First Federal Savings Bank and ICBA: Take Steps to Safeguard Your Finances During National Preparedness Month

Press Release: Evansville, IN. (Sept. 2, 2024)—Weather and health-related natural disasters can cause widespread devastation and wreak financial havoc on families and communities. In recognition of National Preparedness Month, First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are advocating simple measures to help consumers with the recovery and rebuild process.

"While natural disasters are an unfortunate reality, they don't have to lead to financial ruin," said Courtney Schmitt, VP, Marketing Manager at First Federal Savings Bank. "As your trusted partner and ally, we can help you enact a plan to safeguard your finances and minimize the financial fallout so you can remain focused on the personal safety of you and your loved ones."

First Federal Savings Bank and ICBA offer the following tips to help customers <u>make a</u> <u>plan</u> and regain their financial wherewithal following a natural disaster.

- Establish an emergency savings account for use in a crisis and keep a small amount of cash on hand in case you're unable to access funds electronically and need to purchase necessary supplies, fuel or food.
- **Prepare backup communications plans** if both cellular and landline services falter.
- Store copies of financial documents, including investment records, property deeds, insurance policies, tax information, wills, trusts and financial and medical powers of attorney.
- Make copies of personal documents— Driver's licenses, passports, Social Security cards, birth certificates, adoptions, marriage and divorce papers, property deeds and titles.
- **Print contact information** for trustees, guardians, and executors and store them for safe keeping.
- Create an inventory of personal and household valuables and use photo or video documentation to help assess their value and determine replacement costs.
- Contact your insurance agent or visit the Federal Emergency Management Agency's (FEMA) <u>website</u>, to determine if you need a flood insurance policy. For more helpful financial preparedness tips, download the <u>Emergency Financial First</u> <u>Aid Kit</u> to get started planning today.

"Community bankers are financial first responders as stewards of their community and can be a great resource to help you evaluate your financial preparedness and reestablish your financial footing in the aftermath of a natural or manmade disaster. Call on these stewards of your community before these unexpected, stressful events occur so they can create a plan to get you on the road to financial recovery."

For more information on crisis preparedness visit ICBA's website at www.icba.org/news/crisis-preparedness.

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.

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