

VOL.4 ISSUE 7 · APRIL 2025

#BFF CONNECT

Official Newsletter of First
Federal Savings Bank



April is Community Banking Month. Did you know, Community Banks give more than 60% of all small-business loans, more than 80% of agriculture loans nationwide, and contribute tax dollars that help maintain local municipalities?

We want to take this opportunity to express our heartfelt gratitude for choosing First Federal Savings Bank as your trusted financial partner. Your support and trust inspire us to continue providing personalized service and strengthening the communities we serve.

#BANKLOCALLY

Source: ICBA

This issue:

Community
Banking Month

Our Commitment to
Community

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Endorsement

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Month

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SummerFest

America Saves Week

Small Business
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Food Truck Fridays

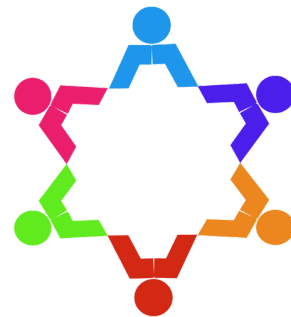
Follow Us

We're Hiring

Recipe of the Month



OUR COMMITMENT TO COMMUNITY



Making a difference, one meal at a time! ❤️ Our wonderful team volunteers every month to serve dinner at the United Caring Shelter, giving back to the community we love.



This month, five volunteers served food to roughly 140 individuals.

Restrictive Check Endorsement

As mobile banking continues to offer the convenience of depositing checks on the go, it's essential to stay proactive about protecting your deposits. One simple way to do this is by using a restrictive endorsement on your checks.

A restrictive endorsement is required when depositing an item via the mobile app and should be structured like the example below:



Data rates may apply

Benefits of restrictive endorsement include:

- **Reduces unauthorized use**
 - By writing "For Mobile Deposit Only" on the back of the check, you restrict its use to your mobile deposit. This means if a check is ever lost or misplaced, it cannot be endorsed elsewhere or cashed by someone else.
- **Reduces fraud risks**
 - A restrictive endorsement acts as an extra layer of security. It signals that the check is meant solely for mobile deposit, making it much harder for fraudsters to alter or misuse the check.
- **Speeds up processing**
 - Properly endorsed checks are processed faster with a lower risk of being denied, helping ensure that your funds are available when you need them.

Please contact our eBanking Department at (812) 492-8123 with any questions.

10 Tips for Financial Literacy Month

- 1. Create a budget:** Start by calculating your monthly income and expenses. Use this information to create a budget that works for you.
- 2. Track your spending:** Keep track of every dollar you spend to help you stick to your budget.
- 3. Smart debt:** If possible, avoid taking on debt. If you must take on debt, be aware of interest rates, and make sure payments fit into your budget.
- 4. Save for emergencies:** Set aside some money each month in case of emergencies.
- 5. Save for the future:** Start saving for retirement as early as possible to give your money time to grow.
- 6. Live within your means:** Try to live within your means by avoiding unnecessary expenses and making smart purchasing decisions.
- 7. Plan for big expenses:** Whether it's a down payment on a house or a new car, plan ahead for big expenses by saving up and making informed decisions about financing options.
- 8. Be mindful of credit:** Behaviors that lead to carrying monthly balances and spending more than you otherwise would with cash or a debit card can lead to more financial problems than if you avoided using credit altogether.
- 9. Educate yourself:** Learn about personal finance and investing so you can make informed decisions about your money.
- 10. Ask for help:** Don't be afraid to ask for help from a financial advisor or the financial aid office at your school.

APRIL 22 IS **EARTH DAY!** HELP US CELEBRATE BY SIGNING UP FOR OUR **FREE** ESTATEMENTS.



What are the benefits?

- Access statements electronically 24/7
- Up to 18-months of statements stored
- The eco-friendly, secure alternative to paper statements



EMPLOYEE *Spotlight*

We are pleased to announce that Stephen Montgomery has joined the First Federal Savings Bank team as a Treasury Management Specialist. Stephen graduated with a bachelor's degree in Public Relations and Advertising from the University of Southern Indiana. With over 15 years of sales and customer service experience spanning across banking, insurance, technology (hardware and software), and staffing, Stephen has a deep understanding of the diverse challenges businesses face. He leverages his expertise to build lasting relationships and tailor solutions to each of his client's unique needs. As an EREP Ambassador, he is committed to supporting business growth and success.

Outside of work, Stephen enjoys spending time with his wife, Keri, and their two daughters, Hadley and Lexi. You'll often find him cheering on his girls at a dance competition, at the gym, playing golf, or watching either an Alabama football game or Formula 1 race.



