

VOL. 2 ISSUE 2 · NOVEMBER 2022

#BFF CONNECT

Official Newsletter of First Federal Savings Bank

Join First Federal Savings Bank on Saturday, November 12 from 8:00 AM - 12:00 PM CST as we partner with Sleep in Heavenly Peace to build bunk beds for children and families in need.

If you would like to volunteer, please email marketingandpr@fbei.net.

Location: 1167 South Green River Road Evansville, IN 47715

<https://www.shpbeds.org/>

This issue:

Sleep in Heavenly Peace

HSA Accounts

Q3 President's Award Winners

Branch Updates

Toys for Tots

Counterfeit Currency

Small Business Saturday

We're Hiring

Recipe of the Month

Security Corner



**NO KID SLEEPS
ON THE FLOOR
IN OUR TOWN!**

First Federal's HSA Features:

- No annual fee
- Free to open account
- Tiered interest rates
- Unlimited debit card usage
- Unlimited check writing
- Free debit cards for account owner and authorized user
- Free online access
- FDIC insured

If you are an employer who offers Health Savings Accounts to your employees through open enrollment, call (812) 492-8229 for more information today!



Congratulations to our Q3 President's Award Winners!



Andrew Zenthofer
Facilities and Maintenance
Officer, VP



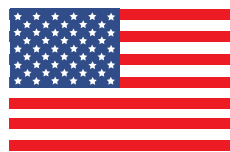
Lyndsey Adamson
Banking Center Manager
Trainee



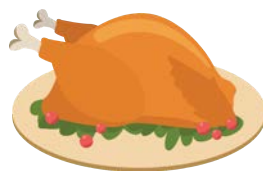
Charlie Favreau III
Retail Sales Trainer,
AVP

BRANCH UPDATES - NOVEMBER 2022

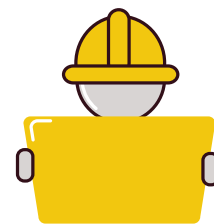
FRIDAY, NOVEMBER 11TH:
CLOSED
VETERANS DAY



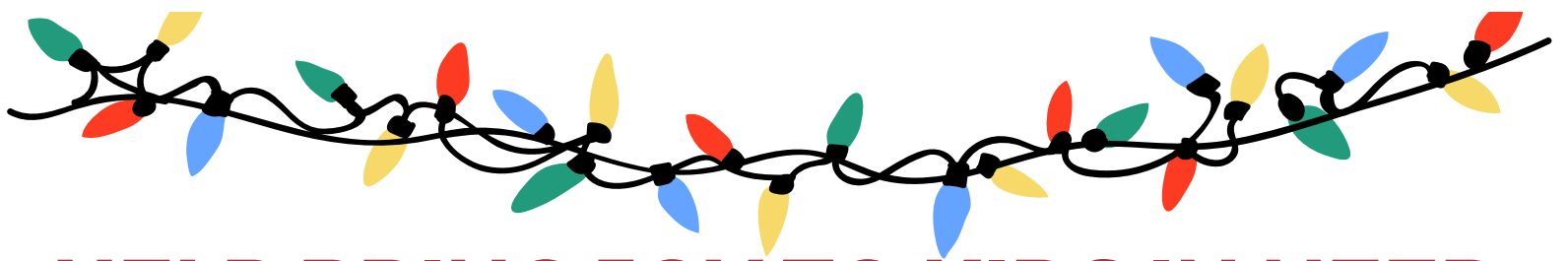
THURSDAY, NOVEMBER 24TH:
CLOSED
THANKSGIVING DAY



UNIVERSITY BRANCH:
STARTING NOVEMBER 1, WE WILL BE
PERFORMING CONSTRUCTION ON OUR
UNIVERSITY BRANCH. WE WILL
REMAIN OPEN DURING THE
CONSTRUCTION PHASE. WE ASK THAT
YOU PLEASE EXCUSE OUR MESS
DURING THIS TIME.



PLEASE UTILIZE OUR ONLINE BANKING SERVICES FOR YOUR BANKING
NEEDS.



