



2024 CRA Public Folder  
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## PRODUCTS AND SERVICES

### Personal Banking

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Personal Banking products and services:

#### Deposit Products

##### Checking Accounts

- Next Generation Checking
- New Start Checking

##### Money Market Accounts

- Regular Money Market Deposit Account
- First Choice Money Market Deposit Account

##### Savings Accounts

- Next Generation Savings
- Christmas Club
- Health Savings Accounts
- Certificates of Deposits

##### Individual Retirement Accounts

- Traditional IRA
- Roth IRA

##### Deposit Essentials

- Online Account Opening





## **Loan Products**

### **Mortgage Loans**

- Locally Serviced
  - Fixed Rate Loans
  - Construction Loans
  - Millennia Mortgage
  - Medical Professional
  - 80-10-10
  - Home Ready First Mortgage
  - Swing Loans
  - Lot Loans
  - Jumbo Loans
  - Easy Refi
- Servicing Released
  - Federal Housing Administration (FHA) Loans
  - Rural Housing (USDA) Loans
  - US Department of Veteran Affairs (VA) Loans

### **Home Equity Loans**

- Home Equity Installment Loans
- Home Equity Lines of Credit
- Home Improvement Loans

### **Consumer Loans**

- Auto Loans
- Motorcycle Loans
- Boat Loans
- Recreational Vehicle Loans
- Personal Loans
- Deposit Secured

## **Services**

**First Direct™ Online Banking**

**External Transfer**

**First Billpay™**

**Direct Deposit**

**Mobile App**

**eStatements**

**Safe Deposit Boxes**





[Zelle®](#)

[Mobile Check Deposit](#)

[Digital Wallet](#)

[Card Controls](#)

[Wire Transfers](#)

[Debit Card](#)

[TMS](#)

[Stop Payments](#)

[Credit Cards- Visa® & Mastercard®](#)

- Personal Card- Low Rate
- Personal Card- Preferred Points

[Overdraft Services](#)

- Overdraft Protection Transfers from Checking and Savings
- OOPS! Occasional Overdraft Privilege Service

## **Commercial Banking**

First Federal Savings Bank and Home Building Savings Bank a Division of First Federal Savings Bank Evansville offers the following Commercial Banking products and services:

### **Deposit Products**

[FREE Business Checking](#)

[Business Checking Plus](#)

[Community First Checking](#)

[Business Savings](#)

### **Loan Products**

[Working Capital Lines of Credit](#)

[Equipment Financing](#)

[Commercial Real Estate](#)

[Owner Occupied/ Investment Real Estate](#)

[Small Business Administration \(SBA\) Loans](#)

### **Cash Management**

[Remote Capture](#)

[Positive Pay](#)

[Business Online Banking](#)

[Sweeps](#)





eStatements

Merchant Services

Business Credit Cards- Visa® & Mastercard®

- Business Card- Standard Card
- Business Card- Preferred Points