



ICBA and First Federal Savings Bank: How Relationship Banking Funds Local Prosperity

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EVANSVILLE, Ind., Feb. 14, 2025 (GLOBE NEWSWIRE) -- First Federal Savings Bank and Independent Community Bankers of America® (ICBA) are reminding consumers that banking locally is an investment in the community and creates a lifelong relationship with a hometown lender with community ties and a vested interest in their customers' financial success.

“At First Federal Savings Bank, we believe that banking is about more than transactions – it’s about relationships and giving back to the place we call home. Thank you for being part of our story. We pledge to continue supporting local initiatives, investing in our neighbors, and making a positive difference together,” said Courtney Schmitt, VP, Marketing Manager.

Community banks are financial stewards of their communities, funding more than 60 percent of small businesses, more than 80 percent of agricultural loans, and helping local families finance major purchases and build financial security. Community banks:

- **Respect and honor community ties** by channeling loans to neighborhoods where their depositors live and work, which helps drive the local economy.
- **Are relationship lenders**, taking a holistic approach to lending to consider numerous data sources, including credit history and discretionary spending.
- **Understand and embrace local businesses.** The [Federal Reserve](#) has repeatedly found that small businesses that apply for loans with community banks are more successful and satisfied.
- **Are innovative**, partnering with technology providers (as showcased through [ICBA's Innovation initiatives](#)), to deliver high-tech, high-touch experiences.

- **Give back.** Serving local communities is a part of the community bank tradition, as reflected in [ICBA's National Community Bank Service Awards](#).

“Community banks are motivated to provide support through every phase of your financial journey, building a reputation as relationship lenders,” ICBA President and CEO Rebeca Romero Rainey said. “ICBA is proud to represent the nation’s community bankers who are not only committed to empowering their customers to succeed financially but also to strengthening the communities they serve.”

For more information about community banks and to find one of First Federal’s local branches, visit [banklocally.org](#). Join the conversation on social media with the hashtag #BankLocally.

About First Federal Savings Bank Member FDIC

First Federal Savings Bank was established on Evansville, Indiana's Westside in 1904. A community bank offering eight locations in Posey, Vanderburgh, Warrick, and Henderson County. First Federal Savings Bank is also proud to offer Home Building Savings Bank locations in Daviess and Pike County.

About ICBA

The Independent Community Bankers of America® has one mission: to create and promote an environment where community banks flourish. We power the potential of the nation’s community banks through effective advocacy, education, and innovation.

As local and trusted sources of credit, America’s community banks leverage their relationship-based business model and innovative offerings to channel deposits into the neighborhoods they serve, creating jobs, fostering economic prosperity, and fueling their customers’ financial goals and dreams. For more information, visit ICBA’s website at [icba.org](#).

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