

# #BFF CONNECT

Official Newsletter of First  
Federal Savings Bank



## This issue:

Scheduled  
Construction

National Credit  
Education Month

Our Commitment to  
Community

Reminder of New  
Hours

Free Business  
Checking

Mobile Alerts

Line of Credit -  
External Transfers

National Consumer  
Protection Week

Follow Us

We're Hiring

Recipe of the Month

Security Corner



**We want to inform you of scheduled construction at our Corporate branch drive-thru beginning Monday, March 3. During this time, only lane 3 will be available for drive-up service. However, intermittent disruptions may occur as construction progresses.**

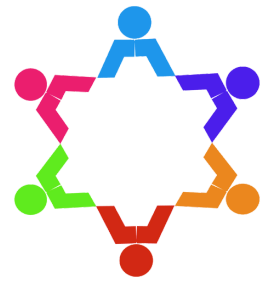
**To ensure a smooth banking experience, we recommend visiting our Corporate lobby or another branch's drive-thru on Monday and Tuesday, March 3rd and 4th. Our team will be happy to assist you during normal business hours.**

## National Credit Education Month

Your credit score plays a crucial role in your financial well-being, affecting everything from loan approvals to interest rates and even job opportunities. That's why March, recognized as **Credit Education Month**, is the perfect time to learn more about managing and improving your credit. Below, we've shared ways that you can help build your credit score.

1. Monitor your credit.
2. Never be late on a mortgage payment.
3. Get added as an authorized user.
4. Open a secured credit card with a \$200-\$500 limit.
5. Have a family member co-sign on a loan with you.
6. Never co-sign for anyone unless you trust them explicitly and are prepared to make the payments if they don't.
7. Keep your credit card balances at 30% or less of your credit card limit.
8. Limit "hard" inquiries.
9. Avoid collections.
10. Have your landlord, utility company, phone company, etc. report your monthly payments to the credit bureau.
11. Don't close out old credit cards.
12. Don't open multiple new credit accounts at once.
13. Pay your credit card balances in full/or down before the end of the month.
14. Make bankruptcy a last resort. It will destroy your credit.

# OUR COMMITMENT TO COMMUNITY



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



Some of our Retail and Commercial Lenders showed their support for the Boys and Girls Club at the Youth of the Year event on February 24! We're always proud to stand alongside this organization in empowering and inspiring our youth.



**UNITED WAY**  
Southwestern  
Indiana

We are proud to share that our incredible employees donated a total of \$15,252.20 to United Way through payroll deduction in the year 2024. Their generosity and commitment to giving back help support vital programs that strengthen our community. Thank you to our team for making a real impact!



# **Attention - New Hours Effective March 1**

**This is a friendly reminder that the updated hours for our St. Philip, Franklin, and University branches go into effect Saturday, March 1.**

**Here's a quick recap of the changes:**

- **Our St. Philip branch is now closed on Tuesdays, Wednesdays, and Saturdays but will remain open with normal business hours on Mondays, Thursdays, and Fridays.**
- **Our Franklin and University lobbies are now open 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.**



## **FREE BUSINESS CHECKING**

- **NO MONTHLY SERVICE FEE OR MINIMUM BALANCE**
- **COMPETITIVE INTEREST RATE - GREAT RATE GUARANTEE!<sup>1</sup>**
- **UNLIMITED TRANSACTIONS**
- **FREE BIZLINK BASIC BUSINESS ONLINE BANKING**
- **FREE FIRST ORDER OF BASIC CHECKS**
- **FREE NOTARY SERVICE**
- **FREE ESTATEMENTS<sup>2</sup>**

# You're holding all the cards when it comes to card security.

Protect yourself against potential fraud with controls and alerts.



## Locations

Opt to let your card work in certain regions or add an extra level of security by setting your card to work in the same location as your phone.

## Merchant Types

Enable or disable merchant type controls to specify when categories are approved for transactions.

## Transaction Types

Enable transaction type controls to approve categories like in-store, online, recurring, ATM, and more, or disable to deny these transactions.

