



Happy 2024!

We hope you enjoyed the holiday season and spent time with your loved ones! Here at First Financial, we wrapped up 2023 by participating in seasonal food and gift drives to benefit our Monmouth & Ocean County communities. We were able to donate food, winter coats, family games, and reusable water bottles to local charities this holiday season. Thank you to all who donated, we appreciate your generosity!



Kick off the new year with [fun winter activities and events this month](#) in Monmouth & Ocean Counties! Don't forget to head on over to our [blog](#) and subscribe by entering your email address at the top right if you'd like to see this list sooner.

We hope your new year is off to a great start! Cheers to 2024!



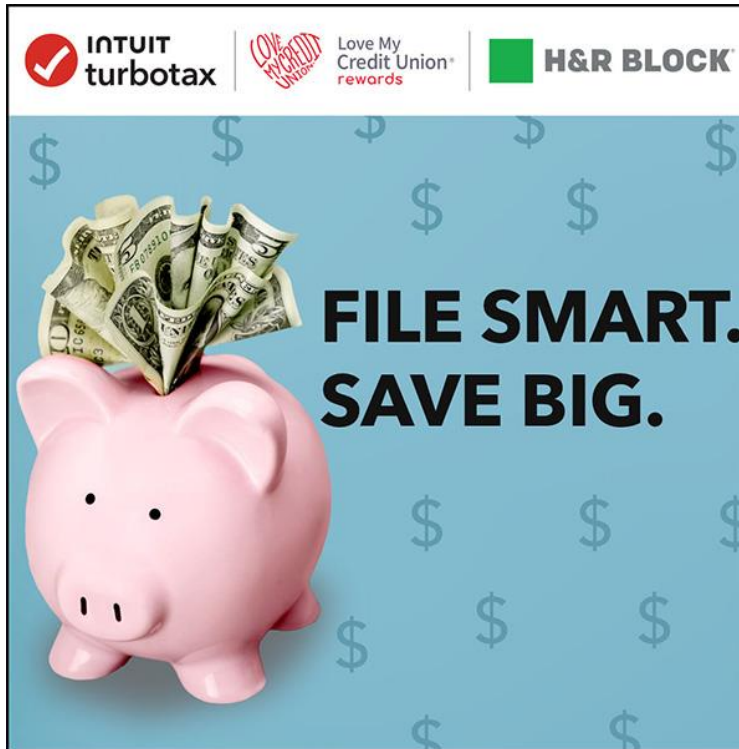
Are all the holiday bills rolling in? Consolidate and pay them down with our [Holiday Loan](#), available at a special low rate through end of day on 1/13/24!*

[Apply Today](#)



It's a new year, and financial planning early on is crucial. Financial planning requires a mix of foresight, strategy, and adaptability. Here's how you can gear up for financial success in the new year.

[Continue Reading](#)



This tax season, members can save up to 20% on TurboTax federal products and new H&R Block clients can save \$25 (returning H&R Block clients can save \$10) on professional tax preparation services. Plus, once you file - you can enter this year's sweepstakes to win one of four monthly \$1,000 prizes from January through April or the \$10,000 grand prize on 4/15/24!**

[Get Started](#)



Retirement Plan Limits for 2024

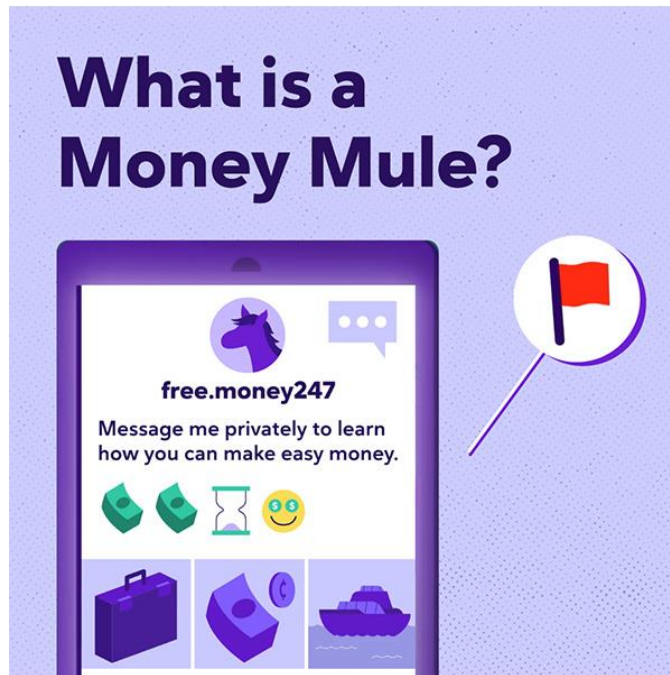
Many IRA and retirement plan limits are indexed for inflation each year. Several of these key numbers have increased once again for 2024. Keep reading to find out about this year's changes.

[Read More](#)

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A money mule acts as a layer of distance between a scammer and their victims by handling stolen funds on behalf of someone else. Beware of offers that promise quick cash or a commission in exchange for receiving money and then sending it to someone else. Keep reading to learn how to prevent this scam from happening to you.

[Read More](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, January 15, 2024 – All locations will be closed in observance of Martin Luther King, Jr.

Tuesday, January 23, 2024 – [Social Security & Your Retirement Virtual Seminar](#), 6pm

Tuesday, January 30, 2024 – [Understanding Medicare Virtual Seminar](#), 6pm

Tuesday, February 6, 2024 – [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](#)



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 [check our website](#) & social media channels for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

I just used Zelle through the credit union for the first time and it was easy to use and I love it! Highly recommended.

— **Lynn E.,**
Business Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

*APR = Annual Percentage Rate. APR as low as 9.99%, terms up to 24 months, minimum loan amount is \$500, and maximum loan amount is \$2,500. Loan payment example: A \$1,000 Personal Loan financed at 9.99% APR for 24 months, would have a monthly payment amount of \$46.14. Actual rate will vary based on creditworthiness and loan term. Subject to credit approval. One holiday loan open per member. Refinance option for prior holiday loan is available, see credit union for details. Maximum dollar amount able to borrow is based on creditworthiness and loan term. A First Financial Federal Credit Union membership is required to obtain a Personal Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan.

**TurboTax Offer: Visit turbotax.intuit.com for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2023. Savings are on TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners.

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