

**MEMBER FDIC 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

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**HOLIDAY CLOSINGS**

Tuesday January 1, 2019  
*New Year's Day*

Monday, January 21, 2019  
*Martin Luther King, Jr.*

Monday, February 18, 2019  
*President's Day*

**First Federal Announces Teller of the Year and Recognizes Employees**

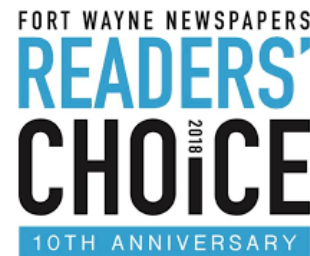


First Federal Savings Bank announces Christina Ruckman has been named the Teller of the Year for the sixth consecutive year. She was recognized at First Federal's Christmas Party, held on December 5th. Christina joined the First Federal team in February of 2012 and works at the Downtown Huntington Office. Teller of the Year is awarded based on accuracy, hard work, customer service, dedication, number of transactions and job knowledge.

Also honored were the following employees celebrating 5 year anniversaries: Sarah Kiefer, Amanda Stroup, Maryna Zoda and Susanne Meadows.

**First Federal Savings Bank Ranked in the Top 3 Best Banks in Northeast Indiana**

First Federal Savings Bank has been selected as one of the top three Banks in Northeast Indiana. This award was announced in the 10th Anniversary Edition of the Fort Wayne Reader's Choice Awards for Best Banks in 2018. Michael Zahn, President, and CEO of First Federal Savings Bank comments "This recognition is a testament of the hard work our team puts in each day," he continues, "We are thankful for the opportunity to serve our communities."



**Milestone Anniversaries**



**Rise Buzzard – 35 Years**

Rise Buzzard celebrated her 35 year anniversary with First Federal Savings Bank on October 7th, 2018. She began as a teller, moving to head teller, new accounts representative, Board Secretary, and currently serves as Vice President of Deposits. She has a bachelor's degree from Huntington College, and has taken numerous classes through the Indiana Bankers Association. She resides in Huntington with her husband Larry of 25 years, and they are the owners of "Spokesmen Cycling" bicycle shop in Roanoke. Rise is a 37 year member of Delta Theta Tau Sorority, where she served as National President in 2005, and is the current National Convention Coordinator for their convention to be held in Chicago in 2020. She is a member of St. Mary's Catholic Church and is currently serving as Chairman of the Huntington County Republican Party.

## Milestone Anniversaries Continued...



### Karen Smith – 30 Years

Karen Smith joined First Federal Savings Bank on October 3, 1988. Karen started as a teller and has worked in Accounts Payable for the last 24 years. She is the Assistant Secretary to the Board of Directors and has taken several classes through the American Bankers Association. Karen resides in Huntington with her husband, Kevin. They have three sons and two grandchildren.



### Lupka Baloski – 15 years

Lupka Baloski is celebrating 15 years with the organization. Lupka joined First Federal on December 15, 2003. She currently works as the HR Director and has a total of 38 years of banking experience. Lupka has attended numerous HR classes and seminars. She resides in Fort Wayne, with her husband Vangel. They have two sons and a daughter. Lupka attends St. Nicholas Orthodox Church in Fort Wayne and is currently serving on the Church Board.



### Pat Scher – 15 years

Pat Scher is celebrating her 15 year anniversary. Pat joined First Federal Savings Bank on December 22, 2003. She has been a teller, head teller and now is currently serving as a new account representative in our Downtown Huntington Office. She is married to her husband Brad, and has been a Huntington resident for the past 15 years. She is a member of St. Mary's Catholic Church.

## Meet the Staff - Joe Cassidy



Joe Cassidy

Joseph Cassidy has recently been promoted to the roles of Wealth Advisor and Assistant Vice-President. He joined First Federal Savings Bank in May 2017. Most recently, Cassidy served as the Branch Manager at the Bank's South Bend Drive location in Fort Wayne. Cassidy has a Business Administration degree from Indiana Wesleyan University and has over 20 years of experience in the insurance and financial services industry. In his career, he has held positions of agent, agency owner, and most recently as a regional sales manager for a large insurance and securities provider. He holds several industry licenses including a FINRA series 6, 63, and 26 along with life insurance licenses for several states. Cassidy has served on several non-profit boards including the Lombard Nazarene Church Board, Building Blocks for Kids, and the Warren Area Chamber of Commerce. In 2014, he won the small business of the year award from the Cincinnati area Chamber of Commerce. Currently, he serves on the board for Giving Teens Grace, a local non-profit organization. He resides in Roanoke with his wife, Jami, and their two children and attends Emmanuel Community Church.

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