

VOL. 3 ISSUE 8 · MAY 2024

### **#BFF** CONNECT

Official Newsletter of First Federal Savings Bank

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# **OUR NEW REDESIGNED WEBSITE IS NOW LIVE!**



FIRST FED







### National Small Business Week

### April 28- May 4

Small businesses are the backbone of the United States. According to NationalToday, they account for 99.9% of all U.S. businesses and create 1.5 million jobs annually. Help celebrate National Small Business Week by taking a moment to thank a business owner and supporting them today!



## **External Transfers**



### SIMPLIFY YOUR FINANCES

Move funds between your accounts at our bank and other financial institutions—all from one secure platform.



### CONTROL AND FLEXIBILITY

External Transfers give you the control and flexibility to move your money as needed.



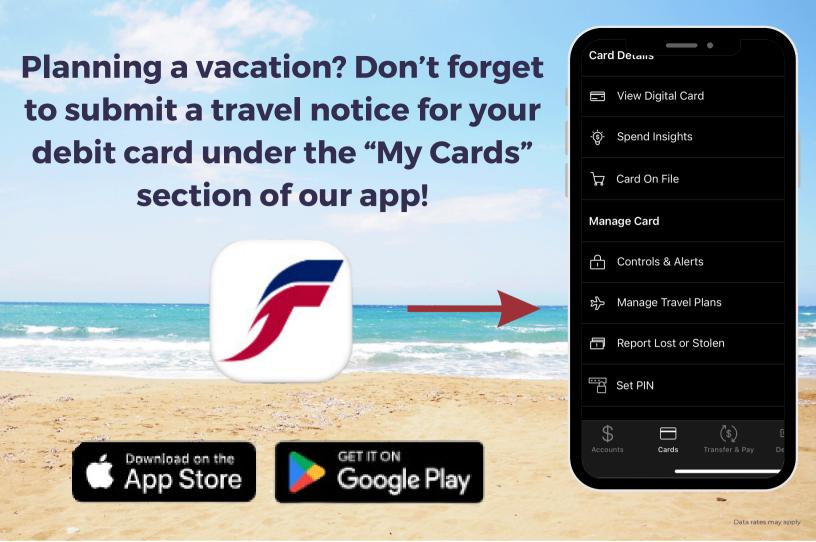


Easily make your First Federal Savings Bank loan payments even if you don't have a deposit account with us.



### SECURE AND

External Transfers feature security measures to keep your financial information safe.



# **Positive Pay**

Positive Pay offers businesses a strong, reliable fraud prevention solution.



#### **CHECK POSITIVE PAY**

- Authenticates all checks clearing your account
- Customer rejects or approves flagged transactions
- Check fraud mitigated by returning rejected items
- Voided checks can be submitted for added security



#### ACH POSITIVE PAY

 Verifies all incoming and outgoing payments against a customizable set of rules to prevent ACH fraud



#### **CUSTOMIZABLE**

- Multi-user and multilocation capabilities
- Tailor system permissions to meet your needs
- Customizable search
  parameters



### WE WILL BE CLOSED MONDAY, MAY 27TH IN OBSERVANCE OF MEMORIAL DAY.

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

# MARK YOUR CALENDAR



Join us for the Franklin Street Bazaar sponsored by First Federal Savings Bank each Saturday May 25-August 24

Giveaways, food trucks, local farmers, artists, and bakers. We'll see you there!



# LOOKING FOR A NEW HOME? CONTACT YOUR #BIF FOR

# \$500 OFF

### PURCHASE CLOSING COSTS! (812) 492-8142

**#BFF CONNECT** 

# **Al Deepfakes**

Artifical Intelligence, commonly known as AI, has become a trending topic. Scammers have caught on and are using AI to mimic celebrities, politicians, or even people you know in phone calls. This voice cloning technique, often used in robocalls, aims to deceive consumers and is frequently employed in scams where misinformation is spread, products are endorsed, or personal information and money are stolen. For instance, scammers might attempt to convince a vulnerable grandparent that their grandchild is in trouble and urgently needs money, or they might request donations for a fake charity endorsed by who they believe is a famous celebrity.

### TIPS TO AVOID ROBOCALL AND ROBOTEXT SCAMS:

- Refrain from disclosing personal details like account numbers, Social Security numbers, or passwords if you receive unexpected calls that feel suspicious.
- Exercise caution if a caller pressures you for immediate information or money.
- Verify claims of distress from alleged loved ones by reaching out to them directly before providing any financial assistance.
- If someone calls claiming to be a celebrity or politician, avoid sharing personal or account details until you're able to verify the authenticity of the cause or information provided.
- Avoid responding to any questions, especially those that can be answered with a simple "Yes."

#### SIGNS THAT AN AUDIO IS FAKE:

- Choppy sentences
- Varying tone inflection in speech
- Phrasing Would the speaker say it that way?
- Context of message Is it relevant to a recent discussion or can they answer related questions?
- Contextual clues Are background sounds consistent with the speaker's presumed location?

#### **SIGNS THAT A TEXT IS FAKE:**

- Misspellings
- Lack of flow in sentences
- Is the sender from a known number or email address?
- Phrasing Would the legitimate sender speak that way?
- Context of message Is it relevant to a recent discussion or can they answer related questions?

If you suspect you may have fallen victim to fraud or encounter any suspicious activity, don't hesitate to reach out our fraud department at (812) 492-8200.

https://www.fcc.gov/consumers/guides/deep-fake-audio-andvideo-links-make-robocalls-and-scam-texts-harder-spot https://www.dhs.gov/sites/default/files/publications/increasing\_th reats\_of\_deepfake\_identities\_0.pdf

## **IT'S THAT TIME AGAIN!**

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



<u>Friday, May 10</u> 11:30 AM - 1:30 PM CST: Zia Smoke BBQ <u>Friday, May 31</u> 11:30 AM - 1:30 PM CST: Rock-A-Burger





### **JOIN OUR TEAM!**

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

- Teller I
- Retail Relationship Banker
- Retail Banker Associate
- Commercial Support
  Specialist
- Retail Loan Advisor

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

### **RECIPE OF THE MONTH**

### **Chicken Fajita** Casserole

#### Ingredients

- 4 cups shredded, cooked chicken (about 2 large breasts)
- 2 cups instant rice
- 1 (10.5-ounce) can cream of chicken soup
- 1 cup sour cream
- 1 cup frozen diced onion and bell pepper blend
- 1 (10-ounce) can diced tomatoes with chilies (like Rotel). undrained
- 11/2 cups chicken broth
- 1 (1.12-ounce) packet fajita seasoning
- 1 (8-ounce) package shredded Mexican blend cheese (about 2 cups)

#### Instructions

- Preheat the oven to 350°F. Lightly spray a 9×13 inch baking dish with nonstick cooking spray.
- In a large bowl, stir together the chicken, uncooked rice, cream of chicken, sour cream, diced onion and bell pepper, tomatoes with chilies, chicken broth, fajita seasoning, and about half of the cheese.
- Pour the mixture into the prepared dish and spread it evenly. Wrap tightly in aluminum foil. Bake for 35 to 45 minutes or until the rice is tender.
- Remove from the oven, top with the remaining cheese, and return to the oven until the cheese is melted.





