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First Federal Savings Bank and ICBA: Powering Local Communities with Community Banks

Press Release: Evansville, IN. (April 11, 2025)—In honor of Community Banking Month in April, First Federal Savings Bank and the Independent Community Bankers of America (ICBA) are highlighting community bank efforts to power local communities and fuel economic prosperity for Americans nationwide.

“At First Federal Savings Bank, we apply personalized banking solutions and have a positive impact on the community through contributing to vital causes,” Courtney Schmitt, VP, Marketing Manager at First Federal Savings Bank said. “As a financial provider rooted in the community, we help residents reach their financial goals. We invite you to visit our branches and find out how First Federal Savings Bank can support your unique banking needs no matter what stage of the financial journey you are on.”

Collectively, community banks give more than 60% of all small-business loans and more than 80% of agriculture loans nationwide and contribute tax dollars that help maintain local municipalities. Community banks:

- **Are favored by small businesses**, earning an [81% net satisfaction score](#) compared to 68% for large banks, 62% for finance companies, and 48% for online lenders.
- **Are committed lenders** with loan growth that has outpaced noncommunity banks for a decade.
- **Offer high-touch, high-tech service.** This gives consumers access to modern-day conveniences and technical capabilities while maintaining the personal service for which community banks are known.
- **Have a track record in helping under-served Americans** by [providing greater flexibility](#) to low-income and minority borrowers. Community banks serve 93% of majority-minority communities and 96% of low-income designated counties.
- **Give back to their communities.** Civic service is a way of life for community bankers as reflected in [ICBA’s National Community Bank Service Awards](#).

“Community banks cater to the distinct financing needs of their customers as a cornerstone of their business philosophy, which creates satisfied, life-long relationships,” ICBA President and CEO Rebeca

Romero Rainey said. "ICBA takes pride in representing these community-centric servants and prioritizes championing their dedication to empower local communities."

For more facts about community banks, [click here](#). Follow the ICBA Community Banking Month conversation on social media with the #BankLocally and #CommunityBankingMonth hashtags.

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.