



#BFF CONNECT

Official Newsletter of First Federal Savings Bank

February 27-March 3 is #AmericaSavesWeek!

This issue:

#AmericaSaves Week

New Board of Director

Construction Loan Program

Employee Spotlight

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Social Media

We're Hiring

Recipe of the Month

Security Corner

Check out these tips to help boost your savings:

- **Pay yourself first. Opt-in for automatic payroll deduction and use that fund to build a retirement fund.**
- **Build a financial cushion. Create an emergency savings of 3-6-month's worth of living expenses.**

Where do you put your savings? These are some things to consider when choosing where to place your savings:

- **Access. How fast can you retrieve your money when and where you need it.**
- **Safety. Is your money protected?**
- **Earnings. How much will you earn?**

During #AmericaSavesWeek, remember that building your savings can help alleviate stress and provide financial resiliency during economic uncertainty.

Let us help YOU save today!



**PLEASE JOIN US
IN WELCOMING**

**DANIEL
ZIEMER**

**TO OUR BOARD
OF DIRECTORS.**

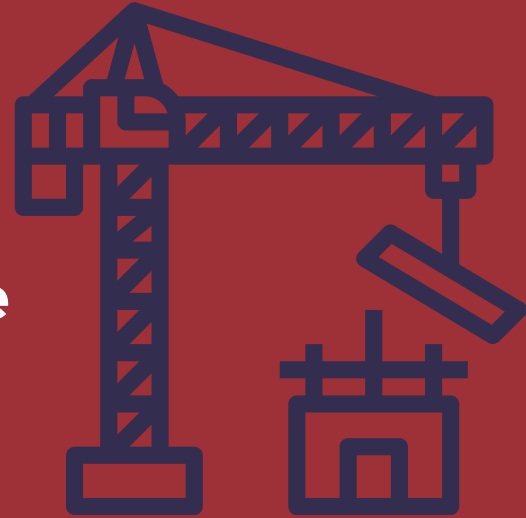
Daniel is the third generation at Ziemer Funeral Homes, Inc. serving the Evansville community for 95 years. He graduated from Memorial High School in 1988. He is a

1992 graduate of Ball State University with a degree in Entrepreneurship. Daniel and his wife, Jennifer, have five children - two attending Memorial High School, two attending Indiana University and one USI graduate working in his accounting career at Shoe Carnival. Daniel is involved in St. Benedict Cathedral Parish Council, Rotary Club, Knights of Columbus, Kiwanis, and various other community organizations. When he finds the time away, he enjoys traveling with his family, watching his kids play sports, playing golf and listening to music.



CONSTRUCTION LOAN

- Rate locked at time of executed construction contract
- Up to 90% financing available*
- Multiple term options available
- One-time close
- In-house servicing
- Quick turnaround time



*Subject to credit approval. Private Mortgage Insurance is required for loans exceeding 80% loan-to-value.

EMPLOYEE SPOTLIGHT

John Newcomer Senior Commercial Loan Officer, FVP

John was born and raised about a half an hour south of Ft. Wayne, IN. He met his bride (Traci) while earning his degree in Corporate Finance and Financial Institutions at Ball State University. Traci is an elementary school teacher. John has nearly 30 years of Banking experience, with the last 21 years being in the Evansville Market Place as a Commercial Loan Officer. He has a 25-year-old daughter (Shelbi) who works in the I.T. Department at One Main and a 17-year-old son (Cole) who is a junior at North Posey High School. Cole also attends the Southern Indiana Career and Technical Center. In his free time, John enjoys hunting, fishing, and watching Notre Dame Football.



CARD CONTROLS AVAILABLE IN OUR MOBILE BANKING APP:



Use cards easily

- Add an enrolled card to digital wallet such as Apple Pay[®] or Google Pay[®]
- View one-time and automatic payments
- Display digital card information including full card number and details



Manage cards on-the-go

- Turn cards on/off
- Enable controls to restrict card usage based on location, spend limit, merchant or transaction type



Understand spend

- Check transactions and account balances associated with enrolled cards.
- Get spend insight analytics



Engage in real time

- View suspicious activity with real-time alerts

Download our Mobile Banking application by searching First Fed SB - Evansville, IN in your app store.

Data rates may apply



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SavingsFirst



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JOIN OUR TEAM!

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

- Lead Teller (Washington Branch)
- Loan Servicing Manager
- Retail Loan Documentation Analyst
- Retail Loan Processor

*Positions available as of 03/01 and are subject to change.

#BFF CONNECT

RECIPE OF THE MONTH



Chicken Tortellini Bake



<https://www.kierstenhickman.com/chicken-tortellini-bake-recipe/>

Ingredients

- 2 cups cheese tortellini
- 1 tbsp salted butter plus some for the casserole dish
- 1 tbsp all-purpose flour
- 1 cup milk preferably 1% or 2%
- 1/4 cup shredded parmesan
- 1/2 lb. cooked chicken
- 2 cups spinach loosely packed
- 1/2 cup shredded low-moisture mozzarella separated into 1/4 cups
- 1/4 tsp Italian seasoning

Instructions

- Preheat the oven to 350 degrees.
- Bring a pot of water to boil. Sprinkle in some salt, then cook the tortellini according to the package instructions (usually only have to boil between 5 to 10 minutes). Drain.
- In a large skillet, melt the 1 tbsp of butter over medium-low heat.
- Once melted, sprinkle in the flour and whisk to combine.
- Slowly pour in the 1 cup of milk as you continually whisk. This will form a thin white sauce (also known as a "roux").
- Sprinkle in the parmesan cheese. Whisk to combine.
- Add in the cooked chicken, spinach, tortellini, and 1/4 cup of the mozzarella. Stir to combine.
- Grease an 8x8" casserole dish with some butter.
- Scoop in the chicken tortellini mixture.
- Sprinkle the top with the other 1/4 cup of mozzarella cheese and the Italian seasoning.
- Bake in the oven for 15 minutes.
- Switch the oven to broil and broil for 2-3 minutes, or until the mozzarella becomes golden brown on top.

Government Impersonator Scams

Security Corner

You get a call, email, or text message from someone who says they're from the Social Security Administration or Medicare. They say something alarming – like your Social Security number has been suspended. Or maybe you'll miss out on a government benefit. To fix it, they say you must pay, give them your personal information, or put your money on gift cards and read them the PIN numbers.

The caller may know some of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the government calling? No. The government doesn't call people out of the blue with threats or promises of money. Caller IDs can be faked, so if you're not sure, contact the agency at a phone number you know to be true (not the one they called you from).

Here's what to do:

1. **Stop.** Don't send money to anyone who calls, emails, or texts and says they're with the government. Don't send them cash or pay them with gift cards, wire transfers, or cryptocurrency. The government won't demand payment that way – and you won't get your money back. If you want to reach a government agency, find their contact information at USA.gov.
2. **Pass this information on to a friend.** You may not have gotten one of these calls, emails, or texts, but chances are, you know someone who has.