



**The school year is ending, and summer is almost here!**

Get ready for the warm weather by checking out our monthly blog, [Things to Do on a Budget in Monmouth & Ocean Counties this June.](#) And don't forget to head over to our [blog](#) and subscribe by entering your email address at the top right, if you'd like to see these monthly posts sooner.



We've wrapped up our branch mortgage days for this month, but there's still ways to get your home buying questions answered! Schedule a [30-minute video chat](#) with a mortgage expert, or check our [events calendar](#) for upcoming monthly mortgage days to get your questions answered on the spot (plus a free reusable grocery tote!).

**Thank you for Thinking First!**



Life happens! First Financial understands that unexpected overdrafts occur from time to time – overdraft coverage can help.

**Overdraft Protection** services apply to all transactions and may help prevent overdrafts by automatically transferring funds to your checking account from another account or line of credit you may have at First Financial for a fee or finance charge. Please note that overdraft lines of credit are subject to credit approval.

**Courtesy Pay Privilege** allows you to overdraw your account up to the disclosed limit for a Courtesy Pay Privilege Fee\* in order to pay a transaction. Standard Coverage includes checks, ACH (automatic debits), recurring debit card transactions, and online bill pay items. You can also choose Extended Coverage, which includes ATM and everyday debit card transactions.

While good account management is the best way to avoid overdrafts, why not have the security of a safety net just in case you need it? There is no fee for having Overdraft Protection or Courtesy Pay Privilege unless you use it.

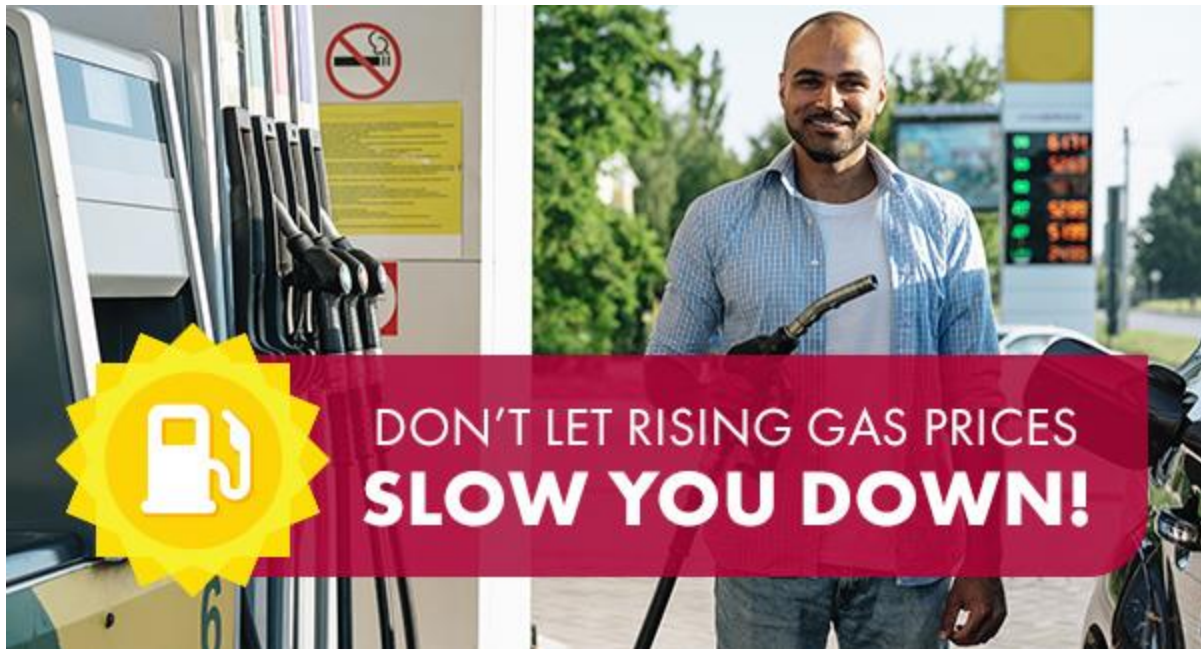
[Learn More](#)



As gas prices continue to rise, drivers are rethinking their typical routines and spending habits.

[Read our recent blog post](#) to find out a few different ways to save on transportation costs.





You can still fuel your summer with a First Financial Auto Loan. Get a \$100 Wawa gas card when you close on a First Financial [auto loan](#), refinance, or [lease buyout loan](#) of at least \$10k through 7/5/22.\*\* Let us do all the hard work for you!

[Apply Today!](#)



The Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 updated the rules for taking distributions from retirement accounts inherited after 2019. [Read the article](#) to learn more about these important changes.

*Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member [FINRA](#) / [SIPC](#)). Insurance products are offered through LPL or its licensed affiliates. First Financial Federal Credit Union (FFFCU) and The Investment & Retirement Center [are not](#) registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using The Investment & Retirement Center, and may also be employees of FFFCU. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of FFFCU or The Investment & Retirement Center.*

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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*



It's prime season for all those fun home improvement projects! Whether you're preparing to sell or are just due for an upgrade, renovating your home can

help increase its value over time and keep it up to date. [Read our blog](#) for ways to finance your upcoming home projects.



## VIRTUAL SEMINARS & HOLIDAY CLOSINGS

### Monday, June 20

All locations will be closed in observance of Juneteenth

### 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!

## Member Testimonial of the Month

### MEMBER TESTIMONIAL OF THE MONTH

“

I like the feel of a home town bank, and First Financial is invested in the welfare of the community. They support financial literacy with more than words, and they make sure others have the resources needed to manage their financial life.

— **Judyth B.,**  
*Neptune Member*

”



[firstffcu.com](http://firstffcu.com)

[info@firstffcu.com](mailto:info@firstffcu.com)

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area



## DISCLOSURES:

*\*Visit our website at [firstffcu.com/courtesy-pay](http://firstffcu.com/courtesy-pay) for full program terms and conditions.*

*\*\*\$100 Wawa Gift Card will be issued upon loan closing for auto loans of \$10,000 and above. Gas card offer ends 7/5/22, or while supplies last. Gas card must be picked up at a First Financial Branch location. 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. A \$5 deposit in a base savings account is required for credit union membership prior to opening any account/loan. Rates and terms are subject to credit approval and the applicant's credit score. Standard underwriting criteria and terms & conditions apply. Loan approval is not guaranteed. Current loans financed with First Financial FCU are not eligible for review or refinance.*

