



VOL. 2 ISSUE 9 · JUNE 2023

#BFF CONNECT

Official Newsletter of First Federal Savings Bank



EXTERNAL TRANSFERS ARE NOW AVAILABLE ON YOUR ONLINE OR MOBILE BANKING APP!

Utilize this convenient feature for things such as:



MAKING LOAN PAYMENTS



COVERING TUITION OR STUDENT LOANS



BUYING A NEW CAR



REMODELING YOUR HOME

This issue:

External Transfers

National Homeownership Month

University Branch Remodel

Henderson Branch's ATM

Franklin Street Bazaar

Holiday Schedule

Employee Spotlight

Food Truck Fridays

We're Hiring

Social Media Platforms

Recipe of the Month

Security Corner

*Data rates may apply



June is National Homeownership Month

BUY

- Purchasing a home is an investment and builds equity over time
- Builds your credit score
- Fixed monthly payments
- Full control over your property
- Multiple tax benefits (property tax and mortgage interest deduction)
- Pets are allowed

VS. RENT

- Money goes to a landlord each month
- Less credit building opportunities
- Rent prices rising
- Less tax benefits with renting
- You cannot make cosmetic changes without your landlord's approval
- Many spaces available for rent have a "No Pets" policy

Be sure to stop by our University Branch to check out their latest remodel!





Did you know our Henderson branch's ATM accepts deposits? No envelopes or deposit slips are necessary so the process is **SIMPLE** and **FAST**. Try it out today at our new branch in Henderson!

2555 HIGHWAY 41, HENDERSON, KY, 42420

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

THE FRANKLIN STREET
BAZAAR
— 2023 —

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



OUR BRANCHES WILL BE

CLOSED

**ON MONDAY, JUNE 19TH
IN OBSERVANCE OF**

JUNETEENTH

**PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR
YOUR BANKING NEEDS**

EMPLOYEE SPOTLIGHT

Kristina Jackson

Human Resource Manager, FVP

Kristina started her career with First Federal in 2019 shortly after leaving her life in NY behind for quieter pastures in Henderson, KY. With over 10 years of experience in Human Resources, Kristina holds a Bachelors Degree in HR Management, an Associates Degree in Business Finance and a Paralegal Certificate. When she's not working, Kristina is a dedicated doggy mom to three vivacious pups, a loving wife to her husband Jeremiah, and a frequent host of karaoke events with her loved ones.



FOOD TRUCK FRIDAYS

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



FRIDAY, JUNE 2

11:30 AM - 1:30 PM CST:

Bruce Li's

FRIDAY, JUNE 16

11:30 AM - 1:30 PM CST:

Crazy Daisy's

FRIDAY, JUNE 30

11:30 AM - 1:30 PM CST:

The Cheese Queen

JOIN OUR TEAM!

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

- Teller I (Evansville region)
- PT Teller (Evansville region)
- PT Teller (Washington Branch)



firstfedevansville



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SavingsFirst



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

RECIPE OF THE MONTH



Vanilla Bean Cupcakes with Espresso Frosting

INGREDIENTS

Vanilla Bean Cupcakes:

- 2 cups all-purpose flour
- 2 teaspoons baking powder
- 3/4 teaspoon salt
- 1/8 teaspoon ground nutmeg
- 1 1/4 cups white sugar
- 3/4 cup unsalted butter, softened
- 3 large egg yolks at room temperature
- 2 large eggs at room temperature
- 2 teaspoons vanilla extract
- 1/4 teaspoon almond extract
- 1 (7-inch) vanilla bean
- 1 1/4 cups buttermilk at room temperature

Espresso Frosting:

- 2/3 cup heavy cream
- 3 tablespoons espresso
- 1 teaspoon vanilla extract
- 1/4 teaspoon salt
- 1 1/2 cups unsalted butter at room temperature
- 6 cups confectioners sugar



Source: <https://www.allrecipes.com/vanilla-bean-cupcakes-with-espresso-frosting-recipe-7375874>

INSTRUCTIONS

Preheat the oven to 350 degrees F (175 degrees C). Line two cupcake pans with liners.

Whisk together flour, baking powder, salt, and nutmeg in a bowl until combined.

In a large bowl, cream together sugar and 3/4 cup butter until light and fluffy, about 3 minutes. Add in egg yolks and beat until combined. Add in whole eggs, 1 at a time, beating well after each addition. Turn mixer speed up to medium-high and beat until mixture is fluffy and has lightened in color, 4 to 5 minutes. Mix in vanilla and almond extracts.

Slice vanilla bean in half lengthwise. Use the back of a knife to scrape out seeds from each half and add to the butter mixture. Set vanilla bean pod aside to use for the frosting. Mix vanilla bean seeds into the butter mixture on low speed until incorporated.

Add 1/2 of the dry ingredients to butter mixture and mix until just combined. Pour in buttermilk and mix until just combined. Add in remaining flour mixture and mix until just combined. Divide batter evenly between the 2 prepared cupcake pans.

Bake in the preheated oven, 1 pan at a time, until cupcakes spring back lightly when touched and a toothpick inserted near the center comes out clean, 25 to 30 minutes. Allow cupcakes to cool in the pan for several minutes before removing to a wire rack to cool completely.

Meanwhile, begin the frosting. Place heavy cream and reserved vanilla bean pod into a small saucepan over low heat. Bring cream just barely to a simmer and then remove from heat. Allow to sit at room temp for about 5 minutes before pouring cream and vanilla bean pod into a small bowl or glass measuring cup. Cover and then refrigerate until chilled, about 30 minutes.

Remove heavy cream from the fridge then remove and discard vanilla bean pod. Add espresso powder, vanilla extract, and salt to cream and mix until espresso powder is completely dissolved. Set mixture aside.

In a large bowl, cream 1 1/2 cups butter until light and fluffy, 1 to 2 minutes. Add in powdered sugar, 1 cup at a time, mixing well after each addition. With the mixer running on low, slowly pour in the heavy cream mixture a little at a time. Once incorporated, turn the mixer speed up to medium-high and beat for about 2 minutes or until light and fluffy. Frost cupcakes as desired with frosting.

Cybersecurity While Traveling

Before You Go

- **Be up to date:** Keep software updated to the latest version available.
- **Double your login protection:** Enable multi-factor authentication.

During Your Trip

- **Stop auto connecting to networks:** Disable auto connect features.
- **Play hard to get with strangers:** Don't respond to people you don't know.
- **Never click and tell:** Limit what information you post on social media and keep Social Security numbers, account numbers, and passwords private.



SECURITY CORNER

Within our mobile banking app, be sure to set up a travel exemption before your departure and enable alerts for specific transaction types so you can monitor your card's activity.

Source: U.S. Department of Homeland Security, National Cybersecurity Alliance, CyberAware