



Quarterly Communication

Highlights & Happenings from Fairfield Federal | March 2026

Homebuying Season is Here!

As we enter the spring season, we traditionally see increased activity across the housing market. 2026 trends are easing into what appears to be a buyer's market, according to popular real estate companies like Realtor.com and Redfin.

Our experienced team of loan officers is closely monitoring this activity and proactively working with our customers to help them make informed decisions and get the most out of their home-related plans.

As with any life change, preparation is key, whether you're putting your house on the market or hoping to secure your first mortgage on a new home. If your vision includes buying a home in the foreseeable future, a great first step is getting pre-approved. Fairfield Federal's pre-approval process is simple and free, giving you a clear understanding of your borrowing capacity so you can move quickly and confidently when the right home becomes available.

Fairfield Federal's loan officers have combined banking experience of more than 120 years which means you're receiving the best service through every step of the process. Whether you prefer to start by phone, email, online, or in person, we're here to help make your next chapter go as smoothly as possible.

Your neighbor at Fairfield Federal,
Mary Snider, President



We invite you to engage with Fairfield Federal through our [Facebook](#) and [Instagram](#) pages. Stay tuned for daily updates and announcements.



Celebration Corner



EXCEPTIONAL WOMEN IN BANKING AWARD



Fairfield Federal President Mary Snider Receives Ohio Bankers League Exceptional Woman in Banking Award

The 12th Annual Ohio Bankers League (OBL) Women in Banking Conference was held March 19 and 20 in Columbus, Ohio as a statewide gathering for industry professionals. Fairfield Federal President and OBL Board Member Mary Snider was awarded the **Exceptional Woman in Banking recognition**, honoring her accomplished career experience and contributions to the Association. Congratulations, Mary!



Fairfield Federal Announces Staff Promotions and New Leadership

Fairfield Federal is pleased to announce two senior promotions within its leadership team. Tracy Embrey was promoted to Senior Vice President, overseeing retail operations at Fairfield Federal's three office locations. Sarah Franke was promoted to Vice President of Savings Operations.

Additionally, Fairfield Federal's West Fair Avenue Office is under new leadership with the promotion of Dawnnel King to Branch Manager and Samantha Lavender to



Banker Bio

Kari is celebrating 15 years at Fairfield Federal this month! Since joining the team in 2011, Kari has excelled in her position, often recognized for her precise attention to detail. She is a Lancaster High School grad and proud Fairfield County native.

Kari's free time often involves hitting the gym or going for a run. She loves to stay active and challenge herself through fitness.

Kari James

Assistant Vice President,
Compliance & Marketing
Fairfield Federal
Main Office

Kari sets the tone for her day by reaffirming the saying "Today will be awesome." She lives this motto personally and professionally, bringing a positive outlook to all circumstances.

Maximize Your Time

Fairfield Federal is the bank that goes where you go! Cross off your to-do list with e-banking access. Put more time back in your day with all the features you need to manage your account, deposit checks, and more. Bank on these benefits by signing up today at fairfieldfederal.com.

Member FDIC, Equal Housing Lender
NMLS#402612.

TO DO LIST

- Check account balance ✓
- Make mobile deposit ✓
- Monitor card usage ✓

Enjoy the convenience of mobile banking!



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Moments of Mention



Habitat for Humanity

Fairfield Federal is thrilled to give to Habitat for Humanity's new build on Locust St. in Lancaster. We've supported this cause for many years, as we recognize the importance of providing safe, stable homes for local families. We look forward to seeing this project progress and being part of the construction this spring with a team of volunteers from Fairfield Federal.



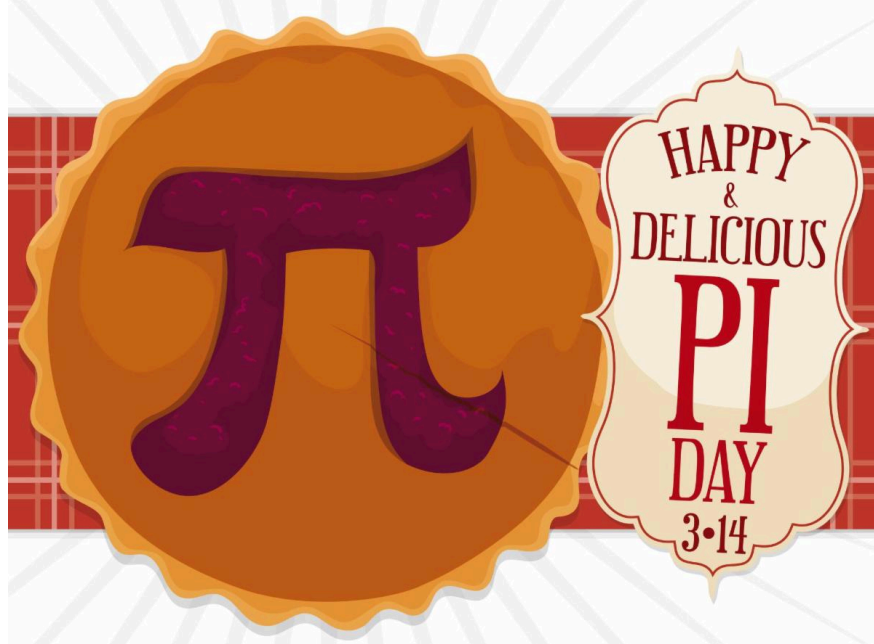
Administrative Professionals' Day

Happy Administrative Professionals' Day to our fantastic team members, Jennifer and Bethany. These ladies do a lot behind-the-scenes to keep our customers satisfied and operations running smoothly at Fairfield Federal.



Identifying & Avoiding Scams, OUL Presentation

Mary Snider, President of Fairfield Federal, will be sharing valuable lessons and educational resources regarding scams and fraud protection at Ohio University-Lancaster on April 10. You may register for this informative presentation by visiting: **Lunch & Learn Series: Identifying & Avoiding Scams - Ohio University.**



The Senior Hub Pi Day Sponsor

Sponsoring this initiative by Meals on Wheels-The Senior Hub (MOW) was easy as pie! Delicious flavors from Clearcreek Cakes & Bakes were donated to MOW, with a percentage of pie sales going back to support The Senior Hub's community services. We were proud to support this initiative once again this year!



We Rally & We Rise Event

Fairfield Federal was a sponsor of the second annual We Rally & We Rise Women's Conference on March 27. A group of our employees enjoyed the day networking and attending breakout sessions covering a variety of empowering topics.

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