

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

This issue:

Next Generation

Shannon Reed Walker

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OUR NEW TIERED, INTEREST-EARNING ACCOUNTS WITH CONVENIENT, DIGITAL ONLINE ACCESS, AND ZERO MONTHLY SERVICE CHARGES



- ATM surcharges refunded up to \$20 monthly
- Free online and mobile access¹
- No monthly service charge
- No minimum deposit to open
- Send your friends and family money easily and securely with Zelle®
- Unlimited transfers to any First Federal / Home Building Savings Bank account
- Free BillPay
- Free VISA® debit card²
- Free eStatements³
- Initial check order at account opening is free with unlimited check writing⁴

- Free online and mobile access¹
- Free eStatements
- Unlimited transfers to any First Federal / Home Building Savings Bank account
- Free notary service
- Minimum balance \$100⁵

Interest rates increase based on balance. Scan QR Code for tiers and rates.



(1) Data rates may apply. (2) Replacement VISA® debit cards are subject to a replacement fee. (3) Paper statement fee applies. (4) Standard checks only. (5) Minimum balance fee applies. Refer to Common Fee Schedule for applicable fees.

Summer CD Specials

YOUR #BFF

FOR GREAT RATES

1 Year
\$500 Minimum
2.00% APY

18 Month
\$500 Minimum
2.12% APY

2 Year
\$500 Minimum
2.25% APY

30 Month
\$500 Minimum
2.37% APY

Minimum balance to earn Annual Percentage Yield (APY) is \$500. A penalty will be imposed for early withdrawal. Rates subject to change without notice.

Rates effective 7/28/2022

Member
FDIC

PLEASE JOIN US IN WELCOMING **SHARON REED WALKER** TO OUR BOARD OF DIRECTORS!

Sharon Reed Walker is the Founder and President of The Long View Group, LLC, a finance and strategy consulting firm. Walker, who holds an MBA from the Ross School of Business at the University of Michigan, founded the firm after a successful 35-year corporate career which included tenured leadership assignments in Finance, Strategy and Mergers & Acquisitions with Mead Johnson/Bristol-Myers Squibb, DuPont, Scott Paper and Soft Sheen Products, Inc.

In addition to her traditional corporate experience, Walker has been invited to participate in some meaningful policy issue discussions:

- U.S. Healthcare Initiative led by Hillary Clinton in 1993
- Feasibility of Economic Redevelopment in Iraq led by Madeleine Albright in 2003
- Child & Maternal Health Disparities at the World Health Organization in 2006



Walker is a Member of the Board of Directors for Deaconess Health System in Evansville, Indiana and serves as Treasurer and Chair of the Finance Committee, Vice Chair of the Deaconess Hospital Board, and a member of Donaldson Capital Management Board of Directors.

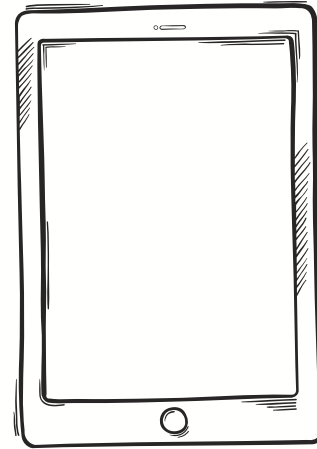
Walker maintains an aggressive philanthropic agenda to drive the change she wants to see. She has served on several local boards including, Evansville Museum of Arts, History & Science, Mesker Park Zoo, YMCA, WNIN, and University of Evansville Shanklin Theatre.

Walker has won numerous awards and recognition, such as the State of Indiana Distinguished Hoosier and the Bert Wertman Alumni Service Award from the University of Michigan, Ross School of Business.

First Federal Savings Bank looks forward to seeing how Walker's ideas can shape the future of the Bank.

WANT TO WIN AN IPAD®?

Help us celebrate the launch of our new product series, **Next Generation**, by entering to win a **FREE iPad®**!



*Must be 18 years or older. No purchase necessary to enter or win. Stop by any of our First Federal/Home Building Savings Bank branches and submit your name, address, email address, and phone number to be entered into drawing for new iPad®.

