



Raffle for Your Rate – Anniversary Auto Loan Promotion

Terms & Conditions

- 1. HOW TO ENTER.** Visit your local branch between 3/2/26 and 8/31/26, and fill out an entry form to be entered into the drawing, or apply for a First Financial auto loan directly through the website application at firstffcu.com or in any branch. For those who complete an in person entry form, limit 1 entry form per participant, beginning on 3/2/26 and ending 8/31/26. New entry forms must be turned in at your local branch by lobby closing on the last day of the month, in order to participate in the current month's drawing. If the last day of the month falls on a weekend, entry forms for that month must be turned in by 12:30pm on Saturday. 2 monthly prize recipients will be drawn at random by the Marketing Department for each month during the promotional period. If participant is unable to get to a branch to turn their entry form in, they may mail (1) entry form only to First Financial FCU, Attn: Marketing Department, PO Box 1172, Toms River NJ 08754. Mailed entry forms must still be received by the close of business on the last day of the month in order to be submitted in a current month's prize drawing. Participants may also enter by filling out a raffle entry form at a business development event where a First Financial employee is on site. If you submitted an entry form but were not selected during a particular month, your entry form will be placed back into the drawing for additional chances to win. Only 1 entry form should be completed per eligible participant between 3/2/26 and 8/31/26. Prize recipients will be notified on or about the 15th day of the month following the month of entry form submission or direct auto loan application. Prize must be redeemed within 90 days of notification. **NO PURCHASE NECESSARY TO ENTER OR CLAIM PRIZE.**
- 2. PRIZE.** Two (2) winners will be drawn at random from all completed entry forms and direct auto loan applications at the end of each month from March 2026 to August 2026, for a total of 6 grand prize winners and 6 runner-up prize winners as of 8/31/26. Both monthly winners will be notified by the Marketing Department on or about the 15th day of the month following the month of entry form submission or direct auto loan application. The Marketing Department will notify the winners via contact information provided on the winner's entry form or loan application. The first name drawn for each month during the promotional period will be eligible to receive 0.90% APR off their approved First Financial Auto Loan rate, which must be redeemed at the time of loan closing and within 90 days from the date of drawing. 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 \$15,000. Not available in combination with any other offer. Should the prize winner choose to forgo this prize or not qualify for a First Financial Auto Loan, they will be eligible to receive a \$100 Amazon gift card - which also must be claimed within 90 days of the drawing date. A second runner-up will also be drawn each month during the promotional period, to receive a prize valued at \$50 (90th Anniversary Yeti logo tumbler and coffee gift card).

- 3. CONTEST AND PRIZE RULES.** Prizes must be redeemed at the winner's preferred First Financial branch within 90 days from prize notification. In order to claim 0.90% APR off the recipient's approved First Financial Auto Loan rate, it must be redeemed prior to loan closing. Loans will not be eligible for a rate reduction once they have closed. If the prize is not redeemed within 90 days of notification, recipient(s) will forfeit their prize.
- 4. ELIGIBILITY.** The prize drawing is open to those 18 years of age and older. Void where prohibited by law. By participating in the drawing, entrants agree to be bound and abide by these official rules and to accept the decisions of the drawing as final. Entry forms and direct auto loan applications not selected during a particular month, will be placed back into the drawing for additional chances to win throughout the promotional period.
- 5. GENERAL CONDITIONS.** By accepting the prize, the winner and companions agree to release and hold harmless First Financial Federal Credit Union and its subsidiaries and advertising and promotion agencies from any and all liability including all claims arising from, but not limited to injuries or damages of any kind sustained in connection with the acceptance, enjoyment and/or use or misuse of any prize(s) received in this promotion. By accepting a prize, winners and companions grant First Financial permission to use their names and likenesses for promotional purposes. First Financial reserves the right to change or terminate this promotion at any time.