



Considering a New Relationship? First Federal Savings Bank Is Here for You

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EVANSVILLE, Ind., Aug. 02, 2024 (GLOBE NEWSWIRE) -- First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are reminding Americans that whom they entrust with their finances could affect their ability to secure a loan, obtain favorable fees or rates, or ensure the high-quality, personal service they deserve from their financial partner.

“We pride ourselves on our reputation as reliable stewards of our depositors’ money and our steadfast commitment to serving our community,” said Courtney Schmitt, VP Marketing Manager at First Federal Savings Bank. “We work with our customers to help them achieve their financial goals, by focusing on building relationships that benefit all parties and create strong communities.”

ICBA and First Federal Savings Bank offer the following checklist to illustrate the community bank difference:

- **Local Focus:** Community banks channel loans to neighborhoods where their depositors live and work, helping local businesses and communities thrive.
- **Relationship Banking:** Community bankers know their customers and consider payment history and discretionary spending in making loans.
- **Partners in Small Business:** Community banks make 60 percent of the nation’s small business loans and boast a net satisfaction score of 77%, topping large banks by 15 points, finance companies by 25 points, and online lenders by 48 points, according to the [2023 Report on Employer Firms](#).
- **Innovative Solutions:** Community bankers ensure their customers have access to the best innovations possible to meet their needs—including the most secure, reliable, and convenient payment options.
- **Accessibility and Timely Decision-Making:** Community banks offer nimble decision-making on business loans and are accessible because

the bank's president and senior lenders are available for conversations, rather than a 1-800 number halfway across the country or world.

- **Community Engagement:** Community bankers are deeply involved in their local communities, volunteering their time, and making donations to worthwhile causes that benefit residents.

"As high-tech, high-touch lenders that specialize in relationship banking, community banks power local communities by prioritizing and investing in the customers and neighborhoods they serve," ICBA President and CEO Rebeca Romero Rainey said. "Community banks continue to earn the public's trust and favor by delivering quality service, dealing openly and honestly with their customers, and tailoring their offerings to reflect today's evolving market needs."

To find one of First Federal Savings Bank's community bank branches, visit ICBA's community bank locator at www.banklocally.org.

About First Federal Savings Bank Member FDIC

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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