

Happy
JANUARY



Happy 2025!

We hope you spent the holiday season surrounding yourself with your loved ones and gearing up for the year ahead. The First Financial team turned the page on 2024 by delivering donations from our holiday food and gift drives to various Monmouth and Ocean County charities.

Thanks to the generosity of our members and staff, we were able to donate food to [Fulfill](#) of Monmouth and Ocean, children's winter coats to the [United Way](#) of Monmouth & Ocean, children's pajama sets to the [Pajama Program](#) (Middletown, NJ office), and children's books to the [Bridge of Books Foundation](#) (Atlantic Highlands, NJ) this holiday season. We truly appreciate everyone's efforts to help First Financial spread holiday cheer.



If any of your resolutions include finding ways to save money in the new year, we encourage you to check out these **free or inexpensive activities** to enjoy with your family and friends this January. To receive this list in your inbox and take advantage of these activities sooner, visit our **blog** and subscribe by entering your email address at the top right.

Cheers to 2025!



LAST CHANCE TO PAY DOWN HOLIDAY BILLS WITH OUR LOAN SPECIAL

Although the holidays are over, those pesky holiday bills tend to stick around. Consolidate your holiday debt with our [**Holiday Loan**](#), with a special rate of 9.99% APR on terms up to 24 months, and borrow up to \$2,500. You can still apply through January 15, 2025.*

To get any of those last-minute questions answered before you apply, contact our Loan Department at 732.312.1500, Option 4.

[**Apply Today!**](#)



Setting a New Year's resolution is one thing, but sticking to it is another. Before you bite off more than you can chew and let your resolutions fall by the wayside, here are some actionable financial resolutions to set yourself up for success in 2025.

[Keep Reading](#)



TAKE TAX SEASON BY THE HORNS: FILE EARLY WITH A CHANCE TO WIN BIG!

Love My Credit Union Rewards is offering member-exclusive discounts again on TurboTax and H&R Block this tax season. You'll receive 20% off TurboTax federal products, and \$25 off H&R Block professional tax preparation services for new clients (returning clients can save \$10). As if saving on your taxes isn't enticing enough—you can also enter this year's sweepstakes to win one of four monthly \$1,000 prizes from January through April or the \$10,000 grand prize after April 15, 2025!**

File Today



Retiring Debt When You Retire

It's easy to forget how often you swiped your credit card or tapped your smartphone to make a purchase until it comes time to pay that credit card bill each month. Although accumulating credit card debt is a burden at any age, it can be especially hard when living in retirement on a fixed income. Here are some key factors to consider before you reach for that credit card if you are living off retirement income.

[Keep Reading](#)

As always, if you have questions about your financial future or your retirement, be sure to reach out to the [First Financial Investment & Retirement Center](#).

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member [FINRA/SIPC](#)). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and First Financial Investment & Retirement Center **are not** registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using First Financial Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or First Financial Investment & Retirement Center.*

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**Not Insured by NCUA or
Any Other Government
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**Not Credit
Union
Guaranteed**

**Not Credit Union
Deposits or
Obligations**

**May Lose
Value**



YES — PEOPLE ARE STILL FALLING VICTIM TO EBAY SCAMS

If eBay has the item you've been searching far and wide for with no luck, or a deal that's too good to pass up, you might think you hit the jackpot. However, a few red flags can alert you to eBay scammers trying to get their hands on your personal and financial information. Look out for these common eBay scam tactics while learning how to protect your personal and financial information online.

[**Learn More**](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, January 20 – All locations will be closed in observance of Martin Luther King, Jr.

Tuesday, January 21 – [Understanding Medicare Virtual Seminar](#), 6pm

Wednesday, February 12 – [Income for Life 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

“

The branch manager made my experience very comfortable, which made me feel like she was doing her best to help with my inquiry and her heart was in the right place. First Financial has kind and experienced people working there and it felt like home.”

— **Joel J.,**
Neptune Member

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firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

Disclosures:

**APR = Annual Percentage Rate. APR as low as 9.99%, terms up to 24 months, minimum loan amount is \$500, and maximum loan amount is \$2,500. Loan payment example: A \$1,000 Personal Loan financed at 9.99% APR for 24 months, would have a monthly payment amount of \$46.14. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member, available between 11/21/24 and 1/15/25. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term. A First Financial Federal Credit Union membership is required to obtain a Personal Loan, and is open to anyone who lives, works, worships, volunteers, or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.*

***TurboTax Offer: Visit <http://turbotax.intuit.com> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. 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. H&R Block Offer: H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only. A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2023 tax return. Discount valid only with or for preparation of an original 2024 personal income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other*

offer or promotion. Expires October 15, 2025. OBTP# 13696-BR ©2024 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See hrblock.com/guarantees for complete details. Sweepstakes: **NO PURCHASE NECESSARY**. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/25. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.



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