

Frequently Asked Questions



Q: I paid off my loan. Will I move down immediately?

A: Member accounts are only moved down in tier levels on a quarterly basis at the end of March, June, September, and December.

Q: How do you calculate my combined balances and credit limit?

A: We add all of your end of month balances in your First Financial Checking, Savings, Money Markets, Certificates, IRAs and Loan Accounts plus your First Financial Visa® Credit Card limit to determine your tier level.

Q: I opened a Home Equity Loan for \$100,000 on April 5th and have other combined balances of \$5,000. When will I start receiving Platinum Tier Level benefits?

A: Member accounts move up in tier levels on a monthly basis at the end of each month. Benefits would start the 1st of the following month. In this case, benefits would start May 1st.

Q: I just opened a First Financial membership on July 15th, but I will not have the requirements to move out of the Silver Tier for another 30 days. How do I avoid the fee?

A: No worries. New membership accounts are automatically placed in the Platinum Tier for 60 days. We understand that when you open your membership, you need some time to switch your accounts over. But be sure to take advantage of your benefits while you're in this tier!

Q: My eight-year-old child has a Savings account with \$500 in it. Will they be charged a fee?

A: No. Children under the age of 14 are not included in the Rewards First Program.

Q: What happens to children over 14?

A: Students between the ages of 14 and 25 will be placed automatically in the Gold Tier.

Q: Are my First Financial investments included?

A: At this time, First Financial investments are excluded when calculating combined balances.

Q: I have over \$150,000 in combined balances with First Financial. Why am I not receiving First Club benefits?

A: Please contact us at 732.312.1500 so we may assist you. We need to make sure all of your accounts are linked properly.

Q: I am a First Club member and I used a non-First Financial ATM and got charged a \$3 fee. How do I get my Foreign ATM Surcharge rebate?

A: As long as your membership is in good standing, non-First Financial ATM fees will be automatically credited back to you up to \$5 per transaction daily.

Q: I am a First Club or Platinum member and am loving all these great free or discounted benefits on items like gift cards, wire transfers, and so on. How do I redeem them?

A: Stop into your nearest First Financial branch and let the member service representative know what tier you are in. They will be able to look up your account and apply the discounted or waived fee. You can also call us at 732.312.1500 to make an appointment, or get the process started!

Q: Can I opt out of the program?

A: Members cannot opt out of the program, however certain memberships are excluded from Rewards First (NJ Consumer Checking Accounts, Fair Chance Checking Accounts, First Financial employees, Ambassadors, Business Accounts, children up to age 13, members with delinquent loans, estate accounts, accounts with private student loans, and graduate accounts).

For questions or more information about our Rewards First Program, give us a call at **732.312.1500** or email us at info@firstffcu.com.

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