HELP BRING JOY TO KIDS IN NEED

We will be partnering again this year with Toys for Tots to help bring toys to less fortunate children at Christmas time. Our First Federal Savings Bank branches will be accepting unwrapped toys through December 19th. Stop by to donate today!



Beware of counterfeit currency! Examine the U.S. dollar for these five features:

1. Watermark. Is it visible from either side?
2. Color-shifting ink. The ink color will shift slightly depending on the bill and style.
3. Security thread. Each denomination has a unique thread location and glows a different color when held to ultraviolet light.
4. 3-D security ribbon. The 2004 style \$100 features a blue ribbon woven into the paper that moves up and down when tilted side to side.
5. Serial numbers. The first letter of the serial number corresponds to the series year for bills dated 1996 or later.

Anyone who feels they may have been scammed by counterfeiters should call their local police department.

November 26 is Small Business Day!

First Federal Savings Bank's Treasury Management products are designed to bring convenience and efficiency to your business.

BizLink²

Our Business Online Banking brings banking to your fingertips. View account details, submit domestic wire transfers, and originating ACH payments are some of the many features of this service.

Positive Pay²

This fraud prevention solution allows businesses to authenticate their check and ACH payments clearing their account.

¹ Only one scanner provided free of charge.

² Additional fees may apply.

Sweep Accounts²

These allow excess funds to be transferred daily to maximize your cash flow and reduce interest expense.

Merchant Processing

Whether you're selling to consumers or businesses, this product provides solutions for all your electronic processing needs, supporting all major credit and debit cards.

Remote Deposit Capture²

This convenient product allows businesses to make deposits directly from their location using a complimentary check scanner.¹



[firstfedevansville](#)



[first-federal-savings-bank-evansville-in](#)



[SavingsFirst](#)



[firstfederalsavingsbank_in](#)



[firstfedevansville](#)



[firstfedevansville](#)

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

- Teller
- Retail Relationship Banker (Henderson)
- Courier
- Retail Relationship Banker
- Facilities and Grounds Maintenance

Visit our website to apply today!

**NOW
HIRING**

*Positions available as of 11/01 and subject to change.

GROUND BEEF CHILI



<https://www.thecabindiary.com/best-ground-beef-chili/>

INGREDIENTS

- 1 tbsp olive oil
- 1 yellow onion (large, chopped)
- 1 lb ground beef
- 8 oz can tomato sauce
- 1 tbsp tomato paste
- 10 oz can diced tomatoes
- 16 oz can red kidney beans
- 16 oz can black beans
- 1 1/2 cups beef broth
- 1 tbsp granulated sugar
- 1 tsp garlic powder
- 1/4 cup chili powder
- 2 tbsp cumin
- 1 tsp salt
- 1 tsp ground black pepper
- 1/4 tsp cayenne (optional)

INSTRUCTIONS

- In a large skillet, add the olive oil and chopped onion. Cook for 2 – 3 minutes.
- Add the ground beef to the skillet with the onion and cook for 5 – 7 minutes, until browned. Drain the grease from the skillet.
- In a large pot, combine all ingredients, including the cooked onions and ground beef. Stir well to mix.
- Bring the pot to a boil. Reduce the heat to medium low and simmer uncovered for 20 – 25 minutes, stirring occasionally.

Security Corner



Steps on how to pay through Zelle® safely:

1. Only send money to those you trust:
 - Zelle® should only be used with friends, family and others you trust. Why? Because you can't cancel a payment once it's been sent.
2. Treat Zelle® like cash:
 - Money moves directly into the enrolled recipient's bank account typically within minutes.
3. Beware of payment scams:
 - If an offer sounds too good to be true, it probably is.
4. Steer clear of phishing calls and emails:
 - Fraudsters spoof calls and send emails that may look like they are from your bank. Never provide any information over the phone if someone stating they're from your bank calls you.
5. Confirm your recipient's contact information:
 - Make sure you have the correct U.S. mobile phone number or email address for the person in which you would like to send money. When in doubt, contact your friend to confirm.
6. Err on the side of caution:
 - If you don't know the individual personally, aren't sure you'll get what you paid for, or have any concerns or doubts, DO NOT send the payment.

<https://www.zellepay.com/financial-education/pay-it-safe/understanding-fraud-scams>