

**Happy
New Year!**

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#BFF CONNECT

Official Newsletter of First Federal Savings Bank

Henderson, KY Branch Opening Soon!



2555 N. Highway 41, Henderson, Kentucky 42420
Stay tuned for details on the grand opening event.

Our website address has changed to
www.firstfedsavings.bank.

To learn more information regarding the security features of this change, click here.

This issue:

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New Website Address

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#BFF

Branch Closures - January 2023

MONDAY, JANUARY 2ND:
OBSERVED FOR NEW YEARS DAY

MONDAY, JANUARY 16TH:
MARTIN LUTHER KING JR. DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR
BANKING NEEDS.

EMPLOYEE SPOTLIGHT

MJ Johnson

AVP, Banking Center Manager I

MJ Johnson has been with First Federal Savings Bank since June 2022. She has 23 years of experience in the finance world with 20 of those years specifically focused in Consumer Lending and Management. MJ is a mother of two and grandmother to three. When she's not working, she enjoys painting and repurposing furniture. MJ is ready to help you with all your banking needs.



CHECK YOUR DEVICES

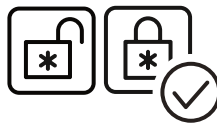
Before making any online purchases, make sure the device you're using to shop online is up-to-date. Next, take a look at your accounts and ask, do they each have strong passwords? And even better, if multifactor authentication is available, are you using it?



Protect your devices by keeping the software up-to-date. These include items like mobile phones, computers, and tablets, but also appliances, electronics, and children's toys.



Once you've purchased an internet connected device, change the default password and use different strong passwords for each one. Consider using a password manager to help.



Check the devices' privacy and security settings to make sure you understand how your information will be used and stored. Also make sure you're not sharing more information than you want or need to provide.



Enable automatic software updates where applicable, as running the latest version of software helps ensure the manufacturers are still supporting it and providing the latest patches for vulnerabilities.



Christmas Club Account

It is never too early to start saving for the 2023 holiday season! Be sure to set up your Christmas Club account today.

- \$25 minimum deposit to open
- \$25 minimum balance to earn interest
- No monthly service charge
- FREE notary service
- One time yearly distribution
- There will be an early distribution fee of \$10
- Automatic renewal



APPLY NOW



firstfedevansville



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SavingsFirst



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

- **Teller (St. Philip Branch)**

*Positions available as of 01/01 and subject to change.

RECIPE OF THE MONTH



French Onion Soup

Ingredients:

- 3 tbsp. olive oil
- 4 pounds yellow onions (about 5 large onions), thinly sliced
- Kosher salt
- 1 1/2 tsp. all-purpose flour
- 1/4 c. cognac or dry white wine
- 2 32-oz containers low-sodium beef broth
- 2 bay leaves
- 6 large sprigs thyme, plus more for sprinkling
- 1 tbsp. sherry vinegar
- 8 thin slices country bread
- 3 oz. Gruyère cheese, finely grated



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

Instructions:

- Heat oil in large, heavy stockpot on medium. Add onions and 1 1/2 teaspoons salt and reduce heat to low. Cook for 10 minutes stirring occasionally until onions are tender and have released their liquid.
- Increase heat to medium-high and continue cooking, stirring often and scraping bottom of pot, until onions are deep brown and caramelized for 40 to 50 minutes. If bottom of pot starts to get too dark, add 4 to 5 tablespoons water.
- Sprinkle onions with flour and cook, stirring for 2 minutes. Stir in cognac and cook for 1 minute. Add 8 cups of broth and herbs and simmer until reduced for about 18 to 20 minutes. Discard herbs and stir in vinegar.
- When ready to serve, heat broiler. Arrange bread on rimmed baking sheet and sprinkle with cheese and some fresh thyme leaves. Broil for 1 minute or until golden brown and bubbling. Serve on top of soup.

Security Corner

As fraud trends continue to increase and evolve from one variation to another, customers should be on alert and take preventative measures to avoid unauthorized activity on their account(s).

The following tips can help with early fraud detection and help you avoid becoming a victim of fraud:

- Setup access to your account(s) using FFSB's free online banking and mobile app services to allow easy, instant access to your bank account. By reviewing your account activity more frequently, you can quickly identify any out of pattern transactions.
- Setup FFSB's free online banking alerts to alert for "low balance," "large transactions," and/or "password changes."
- Store unused checks and checkbooks in a safe, secure area.
- If a checking account has a large sum of idle funds, consider moving the funds into a savings account and then transfer additional funds into your checking account as needed.
- Utilize FFSB's free First BillPay service to provide a fast, easy, and safe way to manage your payments.

Visit www.firstfedsavings.bank for more information on online account services and resources to assist you with monitoring your account or stop by one of our conveniently located banking centers for personal assistance. You can also contact us at 812-492-8200 for assistance.

Data rates may apply