

# First Federal Savings Bank and ICBA Offer Tips to Help Simplify the Homebuying Process

Press Release: Evansville, Indiana. (June 1, 2024)—In recognition of National Homeownership Month, First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are encouraging consumers to consult their local community banker about how to make the homebuying process simple, efficient and more affordable.

“Owning a home is a major purchase and an important component in building financial independence,” said Elisa Snyder FVP, Retail Lending Sales Manager, at First Federal Savings Bank “We want to make what can be a lengthy and complex process as effortless as possible and walk you through what to expect so you can assess your needs and find suitable options to finance your first or forever home.”

Whether you are refinancing or purchasing your home, First Federal Savings Bank can help you determine:

- **The ideal loan amount and products to meet your budget considerations.** We can review the mortgage process in detail and flag ideal programs and loan features.
- **How mortgage rates, terms, and related expenses (including property taxes and insurance premiums) affect payments.** This will help you set a home budget and manage your homeownership expenses.
- **Your rights and obligations under your mortgage contract.** Today’s consumers have many financing options—each with unique stipulations outlined in the fine print.
- **Suitable government-sponsored programs.** In addition to federal homeownership and home-buying assistance programs, we can recommend state, local government, and specialty programs for consideration.
- **Additional resources to help create a budget and set financial targets.** We offer homebuyer seminars and other helpful resources. Free online educational tools can also be found at [www.hud.gov](http://www.hud.gov).

“For many Americans, homeownership helps strengthen community roots, establish financial stability, and create generational wealth,” said ICBA President and CEO Rebeca Romero Rainey. “As relationship lenders, your local community bank can shepherd you through the process and improve your outlook as an informed buyer.”

For more information on how First Federal Savings Bank can support your homeownership needs, visit us at <https://www.firstfedsavings.bank> or contact us at (812) 492-8142.

## About First Federal Savings Bank

*First Federal Savings Bank was established on Evansville, Indiana's Westside in 1904. A community bank offering eight locations in Posey, Vanderburgh, Warrick, and Henderson County. First Federal Savings Bank is also proud to offer Home Building Savings Bank locations in Daviess and Pike County.*

## About ICBA

*The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation's community banks through effective advocacy, education, and innovation. As local and trusted sources of credit, America's community banks leverage their relationship-based business model and innovative offerings to channel deposits into the*

neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers' financial goals and dreams. For more information, visit ICBA's website at [icba.org](http://icba.org).

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