

LOCATIONS

Downtown Office
648 N. Jefferson St.
Huntington, IN 46750
(260) 356-3311

South Office
1240 S. Jefferson St.
Huntington, IN 46750
(260) 356-5633

North Office
100 Frontage Rd.
Huntington, IN 46750
(260) 358-4680

Warsaw Office
402 E. Center St.
Warsaw, IN 46580
(574) 269-3331

Southwest Fort Wayne Office
5317 S. Bend Dr.
Fort Wayne, IN 46804
(260) 436-2100

Northeast Fort Wayne Office
10316 Maysville Rd.
Fort Wayne, IN 46835
(260) 245-0543

ATM LOCATIONS

First Federal Savings Bank
24 W. Park Dr.
Huntington, IN 46750

First Federal Savings Bank
100 Frontage Rd.
Huntington, IN 46750

Parkview Huntington Hospital
2001 Stults Rd.
Huntington, IN 46750

First Federal Savings Bank
402 E. Center St.
Warsaw, IN 46580

First Federal Savings Bank
5317 S. Bend Dr.
Fort Wayne, IN 46804

First Federal Savings Bank
10316 Maysville Rd.
Fort Wayne, IN 46835



First Federal Announces Teller of the Year and Recognizes Employees



First Federal Savings Bank announces that Christina Ruckman has been named the Teller of the Year for the third consecutive year. Christina was awarded at First Federal's Christmas Party, held on December 9th. She works at First Federal's Downtown Huntington Office and has been employed with the institution since February of 2012. This recognition criteria is derived from accuracy, hard work, customer service, dedication, number of transactions and job knowledge.

The following tellers were recognized for their high transaction counts: Christina Ruckman, Cietera Vogleman and Kari Goble. Christina Ruckman, Kari Goble and Janelle Gates were recognized for accuracy over the last year.

Also honored were employees celebrating anniversaries: Cietera Vogleman and Lisa Jaynes for 5 years, Lori Allred and Cindy Homier for 20 years and Dee Ann Hammel for 40 years of service.



(l to r) Michael Howell, HCCF, Dr. Adam Drummond, Principal of Lincoln Elementary; Stacia McElhaney, 3rd grade teacher; Mike Zahn, President of First Federal Savings Bank; and Stefanie VerBryck and Jo Keller, both 3rd grade teachers.

First Federal Steps Up

When Michael Zahn, President of First Federal Savings Bank, heard that the Huntington County Community Foundation had Lilly Endowment funds remaining with which to match unrestricted donations to the foundation he inquired about the details and put his plan into action resulting in a \$26,000 gift.

First Federal already possessed an unrestricted community impact fund at the foundation that had been in place for years. Here was an opportunity to make an unrestricted donation, have it matched dollar-for-dollar with Lilly Endowment funds, and double the contribution into the bank's named fund. The larger the fund amount, the bigger the impact in the Huntington County community.

The foundation utilizes its unrestricted Community Impact funds to award Huntington County teachers Classroom Education Grants and to award Make a Difference Grants to nonprofits serving Huntington County. One half of the Lilly Endowment Phase VI Matching Grant of \$500,000 was divided among 12 local nonprofits for their specific community projects. The remaining \$250,000 was used to match unrestricted donations to the foundation from individuals as well as businesses.

As Dr. Drummond explained to the assembled students, Mr. Zahn's bank made a donation to Mr. Howell's community foundation, and the foundation awarded a Classroom Education Grant to your three teachers to purchase a hands-on math instructional plan called "Paths to Math Success" to help each of you learn the necessary math skills. At this the excited students applauded and yelled "Thank You!"

article provided by the Huntington County Community Foundation

REPORT A LOST/STOLEN CARD

MasterMoney/ Debit Card:
800-448-8268

MasterCard/Visa Credit Cards:
800-558-3424

New ATM Locations

Kroger (Owen's)
2211 E. Center Street
Warsaw

Kroger
5725 Coventry Lane
Fort Wayne

Kroger
601 Dupont Road
Fort Wayne

Costco
5110 Value Drive
Fort Wayne

COMMUNITY EVENTS

HUNTINGTON

Huntington County
Chamber of Commerce Annual Dinner
Monday, January 18th
from 6:00 PM – 9:00 PM
PAL Club

