

**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

**HOLIDAY CLOSINGS**

**Saturday, July 4, 2020**  
*Independence Day*  
Closed

**Monday, September 7, 2020**  
*Labor Day*  
Closed

**UPDATE:**

**WE ARE EXPECTING TO REOPEN OUR LOBBIES ON MONDAY, JULY 6TH.**

**STAY SAFE AND HEALTHY**

**First Federal Savings Bank Keeps Busy with PPP Loans and Mortgage Loans**



Since our lobbies closed at the end of March due to COVID-19, our Commercial and Mortgage teams have been busy. First Federal Savings Bank supported our community by providing the Small Business Administration's Paycheck Protection Program to small businesses and mortgage loans to homeowners across northeast Indiana. First Federal has been working hard to provide relief and solutions to applicants.

The Commercial Department was able to fund over \$38 million dollars to nearly 380 small businesses. Senior Vice President of Commercial Loans, Tom Mills, says, "First Federal Savings Bank was able to provide funding to 100% of eligible applicants." The proceeds were used by businesses for payroll and eligible overhead expenses.

With mortgage rates at all-time lows, the lenders at First Federal Savings Bank have been busy helping individuals purchase homes or save money by refinancing. Rates are predicted to stay at or near all-time lows for an extended period of time, which will keep the mortgage team at First Federal busy as they serve homeowners with all their mortgage needs.

**First Federal Savings Bank Named in Top 200 Community Banks for 9th Year in a Row**

First Federal Savings Bank has been named to American Banker Magazine's Top 200 Community Banks for the 9th consecutive year. The magazine qualifies banks for this recognition if they have less than \$2 billion in total assets and are a publicly traded company. There were 633 banks nationwide eligible to be ranked. First Federal Savings Bank came in at #97 on this year's list. The magazine ranked the institutions based on profitability over a three year period. Only 13 banks from the state of Indiana made this elite list.



Michael Zahn, President and CEO of First Federal Savings Bank, states, "It is an honor to be recognized by American Banker Magazine as one of the top-performing banks in the country. Embracing our role as a community bank while providing exceptional customer service from our dedicated team has led to our success over the years."

## *Debit Card Enhancements!*

**In our ongoing efforts to provide excellent customer service, First Federal Savings Bank is excited to inform you that we have changed our Debit Card service provider.**

What does this mean to you? With the new provider, you can receive a phone call, text message, and e-mail if you feel fraudulent activity may be occurring on your card. You are also able to download an app called CardValet. With the app, you are given immediate access to card controls. This instant access means you can self-manage your card and proactively deter fraud.

**CardValet will provide you with the ability to do the following:**

- Turn your cards on and off
- Put on a travel notification
- Set location-based controls to limit card usage
- Restrict card usage based off merchant type
- Establish card transaction limits
- Set thresholds for transaction amounts  
(not to exceed the standard bank limit)
- Schedule alerts for specific transaction types
- Set parental controls for linked cardholders

**What do you need to do?**

Make sure your personal information with us is current. Updating your information can be done through your Internet Banking under My Profile. Download the CardValet app.

As always, we look forward to providing our customers with the best customer service and products we have.

# CardValet

**YOUR DEBIT  
CARD AT YOUR  
CONTROL**

**If you have any questions about this new enhancement, please feel free to contact us at 260-356-3311.**

## *Meet the Staff – Peggy Genshaw*



*Peggy Genshaw*

Peggy Genshaw joined First Federal Savings Bank in October 2017 as the Branch Manager and Mortgage Loan Officer for the Warsaw Location. She has over 31 years of financial experience, including Assistant Vice President, Branch Manager, Business Banker, Small Business Administration (SBA) lending, loan underwriting, and 18 years of mortgage lending experience.

Peggy resides in Syracuse and is currently Board President of the Syracuse–Wawasee Historical Museum, Member of the Kosciusko County Board of Realtors, Member of the Syracuse Lake Association and volunteers for various community services and events.

# KEEP PRACTICING SOCIAL DISTANCING.