



Happy February!

We love that you're a First Financial member and appreciate that you've chosen to bank with us. Not only is February 2024 a Leap Year, this month is also the 88th anniversary of First Financial! We're proud to say we've been serving those in Monmouth & Ocean Counties since **February 6, 1936**.



Spend February doing some fun and love-filled [activities and events](#) in Monmouth & Ocean Counties! Don't forget to head on over to our [blog](#) and subscribe by entering your email address at the top right if you'd like to see this list sooner.

We hope you have a great month and Happy Leap Year!



Stop spinning your wheels and leap ahead this month with [60 days of no Auto Loan payments](#) when you purchase, refinance, or buy out your leased vehicle with us between 2/1/24 and 2/29/24 (\$15k minimum loan amount).*

[Apply Today](#)



ESSENTIAL TIPS FOR WINTERIZING YOUR FINANCES

Now that we're past the holidays and into winter, it's crucial to prepare your finances. The cold months often bring unique financial challenges – such as higher heating bills and recovering from holiday expenses. Here are some essential tips to effectively winterize your finances for a stress-free season.

[Continue Reading](#)



THINGS TO DO ASAP IN PREPARATION FOR TAX SEASON

April 15th (AKA: Tax Day) will be here before you know it. One of the smartest things you can do is begin to prepare everything you'll need to file sooner rather than later. [Here are a few places to start.](#)

Members can also save up to 20% on TurboTax federal products and new H&R Block clients can save \$25 (returning H&R Block clients can save \$10) on professional tax preparation services. Once you file, you can enter this year's sweepstakes to win monthly \$1,000 prizes from through April or the \$10,000 grand prize after 4/15/24!**

File Today & Save



How Savers and Spenders Can Meet in the Middle

Couples who have opposite philosophies regarding saving and spending often have trouble finding common ground, causing frequent arguments around money. But you can learn to work with — and even appreciate — your financial differences.

[Read More](#)

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UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, February 19, 2024 – All locations will be closed in observance of Presidents' Day

Tuesday, February 27, 2024 – [Transitions to Retirement Virtual Seminar](#), 6pm

Tuesday, March 5, 2024 – [Rollover Planning Virtual Seminar](#), 6pm

Sign up for our [seminar text alert program](#) - We'll send you updates on future seminars and you can register right from your mobile phone!

**If you do not receive an automated confirmation message after enrolling, please text "Yes" to (201) 808-1038*

[**Sign Up For Seminar Text Alerts**](#)



FIRST FINANCIAL'S CURRENT OPERATING HOURS

View our [current operating hours](#) on our website. To set up an appointment at your local branch, please call (732) 312-1500.

Be sure to [check our website](#) & social media channels for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

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“Just wanted to give your Branch Manager a shout out for coming to the drive thru window just to say hello. I was very impressed my kids were remembered. I thought about that for hours after leaving the branch. Thanks for being such a warm example of the difference that local community banking makes. Appreciate you!”

— **Cleo H.,**
Business Member

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Offer valid for approved applicants between 2/1/24–2/29/24 only. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on creditworthiness and term. First Financial FCU maintains the right to not extend credit, after you respond, if we determine you do not meet our guidelines for creditworthiness. Current loans financed with First Financial FCU are not eligible for refinance. Minimum auto loan amount eligible for participation is \$15,000 and can be a refinance, lease buyout loan, or a new auto loan. Interest will accrue during the first 60 days and the first payment may not cover interest due. Cannot be combined with any other offer. A First Financial membership is required to obtain a First Financial*

Auto Loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.

****TurboTax Offer:** Visit turbotax.intuit.com for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2023. Savings are on TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

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