

First Federal Savings Bank Turns 119!

On October 20, 2023, we will celebrate 119 years of community-driven banking. We thank you for another great year and for your continuous support. Celebrate with us by taking advantage of our 119th Anniversary CD Specials and stopping by any of our 10 branches on Friday, October 20 to enjoy cookies!

182 DAY

5.20 % APY \$2,500 MINIMUM

1 YEAR

5.10 % APY \$500 MINIMUM

9 MONTH

5.15 % APY \$500 MINIMUM

15 MONTH

5.00% APY \$500 MINIMUM

This issue:

Anniversary CD Specials

Cybersecurity Awareness Month

Branch Closures

Welcome to our Team, Mary Figgins!

Franklin Street Branch Closure

We're Hiring

Social Media Platforms

Recipe of the Month

Security Corner



Minimum balance to earn Annual Percentage Yield (APY) is \$500 or \$2,500 for 182 Day Special. A penalty will be imposed for early withdrawal. Rates subject to change without notice. Rates effective 9/06/2023. Member FDIC

October is Cybersecurity Awareness Month

SECURITY ALERT

A hacker may have your password!



Never use a common password for multiple accounts



Always use multifactor authentication



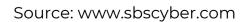
Change your password frequently



Never share your password



Store your passwords securely





BRANCH CLOSURES OCTOBER 2023

MONDAY, OCTOBER 9TH:

COLUMBUS DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

WELCOME TO OUR TEAM!

Mary Figgins

Senior Retail Loan Advisor Officer, AVP
NMLS# 1693969

Mary Figgins is an Assistant Vice President, Senior Retail Loan Advisor at First Federal Savings Bank. With over a decade of experience in the Real Estate industry, she brings a wealth of knowledge and insight to every transaction. Her attention to detail and high expectations eliminate unwanted surprises and guarantee a smooth financing experience! Beyond the realm of property and finance, Mary is a



proud parent of two amazing boys who inspire her daily and a dog mom to Lucy, her Doberman. When Mary is not helping clients, you can find her exploring new destinations, embracing the thrill of travel, or cheering on her favorite sports team, the Cincinnati Reds! Contact Mary today and experience the winning combination of professionalism, fun, and dedication that sets her apart in the mortgage industry.

DUE TO THE WEST SIDE NUT CLUB FALL FESTIVAL:

OUR FRANKLIN STREET BRANCH'S DRIVE THRU WILL BE CLOSED OCTOBER 2ND-7TH

WE'RE SORRY FOR ANY INCONVENIENCE.
LOBBY WILL REMAIN OPEN WITH NORMAL BUSINESS HOURS.

LOBBY HOURS:

M-TH: 9:00 AM-4:00 PM F: 9:00 AM-6:00 PM SAT: 9:00 AM-12:00 PM



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SavingsFirst



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DOWNLOAD OUR MOBILE APP



*Data rates may apply



"The grand opening of our new facility has been the fulfillment of a lot of work and a dream we had years ago. We would not have made it to completion without the help of many on our team, First Federal being at the top of the list. Please accept my sincere appreciation for your bank and the relationships that we have been able to foster along the way to this completion. When we first met on this project, we required a financial partner that could believe in our team and overall business goals, and we found that in your team. We are very happy to have you guys as our financial partners on this project, among others."

JOIN OUR TEAM!

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

- Teller (Washington Branch)
- Loan Servicing Specialist
- Teller (Henderson Branch)
- Lead Teller
- Teller
- Retail Relationship
 Banker
 (Washington/Petersburg
 Branch)

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

RECIPE OF THE MONTH

Pumpkin Chocolate Chip Cookies

INGREDIENTS

- 2 cups all-purpose flour (spoon and level to measure flour)
- · 2 tsp baking powder
- 3/4 tsp baking soda
- 1 1/2 tsp ground cinnamon
- 1/2 tsp ground ginger
- 1/2 tsp ground nutmeg
- 1/8 tsp ground cloves
- 1/2 tsp salt
- 1/2 cup granulated sugar
- 1/2 cup packed light-brown sugar
- 1/2 cup vegetable oil
- 1 large egg
- 1 tsp vanilla extract
- 1 cup canned pumpkin puree
- 11/2 cups semi-sweet chocolate chips



Source: https://www.cookingclassy.com/pumpkin-chocolate-chip-cookies/

INSTRUCTIONS

- 1. Preheat oven to 350 degrees. Line baking sheets with silicone baking mats or parchment paper.
- 2. In a mixing bowl, whisk together flour, baking powder, baking soda, cinnamon, nutmeg, ginger, cloves and salt for 20 seconds. Set aside.
- 3.In the bowl of an electric stand mixer fitted with the paddle attachment, blend together granulated sugar, brown sugar and vegetable oil until combined.
- 4. Mix in egg and vanilla then blend in pumpkin puree.
- 5. With mixer on low speed, slowly add in flour mixture and mix just until nearly combined, scraping down the sides of the bowl as needed (batter will be pretty wet).
- 6. With a rubber spatula, fold in chocolate chips while folding batter to evenly combined.
- 7. Drop dough 2 Tbsp (either using a medium cookie dough scoop or using two spoons) at a time onto baking sheets lined with silicone liners or parchment paper, spacing cookies two inches apart.
- 8. Bake in preheated oven until cookies are nearly set about 11 13 minutes.
- 9. Allow to cool several minutes before transferring to a wire rack to cool.
- 10. Store in a single layer in an airtight container (these are best once they've rested in an airtight container a few hours they soften throughout).

SECURITY CORNER

PROTECT YOUR DIGITAL FOOTPRINT

- Think twice before you post anything online
- Never share usernames or passwords
- Look for the "s" in https
- Browse with a protected and updated computer
- Be suspicious of requests and communications



www.sbscyber.com