



Happy March!

We are very lucky to have such wonderful members and employees here at First Financial. Speaking of employees who we're lucky to have, we recently [interviewed](#) our Assistant Vice President of Information Technology – in a new monthly employee spotlight series on our [First Scoop Blog](#). Be sure to check out our [YouTube video](#) highlighting Michael Walker, who has worked at First Financial for the past 8 years and ensures the credit union is fully operational from a technology and security standpoint.



With March comes spring, and there are many [activities and events](#) in Monmouth & Ocean Counties for you to enjoy this month! 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 have a great start to the spring season, and Happy Easter to all our members who celebrate!



WELCOME HOME WITH A FIRST FINANCIAL MORTGAGE

Finance your dream home with a First Financial [mortgage](#)! You'll get a \$500 Home Depot gift card upon closing, your appraisal is on us (\$580 value), and take advantage of our 60 day rate lock option and free float down.*

Have homebuying questions but not ready to apply yet? Setup a [phone call or video chat appointment](#) with one of our mortgage experts. We'll help ease your mind with no commitment required.

[Apply Today](#)

[Get Preapproved](#)



FRUGAL HABITS YOU MIGHT ACTUALLY ENJOY

Being frugal isn't just about saving money, it's about making smarter choices that align with your values and lifestyle. Let's explore some fun frugal habits that can brighten your life and bolster your finances.

[Continue Reading](#)

There's Still Time to File and Save



Love My
Credit Union®
rewards



H&R BLOCK®

**MAX DISCOUNT.
MAX REFUND.**



April 15th is right around the corner! **Members can still save** up to 20% on TurboTax federal products and new H&R Block clients can save \$25 (returning H&R Block clients can save \$10) on professional tax preparation services this tax season. Once you file, you can enter this year's sweepstakes to win a monthly \$1,000 prize through April or the \$10,000 grand prize after 4/15/24!**

File Today & Save



Caring for Aging Parents

The cost of care for the elderly continues to rise. If you have aging parents or relatives who need assistance, there are important considerations and resources that can help them age gracefully.

[Read More](#)

*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:

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





UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, March 19, 2024 – [Rethinking Diversification Virtual Seminar](#), 6pm

Wednesday, April 3, 2024 – [Social Security & Your Retirement Virtual Seminar](#), 6pm

Wednesday, April 10, 2024 – [Understanding Medicare 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

“

“Sending out a big thank you to your Card Management Department. The representative I worked with was pleasant, professional, accommodating, and resolved my issue to my satisfaction. Terrific personnel skills!”

— **Marcy V.,**
Toms River Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**APR = Annual Percentage Rate. Subject to credit approval. Credit worthiness determines your APR. Rates quoted assume excellent borrower credit history and are for qualified borrowers. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. Higher rates may apply depending on terms of loan and credit worthiness. Minimum loan amount is \$100,000. Available on primary residence only. The Interest Rates, Annual Percentage Rate (APR), and fees are based on current market rates, are for informational purposes only. Mortgage insurance may be required depending on loan guidelines. This is not a credit decision or a commitment to lend. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. See Credit Union for details. A First Financial membership is required to obtain a Mortgage and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Qualified borrowers must meet eligibility requirements including, but not limited to, property location, loan amount, loan type, occupancy, property type, loan to value, debt to income ratios, FICO credit scores, refinance with cash out and other variables. NMLS CU ID: 685814. \$500 Home Depot Gift Card will be issued at loan closing on any First Financial mortgage, while supplies last. Applicant to pay \$580 appraisal fee up front at the time of appraisal. First Financial will credit the \$580 appraisal fee back to the member at loan closing. Rate lock is available for new applications on purchase and refinance loans at a 0.50% fee for a 60 day lock, and is for members who have been preliminarily approved and are in contract to purchase or refinance a property with a closing date within 60 days. You must request the rate lock option at the time of initial mortgage disclosure. The rate lock fee is due at the time of rate lock disclosure signing. You may request a lower rate no more than one (1) time, with a maximum cumulative interest rate reduction of 0.50%. The benefit would allow for one float down for applicants to re-lock their interest rate, should rates decrease during the lock period of 60 days from contract receipt. Members will not incur any additional costs to utilize this benefit. You must monitor rates to decide when to exercise the option to lower the rate. All requests for a lower rate must occur at least seven (7) calendar days before closing. First Financial reserves the right to modify or discontinue products and benefits at any time without notice.*

***TurboTax Offer: Visit turbotax.intuit.com for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2023. Savings are on TurboTax federal products only. 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. Other parties' trademarks or service marks are the property of their respective owners. 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 2023 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, 2024. OBTP#13696-BR ©2023 HRB Tax Group, Inc. 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 4/15/24. 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.