## Spend Limits

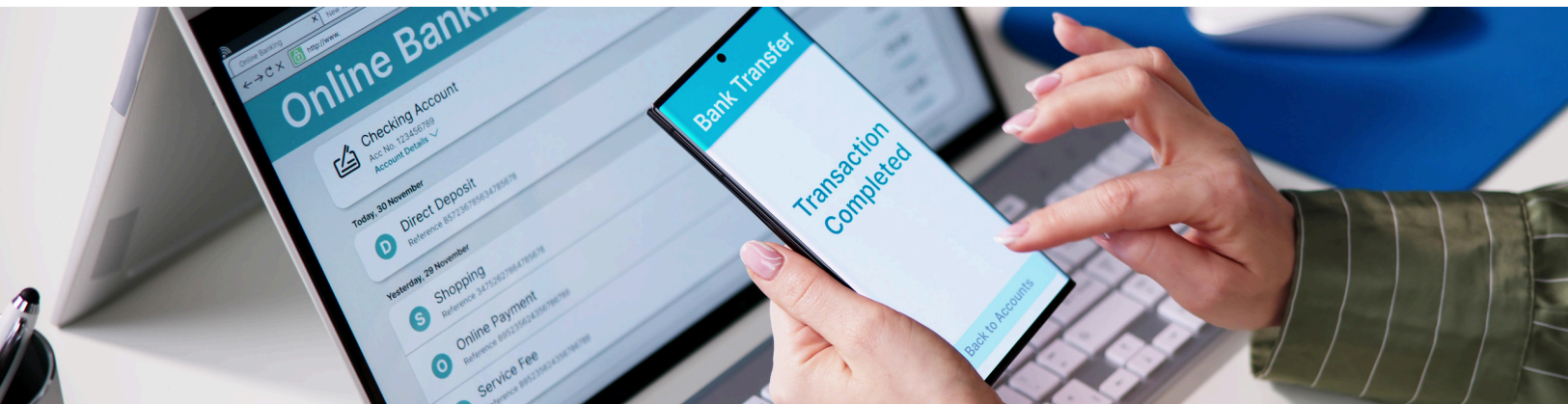
Set spend limits per transaction. If a limit is set, transactions exceeding it will be denied.

Download our mobile app to get started.

Data rates may apply

# Making line of credit payments just got simpler using External Transfers!

Easily make your First Federal/Home Building Savings Bank loan payments in Online Banking 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.



Please note that this feature is for making payments only -- transfers cannot be sent out from the loan account.

Login to online or mobile banking to set up your transfer today.



We're  
celebrating

# National Consumer Protection Week

March 2-8, 2025

[ftc.gov/ncpw](https://ftc.gov/ncpw) #NCPW2025



FEDERAL TRADE  
COMMISSION



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**WE ARE  
HIRING**

**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)
- Loan Servicing Specialist
- eBanking Services Support  
Associate
- ITM Teller
- Teller I

\*Positions available as of March 1 and  
subject to change.

# RECIPE OF THE MONTH



## Creamy Alfredo Lasagna Soup

### INGREDIENTS

- 1 lb ground meat or Italian sausage (or mix)
- 1 medium onion, chopped
- 3 cloves garlic, minced
- 4 cups chicken broth
- 1 (15 oz) can crushed tomatoes
- 1 tsp Italian seasoning
- 1/2 tsp red pepper flakes (optional)
- 8 oz lasagna noodles cut into pieces
- 1 cup heavy cream
- 1 cup grated parmesan cheese
- 2 cups shredded mozzarella cheese
- 2 cups fresh spinach (or kale)
- Salt and pepper to taste
- Fresh basil or parsley for garnish (optional)



[https://newsile.com/creamy-alfredo-lasagna-soup/?feed\\_id=2654&\\_unique\\_id=66fdcd7566a96](https://newsile.com/creamy-alfredo-lasagna-soup/?feed_id=2654&_unique_id=66fdcd7566a96)

### INSTRUCTIONS

1. Cook the meat. In a large saucepan on medium heat, cook the ground sausage or ground beef. Remove any fat and add the garlic and onion. Sauté for 3-4 minutes or until the onion becomes translucent.
2. Make the soup base. Add the chicken broth, crushed tomatoes, Italian Seasoning, red pepper flakes, salt and pepper. Bring to the point of boiling, then reduce to let it simmer for approximately 10 minutes.
3. Cook the noodles. Add the lasagna noodles that have been broken to the dish and cook for approximately 8 to 10 minutes while stirring frequently until the noodles are cooked.
4. Add cream and cheeses. Mix with heavy cream, parmesan and mozzarella, then add heavy cream and spinach, stirring until the cheese melts and the spinach has wilted.
5. Serve. Garnish with parsley or basil as you like.

## Tax Scam Warning Signs

## SECURITY CORNER

Scammers mislead you about tax refunds, credits and payments. They pressure you for personal, financial or employment information or money. IRS impersonators try to look like us.

Watch out for:

- A big payday - If it sounds too good to be true, it probably is. Bad tax advice on social media may convince you to lie on tax forms or mislead you about credits you can claim.
- Demands or threats - Impersonators want you to pay “now or else.” They threaten arrest or deportation. They don’t let you question or appeal the amount of tax you owe.
- Website links - Odd or misspelled web links can take you to harmful sites instead of IRS.gov.

<https://www.irs.gov/help/tax-scams/recognize-tax-scams-and-fraud>