



VOL.4 ISSUE 2 · NOVEMBER 2024

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

This issue:

Hurricane Relief Donation Site

Season of Giving and Receiving

VA Loan

Help Bring Joy to Kids in Need

Meet Our Newest Loan Advisor

Happy Retirement, Kristina Toerne

Branch Holidays

Business Accounts

Coming Soon - Digital Wallet Update

Follow Us

We're Hiring

Recipe of the Month

Security Corner

HURRICANE RELIEF DONATION SITE



Thank you to the generosity of our community! Every donation, big or small, helps make a difference to hurricane victims.

ITEMS ACCEPTED:



NON-PERISHABLE FOOD



WATER



DIAPERS



BABY FORMULA



BATTERIES



CLOTHING



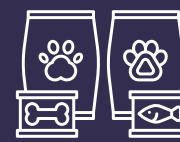
TOILETRIES



FLASHLIGHTS



BLANKETS



PET FOOD

Monetary donations accepted at any branch via check made payable to First Federal Savings Bank with *Hurricane Relief and Last Name* in the memo or sent digitally using Zelle by searching donations@fbei.net.

DROP OFF LOCATION: FIRST FEDERAL SAVINGS BANK OPERATIONS CENTER:
4920 DAVIS LANT DRIVE EVANSVILLE, IN 47715

MONDAY - SATURDAY: 8:00 AM - 4:00 PM CST



SEASON OF *Giving &* Receiving



YOUR QUALIFYING TRANSACTIONS BECOME CHARITABLE DONATIONS. ENTER FOR A CHANCE TO WIN \$5,000!



Online bill
payments



Digital card
management



Make a new
transfer



Zelle[®]



Mobile
Banking

Log in to get started or visit www.firstfedsavings.bank/season-of-giving-and-receiving/ for additional sweepstakes details.



Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts on 11/1/24 at 12:00:01 a.m. ET and ends on 12/31/24 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C., including the territories of Guam and Saipan, who are 18 years of age and older and are registered accountholders at a participating financial institution. To receive one (1) entry by mail, hand-print on a 3-1/2" x 5" postcard: "Season of Giving and Receiving Sweepstakes," full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes," C/O MRI, P.O. Box 3129, Oak Park, IL 60303-3129; postmarked by 1/2/25 and rec'd by 1/9/25. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceivingsweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play, and the Google Play logo are trademarks of Google LLC. Copyright © 2024 First Federal Savings Bank. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®.

Veteran or Military?

You may qualify for a VA Loan.



- FINANCING UP TO 100% OF PURCHASE PRICE
- NO DOWN PAYMENT
- NO MONTHLY MORTGAGE INSURANCE

*Subject to loan approval

VA Loans are available through a program established by the U.S. Department of Veterans Affairs (VA). This program allows veterans, service members, and their surviving spouses to purchase homes with little to no down payment, no private monthly insurance, and competitive interest rates.

VA Cash-Out Refinance Loan allows you to replace your current loan with a new one under different terms. This program may be good for those wanting to take cash out against their equity or refinance a non-VA loan into a VA loan backed by the government.

VA Interest Rate Reduction Refinance Loans (IRRRL) are for those with an existing VA-backed home loan who are wanting to reduce their monthly mortgage payments or go to a fixed interest rate.

CONTACT A LOAN EXPERT TODAY!

812-492-8142

www.firstfedsavings.bank





HELP BRING JOY TO KIDS IN NEED THIS HOLIDAY SEASON



Toys will be collected at the following branches through December 12, 2024.
Monetary donations will also be accepted at the teller line.

Bellemeade: 4601 Bellemeade Avenue

Corporate: 5001 Davis Lant Drive

Franklin Street: 2200 West Franklin Street

Newburgh: 8388 Bell Oaks Drive

North Park: 4451 North First Avenue

St. Philip: 11201 Upper Mount Vernon Road

University: 4615 University Drive

Henderson: 2555 US-41, Henderson, KY
42420

JUBILEE CHRISTMAS

Help us support Jubilee Christmas this year by selecting an ornament off the tree at our Washington branch and purchasing a gift for a child in Daviess County. Monetary donations will also be accepted at the teller line.

FILL THE TRUCK TOY DRIVE

Our Petersburg branch will be accepting toys for the "Fill the Truck" toy drive to support children of Pike County. Stop by our Petersburg location to drop off your toys through December 8, 2024. Monetary donations will also be accepted at the teller line.

MEET OUR NEWEST LOAN ADVISOR!



