



VOL.4 ISSUE 1 · OCTOBER 2024

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

This issue:

Celebrating 120 Years!

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Recipe of the Month



First Federal Savings Bank Turns 120!

On October 20, 2024, we will celebrate 120 years of community-driven banking. We thank you for another great year and for your continuous support. **Celebrate with us by stopping by any of our 10 branches on Friday, October 18 to enjoy cookies!**



YEARS

As we approach our 120th anniversary on October 20, 2024, we hope you will take a moment to read about the rich history of our bank. It's a journey through the milestones, challenges, and triumphs that have shaped our institution over the years.

Founding and Early Years

The West Side Building Loan and Savings Association was founded on October 20, 1904 by a group of prominent businessmen including:

- August Rosenberger
- Edmund L. Craig
- George W. Varner
- E. G. Heeger
- J. C. Stark
- H. H. Ogden
- H. F. Reichman
- Leon Currey
- George W. Koch
- Ben J. Nurrenbern
- W. H. Grammer
- Christian Ziss
- Frank Lohoff
- Jacob L. Thuman
- John C. Miller
- Jacob Folz
- Theo Gorke

Our mission was to provide safe and profitable investment of savings, to make loans for our members, and otherwise carry out the objects of a building and loan association. Our name was changed to First Federal Savings and Loan Association in 1934. In 1988, First Federal Savings and Loan Association underwent another name change, becoming, as it is currently known First Federal Savings Bank.

West Side Citizens Embark in a New Business.

The secretary of state at Indianapolis to-day issued incorporation papers to the West Side Building Loan and Savings Association of this city, and a copy of the articles of incorporation was filed this afternoon in the office of the county recorder here.

The object of the association, as stated in the articles of incorporation, is to provide for safe and profitable investment of savings, to make loans to its members, and otherwise carry out the objects of a building and loan association.

The capital stock is one hundred thousand dollars, divided into shares of one hundred dollars each. The board of directors for the first year is as follows:

August Rosenberger, Edmund L. Craig, George W. Varner, E. G. Heeger, J. C. Stark, H. H. Ogden, H. F. Reichman, Leon Currey, G. W. Koch, Ben J. Nurrenbern, W. H. Grammer, Christian Ziss, Frank Lohoff, Jacob L. Thuman, John C. Miller, Jacob Folz and Theo. Gorke.

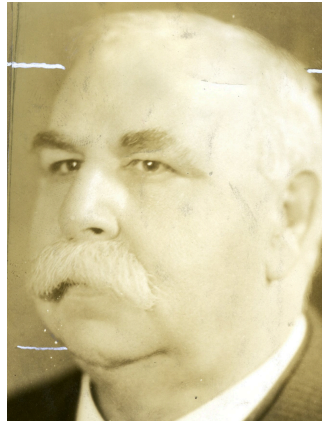
The place of business of the association will be on the West Side, where an office will be opened in the near future.

Leadership and Visionaries

Discover the faces that have driven our bank's mission forward throughout the years.



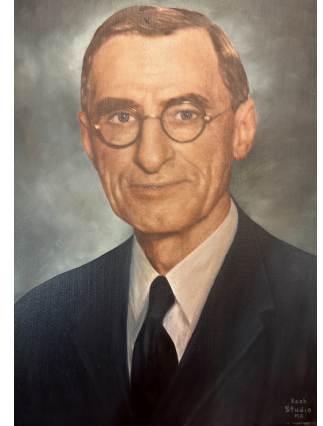
August Rosenberger, Sr.
1904-1909



Frank Lohoff, Sr.
1909-1924



Joseph R. Kuhlman
1924-1932



George W. Koch
1932-1961



Curtis F. Stinson
1962-1974



John F. Stinson
1974-1975



Robert L. Clayton
1975-1990



Harold Duncan
1990-2000



Michael H. Head
2000-Present



Key Milestones

1904

West Side Building Loan and Savings Association is founded on October 20, 1904 by a group of prominent businessmen under the leadership of our first president, August Rosenberger.

1909

Frank Lohoff, Sr. becomes President, succeeding August Rosenberger.

1924

Joseph R. Kuhlman becomes President, succeeding Frank Lohoff, Sr.

1932

George W. Koch becomes President, succeeding Joseph R. Kuhlman.

1934

In the midst of the Great Depression, we are the first Evansville thrift association to apply and receive acceptance for protection under the newly created Federal Savings and Loan Insurance Corporation. Our name changes to First Federal Savings and Loan Association.

1935

Our operations move into the former West Side Bank building located at 2200 West Franklin Street. This building was originally constructed in 1906 and still serves as an operational branch today.

1944

We become a member of the Federal Home Loan Bank.

1956

We join Evansville's expansion eastward, and open an office at 2028 Division Street. The Weinbach Center office is the company's first outside West Franklin Street.

1962

Curtis Stinson becomes President, succeeding George W. Koch.

1974

John F. Stinson becomes President, succeeding Curtis Stinson.

1975

Robert L. Clayton becomes President, succeeding John F. Stinson.

1977

We open an office at 201 W. Fourth Street Mt. Vernon, IN.

1981

We open an office at 1001 N. Green River Road.



Key Milestones

1988

First Federal Savings and Loan Association undergoes a name change, becoming, as it is currently known, First Federal Savings Bank.

1990

Harold Duncan becomes President, succeeding Robert L. Clayton.

1997

We open a branch at 4451 N. First Avenue and our Mt. Vernon branch closes.

1999

The formation of our holding company, First Bancorp forms.

