



Spring is in the Air!

We hope you're enjoying the warmer weather these days! As the flowers start to bloom, we're thinking about how grateful we are for supportive Ambassadors like you. Because of your partnership, we're able to be the strong financial institution we are today!

Are you planning an in-person or virtual event where informational materials will be distributed? I'm happy to send you our print or digital materials any time.

And as always, let me know if there's any way we can help you! We're just a quick phone call or email away.

Sincerely,



Chantel Baptiste

Business Development Officer

CBaptiste@firstffcu.com

(732) 312-1541

Community Spotlight

In March, we held a budgeting & financial literacy virtual presentation with Sisters Academy, located in Asbury Park. Interested in setting up something similar at your organization or school? **Contact** Business Development – we're happy to help!



We are excited to announce the first in-person **Life Fair** in 2 years, will be held at the end of May for a group of Monmouth County Vocational School District students in Freehold! Are you interested in setting up a Life Fair for a group of high school or college students? Contact Business Development today by emailing **business@firstffcu.com**



**IMPORTANT MEMBER ALERT:
PREVENTING CYBER FRAUD
& IDENTITY THEFT**

We've seen an uptick in cyber fraud and identity theft attempts recently, and are asking all members to please **[read our blog post](#)** for ways you can protect your personal and financial information against cyber crime and identity theft.

Looking for more tips on preventing identity theft? **[Check out our identity theft protection guide](#)** for more tools and resources. Keep Thinking First and be safe online!

[Read More](#)



The IRS issued more than 128 million income tax refunds for the 2020 filing season. So, what should individuals do with the sudden influx of cash? [Read the article](#) to find out the best way to use your tax refund.*

[Read More](#)

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member [FINRA](#) / [SIPC](#) , a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.



DREAM DECADE MORTGAGE!

If you thought you could never afford to pay your mortgage off in 10 years, think again! Shortening the term of your mortgage makes the single largest difference in the interest that you pay, even more than a lower rate. Our **Dream Decade Mortgage** gives you the best of both worlds, with a historically low rate and a shorter 10 year term (which many lenders don't even offer!).*

Get started today at **firstffcu.com**, or call the loan department with any questions at (732) 312-1500, Option 4.

Apply Online



Tuesday, May 3:

Women & Investing Virtual Seminar, 6:30pm

Tuesday, May 10:

401k Rollover Planning Virtual Seminar , 6pm

Tuesday, May 17:

Transitions to Retirement Virtual Seminar , 6pm

Monday, May 30:

All locations will be closed in observance of Memorial Day

Tuesday, June 14:

The Return of Conservative Investing Virtual Seminar , 6pm

Monday, June 20:

All locations will be closed for Juneteenth Observed

Tuesday, June 21:

The Road to Retirement Virtual Seminar , 6pm

Tuesday, June 28:

Rethinking Diversification Virtual Seminar , 6pm

Monday, July 4:

All locations will be closed in observance of Independence Day



FIRST FINANCIAL'S CURRENT OPERATING HOURS

Our lobby and drive thru locations continue to remain open with extended hours of operation.

View our current operating hours on our [website](#). To set up an appointment at your local branch, 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. Be well!

Featured Member Testimonial

**MEMBER TESTIMONIAL
OF THE MONTH**

“

Very helpful, professional,
knowledgeable, and
thorough with my account
opening. Excellent service!

— **Peter V.,**
Neptune Member

”



FIRSTFFCU.COM
info@firstffcu.com
(732) 312-1500

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.



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

