

*Happy*  
**FEBRUARY**



## **Happy February and Valentine's Day!**

We recently celebrated First Financial's 89th anniversary on February 6th, signaling that we've been in the business of helping our members in the Monmouth and Ocean County communities achieve their financial dreams for **89 years**. Thank you for trusting us to make a positive difference in your financial well-being.



Toms River member **Michael Balsamo** has been banking with us for over 20 years! He especially values how he's treated like a member of the family when he walks into the branch, and how easy it is to bank with us – he can't imagine banking anywhere else. Tune in to watch Michael's **video interview** and learn more about the First Financial difference.

Love is in the air, and you might be looking for some **free or inexpensive activities** to enjoy with your loved ones this February. To receive this list in your inbox and take advantage of these events sooner, visit our **blog** and subscribe by entering your email address at the top right.



## **FALL IN LOVE WITH LOWER PAYMENTS BY REFINANCING YOUR AUTO LOAN**

This February, let us help you refinance your auto loan from another lender for a lower monthly payment, a lower rate, or both. Plus, we offer flexible terms, quick approval decisions, and personalized service that can't be beat. With rates as low as 4.74% APR, you'll fall in love with the potential savings!\*

Think you're paying too much through another lender? Our Loan Department offers a complimentary Auto Loan Review to help you figure it out.

**[Review My Auto Loan](#)**



## 6 WAYS TO CELEBRATE VALENTINE'S DAY ON A BUDGET

Valentine's Day is about celebrating love — not emptying your wallet. Although you might think buying fancy gifts or planning an expensive dinner is the only way to impress your significant other, there's truth in *"It's the thought that counts."* Consider these affordable and meaningful ideas to make your loved ones feel special this Valentine's Day.

[Continue Reading](#)



## **ALL THE MORE REASON TO FILE EARLY WITH TAX SEASON SAVINGS**

With member-exclusive discounts on TurboTax and H&R Block this tax season, you'll want to file early and take advantage of your refund sooner. Members receive 20% off TurboTax federal products, and \$25 off H&R Block professional tax preparation services for new clients (returning clients can save \$10). Enter this year's sweepstakes to win one of the remaining monthly \$1,000 prizes through April or the \$10,000 grand prize after April 15, 2025!\*\*

**File Today**



## Managing Money as a Couple

Your life inevitably changes when you reach a big milestone, such as getting married or sharing a household with someone. One thing that changes along with it is how you should or shouldn't manage your money. Take time to ask yourself and your partner these money questions to ensure you are equipped to best manage your finances together.

**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.*

*Securities and insurance offered through LPL or its affiliates are:*

<b>Not Insured by NCUA or Any Other Government Agency</b>	<b>Not Credit Union Guaranteed</b>	<b>Not Credit Union Deposits or Obligations</b>	<b>May Lose Value</b>
---	------------------------------------	---	-----------------------



## **YOUR UTILITY COMPANY OR A UTILITY SCAM?**

It's safe to assume that you pay a utility bill, or many, to keep your lights and heat on and your water warm. Knowing how common it is to pay these bills, scammers have been impersonating utility companies and claiming that your service is about to be shut off due to missing a payment. Before you rush to hand over payment information, consider these red flags that can alert you to a scammer pretending to be your utility company.

[\*\*Learn More\*\*](#)



## UPCOMING EVENTS & HOLIDAY CLOSINGS

**Monday, February 17** – All locations will be closed in observance of Presidents' Day

**Wednesday, February 26** – **Transitions to Retirement Virtual Seminar**, 6pm

**Wednesday, March 12** – **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



The branch manager was extremely helpful in purchasing my leased vehicle. Nice low rate, easy to deal with, simple process and also helped me connect with my insurance company. Closing documents were signed within 48 hours. Highly recommend.”

— **Daniel L.,**  
*Toms River Member*



**firstffcu.com**  
**info@firstffcu.com**  
**(732) 312-1500 | Local Callers**  
**(866) 750-0100 | Out of Area**

*\*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. Current loans financed with First Financial FCU are not eligible for review or refinance. 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.*

*\*\*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](http://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.*



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

