Spring is fully in bloom!

We hope you're enjoying the warm weather and blossoming flowers! Summer is coming fast, and it's always good to start preparing for any upcoming travel plans in advance. If you're concerned about rising gas prices, we're offering a **$100 Wawa gas card** when you close on a First Financial auto loan, refinance, or lease buyout loan of at least $10k. Keep reading to learn more!

Be sure to check out our monthly blog, **Things to Do on a Budget in Monmouth & Ocean Counties this May** . If you'd like to see the list earlier, head over to our **blog** and subscribe by entering your email address at the top right.

Thank you for Thinking First!

Buying your dream home just got easier. If you have questions about the mortgage process, stop by one of our upcoming in-branch **mortgage days** this month. A mortgage professional will be available on site to answer any questions you might have on the spot.**

Stop into your local branch on the following days:

Friday, May 20th – Neptune Branch

Wednesday, May 25th – Howell Branch

Don't forget to text **Firstrate to 866-956-9302** to get updated whenever our mortgage rates change too!

Learn More

Banking scams are more common than you think, especially lately. **Read our recent blog post** to find out ways to protect yourself against banking scams and online fraud.

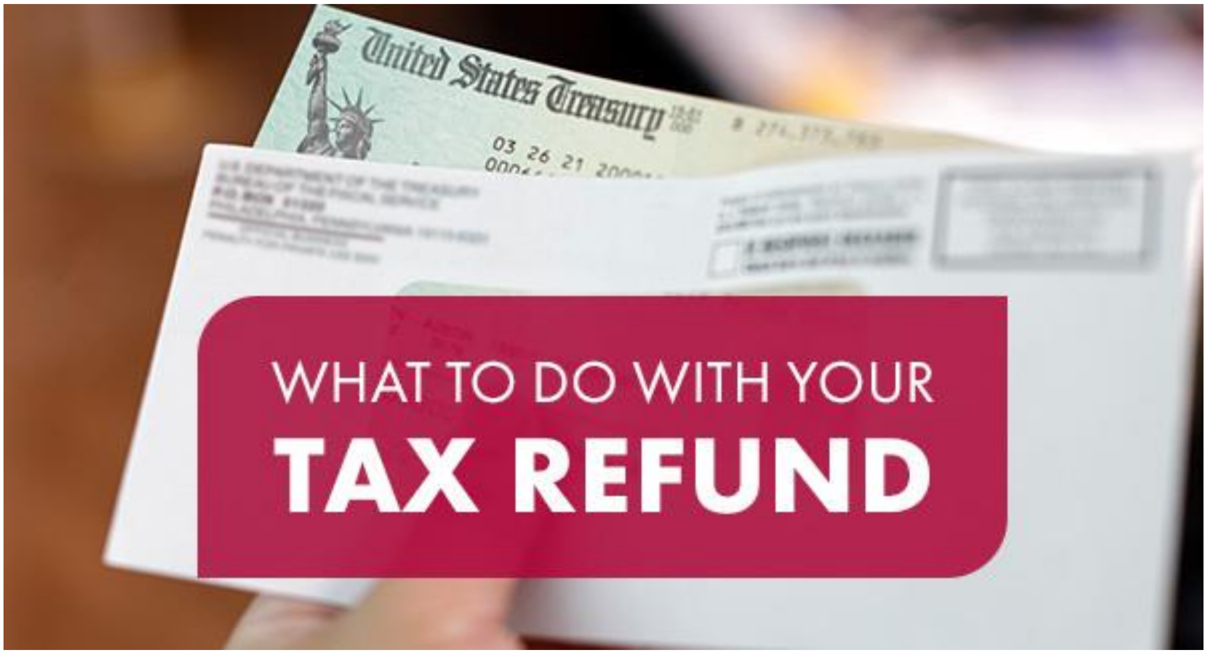
Read More

Don’t let rising gas prices slow you down! Get a $100 Wawa gas card when you close on a First Financial **auto loan**, refinance, or **lease buyout loan** of at least $10k through 7/5/22!*

Apply Today!

In March 2022, inflation rose at an annual rate of 8.5%, which is the highest level since December 1981. Read our Investment & Retirement Center's **latest article** to learn what causes rising prices and how long you should expect it to last.

Read More



Did you recently receive a tax refund? While there are many options for spending your tax return, some may be better than others based on your circumstances. Here are some useful ways to spend your tax refund that you may not have thought of.

Read More

Tuesday, May 17

Transitions to Retirement Virtual Seminar , 6pm

Monday, May 30

All locations will be closed for Memorial Day

Tuesday, June 14

The Return of Conservative Investing Virtual Seminar , 6pm

Our lobby and drive thru locations continue to remain open with extended hours of operation. View our **current operating hours** on our website . To set up an appointment at your local branch, 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. Be well!

First Financial
FEDERAL CREDIT UNION

firstffcu.com

info@firstffcu.com

(732) 312-1500 | Local Callers

(866) 750-0100 | Out of Area

DISCLOSURES:

*$100 Wawa Gift Card will be issued upon loan closing for auto loans of $10,000 and above. Gas card offer ends 7/5/22, or while supplies last. Gas card must be picked up at a First Financial Branch location. 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. A $5 deposit in a base savings account is required for credit union membership prior to opening any account/loan. Rates and terms are subject to credit approval and the applicant's credit score. Standard underwriting criteria and terms & conditions apply. Loan approval is not guaranteed. Current loans financed with First Financial FCU are not eligible for review or refinance.

**Subject to credit approval. Creditworthiness determines your APR. Rates quoted assume excellent borrower credit history and are for qualified borrowers. Your actual APR may vary based on your state of residence, approved loan amount, applicable discounts and your credit history. Higher rates may apply depending on terms of loan and creditworthiness. Available on primary residence only. Interest Rates, Annual Percentage Rate (APR), and fees are based on current market rates, and are for informational purposes only. Mortgage insurance may be required depending on loan guidelines. This is not a credit decision or a commitment to lend. If mortgage insurance is required, the mortgage insurance premium could increase the APR and the monthly mortgage payment. Qualified borrowers must meet eligibility requirements including, but not limited to, property location, loan amount, loan type, occupancy, property type, loan to value, debt to income ratios, FICO credit scores, refinance with cash out and other variables. See Credit Union for details. A First Financial membership is required to obtain a mortgage and is open to anyone who lives, works, worships, or attends school in Monmouth or Ocean Counties. NMLS CU ID: 685814.