



Happy February and Valentine's Day from First Financial!

We love that you're a member of our credit union and we appreciate you! Because of members like you, we're able to provide financial products, services, and education to our local community.



Did you know it's also our 87th anniversary this month? That's right! We've been serving the people of Monmouth and Ocean Counties since February 6, 1936. Learn more about [**First Financial's history**](#) on our website.

There are so many ways to celebrate the month of love in Monmouth & Ocean Counties! Check out these fun [**winter activities and events**](#) and make sure to head on over to our [**blog**](#) to subscribe by entering your email address at the top right.

We hope the rest of your February is filled with love!



Think you paid too much at the dealer this winter? Complete our quick online [**Auto Loan Review form**](#), and see if we can help save you money on your monthly car payments!*

[**Auto Loan Review Inquiry**](#)



If you're a homeowner, you probably already know staying warm in the winter can be costly. Luckily there are tricks to cutting those costs without having to completely turn off your thermostat.

[Read More](#)

An advertisement banner with a blue and orange background. On the left, the text "SAVE TIME AND MONEY." is written in large, bold, black, uppercase letters. On the right, there is a white analog alarm clock. At the bottom, there is a black bar containing three logos: Intuit TurboTax (a red checkmark icon), Love My Credit Union (a heart-shaped logo with the text "LOVE MY CREDIT UNION"), and H&R Block (a green square icon).

First Financial members can still save up to \$15 with TurboTax and new clients can save \$25 with H&R Block tax solutions.**

Need tips on preparing for tax season? Check out our latest blog on [filing your taxes](#).

[Learn More](#)



Key Retirement and Tax Numbers for 2023

Every year, the Internal Revenue Service announces cost-of-living adjustments that affect contribution limits for retirement plans and various tax deductions, exclusions, exemptions, and threshold amounts. Here are a few of the key adjustments for 2023.

[Read More](#)

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Social Media Quizzes Can Lead to Phishing Attacks

Personality tests, surveys, and online quizzes ask seemingly innocent questions, but the more information you share online over a public forum like Facebook, the more you risk it being misused. Scammers could do a lot of damage with just a few answers that give away your personal information.

[Read more about how to avoid becoming a victim of this type of scam.](#)



February 20 – All locations will be closed in observance of Presidents' Day

February 21 – **[Transitions to Retirement Virtual Seminar](#)**, 6pm

March 8 – **[401k Rollover Planning Virtual Seminar](#)**, 6pm



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 also check our [website](#), social media channels, and [COVID-19 page](#) for the latest updates on our hours of operation.

MEMBER TESTIMONIAL OF THE MONTH

“

First Financial has
great low interest
car loans!

— **Connor O.**,
Neptune Member

”



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**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.*

***Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2022. 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.*



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