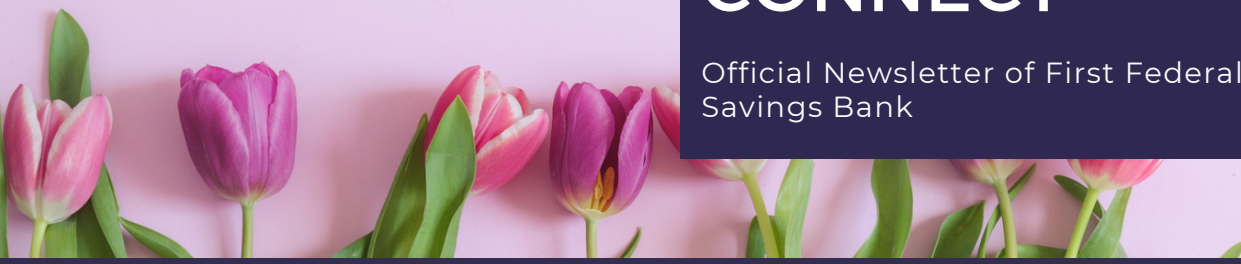




VOL. 3 ISSUE 7 · APRIL 2024

#BFF CONNECT

Official Newsletter of First Federal Savings Bank



#COMMUNITYBANKINGMONTH

April is Community Banking Month!

As your trusted community bank, we take pride in our commitment to serving you and our local community. Community banks give more than 60% of all small-business loans and more than 80% of agriculture loans nationwide and contribute tax dollars that help maintain local municipalities.

Source: ICBA



We want to thank our customers for putting their trust in us for their banking needs. #banklocally

This issue:

- Community Banking Month
- 10 Tips for Financial Literacy Month
- Summerfest
- Solar Eclipse Branch Hours
- Earth Day
- CD Specials
- Food Truck Fridays
- We're Hiring!
- Recipe of the Month
- Security Corner



10 Tips for Financial Literacy Month

- 1. Create a budget:** Start by calculating your monthly income and expenses. Use this information to create a budget that works for you.
- 2. Track your spending:** Keep track of every dollar you spend to help you stick to your budget.
- 3. Smart debt:** If possible, avoid taking on debt. If you must take on debt, be aware of interest rates, and make sure payments fit into your budget.
- 4. Save for emergencies:** Set aside some money each month in case of emergencies.
- 5. Save for the future:** Start saving for retirement as early as possible to give your money time to grow.
- 6. Live within your means:** Try to live within your means by avoiding unnecessary expenses and making smart purchasing decisions.
- 7. Plan for big expenses:** Whether it's a down payment on a house or a new car, plan ahead for big expenses by saving up and making informed decisions about financing options.
- 8. Be mindful of credit:** Behaviors that lead to carrying monthly balances and spending more than you otherwise would with cash or a debit card can lead to more financial problems than if you avoided using credit altogether.
- 9. Educate yourself:** Learn about personal finance and investing so you can make informed decisions about your money.
- 10. Ask for help:** Don't be afraid to ask for help from a financial advisor or the financial aid office at your school.

3rd ANNUAL
HENDERSON, KENTUCKY
SUMMERFEST

MUSIC · FOOD · BEER

Presented by **First Federal SAVINGS BANK**

FREE EVENT

**Saturday
May 18
2024**

Downtown Henderson, Kentucky
SummerFestKY.com



Scan To Donate

Proceeds Benefit
**AUDUBON
KIDS ZONE**



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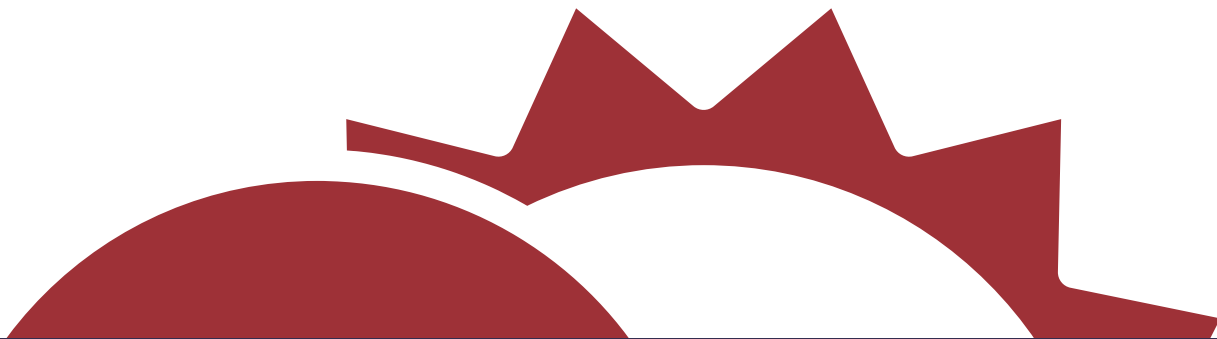
Bally's
EMERILL
103 GBF
ELLIS PARK
RACING & GAMING

