Happy May!

Spring is in full swing, and we hope you and your loved ones have had the chance to make the most of the longer, warmer days. With Memorial Day on the horizon, First Financial wants to take an opportunity to remember and honor the heroes who have served our country.

April showers not only brought May flowers, but they brought plenty of **free or inexpensive activities** to enjoy with your family and friends in Ocean & Monmouth Counties, too. To receive this list in your inbox sooner, visit our **blog** and subscribe by entering your email address at the top right. Enjoy the rest of May!

This spring, plant a First Financial **Home Equity Loan** and grow that home improvement you’ve been dreaming of, make that big purchase you’ve been waiting on, or pay down debt that's been holding you back. Home Equity Loans provide a *responsible*, and often *less expensive* way to tap into the equity you've already grown in your home. With fixed terms and **rates** as low as 6%,* what better time to spring into action than now?

Apply Today

When it comes to financial advice, misinformation is everywhere. From outdated guidance to widely believed money myths, these misconceptions can make it harder to reach your financial goals. Keep reading to clear up some of the most common money myths and set the record straight!

Continue Reading

There are just a few weeks left! You still have until 5/31/25 to complete select new digital banking transactions for a chance to win $1,000. You'll be automatically entered into this year's **Spring Sweepstakes** when you send at least $5 to a new contact with **Zelle**, use **Online Bill Pay** or Auto Pay, make an **external transfer** to/from a First Financial account of at least $50, enroll in **Mobile Banking**, or set-up **card controls** within our Mobile App for the first time.**

Get Started

Life Insurance in Retirement

Most of us think of life insurance as protection against financial loss should we pass away prematurely. But, when one reaches retirement age and the kids are grown and self-sufficient, do you still need life insurance? The answer is *maybe*. Here are some situations where life insurance may still make sense for retirees, or for those close to retirement.

Learn More

If you have questions about this topic or if you are looking to get started with life insurance, contact the **First Financial Investment & Retirement Center** today.

Deciding to take on a home improvement can be a big commitment. Unfortunately, scammers have been known to pose as trustworthy contractors, leaving your home and wallet to take the hit. Before you hire a home improvement contractor this spring, consider these red flags that could indicate that a home improvement scam is happening to you.

Continue Reading

UPCOMING EVENTS & HOLIDAY CLOSINGS

Monday, May 26 – All locations will be closed in observance of Memorial Day
Tuesday, May 27 – **Transitions to Retirement Virtual Seminar**, 6pm
Tuesday, June 3 – **Rollover Planning Virtual Seminar**, 6pm
Thursday, June 19 – All locations will be closed in observance of Juneteenth

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

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 **check our website** & social media channels for the latest updates on our hours of operation.

firstffcu.com
info@firstffcu.com
(732) 312-1500 | Local Callers
(866) 750-0100 | Out of Area

**A First Financial membership is required to obtain a Home Equity Loan, and is open to anyone who lives, works, worships, volunteers or attends school in Monmouth or Ocean Counties. See FFFCU for details or visit firstffcu.com for all current rates. Rates for financing up to 80% of Appraised Value less other Mortgages. Loan payment example: A $62,000 Home Equity Loan financed at 6.75% APR for 180 months (15 year term), would have a monthly payment amount of $548.64. First Financial FCU (FFFCU) will waive closing costs at inception of loan. If loan is terminated within the first 2 years of opening, closing cost waiver is revoked and the borrower(s) will be required to pay back closing costs in full to FFFCU.*

***2025 Spring 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 4/1/25 and ends at 11:59:59 p.m. ET on 5/31/25. 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: "Spring Sweepstakes," full name, full mailing address, day and evening phone numbers, email address (if any), and date of birth and mail to: "Spring Sweepstakes," C/O MRI, P.O. Box 487, Bloomingdale, IL 60108-0487; postmarked by 5/31/25 and rec'd by 6/6/25. Void where prohibited. Sponsor: Fiserv Solutions, LLC, 600 N. Vel R. Phillips Ave., Milwaukee, WI 53203. Data rates may apply. Check with your mobile phone carrier for details. App Store is a service mark of Apple Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Play and the Google Play logo are trademarks of Google Inc. Copyright © 2025 First Financial. All rights reserved. TransferNow is a registered trademark of Fiserv, Inc. or its affiliates. Terms and conditions apply. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. THIS PROMOTION IS IN NO WAY SPONSORED, ENDORSED, ADMINISTERED BY OR ASSOCIATED WITH EARLY WARNING SERVICES, LLC OR ZELLE®. For Official Rules, visit **www.SpringIntoBetterBanking.com**.*