Big Brothers Big Sisters
Bowl for Kids' Sake
Sunday, March 13th
at 12:00 PM/2:30 PM/5:00 PM
Rainbow Lanes
Sign up online at www.bbbsnei.org

YMCA Sock Soaker Obstacle Race
Saturday, May 14th at 9:00 a.m.
Sign up online at runrace.net

WARSAW

Special Olympics Polar Plunge
February 20th at 10:30 AM
Center Lake Pavillion
Call Buzz Lail for details 574-849-5361

Big Brothers Big Sisters
Bowl for Kids' Sake
March 19th & March 20th
The Bowling Alley
Sign up online at www.bbbsnei.org

FORT WAYNE

WMEE Baby Fair & Family Expo
February 6th from 8:00 AM to 3:00 PM
Allen County War Memorial Coliseum
www.wmee.com

Fort Wayne Home & Garden Show
February 25th thru 28th
Allen County Memorial Coliseum
<http://home-gardenshow.com/>

Big Brothers Big Sisters
Bowl for Kids' Sake
Multiple days and times
Thunder Bowl
Sign up online at www.bbbsnei.org

Vera Bradley Outlet Sale
April 13th thru 17th
Allen County Memorial Coliseum

HOLIDAY CLOSINGS

Monday, February 15, 2016
President's Day

Friday, March 25, 2016
Good Friday
Close at Noon
Drive up reopens: 3 PM – 6 PM

Six tips to save for a down payment



Before transitioning from renter to home owner, potential buyers must typically save between 5 and 20 percent of the home's value for the down payment. The American Bankers Association is offering tips to help consumers prepare for one of the first steps in the home buying process – saving for a down payment.

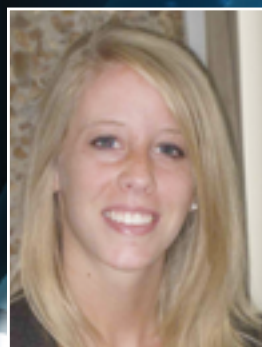
"Saving money for a down payment, while balancing life's many other expenses, can be incredibly challenging," said Frank Keating, ABA president and CEO. "However, with a few adjustments, consumers can put themselves on track to make a down payment on their dream home."

ABA suggests the following tips to help consumers save:

- Develop a budget & timeline. Start by determining how much you'll need for a down payment. Create a budget and calculate how much you can realistically save each month – that will help you gauge when you'll be ready to transition from renter to homeowner.
- Establish a separate savings account. Set up a separate savings account exclusively for your down payment and make your monthly contributions automatic. By keeping this money separate, you'll be less likely to tap into it when you're tight on cash.
- Shop around to reduce major monthly expenses. It's a good idea to check rates for your car insurance, renter's insurance, health insurance, cable, Internet or cell phone plan. There may be deals or promotions available that allow you to save hundreds of dollars by adjusting your contracts.
- Monitor your spending. With online banking, keeping an eye on your spending is easier than ever. Track where most of your discretionary income is going. Identify areas where you could cut back (e.g. nice meals out, movies, clothes, etc.) and instead put that money into savings.
- Look into state and local home-buying programs. Many states, counties and local governments operate programs for first-time homebuyers. Some programs offer housing discounts, while others provide down payment loans or grants. Contact your local banker for more information.
- Celebrate savings milestones. Saving enough for a down payment can be daunting. To avoid getting discouraged, break it up into smaller goals and reward yourself when you reach each one. If you need to save \$30,000 total, consider treating yourself to a nice meal every \$5,000 saved. This will help you stay motivated throughout the process.

Information provided by the American Bankers Association

SAVE THE DATE! FIRST FEDERAL'S CHICAGO TRIP SATURDAY, DECEMBER 3RD, 2016



Alecia Crago

MEET THE STAFF

Alecia Crago joined First Federal Savings Bank in May of 2011. Alecia manages the South Bend Drive location in Fort Wayne as well as originating mortgage and consumer loans in the Fort Wayne Market.

Crago is a Ball State University graduate earning her degree in Business Administration and Management. She resides in Fort Wayne with her husband, Kaylor, where they attend and serve at The Chapel.