



Happy New Year!

Thank you for being an Ambassador! We're so grateful for your continued support. If you ever need anything or have a question, reach out to me at any time.

If your organization is planning an in-person or virtual event where informational materials will be presented or distributed, let me know. I can send you print or any of our digital materials. Please feel free to pass this email along to your employees, and let me know how I can help!

As always, the staff at First Financial looks forward to continuing to serve you in 2022.

Chantel Baptiste

Business Development Officer

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(732) 312-1541

Community Spotlight



In the fall, we happily donated 1,300 refillable water bottles to the Long Branch Education Association. Since students in many school districts are not able to use school water fountains due to COVID-19 concerns, the refillable water bottles donated offer an alternative way to stay hydrated throughout the day.



We're also so appreciative of all who contributed to our holiday toy drive! Because of our community's generosity, we delivered toys to local children through Mount Springs Ministries of Neptune City and the New Life Christian Center in Lakewood this holiday season.



Rather than investing in a resolution that's difficult to stick to, set these financial goals for yourself instead.

[Read More](#)



Fuel your winter with **60 days of no auto loan payments** through 2/28/22 when you purchase or refinance your vehicle with us!*

[Apply Now](#)



Are you saving as much as you can, but still feel like your retirement savings goal is out of reach? Here are tips to help get your savings on track.

[Read More](#)

Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member [FINRA](#) / [SIPC](#), a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.



**HAVE YOU
CREATED YOUR
2022 BUDGET YET?**

Want to create a budget but don't know where to start?

Check out our quick [**budgeting guide**](#) and be sure to use our [**fillable PDF budgeting worksheet**](#) to help you through the process.



**Save Money
on Filing Taxes
This Year!**



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

[Get Started](#)



Wednesday, February 9:

Income for Life Virtual Seminar, **[6pm](#)**

Monday, February 21:

All locations will be closed for Presidents' Day

Tuesday, February 22:

Women & Investing Virtual Seminar, **[6:30pm](#)**

Tuesday, March 8:

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

Tuesday, March 22:

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



Our lobby and drive thru locations continue to remain open with extended hours of operation. To set up an appointment, open an account, or close on a loan, call (732) 312-1500.

Branch Drive Thru Hours: 9am – 5pm Monday through Thursday, 9am – 6pm on Friday, and 9am – 12:30pm on Saturday.

Branch Lobby Hours: 9am – 4:30pm Monday through Thursday, 9am – 6pm on Friday, and 9am – 12:30pm on Saturday.

Member Relationship Phone Center: 8:30am – 5:30pm Monday through Thursday, 8:30am – 6pm on Friday, and 9am–12:30pm on Saturday.

Loan Center: 9am – 5:30pm Monday through Thursday, 9am – 6pm on Friday, and 9am – 12:30pm on Saturday.

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!

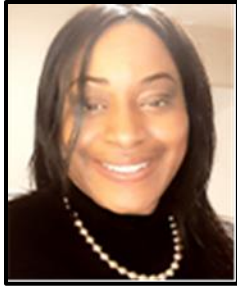
Featured Member Testimonial



Great experience, very easy and the staff are very friendly and helpful!

— **Lauri M.,**
Pt. Pleasant NJ





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DISCLOSURES:

*Not all buyers will qualify. Valid only 12/01/21–02/28/22. Refinanced loan offer is only valid on loans from other financial institutions. A \$5 deposit in a base savings account is required for credit union membership prior to opening any other account/loan. Interest will accrue during the 60 days and the first payment may not cover interest due. Subject to credit approval. Actual rate may vary based on creditworthiness and term. Members must be in good standing with all loans paid current and no payments made late during the term of any loans. The member is required to have a FICO credit score of 600 or higher, and other restrictions may apply at the discretion of the Loan Department. Offer valid for a limited time. Cannot be combined with any other offer. 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 additional details.

**Limited time offer. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit TurboTax® and H&R Block are tax preparation software products offered to our members through Love My Credit Union Rewards and are not products of this 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.

