



Happy April!

It's finally spring, and we'd like to wish all our members who are celebrating - a Happy Easter and Passover. Tax Day is Tuesday, April 15th – if you waited to file, this is your last chance to get an **exclusive member discount** on TurboTax or H&R Block, as well as enter this year's **Tax Season Sweepstakes** through Love My Credit Union Rewards.**

Hopefully there won't be too many April showers – because there are plenty of **free or inexpensive activities** to enjoy in Ocean & Monmouth Counties with your loved ones this month. To receive this list in your inbox sooner, visit our **blog** and subscribe by entering your email address at the top right. Enjoy the rest of April!



Spring into a new ride this April! We've recently lowered our Auto Loan rates, which means it's the perfect time to finance the car you've been dreaming of, refinance your vehicle from another lender to potentially reduce your monthly payments, or buy out your lease.^{*} We also have same-day approval decisions and a quick and easy online application.

[Apply Now](#)





Smartphones are like digital vaults. If your phone falls into the wrong hands or gets hacked, your personal information could be compromised. Keep reading to learn how to protect the personal data that is stored on your phone.

[Continue Reading](#)



CHANCE TO WIN \$1K IN OUR SPRING SWEEPSTAKES

From 4/1/25 through 5/31/25, spring clean your finances for a chance to win \$1,000! Members will be automatically entered into the **Spring Sweepstakes** when you make the following new digital banking transactions for the first time: Send at least \$5 to a new contact with **Zelle**, use **Online Bill Pay** or Auto Pay, make an **external transfer** to/from a First Financial account of at least \$50, enroll in **Mobile Banking**, or set-up **card controls** within our Mobile App.+

Get Started



Debt After Death: What Happens to Debt When Someone Dies?



Losing a loved one is never easy. In addition to the emotional challenges you may face, you might also be worried about what will happen to their debt once they are gone. Keep reading to find out what happens to a person's debt once they are no longer here.

[Learn More](#)

If you have questions about this topic or if you are looking to get started with estate planning, contact the [First Financial Investment & Retirement Center](#) today.

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Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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PROTECT YOURSELF FROM MORTGAGE CLOSING SCAMS AND WIRE FRAUD

Scammers have been known to target homebuyers during the closing process, attempting to divert large sums of money into fraudulent accounts through phishing schemes. Falling victim to one of these scams can mean losing your down payment and closing costs. Keep reading to find out how you can be informed and prepared during the spring homebuying season.

[Continue Reading](#)



UPCOMING EVENTS & HOLIDAY CLOSINGS

Tuesday, April 15 – [Understanding Medicare Virtual Seminar](#), 6pm

Thursday, May 15 – [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

“

The employees are nice, polite, and great to talk to. They are always in a pleasant mood. I love banking at FFFCU!

— **Victoria H.,**
Neptune Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

**APR = Annual Percentage Rate. Not all applicants will qualify, subject to credit approval. Additional terms and conditions may apply. Actual rate may vary based on credit worthiness and term. 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 review or refinance. A First Financial membership is required to obtain an Auto Loan and is available to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See credit union for details. A \$5 deposit in a Base Savings Account is required to establish membership prior to opening any other account/loan.*

***TurboTax Offer: Visit <http://turbotax.intuit.com> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2024. Discount applies to TurboTax federal products only. Actual prices are determined at the time of print or e-file and are subject to change without notice. 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. H&R Block Offer: H&R Block Offer: void if sold, purchased, or transferred and where prohibited. No cash value valid at participating U.S. offices only A new client is an individual who did not use H&R Block or Block Advisors office services to prepare their 2023 tax return. Discount valid only with or for preparation of an original 2024 personal Income tax return. Coupon must be presented prior to completion of initial tax interview. Discount may not be combined with any other offer or promotion. Expires October 15, 2025. OBTP# 13696-BR ©2024 HRB Tax Group, Inc. All tax situations are different. Not everyone gets a refund. See hrblock.com/guarantees for complete details. Sweepstakes: NO PURCHASE NECESSARY. Legal residents of the 50 United States (D.C.) 18 years or older who are members or employees of a U.S. credit union. Ends 4/15/25. To enter and for Official Rules, including odds and prize descriptions, visit <https://taxservices.lovemycreditunion.org>. Void where prohibited.*

+2025 Spring Sweepstakes. NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Sweepstakes starts at 12:00:01 a.m. ET on 4/1/25 and ends at 11:59:59 p.m. ET on 5/31/25. Open to legal residents of the 50 United States and D.C., including the territories of Guam and Saipan, who are 18 years of age and older and are registered

accountholders at a participating financial institution. To receive one (1) entry by mail, hand-print on a 3-1/2" x 5" postcard: "Spring Sweepstakes," full name, full mailing address, day and evening phone numbers, email address (if any), and date of birth and mail to: "Spring Sweepstakes," C/O MRI, P.O. Box 487, Bloomingdale, IL 60108-0487; postmarked by 5/31/25 and rec'd by 6/6/25. Void where prohibited. Sponsor: Fiserv Solutions, LLC, 600 N. Vel R. Phillips Ave., Milwaukee, WI 53203. Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc. Copyright © 2025 First Financial. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®. For Official Rules, visit www.SpringIntoBetterBanking.com.



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