

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



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Attention - New Hours Effective March 1

Effective Saturday, March 1, the hours of our St. Philip branch and the lobbies of our Franklin and University branches will be updating. **From March 1 forward, our St. Philip branch will be closed on Tuesdays, Wednesdays, and Saturdays but will remain open with normal business hours on Mondays, Thursdays, and Fridays.** To ensure you continue to enjoy convenient access, we will be opening the Franklin and University lobbies on Saturdays, with no appointment required. Both locations are just a short distance from the St. Philip branch, making it easier than ever to bank on your schedule.

St. Philip:

**11201 Upper Mt. Vernon Rd.
(812) 492-8109**

Lobby:

Mon: 12:00 PM - 5:00 PM
Tues: Closed
Wed: Closed
Thurs: 12:00 PM - 5:30 PM
Fri: 12:00 PM - 5:00 PM

Sat: Closed

Drive-Up:

Mon: 12:00 PM - 5:00 PM
Tues: Closed
Wed: Closed

Thurs: 12:00 PM - 5:30 PM

Fri: 12:00 PM - 5:00 PM

Sat: Closed

University:

**4615 University Dr.
(812) 492-8108**

Lobby:

Mon-Thur: 9:00 AM - 4:00 PM
Fri: 9:00 AM - 6:00 PM
Sat: 9:00 AM - Noon

Drive-Up:

Mon-Thur: 9:00 AM - 5:00 PM
Fri: 9:00 AM - 6:00 PM
Sat: 9:00 AM - Noon

Franklin:

**2200 W. Franklin St.
(812) 492-8102**

Lobby:

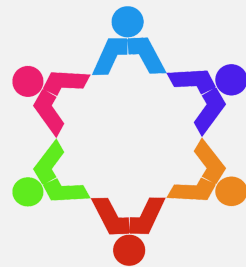
Mon-Thur: 9:00 AM - 4:00 PM
Fri: 9:00 AM - 6:00 PM
Sat: 9:00 AM - Noon

Drive-Up:

Mon-Thur: 9:00 AM - 4:00 PM
Fri: 9:00 AM - 6:00 PM
Sat: 9:00 AM - Noon



OUR COMMITMENT TO COMMUNITY



We believe that banking is more than just transactions - it's about building stronger communities. From volunteer efforts to charitable donations and community partnerships, we're proud to serve the people and places that make our community special. Reference this section each month to see how we're working to create a positive impact - because when our community thrives, we all do.



Each month, our employees volunteer at the United Caring Shelter cooking and serving dinner to the homeless population.

SAVE TIME, SAVE MONEY, & SAVE TREES with eStatements



Ready for an easier way to view your billing statements that's also better for the environment? When you sign up for eStatements, not only do you have the ability to view a copy of your statement directly from your web browser, you also cut down on paper waste.



CONVENIENT

Easily access your billing statement from your web browser at home or on-the-go.



SAFE

eStatements are protected with the same bank-grade security you can expect at your branch.



RESPONSIBLE

Less paper mail is better for the environment and your carbon footprint.

Business Checking

Every business is unique, which is why we offer a range of business checking account options to meet your specific needs.



FREE Business Checking

- No monthly service fee or minimum balance
- GREAT RATE GUARANTEE!¹
- Unlimited transactions
- FREE Bizlink - Basic Business Online Banking

Business Checking PLUS

Receive all benefits of FREE Business Checking PLUS the following at no additional cost if you maintain avg \$25,000 balance:²

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

¹We guarantee an interest rate that is among the top 10% of all basic business checking account rates. Compared to financial institutions in our service area only. Interest rate from a competing financial institution must be a current rate and not a promotional offer. ²Monthly average balance of \$25,000 or more must be obtained to avoid monthly service fee. See new account documentation for list of fees.

Branch Closures - February 2025

**MONDAY, FEBRUARY 17TH:
PRESIDENTS' DAY**

PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING NEEDS.

How Scammers Try To Steal Your Life Savings

People are losing big money to scammers running complicated scams.

Here's how the scam works:



A scammer pretending to be from a company you know contacts you saying they supposedly spotted fraud on one of your accounts and your money isn't safe.



They connect you with someone else to supposedly help you move your money to "protect" it.



The "helper"— who often claims to work for the government — is really a scammer trying to steal your money.

If someone tells you to do any of these things, it's a scam.

"Put your money in a secure account to protect it."

That's a scam.

"Transfer your money to a cryptocurrency account to protect it."

That's a scam.

"Get cash and I'll send a driver to pick it up."

That's a scam.

"Deposit cash at a Bitcoin ATM to protect your money."

That's a scam.

"Buy gold and a driver will come get it."

That's a scam.

No one from the government will tell you to do these things. **Only a scammer will.**

Never transfer or send money, cryptocurrency, cash, or gold to someone you don't know in response to an unexpected call or message.



BILLPAY

The *fast, easy, and secure* way to manage your monthly payments.

BILLPAY OFFERS:



MORE ORGANIZATION

Manage all your bills from one easy place.



MORE CONVENIENCE

Pay your bills electronically with BillPay.



MORE TIME

Schedule one-time or recurring payments.

Ready to Turn Your Refund Into Real Estate?

Tax season is here and your refund could be the key to homeownership! Using your tax return as a down payment can help you take a big step toward owning a home.

Our team is here to help you every step of the way!

CONTACT US



Mortgage Lending
(812) 492-8142



Your tax forms, including Forms 1099 and 1098, are now available in eStatements.

How to Access Your Tax Forms:

1. Log in to Online Banking: Visit our website and enter your username and password.
2. Click on the account hyperlink and select the "Documents" option from the menu.
3. Select "View Associated Notices & Year-End Tax Forms"



For assistance or if you have any questions, please contact our eBanking department at (812) 492-8123.



firstfedevansville



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SavingsFirst



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firstfedevansville



JOIN OUR TEAM!

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

- Collections Manager

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

RECIPE OF THE MONTH

February 27 is National Chili Day! Best Chili Recipe.

INGREDIENTS

- 2 pounds lean ground beef
- 1 onion diced
- 1 jalapeño seeded and finely diced
- 4 cloves garlic minced
- 2 ½ tablespoons chili powder divided, or to taste
- 1 teaspoon cumin
- 1 green bell pepper seeded and diced
- 14.5 ounces crushed tomatoes
- 19 ounces canned red kidney beans drained and rinsed
- 14.5 ounces canned diced tomatoes with juices
- 1 ½ cups beef broth
- 1 cup beer
- 1 tablespoon tomato paste
- 1 tablespoon brown sugar (optional)
- Salt and black pepper to taste

INSTRUCTIONS

- Combine ground beef and 1 ½ tablespoons chili powder.
- In a large pot, brown ground beef, onion, jalapeno, and garlic. Drain any fat.
- Add in remaining ingredients and bring to a boil. Reduce heat and simmer uncovered 45-60 minutes or until chili has reached desired thickness.
- Top with cheddar cheese, green onions, cilantro or other favorite toppings.



<https://www.spendwithpennies.com/the-best-chili-recipe/>

