



Happy December!

On behalf of the staff, management, and board of directors at First Financial – we wish you and yours a very happy holiday season, and continued joy, health, and prosperity as we ring in the new year. We are grateful for your continued trust in us; we look forward to being your financial partner and sharing in your successes in 2025.

Since the most wonderful time of the year is upon us, we encourage you to break out your winter coats and check out these [free or inexpensive activities](#) to enjoy with your family and friends this December. 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.

Happy Holidays!



While visions of sugar plums dance in your little one's head, you can request a personalized letter from Santa for them to wake up to! The North Pole is sending letters to all the children on First Financial's Nice List again this year. Request a letter for the child in your life by completing our [online wishlist form](#) by Tuesday, 12/17/2024.+

[Get a Letter from Santa](#)



The holiday season is a time of joy and giving, but it's also a peak time for scammers to target unsuspecting shoppers. Amazon scams have become a growing concern. By understanding the most common scams and learning how to avoid them, you can keep your finances and personal information safe this holiday season.

Keep Reading



**THERE'S STILL A CHANCE TO WIN \$5K
AND DO GOOD IN THE PROCESS!**

This holiday season, you have the chance to win big while passing the holiday cheer along to others in need through our annual **Season of Giving Sweepstakes**! Through 12/31/24, make qualifying digital banking transactions for a chance to win one of four \$5,000 prizes. You'll also automatically donate \$1 per qualifying transaction to **Good360** or **Operation Gratitude**.*

Qualifying digital banking transactions: Send \$5 or more to a new **Zelle®** contact, use **Online Bill Pay** (bills must total at least \$10 to qualify), enroll in our **mobile banking app**, add and complete a transfer of \$50 or more to a **new external account**, and manage your First Financial cards **digitally** within our mobile app.

[Learn More](#)



**GET EVERYTHING ON YOUR LIST
WITH OUR HOLIDAY LOAN**

Instead of “decking the halls” by using credit cards with higher interest rates, now is the perfect time to consider First Financial’s **Holiday Loan Special** — featuring a special low rate of 9.99% APR, and borrow up to \$2,500 for up to 24 months!** With same-day approvals and funding, you can shop quickly and easily while giving your wallet a break this holiday season. Our Holiday Loan is available through Wednesday, January 15, 2025.

Questions before you apply? Contact our Loan Department at 732.312.1500 Option 4.

[Apply Now](#)



Your Year End Financial Checklist

As the year comes to a close, there are several important aspects of your financial life that you'll want to review. There are last-minute things we need to address and goals we want to pursue. Here are some aspects of your financial life to consider as this year leads into the next.

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**.

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UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, December 24, 2024 – All locations will close at 1pm in observance of Christmas Eve

Wednesday, December 25, 2024 – All locations will be closed in observance of Christmas Day & the First Night of Hanukkah

Tuesday, December 31, 2024 – All locations will close at 1pm in observance of New Year's Eve

Wednesday, January 1, 2025 – All locations will be closed in observance of New Year's Day

Wednesday, January 8, 2025 – **Social Security & Your Retirement 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



It was such a shock to find out my car needed thousands of dollars' worth of work. I was up all night, but you have just made my day! It will be so much easier now to look and be able to purchase a vehicle on the spot. Love my FFFCU.

— **Barbara S.,**
Community Partner Group Employee



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

Disclosures:

***Season of Giving and Receiving Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING.** Sweepstakes starts on 11/1/24 at 12:00:01 a.m. ET and ends on 12/31/24 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C. including the territories of Guam and Saipan who are 18 years of age and older. Void where prohibited. For complete Official Rules including details on how to enter by mail, [click here](#). Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045. Copyright © 2024 Fiserv. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®.

****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.**

+A First Financial membership is not required to receive a 2024 Letter from Santa. Limit one letter per child. Parent/guardian will need to complete one (1) online wish list form per child at firstffcu.com by 12/17/2024 in order to receive a letter from Santa. Letters will be personalized and sent to the mailing address completed by the parent/guardian on the online wish list form and mailed out by 12/20/2024. See credit union for full details.



You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