Adam Partridge

apartridge@fbei.net

(812) 650-0705

NMLS# 2610732

**CONTACT ADAM FOR YOUR
MORTGAGE LENDING NEEDS.**



HAPPY RETIREMENT,

Kristina Toerne

Loan Servicing Consultant

First Federal Savings Bank
thanks Kristina for her
years of hard work and
dedication as she enters
the next chapter in her life.

BRANCH CLOSURES NOVEMBER 2024

**MONDAY, NOVEMBER 11TH:
VETERAN'S DAY**

**THURSDAY, NOVEMBER 28TH:
THANKSGIVING DAY**

**PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR
YOUR BANKING NEEDS.**

FREE BUSINESS CHECKING

- No monthly service fee or minimum balance
- Competitive interest rate - **BEST RATE GUARANTEE!**¹
- Unlimited transactions
- FREE Bizlink basic business online banking
- FREE first order of basic checks
- FREE notary service
- FREE eStatements²

BUSINESS CHECKING PLUS

Receive all benefits of our FREE Business Checking PLUS the following at no additional cost if you maintain average \$25,000 balance³:

- Bizlink Online Banking with ACH
- Positive Pay Check and ACH Fraud Protection
- Remote Deposit Capture

¹Excluding promotional offers. ²Paper statement fee applies. ³Monthly average balance of \$25,000 or more must be obtained to avoid monthly service fee. See new account documentation for list of fees. Member FDIC

BUSINESS SAVINGS

- No minimum balance
- Tiered interest rates – the higher your balance, the more interest you earn
- Free notary service
- Free eStatements
- Unlimited number of transactions
- Free concierge account set-up and training at location of your choice
- Switch your business account today and receive a Safe Deposit Box FREE for 1 year*

*After one year, the normal fee will apply. This is a limited time promotion.



812-492-8124



treasurysales@fbei.net



COMING SOON

Health Savings Account (HSA) and business customers will soon be able to link their First Federal/Home Building debit card to Apple Pay®, Google Pay®, or Samsung Pay® for a secure and efficient method of payment using your mobile device.



Data rates may apply

FOLLOW US



firstfedevansville



first-federal-savings-bank-evansville-in



SavingsFirst



firstfederalsavingsbank_in



firstfedevansville

**WE ARE
HIRING**

JOIN OUR TEAM!

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

- Compliance Officer
- Teller I - Washington Branch (Bilingual Creole Preferred)
- Treasury Management Specialist

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

RECIPE OF THE MONTH



One-Pan Maple Rosemary Chicken

INGREDIENTS

- 2 cups halved purple potatoes
- 1 ½ cups halved brussels sprouts
- 1 ½ cups baby carrots
- 1 ½ cups diced butternut squash
- 1 sliced red apple
- ½ diced large red onion
- Olive oil to taste
- Salt to taste
- Pepper to taste
- 1 teaspoon dried sage to taste
- ¼ cup Dijon mustard
- ¼ cup maple syrup
- 3 cloves minced garlic
- 1 teaspoon fresh rosemary
- 1 tablespoon lemon juice
- 4 chicken thighs



<https://tasty.co/recipe/one-pan-maple-rosemary-chicken>

INSTRUCTIONS

- Preheat the oven to 400°F and line a baking sheet with parchment paper.
- To the baking sheet, add the purple potatoes, brussels sprouts, baby carrots, butternut squash, apple, and red onion.
- In a small bowl, whisk together the Dijon mustard, maple syrup, garlic, rosemary, and lemon juice.
- Lay the chicken thighs skin-side down on top of the vegetables. Season the chicken with salt and pepper, then brush with about ⅓ of Dijon-maple mixture.
- Bake for 30 minutes, or until juices from the chicken run clear. Optional: Broil for 2-3 minutes to brown and crisp the chicken skin.
- Serve the chicken with the vegetables.

Signs of a Charity Scam

SECURITY CORNER

- Refuses to provide detailed information about its identity, mission, costs, and how the donation will be used, including what percentage of your donation will go to the charity rather than to the caller or the caller's company.
- Uses a sound-alike name that closely resembles that of a better-known, reputable organization.
- Thanks you for a pledge you don't remember making.
- Uses high-pressure tactics such as trying to get you to donate immediately.
- Asks for donations in cash or asks you to wire money.
- Offers to send a courier or overnight delivery service to collect the donation immediately.

These precautions can help you ensure that your donation benefits the people and organizations that you want to help:

- Ask for detailed information about the charity, including name, address, and telephone number.
- Call the charity directly.
- Check on the charity by contacting the Better Business Bureau's (BBB) Wise Giving Alliance at give.org or guidestar.org.

If you suspect you may have fallen victim to fraud or encounter any suspicious activity, don't hesitate to reach out to our fraud department at (812) 492-8200.

Source: <https://www.ftc.gov/>