



We want to take a moment to express our sincerest gratitude for your continued trust and loyalty. We understand that the relationship between a customer and their bank is more than just a financial transaction. It is about feeling secure and comfortable, knowing your finances are in trusted hands.

First Savings Bank strives to create a safe, secure and trustworthy environment for you, our customers. Our commitment to customer service means we are always available to answer questions and help you make the best decisions for your financial future. Please do not hesitate to call your local branch with any questions you may have, we always look forward to visiting with you and assisting with your financial needs.

Thank you for being a loyal bank customer and for trusting us with your financial security. We look forward to continuing to serve you and meeting your financial needs for years to come.

With much love and appreciation,

Your Friends at First Savings Bank

The Voice Newsletter will now be created and distributed on a quarterly basis. We'll be sharing news from your local VIP club directly via email as well as the quarterly newsletter, so be sure to verify your email address with your branch VIP Representative!

🔍 Can you find this piggy bank hidden somewhere in these pages?



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Favorite Valentine

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Worth the
Investment?

Surprising St.
Patrick's Day Facts

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Pretzel Pops

St. Patrick's Day
Word Search



CERTIFICATE OF DEPOSIT

WORTH THE INVESTMENT?

Experts say we are in a high rate environment, but what does this mean for CDs?

A high rate environment generally means positive news for Certificate of Deposits (CDs). As the Federal Reserve increases the federal funds rate, banks adjust the interest rates they offer on CDs. This means that when the Fed raises its rate, savers can get a higher interest rate when they invest in a CD. The higher rate helps to offset the effect of inflation, which is great news for savers.

New to CDs? Here's what you need to know-

CDs are a low-risk, federally-insured option for investors who are looking for a guaranteed return. Plus, your deposit is FDIC-insured up to \$250,000. Essentially, a CD is a type of savings account that pays a fixed rate of interest for a set amount of time. You agree to keep your money in the account for a certain period of time, and in return, you receive a higher rate of interest than a traditional savings account. They're a safe and secure way to invest. You can plan accordingly, knowing exactly how much interest your CD will earn!

Financial Planning with CD's

As CDs have different terms and interest rates available, you can choose to invest in multiple CDs with different terms and rates to balance out your portfolio and help manage risk. They often have low minimum deposits and no maintenance fees, making them an attractive option for those who want to save for specific goals. Lock in those funds you're setting aside for big plans, such as a wedding, luxury vacation, grandkid's college fund, the fixed term and rate of return can help you reach that goal faster and help you avoid the temptation to spend it!



TIPS FOR INVESTING IN A CD

Consider the Timing

There are so many options when it comes to term. Often, the longer the term, the higher the rate! Sounds great, right? However, make sure you plan for the future. Any chance you'll need the money prior to the term end date? Only lock in the funds you feel you won't need during that time, or consider a shorter-termed CD option.

Set a Reminder

Set up a reminder to let you know when the CD is about to mature so you can take advantage of any specials or other opportunities that may be offered.

Reinvest- If you can

They say compound interest is the 8th wonder of the world! If you choose to open another CD after your previous one matures, keep the interest you've accrued along with the initial deposit. The more you invest, the greater your return! It's an easy way to watch your money grow.

Contact your local branch today to learn more and hear what specials or rates are being offered today!

HAPPY St. Patrick's Day

It may be a Tad early- But hey, it's never too early to celebrate, right?

Besides, we found some interesting facts we felt you needed to know before you put on your lucky green socks and start hunting for that Pot O' Gold!

Mind Blowing Fact #1- Did you know Saint Patrick wasn't even IRISH? That's right. He was from either Scotland or Wales. Oh, and his real name was actually Maewyn Succat.

#2- We've been dying the Chicago River green for over 60 years! This tradition started in 1962. These days, it takes only 40 lbs. of dye to color the entire river. It's also completely non-toxic according to the EPA.

#3- That classic, perfectly minty Shamrock Shake we all patiently wait for, did you know that was first introduced over 50 years ago?? McDonald's first introduced this to us in 1970.

#4- St. Patty's Day wasn't always celebrated with glasses full of green beer. In fact, it was a dry holiday from 1903 to 1970. At that time it was strictly a religious holiday, which meant pubs were closed for the day and drinking was prohibited.

For even more St. Patty's Day facts, visit www.expandedramblings.com/index.php/st-patricks-day-fun-facts-statistics/



Shamrock Pretzel Pops



You'll Need:

- A bag of Mini Pretzels
- Green Candy Melts
- Sprinkles
- Lollipop Sticks

Melt the green candies according to package guidelines.

Dip each pretzel into the green chocolate with tongs or a fork and arrange pretzels in the shape of a shamrock on wax paper. You'll need 3 pretzels for each one. Be sure they touch so they adhere to one another as the chocolate dries.

Dip the lollipop sticks into the chocolate and place on the top of the pretzel cluster. Decorate with sprinkles.

Let chill for 10 min and serve!

St. Patrick's Day Word Search

X M V B M W J X E P T F L O Q O P S L Y
 Z N C M T Q Y L K A B O U F C X T H X Y
 F F K B X V G Q A R U R C A C C H A S C
 H C H G L N V S E A K G K N U L W M C E
 J N J K E L W Q N D C R Y K D T C R G L
 Q A G D P H P U I E Q E E O H D L O S J
 P N V F R A P S I D G E W O E Y F C T O
 O O K I E C U X F V G N Q L L B L K P X
 T X T P C M A R C H M A D N E S S R A N
 O Z A A H P Q G Q E G Z L G N K L C T L
 F W T K A O M W B Y F P M W W N Z T R I
 G O I V U B T M Q C W Q C U L K A G I R
 O I L P N N E A D Y I P M L V V Q Y C I
 L R F H V C V R P W C O D D O W Z D K S
 D T W J N C O C L W Z T F Y U V R V S H
 C F G G E T J H R C C D C N C I E J D V
 O L E D A X K Y U L Y R X C E L X R A K
 I M O J Z O I S R D Y F P U W N E U Y Y
 N X H S G O E X H I A E V W S K P Q V M
 S P N E Y M K M M Q J A W K H Y D C P F

Clover
 Coins
 Green
 Irish

Parade
 Pot Of Gold
 Shamrock
 St. Patrick's Day

Leprechaun
 Lucky
 March
 March Madness

