



Happy New Year From First Financial!

Thank you to everyone who participated in our 85th Anniversary Trivia Contest last year, and congratulations to our winners! Don't forget to check out our [contest page](#) to see all the trivia questions and answers.



We're also so appreciative of all who contributed to our holiday toy drive! Because of your generosity, we delivered toys to local children in our

community through Mount Springs Ministries of Neptune City and the New Life Christian Center in Lakewood this holiday season.

We hope your year is off to a great start!

Cheers to 2022!



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 Online



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

[Read More](#)



Our **Holiday Loan Special** ends 1/15/22!

Consolidate your holiday bills - don't miss 6.99% APR with same-day approvals and funding.**

Apply Online



WHAT WILL YOU PAY
**FOR MEDICARE
IN 2022?**

Medicare premiums, deductibles, and coinsurance amounts change annually. Here's a look at some of the costs that will apply in 2022.

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.

Read More


**VIRTUAL SEMINARS
& HOLIDAY CLOSINGS**

Monday, January 17:

All locations will be closed in observance of Dr. Martin Luther King, Jr.

Tuesday, January 18:

Social Security & Your Retirement Virtual Seminar, 6pm

Tuesday, January 25:

Understanding Medicare Virtual Seminar, 6:30pm

Wednesday, February 9:

Income for Life 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!

Member Testimonial of the Month

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It has been a pleasure being a member for over 40 years! I taught at an elementary school and enjoyed every minute of my career in NJ. Over the years, I have used Asbury Park, Neptune, Wall, and also Toms River locations. Great service, and now since relocating out of state, all is done online. You have offered many great incentives and scholarships. In fact, two of my grandchildren qualified as winners of the Erma Dorrer Scholarship. Your service helped with money toward a grandchild's college tuition. You also made it easy for me to have a daughter added as an account owner to help with any financial affairs. You are the best Credit Union, with great offerings and wonderful service! Thank you for your ongoing service.

— **Mary B.,**
Neptune Branch

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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.*

***APR as low as 6.99%, terms up to 12 months, minimum loan amount is \$500, and maximum loan amount is \$2,400. 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.*

You have the right to opt out of our emails. Please follow the instructions below and click on the SafeUnsubscribe link to do so.