STEPHEN MONTGOMERY

(812) 492-8198

4th ANNUAL
 HENDERSON, KENTUCKY
SUMMERFEST
 MUSIC · FOOD · BEER
 Presented by **First Federal SAVINGS BANK** **FREE EVENT**

Fence Pros LLC
 RESIDENTIAL • COMMERCIAL • INDUSTRIAL
 WWW.FENCEPROSINC.COM
 Henderson 103 CLUB
 Bally's
 THE HERRICK GROUP
ROBERT JOHN & ASSOCIATES
 Beer Garden opens at 5 pm

**Saturday
 May 17
 2025**

Downtown Henderson, Kentucky
SummerFestKY.com



Scan To Donate
 BENEFITING
HCCO
 Henderson Christian Community Outreach

America Saves Week is April 7 - 11

Since 2007, America Saves Week has been an annual celebration as well as a call to action for everyday Americans to commit to saving successfully. Through the support of thousands of participating organizations, together we encourage individuals to do a financial check-in that allows them to get a clear view of their finances, set savings goals, and create a plan to achieve them.



APRIL 7 - APRIL 11, 2025

americasavesweek.org

PHISHING

You get an email that looks like it's from someone you know.

It seems to be from one of your company's vendors and asks that you click on a link to update your business account. Should you click? Maybe it looks like it's from your boss and asks for your network password. Should you reply? In either case, probably not. These may be phishing attempts.

HOW PHISHING WORKS

You get an email or text

It seems to be from someone you know, and it asks you to click a link, or give your password, business bank account, or other sensitive information.

It looks real

It's easy to spoof logos and make up fake email addresses. Scammers use familiar company names or pretend to be someone you know.

It's urgent

The message pressures you to act now — or something bad will happen.

What happens next

If you click on a link, scammers can install ransomware or other programs that can lock you out of your data and spread to the entire company network. If you share passwords, scammers now have access to all those accounts.

WHAT YOU CAN DO

Before you click on a link or share any of your sensitive business information:

Check it out

Look up the website or phone number for the company or person behind the text or email. Make sure that you're getting the real company and not about to download malware or talk to a scammer.

Talk to someone

Talking to a colleague might help you figure out if the request is real or a phishing attempt.

Make a call if you're not sure

Pick up the phone and call that vendor, colleague, or client who sent the email. Confirm that they really need information from you. Use a number you know to be correct, not the number in the email or text.

FOOD TRUCK FRIDAYS



THE CHEESE QUEEN | APRIL 11TH

4920 Davis Lant Dr. Evansville, IN 47715

11:30 AM - 1:30 PM

FOLLOW US



firstfedevansville



first-federal-savings-bank-evansville-in



SavingsFirst



firstfederalsavingsbank_in



firstfedevansville



JOIN OUR TEAM!

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

- Retail Banker Associate - University Branch
- Retail Banker Associate - Bellemeade Branch
- Retail Banker Associate - Corporate Branch
- Commercial Credit Analyst I
- Teller - Bilingual (Creole Preferred) - Washington Branch

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

RECIPE OF THE MONTH



CHEESE MANICOTTI

INGREDIENTS

- 1 carton (15 ounces) reduced-fat ricotta cheese
- 1 small onion, finely chopped
- 1 large egg, lightly beaten
- 2 tablespoons minced fresh parsley
- 1/2 teaspoon pepper
- 1/4 teaspoon salt
- 1 cup shredded part-skim mozzarella cheese, divided
- 1 cup grated parmesan cheese, divided
- 4 cups marinara sauce
- 1/2 cup water
- 1 package (8 ounces) manicotti shells
- Additional minced fresh parsley, optional



<https://www.tasteofhome.com/recipes/cheese-manicotti/>

INSTRUCTIONS

- Preheat oven to 350°. In a small bowl, mix the first 6 ingredients; stir in 1/2 cup mozzarella and 1/2 cup parmesan cheese. In another bowl, mix marinara sauce and water; spread 3/4 cup sauce onto bottom of a 13x9-in. baking dish coated with cooking spray. Fill uncooked manicotti shells with ricotta mixture; arrange over sauce. Top with remaining sauce.
- Bake, covered, until pasta is tender, 50 minutes. Sprinkle with remaining 1/2 cup mozzarella and 1/2 cup parmesan cheese. Bake, uncovered, until cheese is melted, 10-15 minutes longer. If desired, top with additional parsley.