A promotional poster for 'The Franklin St. Bazaar' set against a background of blue and yellow flowers. At the top, it reads 'FIRST FEDERAL SAVINGS BANK & THE FRANKLIN ST EVENTS ASSOCIATION PRESENT'. The central circular logo contains the text 'THE FRANKLIN ST. BAZAAR' with decorative stars and the dates 'EVERY SAT • MAY 28TH - AUG 27TH'. At the bottom of the logo is the year '-2022-'. On the left is the Franklin Street Events Association logo, and on the right is the First Federal Savings Bank logo.

FIRST FEDERAL SAVINGS BANK &
THE FRANKLIN ST EVENTS ASSOCIATION
PRESENT

THE
FRANKLIN ST.
BAZAAR
EVERY SAT • MAY 28TH - AUG 27TH
-2022-

FRANKLIN STREET
EVENTS ASSOCIATION
- 191 2017

First Federal
SAVINGS BANK

FOOD TRUCK FRIDAYS

Join us for "Food Truck Fridays" at our Operations Center at 4920 Davis Lant Dr. Evansville, IN 47715!



Friday, August 5

11:00 AM - 1:30 PM CST

Loaded Fry Shack

Friday, August 19

11:00 AM - 1:30 PM CST

La Plaza Food Truck



firstfedevansville



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SavingsFirst



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firstfedevansville



JOIN OUR FAMILY!

First Federal Savings Bank is hiring! Apply online today!

RECIPE OF THE MONTH

Cheesecake Snickerdoodle Blondies

INGREDIENTS

Cheesecake Layer

- 16 oz. cream cheese
2 blocks
- 1/2 cup granulated sugar
- 2 eggs
- 1 tsp vanilla extract

Cinnamon Sugar

- 2 Tbsp granulated sugar
- 1 tsp cinnamon

Snickerdoodle Layer

- 2 1/4 cups all purpose flour
- 1 tsp salt
- 1/2 tsp baking soda
- 3/4 cup butter softened
- 1 cup granulated sugar
- 1/2 cup brown sugar packed
- 2 eggs
- 1 tsp vanilla extract
- 1 1/2 tsp ground cinnamon



<https://www.yourhomebasedmom.com/snickerdoodle-cream-cheese-blondies/>

INSTRUCTIONS

1. Preheat oven to 350 degrees F.
2. Grease a 9 x 13 pan or line with parchment paper.

Cheesecake Layer

1. Prepare cheesecake mixture by mixing together cream cheese and 1/2 cup sugar and beat until fluffy.
2. Add in eggs and vanilla. Mix until combined. Set aside

Snickerdoodle Dough Layer

1. Mix together flour, baking soda, cinnamon and salt in a bowl.
2. In another bowl, beat butter, sugar and brown sugar until fluffy.
3. Add in eggs and vanilla into dough mixture until combined.
4. Add in flour mixture to dough mixture and mix just until combined.
5. Spread 2/3 of Snickerdoodle dough mixture into prepared pan. Sprinkle with half of Cinnamon Sugar mixture.
6. Pour cheesecake mixture over the top and smooth with a spatula.
7. Add remaining Snickerdoodle dough to the cheesecake layer by breaking it up into small pieces and placing on the cheesecake layer.
8. Sprinkle with more cinnamon sugar.
9. Bake for 35-40 minutes or until center is just slightly jiggly and edges are set.
10. Cool completely. Store in refrigerator

Security Corner

Mobile payment apps can be a convenient way to send and receive money with your smartphone. These apps have become very popular and scammers may try to use them to steal your money.

When using Mobile Transfer Apps to send money, we strongly recommend that you:

- Only send payments to people who you trust/know personally
- Verify all recipient's information before sending
 - Does the information make sense for the payment/recipient?
- Check the sender's profile/information
 - Confirm if it's a valid/correct person
- Don't send money to someone promising something in return in the future
 - Scammers will guilt you into sending money now by ensuring they will pay you back in the future



If you're not positive with who you're sending money to or the purpose of the payment, do not send your money. It is difficult to retrieve money from scammers who are sent money voluntarily.

<https://consumer.ftc.gov/articles/mobile-payment-apps-how-avoid-scam-when-you-use-one>