2000

Michael H. Head becomes President, succeeding Harold Duncan. Three branches are opened: 4601 Bellemeade Avenue, 4615 University Drive, and 8388 Bell Oaks Drive.

2004

Michael H. Head becomes CEO.

2005

A branch to serve the far west side of Evansville opens: 2950 St. Philip Road.

2006

New Corporate headquarters located at 5001 Davis Lant Drive opens. First Federal Savings Bank acquires Home Building Savings Bank. This same year, the branch located at 1001 N. Green River Road closes.

2007

Branch located at 2028 Division Street closes.

2013

We purchase the building located at 4920 Davis Lant Drive to serve as our Operations Center. A new branch is built in Petersburg located at 501 Main Street.

2017

A retail lending office opens in Henderson, KY at 230 2nd Street Suite 201.

2021

St. Philip branch relocates to 11201 Upper Mt. Vernon Road offering additional space.

2023

A new branch opens to serve the Henderson, KY region: 2555 Highway 41.

HOW TO STAY SAFE ONLINE

Use Strong Passwords

All passwords should be:

- Long: At least 16 characters
- Unique: Never reuse passwords
- Random: Use a random string of mixed-case letters, numbers and symbols, like: Yuc8\$RikA34%ZoPPao98t

Keep your passwords safe by using a password manager!



Turn on Multifactor Authentication

Multifactor authentication provides an extra layer of security on your accounts and may include a biometric login or entering a code sent to your phone or email.

Update Software

Updating software and devices is the easiest way to stay protected from security threats. Perform updates as soon as they become available or set automatic updates.



Recognize and Report Phishing

Keep an eye out for phishing and other scam attempts in your emails, texts, direct messages or phone calls. Always verify the sender before clicking links or downloading attachments. If you spot a scam, report it!

EMPLOYEE SPOTLIGHT

Sid Anthony

VP, Commercial Underwriting Manager

Sid started his career with First Federal Savings Bank in August 2024. He is a graduate of the University of Evansville with a degree in business administration. Sid has been in the banking industry for 16 years holding various positions including Financial Services Consultant, Consumer Loan Underwriter, and Commercial Credit Analyst. He is the husband to his wife, Jackie, and father to his two daughters, Morgan and Elizabeth. When he is not working, he enjoys spending time with family and friends and watching Michigan college football.



BRANCH CLOSURES

OCTOBER 2024

MONDAY, OCTOBER 14TH:

COLUMBUS DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

DUE TO THE WEST SIDE NUT CLUB
FALL FESTIVAL:

OUR FRANKLIN STREET BRANCH'S

DRIVE THRU WILL BE CLOSED

OCTOBER 7TH-12TH

WE'RE SORRY FOR ANY INCONVENIENCE.
LOBBY WILL REMAIN OPEN WITH NORMAL BUSINESS HOURS.

LOBBY HOURS:

M-TH: 9:00 AM-4:00 PM F: 9:00 AM-6:00 PM SAT: BY APPT ONLY

FOLLOW US



**WE ARE
HIRING**

JOIN OUR TEAM!

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

- Teller I - Bilingual Creole Preferred - Washington Branch
- Teller I - Newburgh
- Treasury Management Specialist
- FT Teller - University
- Retail Loan Underwriter

*Positions available as of October 1
and subject to change.



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RECIPE OF THE MONTH



BOO! Chocolate Peanut Butter Bars



<https://www.halfbakedharvest.com/boo-chocolate-peanut-butter-bars/>

INGREDIENTS

- 3/4 cup honey
- 1/4 cup maple syrup
- 1 1/4 cups creamy peanut butter
- 3 cups corn flakes cereal
- 2 cups brown Rice Krispies Treats
- 8-12 ounces semi-sweet or dark chocolate, melted
- 6 ounces white chocolate, melted
- Candy eyes and black sprinkles, for decorating

INSTRUCTIONS

1. Line a 9x13 inch baking dish with parchment paper.
2. In a large bowl, combine the corn flakes, brown rice krispies, and 1 cup peanut butter.
3. In a pot, combine the honey and maple syrup. Bring to a boil over medium heat. Cook 2 minutes, then remove from the heat and pour the mix into the corn flake/peanut butter bowl and stir well. Spread the mixture out into the prepared pan, packing it in tightly. Place in the fridge for 15 minutes.
4. Meanwhile, melt together the chocolate and 1/4 cup peanut butter in the microwave. Spread the mix over the corn flake mix.
5. Melt the white chocolate, then spoon a small dollop (1 teaspoon for small ghosts and 1 tablespoon for large ghosts) of white chocolate onto the chocolate, making sure each ghost is 1 inch apart from the other. Using a wooden skewer or the end of a skinny spoon, gently drag the white chocolate into a ghost shape. Don't worry about making these perfect - the more imperfect they look, the better.
6. Insert 2 mini candy eyes. Return to the fridge to set, about 15 minutes. Cut around the ghost, creating irregular shapes. Keep in the fridge until ready to serve. BOO!

SECURITY CORNER

Cybersmart SAFETY TIPS

- **Phishing:** Always verify email addresses and links and be wary of unexpected attachments or urgent requests for sensitive information.
- **Business Email Compromise:** Ensure all business communication is verified through known contacts and secure communication channels.
- **Pretexting:** Verify the requester's identity through trusted communication channels before sharing sensitive information or complying with unusual requests.
- **AI Chatbots:** Follow your organization's policy regarding the use of AI chatbots. Never share any personal or organizational information with them.
- **Social Media:** Set strict settings and be cautious about sharing personal information, location, or other sensitive details on social media platforms.

Source: www.KnowBe4.com