

VOL.4 ISSUE 4 • JANUARY 2025

**#BFF
CONNECT**

Official Newsletter of First
Federal Savings Bank



Bring in 2025 with a fresh start on managing your finances!

Simply your finances with online banking.

ENROLL TODAY



This issue:

Online Banking

External Transfers

Holiday Closures

A Look Back at
2024

Christmas Club
Account

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We're Hiring

Recipe of the Month

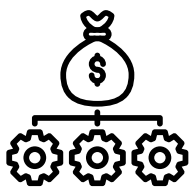
Security Corner



Access your funds at other banks effortlessly from your online banking account or mobile banking app.



External Transfers



SIMPLIFY YOUR FINANCES

Manage multiple banking relationships effortlessly. Move funds between your accounts at our bank and other financial institutions—all from one secure platform.



EFFORTLESS LOAN PAYMENTS

Easily make your First Federal Savings Bank loan payments even if you don't have a deposit account with us. External transfers allow you to transfer funds to pay your loan, ensuring timely payments every time.



CONTROL AND FLEXIBILITY

External transfers give you the control and flexibility to move your money as needed.

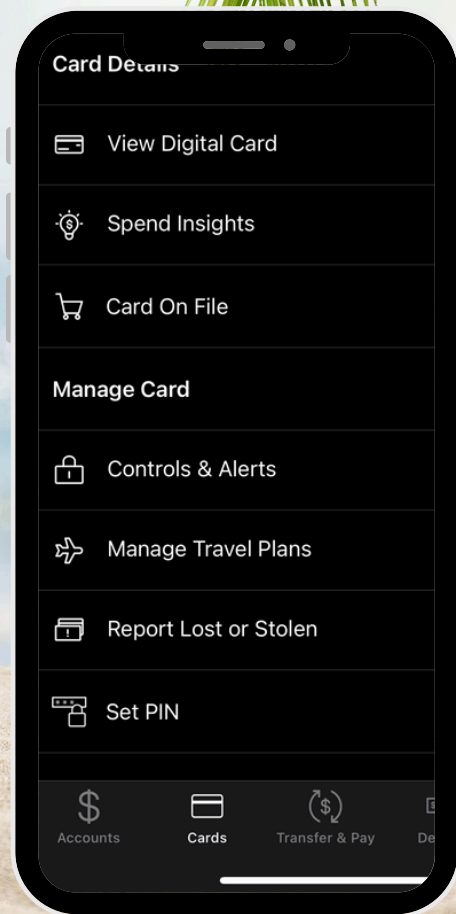


SECURE AND CONVENIENT

Your security is our priority. External transfers feature security measures to keep your financial information safe.

PLANNING A VACATION?

Don't forget to submit a travel notice for your debit card under the "My Cards" section of our app!



Data rates may apply

Branch Closures - January 2025

WEDNESDAY, JANUARY 1ST:
NEW YEAR'S DAY

MONDAY, JANUARY 20TH:
MARTIN LUTHER KING JR. DAY

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

Our Commitment to Community:

A Look Back at 2024



As we wrap up 2024, we're proud to reflect on the efforts of our employees to make a positive impact in the neighborhoods we serve. At First Federal Savings Bank, we believe community banks play a vital role in supporting those in need, and this year, our team stepped up in big ways. Here's how our team made a difference in 2024:

- Through partnerships with the United Caring Shelter, our employees cooked and served over 1,000 meals to individuals and families experiencing hardships.
- In the wake of the devastating hurricanes, we partnered with Gibco Motor Company and our local community to collect essential items for hurricane victims which filled seven semi-trucks.
- In 2024, our employees completed over 380 volunteer hours to causes close to their hearts. From mentoring youth to supporting local non-profit organizations, their efforts helped strengthen our neighborhoods.

As we step into 2025, we remain committed to building on these efforts.



Feeling the strain from 2024 holiday spending? Get a head start on next year with our Christmas Club Account!



CHRISTMAS CLUB

SET ASIDE MONEY THROUGHOUT THE YEAR FOR HOLIDAY SPENDING THAT IS STRESS-FREE!

\$25 minimum to open

Automatic renewal

No monthly service charge

One time yearly distribution

*Early distribution fee applies

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JOIN OUR TEAM!

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

- Teller (Washington, IN Branch - Bilingual Creole Preferred)
- Collections Manager
- Retail Banker Associate
- Treasury Management Sales Specialist

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

RECIPE OF THE MONTH



Lasagna Soup

INGREDIENTS

- 1-2 tablespoons olive oil
- 1 pound ground beef
- 1 large diced onion
- 4 cloves minced garlic
- 1 (15-ounce can) diced tomatoes (don't drain)
- 1 (15-ounce can) tomato sauce or tomato puree
- 3 ounces tomato paste
- 4 cups chicken broth
- 1-2 cups water (more as needed to adjust consistency)
- 1 tablespoon Italian seasoning
- 1 teaspoon sea salt (more as needed to adjust flavor)
- Black pepper, to taste
- 8 ounces bowtie pasta (uncooked)

Suggested toppings

- ½ cup ricotta cheese
- 2 ounces shredded mozzarella cheese shredded
- ¼ cup parmesan cheese (shaved, shredded or freshly grated)
- ¼ cup chopped, fresh parsley



<https://thekitchengirl.com/lasagna-soup/>

INSTRUCTIONS

1. Heat 4.5 quart soup pot over medium-high heat. Add olive oil and heat until simmering.
 2. Add ground beef, onions, and garlic. Sauté until the beef is cooked through, stirring as needed. Drain excess fat, if needed.
 3. Stir in tomatoes (with their juice), tomato sauce, tomato paste, broth, Italian seasoning, salt, pepper, and pasta noodles.
 4. Increase heat to high and bring the soup to a boil.
 5. Reduce heat to a medium simmer and cook soup for 10 to 15 minutes until the pasta is cooked to your liking, stirring frequently to prevent the pasta from sticking together.
- Note: If needed, add more water or broth in small amounts to adjust the soup consistency to your liking.
 - **Serving options:** 1) Add the ricotta, mozzarella, and/or parmesan to the whole soup; or 2) Serve the cheeses on the side and add it to individual servings. Garnish with fresh parsley.



STAY SAFE IN 2025: SECURITY CORNER

How to Pay it Safe with Zelle®

Only Send Money to Those You Trust

With Zelle®, you can send money from your account to someone else within minutes. It's a great way to pay friends, family, your coworkers and almost anyone else you trust, but it shouldn't be used to pay strangers.

Beware of Payment Scams

Zelle® doesn't offer a protection program for authorized payments, so only use Zelle® to pay people you know and trust.

Treat Zelle® Like Cash

Money moves fast - directly into the enrolled recipient's bank account. Always double check you have the recipient's correct U.S. mobile number or email address, so the money goes to the right person.