Data rates may apply

# Auto Loans Made Easy

## Check out our rates today!



# Apply for our credit card today!

## Personal Card - Low Rate



### Features

- No annual fee.
- Low introductory rate for the first six months.<sup>1</sup>
- Competitive ongoing APR.<sup>1</sup>
- 25-day interest-free grace period on all purchases. No grace period on cash advances.

### Benefits

- 24-hour toll-free live customer assistance available.
- Car rental insurance coverage and a host of Mastercard® benefits.
- Unlike some card offers, the APR<sup>1</sup> for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

## Personal Card -World / Preferred Points Rewards

### Features

- Earn points that you can redeem for rewards. Earn one point for each dollar spent, up to 10,000 points per month.
- Low introductory rate for first six months.<sup>1</sup>
- Competitive ongoing APR.<sup>1</sup>
- No annual fee.
- 25-day interest-free grace period on all purchases. No grace period on cash advances.

### Benefits

- Redeem your rewards points for cash-back awards, gift cards, and more!
- To view or redeem rewards points, visit [www.mypreferredpoints.com](http://www.mypreferredpoints.com) or call 866-678-5191.
- 24-hour toll-free live customer assistance available
- Car rental insurance coverage and a host of Mastercard benefits.
- Unlike some card offers, the APR<sup>1</sup> for purchases and cash advances is the same. We do not charge a higher rate for cash advances.

**Visit our website to apply today!**

Other fees may be charged, these fees are listed on the downloadable application.

<sup>1</sup>Please see application for information about current APRs and fees at <https://www.firstfedsavings.bank/credit-cards/>.

FIRST FEDERAL SAVINGS BANK &  
THE FRANKLIN ST. EVENTS ASSOCIATION PRESENT

# THE FRANKLIN STREET BAZAAR — 2023 —

9AM TO 1PM EVERY SATURDAY  
MAY 27TH - AUG 26TH



## EMPLOYEE SPOTLIGHT

### Eduardo Ramon

Banking Center Manager II, AVP

Ed has been with the bank since December of 2020. During his short time with First Federal Savings Bank, he has been a Teller, Retail Banker Associate, and is now a Banking Center Manager at our University branch. He received his Bachelors Degree in Liberal Arts from Texas A&M University Corpus Christi. He was born and raised in Mexico and remains fluent in Spanish. In addition to Mexico, Ed has lived in Texas, New York City, and now resides in Evansville, Indiana. When he is not at work, he enjoys spending his free time with his wife and son, fishing, diving, and watching Dallas Cowboys football.



# FOOD TRUCK FRIDAYS

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



**FRIDAY, AUGUST 11**

**11:30 PM - 1:30 PM CST:**

**Shortstack Catering**

**FRIDAY, AUGUST 25**

**11:30 AM - 1:30 PM CST:**

**Joey Za's Pizza and Steaks**



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**SavingsFirst**



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## JOIN OUR TEAM!

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

- Teller (University Branch)
- Retail Relationship Banker (Washington Branch)
- Loan Servicing Collections Specialist

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

# RECIPE OF THE MONTH

## Sloppy Joes

### INGREDIENTS

- 1 pound lean ground beef
- ¼ cup chopped onion
- ¼ cup chopped green bell pepper
- ¾ cup ketchup, or to taste
- 1 tablespoon brown sugar, or to taste
- 1 teaspoon yellow mustard, or to taste
- ½ teaspoon garlic powder
- Salt and ground black pepper to taste
- 6 hamburger buns, split



<https://www.allrecipes.com/recipe/24264/sloppy-joes-ii/>

### INSTRUCTIONS

- Heat a large skillet over medium heat. Cook and stir lean ground beef in the hot skillet until some of the fat starts to render, 3 to 4 minutes. Add onion and bell pepper; continue to cook until vegetables have softened and beef is cooked through, 3 to 5 more minutes.
- Stir in ketchup, brown sugar, mustard, and garlic powder; season with salt and pepper. Reduce heat to low and simmer for 20 to 30 minutes.
- Divide meat mixture evenly among hamburger buns.

## SECURITY CORNER

**Phishing** is a form of social engineering in which a person attempts to acquire sensitive person and online information by posing as someone trustworthy. Emails claiming to be from **popular social web sites, banks, or IT administrators** are commonly used to attract the public.

Help keep yourself safe at the office and at home:

- Think before you click
- Never give out personal information
- Be wary of pop-ups
- Verify a site's security
- Check your online accounts regularly
- Keep your browser up to date

Source: <https://www.knowbe4.com/phishing>