**Beer Garden
opens at 5 pm**

**OUR BRANCHES WILL CLOSE
AT NOON ON MONDAY, APRIL 8
IN OBSERVANCE OF THE**

TOTAL ECLIPSE

**Our St. Philip branch will open early
from 9 AM - Noon**



APRIL 22 IS **EARTH DAY!** HELP US CELEBRATE BY SIGNING UP FOR OUR **FREE** ESTATEMENTS.



What are the benefits?

- Access statements electronically 24/7
- Up to 18-months of statements stored
- The eco-friendly, secure alternative to paper statements



If you are having trouble accessing your online banking account, please call us at (812) 492-8123 Monday-Friday 8:00 AM-5:00 PM CST

Maximize your tax refund wisely-- invest in our CD specials today!

4.50%
APY
182 DAY

4.60%
APY
8 MOS

4.60%
APY
9 MOS

4.50%
APY
1 YEAR

Minimum balance to earn Annual Percentage Yield (APY) is \$500 or \$2,500 for 182 day. A penalty will be imposed for early withdrawal. Rates subject to change without notice. Rates effective 02/09/2024. Member FDIC.

#BFF CONNECT

IT'S THAT TIME AGAIN!

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



Friday, April 5

11:30 AM - 1:30 PM CST:

Sabor Colombia

Friday, April 19

11:30 AM - 1:30 PM CST:

The Cheese Queen

FOLLOW US



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**WE ARE
HIRING**

JOIN OUR TEAM!

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

- Loan Servicing Specialist
- Retail Lending Operations Associate
- Retail Loan Advisor
- Teller

*Positions available as of April 1 and subject to change.

RECIPE OF THE MONTH

Turkey Burgers

Ingredients:

- 2 lb. ground turkey
- 1/4 c. mayonnaise
- 1/4 c. panko or regular breadcrumbs
- 1 tbsp. Worcestershire sauce
- 1 1/2 tsp. seasoned salt
- 1/2 tsp. ground black pepper
- 1 tbsp. vegetable oil
- 6 toasted buns

Optional toppings:

- pesto mayonnaise (1/4 cup mayo + 1 tablespoon prepared pesto)
- red leaf lettuce
- avocado
- swiss cheese



<https://www.thepioneerwoman.com/food-cooking/recipes/a35812659/turkey-burgers/>

Instructions:

1. In a large bowl, combine the ground turkey, mayonnaise, breadcrumbs, Worcestershire, seasoned salt, and black pepper. Mix gently to combine well. Divide the mixture into 6 even portions (about 6 ounces each). Pat together into a tight ball, then press into a patty, 3/4-inch thick.
2. On the stovetop: Heat a large cast-iron skillet over medium-high heat. Add 1 tablespoon vegetable oil and swirl to coat the pan. Place the patties in the skillet and let cook for 5 minutes. Flip and cook the other side until the internal temperature of the turkey burger reaches 165°, about 5 more minutes. If you like cheese on your burgers, add it during the last minute of cooking, then cover to melt.
3. **Alternatively cook on the grill:**
Preheat the grill to medium-high heat, 400 to 425°. Oil the grill grates. Place the patties on the grill over direct heat. Cook for 4 to 5 minutes per side, covered, or until the internal temperature reads 165°. If you like cheese on your burgers, add during the last minute of cooking, then cover to melt.

Security Corner

If you or a loved one were solicited through a computer pop-up, social media site, dating site, text, email, or phone call by someone you have never met, and answer “YES” to one of the following questions, you may have been targeted by a scam:

- Have you been asked to invest in cryptocurrency or in gold futures?
- Has someone claiming to be a bank or government agency requested money, or for you to liquidate your accounts, in order to clear you of a crime or secure your accounts?
- Has someone claiming to be a tech or customer support representative requested money to remove a virus or child pornography from your computer or secure your account?
- Has someone you never met claimed to be romantically interested in you but requests you send them money or something else of value?
- Has someone asked you to obtain cash to either purchase gift cards or deposit in a cryptocurrency ATM—or given you a QR code to deposit money into an ATM?

If you answered “YES” to any of these questions, please go to www.ic3.gov or visit your nearest banking center.