



Happy 2023!

We hope you enjoyed the holidays and spent time with your loved ones! Here at First Financial, we wrapped up the year by participating in seasonal food and gift drives that benefitted our local community. With your help, we were able to donate 23 children's pajama sets and 23 coats to help keep everyone warm and cozy this season.





Kick off the new year with fun [winter activities and events](#) this month in Monmouth & Ocean Counties! And don't forget to head to our [blog](#) and subscribe by entering your email address at the top right.

We hope your year is off to a great start! Cheers to 2023!



**WINTER LEASE
BUYOUT LOAN**

Be released from your lease when you finance with us this winter! Our [Lease Buyout Program](#) helps you purchase your leased vehicle, avoid penalties

and fees from early lease termination, and reduce the costs of excessive wear and tear on your vehicle.*

Apply Today!



3 FINANCIAL RESOLUTIONS TO MAKE IN 2023

Many people notoriously set New Year's resolutions that fall to the wayside halfway through January, but we want to help you set realistic and achievable goals. [Here are some resolutions you can maintain throughout 2023.](#)

Read More



**SAVE MONEY ON FILING
YOUR TAXES THIS YEAR!**

First Financial members can save up to \$15 with [TurboTax](#) and new clients can save \$25 with [H&R Block](#) tax solutions.**

Get Started



A 529 Plan Can Help Jump Start Your College Fund

Building a college fund, even a small one, can help families feel more in control and less stressed during the college research and admission process. The new year is also a good time to re-double your efforts on

building a college fund. Here are some common questions on opening a 529 savings account.

[Read More](#)

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Online Marketplace Scams Target Both Buyers and Sellers

Whether you’re looking for a houseplant, coffee table, or new gaming console, online marketplaces can be great places to start. But be careful—anonymous

listings and virtual transactions are ripe for online marketplace scams, which can take a variety of forms.

[Learn more](#) about protecting yourself online as a buyer or a seller, especially when using person-to-person payment methods.

[Read More](#)



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

January 16 – All locations will be closed in observance of Martin Luther King, Jr.

January 24 – [Understanding Medicare Virtual Seminar](#), 6:30pm

February 7 – [Income for Life Virtual Seminar](#), 6pm



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 also check our [website](#), social media channels, and [COVID-19 page](#) for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

I've been a member since
1984. Very happy with
First Financial's services!

— **Debbie M.**,
Neptune Member

”

firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms & conditions may apply. Actual rate may vary based on credit worthiness and term. A First Financial membership is required to obtain a First Financial 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 for credit union membership prior to opening any other account/loan.*

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