

Happy April!

Spring is in full swing! It's the perfect time to look ahead to brighter days, and we're here to help you make the most of it. Whether you're refreshing your financial goals, planning for the months ahead, or simply looking for smarter ways to save, our team is ready to support you every step of the way. Since 1936, we've remained committed to putting our members first, and we're grateful to be part of your financial journey. Our team is glad to grow with you this season and beyond.

Happy spring, enjoy these upcoming events!
Spring has sprung, so be sure to check out these budget-friendly **happenings in Monmouth & Ocean Counties this April**. Get this monthly list sooner by visiting our **blog** and subscribing with your email address.



How We're Celebrating 90 Years of Putting People First

It’s our 90th Anniversary year, but you get the gifts! Through the end of August, there are still more **chances to get 0.90% APR Off Your Auto Loan Rate**!

One monthly grand prize winner from all completed entry forms and **online applications directly through our website** at firstffcu.com will be drawn at the end of each month through 8/31/26. If selected, you’ll be eligible to receive 0.90% APR off your approved First Financial Auto Loan **rate** for loans of at least $15k.*

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!



Pictured above: Daily operations in our original branch location in Asbury Park, NJ.



Tone up your account this spring! Members who complete the following digital banking transactions between 4/1/26 and 5/31/26 will be automatically entered for a chance to win one of five $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



Spring cleaning usually means refreshing your home, but your finances deserve a spring refresh, too. If your spending has felt a little unorganized lately, the good news is it only takes 30 minutes to get back on track and feel more in control of your finances. Here's how to spring clean your spending – fast.

Keep Reading



Estate Planning Steps to Protecting a Child with Disabilities

If you're the parent of a child with special needs, it's vital to ensure your child will continue to be provided for after you're gone. It can be difficult to contemplate, but with patience, love, and perseverance, a long-term strategy can be attainable.

Learn More

Need some help with preparing your retirement strategy? Contact the **First Financial Investment & Retirement Center** today.

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Dreaming of a role in a movie or TV show? Scams are surfacing, which often start with an unexpected message from someone claiming to be a “talent scout” offering a virtual audition for a well-known production. This is a growing form of fraud that can lead to identity theft and financial loss. Keep reading to find out how to avoid this type of scam.

Don't Fall for a Scam

VIRTUAL SEMINARS & HOLIDAY CLOSINGS

- **Tuesday, April 28, 2026** – **Social Security & Your Retirement Virtual Seminar**, 6pm
- **Tuesday, May 12, 2026** – **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



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.

Member Testimonial of the Month: 90th Anniversary Stuff Your Wallet Recipient

Our next **Stuff Your Wallet** $90 gift card recipient was drawn from the month of March. Congratulations to Jill from our Neptune Branch! 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!

MEMBER TESTIMONIAL OF THE MONTH



firstffcu.com
info@firstffcu.com
(732) 312-1500 | Local Callers
(866) 750-0100 | Out of Area

First Financial
FEDERAL CREDIT UNION





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





Disclosures:

**APR=Annual Percentage Rate. Promotional period is March 2, 2026 through August 31, 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. In order to participate in the 90th Anniversary Auto Loan Grand Prize Drawing, an entry form must be filled out and turned into a First Financial branch during the promotional period, or you must apply directly for a First Financial Auto Loan through our website application at firstffcu.com. Limit one entry form per person, must be 18 years old to enter. No purchase necessary. Two prize recipients will be drawn at random from all entry forms and online Auto Loan applications, by the Marketing Department each month. New entry forms must be turned into the branch by lobby closing on the last day of the month, in order to qualify for 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. Prize recipients will be notified by the Marketing Department on or about the 15th day of the month following the month of entry form submission. The monthly grand prize winner will have the option to receive 0.90% APR off their approved 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 $15k. Not available in combination with any other offer. Should the monthly grand prize winner opt out of the auto loan option, a $100 Amazon gift card will instead be awarded. Gift card option would still need to be claimed within 90 days from the drawing date. A 2nd runner-up will also be drawn each month during the promotional period for a chance to win a prize valued at $50 (90th anniversary logo Yeti tumbler & coffee gift card). 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.*

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