

Happy  
MAY



## Happy May!

We hope your lives are blooming with excitement as the weather warms and flowers emerge.

We recently published another [employee spotlight interview](#) on our First Scoop Blog, this time with our Business Development Officer, Chantel Baptiste. Chantel recently celebrated her 5th anniversary with First Financial! She is passionate about fostering meaningful partnerships and empowering our business and select employee group relationships. Be sure to check out our [YouTube video](#) highlighting her dedication to her job and her broad impact on our local community.



It's almost the unofficial start to summer here at the Jersey Shore, and there are many fun [activities and events](#) in Monmouth & Ocean Counties for you to enjoy this May! 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 are all enjoying spring and we thank you for your continued membership with First Financial!

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**MAY YOUR DRIVE BE PROTECTED**

Members who enroll upon the closing of their **Auto Loan** in our MEMBERS CHOICE™ **Guaranteed Asset Protection (GAP) Program** between May 1 - 31, 2024, can ensure protection for the life of their loan with a 50% discount!\*

**Get Started**

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## BEWARE OF ATM SKIMMING & SHIMMING

Recent incidents of sophisticated financial fraud include the uptick in unauthorized capture of consumer card and PIN information through skimming and newer shimming devices, placed inside ATMs or payment terminals. Keep reading to learn how to protect your finances from these fraudulent devices and signs to look out for when using an ATM or other payment terminal.

[Continue Reading](#)

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## LAST CHANCE TO PARTICIPATE IN OUR SPRING SWEEPSTAKES!

There's still time to participate in our Spring Sweepstakes when you complete a qualifying digital banking transaction for the first time by 5/31! Send money with [Zelle](#), use [online bill pay & auto pay](#), make an [external transfer](#), enroll in [mobile banking](#), or set up [card controls](#) within our mobile app.\*\*

[Learn More](#)

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## Five Points for Five Years Before You Retire

Retirement is an exciting prospect for many and choosing how to spend your retirement could likely be based on the planning you do today. For example, have you considered your plans for housing, healthcare, and travel expenses? If you are wondering how to get started, here are five points to consider within five years of your retirement.

[Read More](#)

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## UPCOMING EVENTS & HOLIDAY CLOSINGS

**Monday, May 27, 2024** – All locations will be closed for Memorial Day

**Wednesday, May 29, 2024** – **Transitions to Retirement Virtual Seminar**, 6pm

**Tuesday, June 11, 2024** – **401k Rollover Planning Virtual Seminar**, 6pm

**Wednesday, June 19, 2024** – All locations will be closed for Juneteenth

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.

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## MEMBER TESTIMONIAL OF THE MONTH

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As a public employee, I moved my accounts to FFFCU in 2013 and I've never looked back. There was always a vibe that they were there in my better interest. From my real estate purchase, to my recent car loan at a very good rate, and even a HELOC and a personal loan – I love my credit union.”

— **Susan H.,**  
*Howell Member*

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[firstffcu.com](http://firstffcu.com)  
[info@firstffcu.com](mailto:info@firstffcu.com)  
(732) 312-1500 | Local Callers

**(866) 750-0100 | Out of Area**

**DISCLOSURES:**

*\*Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your loan application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms and conditions may apply. Actual rate may vary based on credit worthiness 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. A First Financial membership is required to obtain an 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 to establish membership prior to opening any other account/loan. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days, you will receive a full refund of any fee paid. GAP is not available for CA residents. This GAP is optional and will not affect your application for credit or your loan or the terms of any loan agreement with us; and is not a contract for insurance. Current loans financed with First Financial FCU are not eligible for review or refinance. This promotional offer is available for new loans only. Existing First Financial loans do not qualify. A minimum \$15,000 loan amount is required to be eligible for the 50% discount.*

*\*\*2024 Spring Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes start on 4/1/24 at 12:00:01 a.m. ET and ends on 5/31/24 at 11:59:59 p.m. ET. Open to legal residents of the 50 United States and D.C. including territories of Guam and Saipan who are 18 years of age and older. Void when prohibited. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive Brookfield, WI 53045. Copyright © 2024 First Financial. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. 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®. Must have a bank account in the U.S. to use Zelle®.*





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