



Happy May!

Spring has sprung, and it's the season for a healthy reset. This part of the year is a great time to revisit your financials and participate in a spring cleaning of your budget. First Financial is here to help you through the process with our May resources and offers. Check it out in this month's member e-newsletter!

May low-cost family fun be with you!

You won't want to miss these budget-friendly [happenings in Monmouth & Ocean Counties this May](#). Get our monthly lists sooner by visiting our [blog](#) and subscribing with your email address.



90TH ANNIVERSARY AUTO LOAN PROMOTION

Hit the road with our special 90th Anniversary Auto Loan **rate!** From 5/1 to 7/3, get 0.90% APR off your approved **Auto Loan** rate on vehicles with model years 2022 and newer (less than 75,000 miles), and a term of 60 months. That means rates are as low as 4.09% APR for a limited time!*

[Apply Now](#)

Visit our [90th Anniversary](#) webpage to stay up-to-date and learn more about all the special giveaways and promotions that will be available throughout the year. Cheers to 90 years!



Last call for toning up your account with digital services this spring! There are only a few weeks left for members to complete the following digital banking transactions by 5/31/26, to be automatically entered for a chance to win one of the remaining \$2,000 prizes:**

- Send \$5 or more to a new [Zelle](#) contact.
- Use [Online Bill Pay](#) to add and pay a new bill, activate a new eBill, or set up a new recurring payment.
- Add and complete a new inbound [external transfer](#) of at least \$50.
- Set up digital controls through [card management](#).
- Enroll in our [mobile banking app](#).

[**Learn More**](#)



WHAT ARE CLOSING COSTS? WHAT HOMEBUYERS CAN EXPECT

Buying a home is an exciting milestone, but beyond your down payment, there's another important expense to plan for: closing costs. Understanding what they are, how much they may cost you, and what's included can help you avoid surprises and feel confident on closing day. If you think you might be in the market for a new home this spring, be sure you know and understand what your expected closing costs might be.

[Keep Reading](#)

Are you looking to buy a home in the near future but don't know where to start? [Schedule a video chat or phone call](#) with one of our mortgage experts, with no commitment required.

You'll also want to review our [Homebuyer's Guidebook!](#)



Social Security: Five Facts You Need to Know

Social Security can be complicated, and as a result, many individuals don't have a full understanding of the choices they may have. Continue reading to learn five facts about Social Security that are important to keep in mind.

[Learn More](#)

Need some help with preparing your retirement strategy? Contact the [First Financial Investment & Retirement Center](#) today.

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Imagine this: your phone rings, and on the other end is someone telling you that you've just won a prize, maybe a brand new car, a big cash payout, or the latest tech. Sounds exciting, right? Unfortunately, it's almost always a scam. Keep reading to learn how to prevent this scam from happening to you, and how to protect your finances from scammers.

Don't Fall for a Scam



VIRTUAL SEMINARS & HOLIDAY CLOSINGS

- **Monday, May 25, 2026** – All locations will be closed in observance of Memorial Day
- **Wednesday, June 3, 2026** – [Income for Life 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**](#)



Our 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](#) and social media channels for the latest updates on our hours of operation.

**CONGRATULATIONS TO OUR
MARCH 90TH ANNIVERSARY
PROMOTION WINNERS!**

THOMAS B.,
RAFFLE FOR
YOUR RATE
GRAND PRIZE



JILL D.,
STUFF YOUR
WALLET



Member Testimonial of the Month: 90th Anniversary Prize Recipients

Congratulations to our March 90th Anniversary prize recipients, Thomas and Jill, both from the Neptune Branch. Thank you for being members!

Our next **Stuff Your Wallet** \$90 gift card recipient was drawn from the month of April. Congratulations to Anthony from our Toms River Branch!

MEMBER TESTIMONIAL OF THE MONTH

“

Absolutely the best of the best! They treat you like family and are extremely knowledgeable in everything they do. We love FFFCU!

— **Anthony P.,**
Toms River Member

”

If you already turned in an entry form, you're still in the running for the remaining monthly drawings through the end of 2026. If you haven't stopped into your local [branch](#) to complete one yet, hurry in!

[firstffcu.com](https://www.firstffcu.com)

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area





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Disclosures:

**APR=Annual Percentage Rate. Promotional period is May 1, 2026 through July 3, 2026. A First Financial membership is required to obtain an auto loan. A \$5 deposit in a base savings account is required for credit union membership prior to opening any account/loan and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. Subject to credit approval. 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 refinance or rate reduction. Minimum loan amount is \$10k. Not available in combination with any other offer. Not valid on indirect auto loans. 0.90% auto loan rate reduction is available on terms of 60 months only, model years 2022 and newer with less than 75,000 miles, and applicant must have a FICO score of at least 600. Additional terms and conditions may apply, see credit union for details.*

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