



VOL. 3 ISSUE 9 · JUNE 2024

# #BFF CONNECT

Official Newsletter of First Federal Savings Bank

This issue:

Digital Instant Issue

National Homeownership Month

Franklin Street Bazaar

Juneteenth 2024

First-Time Homebuyer

Next Generation Checking

Food Truck Fridays

We're Hiring!

Recipe of the Month

Security Corner

#BFF

# DIGITAL INSTANT ISSUE

## Waiting for a new card is a thing of the past!



**Fast:** Start using your digital card as you wait for the physical one in the mail.



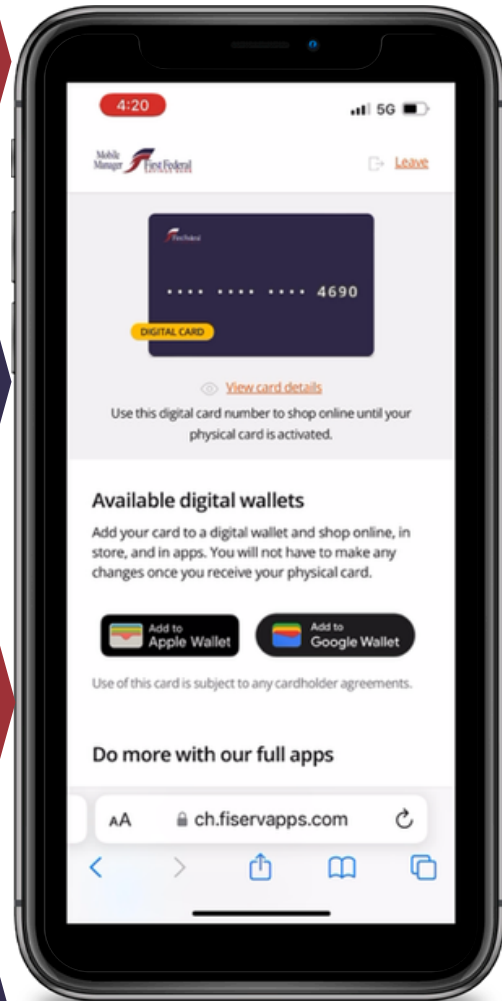
**Easy:** Add the digital version of your card to your digital wallet.



**Secure:** Avoid fraud by blocking transactions present on the card until your physical card is activated.



**Seamless:** Enjoy full integration with your digital wallet and online account.



Data rates may apply.



# June is National Homeownership Month

## BENEFITS OF BUYING VERSUS RENTING A HOME

### BUY

### VS.

### RENT

#### INVESTMENT

Purchasing a home is a long-term investment and builds equity over time.



#### INVESTMENT

Your monthly rent payment goes to your landlord each month, not towards an investment.

#### CREDIT

Making timely mortgage payments can contribute to building and maintaining a positive credit history.



#### CREDIT

There are less credit building opportunities for renting versus owning a home.

#### PAYMENTS

With a fixed mortgage program, your monthly payment stays the same.



#### PAYMENTS

It's typical for your monthly rent to increase annually.

#### CONTROL

Homeowners have full control over their property.



#### CONTROL

You cannot make cosmetic changes without your landlord's approval.

#### TAXES

There are multiple tax benefits for owning a home including property tax and mortgage interest deductions.

\*Consult a tax advisor



#### TAXES

There are less tax benefits for renters since they do not own the property.

#### PETS

When you own a home, you can have as many pets as you would like.



#### PETS

Many spaces available for rent have a "no pets" policy or require you to pay an additional monthly fee to have one.



FIRST FEDERAL SAVINGS BANK &  
THE FRANKLIN STREET EVENTS ASSOCIATION PRESENT

— 2024 —

FRANKLIN STREET  
**BAZAAR**

— EVERY SATURDAY —  
MAY 25TH - AUG 24TH • 9AM - 1PM



**OUR BRANCHES WILL BE**




**CLOSED**

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

**JUNETEENTH**

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

# FIRST-TIME HOMEBUYER

-  As little as 3% down payment
-  Down payment can be gift funds
-  In-house servicing



 (812) 492-8142



[www.firstfedsavings.bank](http://www.firstfedsavings.bank)

APR may vary. Private mortgage insurance is required for loans exceeding 80% loan-to-value. PMI and completion of first-time homebuyer course are required



**OUR TIERED, INTEREST-EARNING  
CHECKING ACCOUNT IS THE  
FUTURE OF BANKING.**



No monthly  
service charges



No minimum  
deposit to open



ATM surcharges  
refunded up to  
\$20 monthly

**Interest rates increase based on balance.  
Scan QR Code for tiers and rates.**



# IT'S THAT TIME AGAIN!

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



**Friday, June 28**  
**11:30 AM - 1:30 PM CST:**  
**Kim's Chuck Wagon**

**FOLLOW US**



**firstfedevansville**



**first-federal-savings-bank-evansville-in**



**SavingsFirst**



**firstfederalsavingsbank\_in**



**firstfedevansville**

**WE ARE  
HIRING**

**JOIN OUR TEAM!**

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

- Commercial Underwriting Manager
- Full-Time Teller (Henderson location)
- Retail Relationship Banker
- Retail Banker Associate

\*Positions available as of June 1 and subject to change.

# RECIPE OF THE MONTH



## Grilled Shrimp Tostadas



<https://southernbite.com/fajita-chicken-casserole/>

### Ingredients

- 1 pound peeled and deveined raw shrimp (21-25 count)
- 2 tablespoons extra-virgin olive oil, divided
- 2 teaspoons chile-lime seasoning, such as Tajín
- 1 teaspoon garlic powder
- 8 corn tortillas
- 2 cups shredded cabbage
- 1 cup guacamole
- 1-2 jalapeño peppers, sliced
- 1 cup chopped, fresh cilantro
- Crumbled cotija cheese & sour cream for serving

### Instructions

- Preheat grill to medium-high.
- Toss shrimp with 1 tablespoon oil, chili-lime seasoning, and garlic powder in a large bowl. Thread onto four 12-inch metal skewers. Brush both sides of each tortilla with the remaining 1 tablespoon oil.
- Grill the shrimp until lightly browned and cooked through, flipping once, about 4 minutes. Grill the tortillas until lightly charred and crispy, flipping once, about 2 minutes.
- Top the tortillas with cabbage, guacamole, jalapeño, and the grilled shrimp. Sprinkle with cilantro and serve with cotija and sour cream, if desired.

## SECURITY CORNER

First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are providing tips for preventing elder financial abuse in recognition of World Elder Abuse Awareness Day on June 15.

- **Secure privileged information** (such as a Social Security card, passport, financial statements, medical records, and other legal documents), in a bank safety deposit box.
- **Check your bank accounts and bill statements** carefully. If you notice unauthorized charges or unusual activity, alert your bank immediately.
- **Do not disclose personal information**, such as bank account numbers or PINs, to anyone claiming to be from an established organization, especially if they ask you to wire funds.
- **Plan** to give a trusted person the legal authority to make financial decisions in your stead if needed. Ensure your bank has a record of who can manage your money on your behalf.
- **Contact your local adult protective services agency and law enforcement** if you have information about a fraud or suspect who may have encountered financial abuse.

To learn more about elder financial abuse and prevention strategies, contact our Deposit Operations Department at (812) 492-8200 or visit [icba.org/eldercare](http://icba.org/eldercare).