



Happy December!

As the year comes to a close, the staff, management, and board of directors at First Financial would like to wish you and your family a happy and healthy holiday season and best wishes for the new year! We look forward to continuing to serve you in 2024.

Enjoy the holiday season with some merry and bright [things to do in Monmouth & Ocean Counties this December](#)! Check out these local events, and if you want to see this list sooner - be sure to head on over to our [blog](#) and subscribe by entering your email address at the top right.

Happy Holidays!



LETTERS FROM SANTA

All the kids on First Financial's Nice List are eligible to receive a personalized letter from the North Pole this holiday season! Complete our [online wishlist form](#) for the child in your life by the end of the day on **Monday, 12/18/23**.

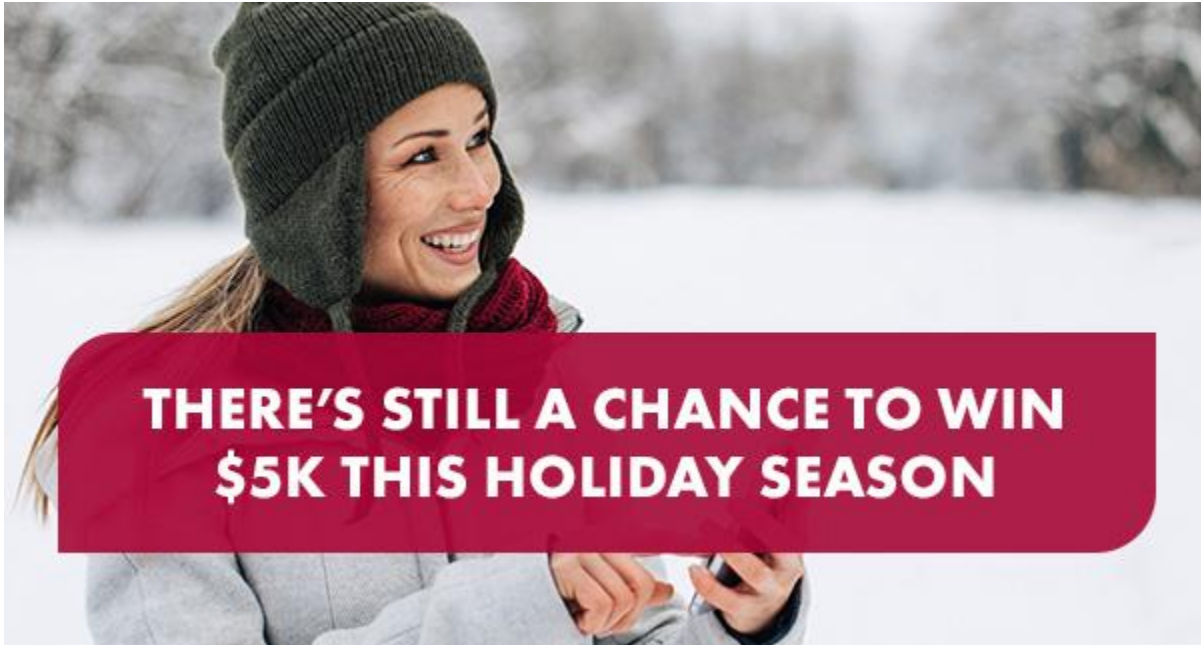
[Get a Letter from Santa](#)



**BUDGET YOUR WAY THROUGH
THE HOLIDAY SEASON**

The holiday season, while filled with joy and celebration, can also be a time of financial stress. Effective holiday budgeting is essential to navigating this festive period without causing long-term financial stress. Check out our ways to stay on budget this holiday season.

[Continue Reading](#)



**THERE'S STILL A CHANCE TO WIN
\$5K THIS HOLIDAY SEASON**

To show our gratitude this holiday season, we're donating to charity and giving you a chance to win \$5,000 with each qualifying digital banking transaction you make in our [**Season of Giving and Receiving Sweepstakes!**](#)*

Qualifying transactions include:

- Send money using [**Zelle**](#)
- Use [**Online Bill Pay**](#) to set up electronic payments, receive paperless statements, set up recurring online payments or send a same-day payment.
- Enroll in our [**mobile banking app**](#)
- Add and complete a transfer to a new [**external account**](#)
- Manage your First Financial cards digitally within our [**mobile app**](#)

\$1 per transaction will also be donated to [Good360](#) and [Operation Gratitude](#) this holiday season.

[Learn More](#)



'Tis the Season for Gift Card Scams

Gift cards are always at the top of holiday wish lists. Unfortunately, gift cards are also popular with scam artists. Keep reading to find out how to prevent a gift card scam from happening to you this holiday season.

[Read More](#)

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Get all the gifts on your list this year, with our [Holiday Loan](#) – featuring a special low rate of 9.99% APR, and borrow up to \$2,500 for up to 24 months!**

Make your purchases quickly and easily with same-day approvals & funding, too. Our Holiday Loan is available from 11/16/23 through 1/13/24. You can even use it to help pay down those bills after the holidays!

[Apply Now](#)



Tuesday, December 19 – [Rethinking Diversification Virtual Seminar](#), 6pm

Saturday, December 23 through Monday, December 25 – All locations will be closed in observance of Christmas Weekend

Monday, January 1, 2024 – All locations will be closed for New Year's Day

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

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



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



"My account was opened about 60 years ago while I was in kindergarten. The teacher used to give us an envelope to literally put a penny or two in regularly, sometimes I used my milk money which was a quarter. It was deposited into our account. I've had that account ever since, bank there regularly and it's basically the only checking account I have ever had."

Donna Fiore-Willson, Toms River Member



firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

**Season of Giving and Receiving 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 11/1/23 and ends at 11:59:59 p.m. ET on 12/31/23. 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: "Season of Giving and Receiving Sweepstakes", full name, full mailing address, day and evening phone numbers, email address (if any) and date of birth and mail to: "Season of Giving and Receiving Sweepstakes" C/O MRI, P.O. Box 3849, Oak Park, IL 60303-3849; postmarked by 1/2/24 and rec'd by 1/9/24. Void where prohibited. For Official Rules, visit www.seasonofgivingandreceivingsweeps.com. Sponsor: Fiserv Solutions, LLC, 255 Fiserv Drive, Brookfield, WI 53045.

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**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.



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