

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

ONLINE LOAN APPLICATIONS NOW AVAILABLE!

Check out our homepage at firstfedindiana.bank

HOLIDAY CLOSINGS

Thursday, July 4, 2019
Independence Day

JOIN US AT THE HERITAGE DAYS PARADE ON SATURDAY JUNE 22ND!

Please note that the Downtown Drive-up will only be open from 8am to 10am and the lobby will be closed all day.



7 Tips for Improving Your Credit Score?



An important step to finding a home, whether you're renting or buying, is ensuring that you have a good credit history. The American Bankers Association suggests the following tips to improve your credit score:

- Request a copy of your credit score report – and make sure it is correct. Your credit report illustrates your credit performance, and it needs to be accurate so that you can apply for other loans – such as a mortgage. Everyone is entitled to receive a free copy of his or her credit report annually from each of the three credit reporting agencies, but you must go through the Federal Trade Commission's website at www.annualcreditreport.com, or call 1-877-322-8228. Note that you may have to pay for the numerical credit score itself.
- Set up automatic bill pay. Payment history makes up 32 percent of your VantageScore credit score and 35 percent of your FICO credit score. The longer you pay your bills on time, the better your score. Avoid missed payments by setting as many of your bills to automatic pay as possible.
- Build credit through renting. VantageScore's scoring model, created by the three major credit bureaus, will now weigh rent and utility payment records. This will allow it to score as many as 35 million people who previously couldn't get a credit score.
- Keep balances low on credit cards and 'revolving credit.' Racking up big balances can hurt your scores, regardless of whether you pay your bills in full each month. You often can increase your scores by limiting your charges to 30 percent or less of a card's limit.
- Apply for and open new credit accounts only as needed. Keep this in mind the next time a retailer offers you 10 percent off if you open an account. However, if you need a new line of credit, don't jump at the first appealing offer; compare rates and fees offered through mail solicitation, on the Internet or at your local bank.
- Don't close old, paid off accounts. According to FICO, closing accounts can never help your score and can in fact damage it.
- Talk to credit counselors if you're in trouble. Using legitimate, non-profit credit counseling can help you manage your debt and won't hurt your credit score. For more information on debt management, contact the National Foundation for Consumer Credit (www.nfcc.org).

Meet the Staff



Amanda Stroup

Amanda Stroup is Assistant Vice President, Marketing Director/Mortgage Lending at First Federal Savings Bank. Amanda has been with First Federal Savings Bank since September of 2013 and most recently worked as a Mortgage and Consumer Lender at the North office. She currently serves as the Treasurer for the Huntington County Leadership Board. Amanda is a lifelong Huntington resident, where she lives with her husband Adam and their two boys. Amanda can be contacted at the North Huntington office at 100 Frontage Rd., or by calling (260) 358-4680.

Meet the Interns

Sydney Kyle is assigned to summer internship working at the North Office. She is heading into her sophomore year of college at the University of Indianapolis, where she is majoring in nursing with a minor in psychology. She is originally from Roanoke, Indiana, and a Huntington North High School Alumni. She enjoys playing soccer, crafts and hanging out with friends and family.

Sydney Kyle



Logan Sizemore is assigned to a summer internship position and will be working at the downtown office. Logan is attending Olivet Nazarene University in Bourbonnais, IL, majoring in Accounting and Finance/Economics. Originally from Huntington, Indiana, and a Huntington North High School Alumni, Logan enjoys playing tennis and hanging out with friends and family.

Logan Sizemore



Adam C. Byers is assigned to a summer internship position in the commercial loan department. He is attending Indiana University, Bloomington and he will be in his third year. Adam is majoring in Accounting/Finance. Originally from Manchester, Indiana, he enjoys playing basketball, hanging out with his friends and going to the lake in the summer.

Adam C. Byers



Adam Zahn is assigned to a summer internship position working at the North Office. He is a recent graduate from Huntington North High School and is attending Indiana University this upcoming fall to pursue a degree in business. He played varsity tennis and basketball at Huntington North, and loves getting involved in the community.

Adam Zahn



First Federal Savings Bank is a great place to get experience and learn more about the banking industry. Both High School and College students nurture our organization with innovative and creative ideas, while also getting a fulfilling experience to add to their resume once they are ready to go into the workplace.

What does it mean to be FDIC insured?

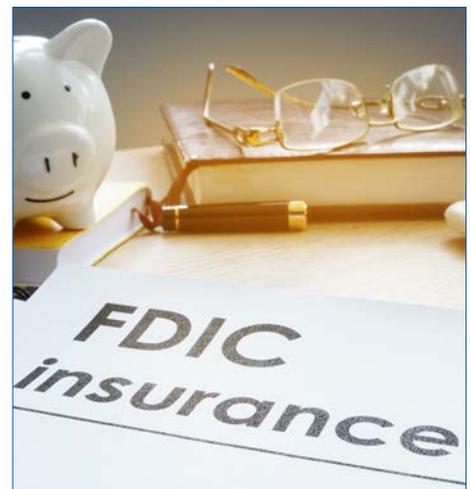
The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least \$250,000; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails.

An independent agency of the federal government, the FDIC was created in 1933 in response to the thousands of bank failures that occurred in the 1920s and early 1930s. Since the start of FDIC insurance on January 1, 1934, no depositor has lost a single cent of insured funds as a result of a failure.

The FDIC receives no Congressional appropriations - it is funded by premiums that banks and thrift institutions pay for deposit insurance coverage and from earnings on investments in U.S. Treasury securities. The FDIC insures trillions of dollars of deposits in U.S. banks and thrifts - deposits in virtually every bank and thrift in the country.

The standard insurance amount is \$250,000 per depositor, per insured bank, for each account ownership category. The FDIC's Electronic Deposit Insurance Estimator can help you determine if you have adequate deposit insurance for your accounts.

For more information on what is covered, please visit www.fdic.gov



Herald Press Readers' Choice 2019 Winners

What do Kary Monroe, Julie Crain, and First Federal Wealth Advisors have in common? They all were winners of the 2019 Herald Press Readers' Choice! Join us in congratulating Julie (receptionist/administrative assistant), Kary (Financial Planning Advisor), and First Federal Wealth Advisors (Investment Company). We are very proud and thankful for your votes. It is an honor to serve the communities we serve, and these prizes are a testimony of our commitment to being the first in hometown banking.

